BENCHMARK ATTRIBUTION ANALYSIS

Sample Composite vs SPY - S&P; 500 Total Return

Sector Attribution Analysis

Sector	Portfolio Weight	Benchmark Weight	Over/Under Weight	Attribution Effect
Technology	14.9%	28.5%	-13.6%	-0.27%
Healthcare	20.2%	13.2%	+7.0%	+0.14%
Financials	6.3%	12.8%	-6.5%	-0.13%
Consumer Disc.	6.3%	10.5%	-4.2%	-0.08%
Industrials	1.7%	8.8%	-7.1%	-0.14%
Energy	2.8%	4.5%	-1.7%	-0.03%
Consumer Staples	6.5%	6.2%	+0.3%	+0.01%
Other	40.6%	7.0%	+33.6%	+0.67%
TOTAL	100.0%	100.0%	-	+0.16%

Top Holdings by Sector

Symbol	Name	Value	Weight	Sector
KO	COCA-COLA CO COM	$4,961,090	2.4%	Consumer Staples
PFE	PFIZER INC COM	$4,907,026	2.4%	Healthcare
COST	COSTCO WHOLESALE CORP COM	$4,875,955	2.3%	Other
NVDA	NVIDIA CORP COM	$4,869,580	2.3%	Technology
GOOGL	ALPHABET INC CL A	$4,841,832	2.3%	Technology
AAPL	APPLE INC COM	$4,700,170	2.3%	Technology

MSFT	MICROSOFT CORP COM	$4,672,678	2.2%	Technology
JNJ	JOHNSON & JOHNSON COM	$4,631,612	2.2%	Healthcare
ABBV	ABBVIE INC COM	$4,599,349	2.2%	Healthcare
GOVT	ISHARES US TREASURY BD ET	$4,554,617	2.2%	Other

Methodology: Attribution analysis decomposes portfolio returns relative to the benchmark. Allocation effect measures the impact of sector weight differences.