



# Osaic guidance model changes

+ Increase - Decrease — No Change

Asset Class	Fund	Ticker	Guidance Income December 2023		Guidance Income September 2024		Guidance Income & Growth December 2023		Guidance Income & Growth September 2024		Guidance Growth & Income December 2023		Guidance Growth & Income September 2024		Guidance Aggressive Growth December 2023		Guidance Aggressive Growth September 2024		
			%	Change	%	Change	%	Change	%	Change	%	Change	%	Change	%	Change	%	Change	
Large Cap Value	Putnam Large Cap Value	PEIYX	9%	—	9%	—	14%	—	14%	—	20%	—	20%	—	25%	—	27%	—	27%
Large Cap Growth	AB Large Cap Growth	APGYX	6%	—	6%	—	12%	—	12%	—	18%	—	18%	—	23%	—	24%	—	24%
Mid Cap Value	John Hancock Funds Disciplined Value Mid Cap	JVMIX	2%	—	2%	—	4%	—	4%	—	5%	—	5%	—	9%	—	11%	—	11%
Mid Cap Growth	JPMorgan Mid Growth	HLGEX	2%	-	0%	—	4%	-	0%	—	5%	-	0%	—	9%	-	4%	—	11%
Small Cap Core	Thrivent Small Cap Stock S	TSCSX	2%	-	0%	—	2%	-	0%	—	4%	-	0%	—	7%	-	0%	—	10%
Small Cap Value	PIMCO RAE US Small	PMJIX	0%	+	2%	—	0%	+	4%	—	0%	+	5%	—	0%	+	7%	—	0%
Small Cap Growth	FullerThaler Behavioral Small-Cap Growth	FTXSX	0%	+	2%	—	0%	+	2%	—	0%	+	4%	—	0%	+	5%	—	0%
Intermediate-Term Bond	Guggenheim Total Return	GIBIX	10%	—	10%	—	5%	—	5%	—	0%	—	0%	—	0%	—	0%	—	0%
	Western Asset Core Plus Bond I	WACPX	17%	-	0%	—	12%	-	0%	—	8%	-	0%	—	6%	-	0%	—	2%
	Fidelity Advisors Total Bond	FEPIX	0%	+	17%	—	0%	+	12%	—	0%	+	8%	—	0%	+	6%	—	0%
	American Funds Strategic Bond	ANBFX	19%	—	19%	—	17%	—	17%	—	13%	—	13%	—	4%	—	4%	—	3%
	Lord Abbett Core Plus Bond	LAPIX	17%	—	17%	—	11%	—	11%	—	7%	—	7%	—	0%	—	0%	—	0%
Long-Term Treasury	T. Rowe Price US Trs LongTerm Idx	PRULX	7%	—	7%	—	7%	—	7%	—	8%	—	8%	—	5%	—	5%	—	2%
Alternatives	JPMorgan Hedged Equity 2	JHQDX	7%	—	7%	—	10%	—	10%	—	10%	—	10%	—	10%	—	10%	—	8%
Cash	Money Market	N/A	2%	—	2%	—	2%	—	2%	—	2%	—	2%	—	2%	—	2%	—	2%
<b>Total</b>			<b>100%</b>		<b>100%</b>		<b>100%</b>		<b>100%</b>		<b>100%</b>		<b>100%</b>		<b>100%</b>		<b>100%</b>		<b>100%</b>



Allocation is as of 9/18/24.

FINANCIAL PROFESSIONAL USE ONLY. Index performance does not reflect the deduction of any fees and expenses, and if deducted, performance would be reduced. Indexes are unmanaged and investors are not able to invest directly into any index. Past performance cannot guarantee future results.

The statements provided herein are based solely on the opinions of the Osaic Investment Research Team and are being provided for general information purposes only. Neither the information nor any opinion expressed constitutes an offer or a solicitation to buy or sell any securities or other financial instruments. Any opinions provided herein should not be relied upon for investment decisions and may differ from those of other departments or divisions of Osaic or its affiliates. Certain information may be based on information received from sources the Osaic Investment Research Team considers reliable; however, the accuracy and completeness of such information cannot be guaranteed. Certain statements contained herein may constitute "projections," "forecasts" and other "forward-looking statements" which do not reflect actual results and are based primarily upon applying retroactively a hypothetical set of assumptions to certain historical financial information. Any opinions, projections, forecasts and forward-looking statements presented herein reflect the judgment of the Osaic Investment Research Team only as of the date of this document and are subject to change without notice. Osaic has no obligation to provide updates or changes to these opinions, projections, forecasts and forward-looking statements. Osaic is not soliciting or recommending any action based on any information in this document.

Securities and investment advisory services are offered through the firms: Osaic Wealth, Inc., Osaic Institutions, Inc., Osaic FA, Inc., and Osaic FS, Inc. broker-dealers, registered investment advisers, and members of FINRA and SIPC. Securities are offered through American Portfolios Financial Services, Inc., and Ladenburg Thalmann & Co., broker-dealers and member of FINRA and SIPC. Advisory services are offered through Arbor Point Advisors, LLC, American Portfolios Advisors, Inc., Ladenburg Thalmann Asset Management, Inc., and Osaic Advisory Services, LLC., registered investment advisers. Advisory programs offered by Osaic Wealth, Inc. are sponsored by VISION2020 Wealth Management Corp., an affiliated registered investment adviser.