

# BENCHMARK ATTRIBUTION ANALYSIS

Large Cap Growth Equity Composite vs S&P; 500 Total Return Index

## Sector Attribution Analysis

Sector	Portfolio Weight	Benchmark Weight	Over/Under Weight	Attribution Effect
Technology	67.3%	28.5%	+38.8%	+0.78%
Healthcare	10.1%	13.2%	-3.1%	-0.06%
Financials	12.6%	12.8%	-0.2%	-0.00%
Consumer Disc.	10.1%	10.5%	-0.4%	-0.01%
Industrials	0.0%	8.8%	-8.8%	-0.18%
Energy	0.0%	4.5%	-4.5%	-0.09%
Consumer Staples	0.0%	6.2%	-6.2%	-0.12%
Other	0.0%	7.0%	-7.0%	-0.14%
TOTAL	100.0%	100.0%	-	+0.17%

## Top Holdings by Sector

Symbol	Name	Value	Weight	Sector
AAPL	Apple Inc	\$31,225,231	18.9%	Technology
MSFT	Microsoft Corp	\$26,020,859	15.7%	Technology
NVDA	NVIDIA Corp	\$20,816,869	12.6%	Technology

GOOGL	Alphabet Inc	\$18,735,182	11.3%	Technology
AMZN	Amazon.com Inc	\$16,653,495	10.1%	Consumer Disc.
META	Meta Platforms	\$14,571,808	8.8%	Technology
JPM	JPMorgan Chase	\$12,490,121	7.5%	Financials
JNJ	Johnson & Johnson	\$10,408,434	6.3%	Healthcare
V	Visa Inc	\$8,326,747	5.0%	Financials
UNH	UnitedHealth Group	\$6,245,061	3.8%	Healthcare

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