Welcome to Canty Financial Management

Client Experience Overview

Your journey to financial clarity and confidence begins here. At CFM, we blend time-tested strategies with cutting-edge technology to tailor a financial plan that's as unique as you are.

Leverage Technology Paired with Professional Expertise

Welcome to Canty Financial Management, where your financial aspirations meet our expert guidance. As the founding principal of CFM, I am thrilled to introduce you to a partnership that prioritizes your financial goals through personalized, attentive service.

Our firm is built on the cornerstone of fiduciary trust, ensuring that your interests are at the heart of every decision we make. Together, we will navigate the path to your financial success, employing a blend of professional expertise, time-tested strategies, and innovative technology.

We are excited to embark on this journey with you.

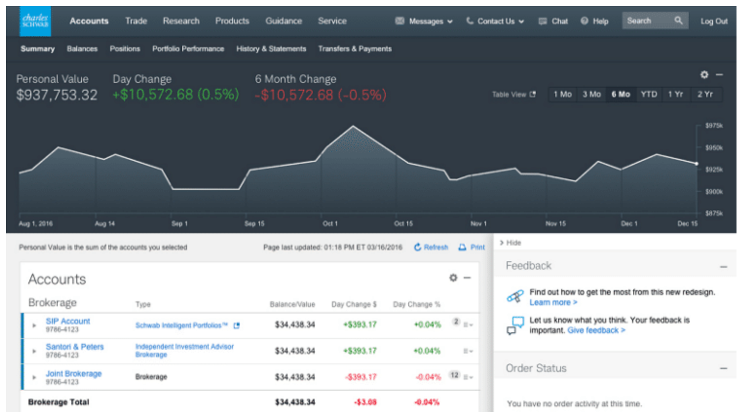
Warm regards,

Bill Canty, CFP, CPA

President & Founder

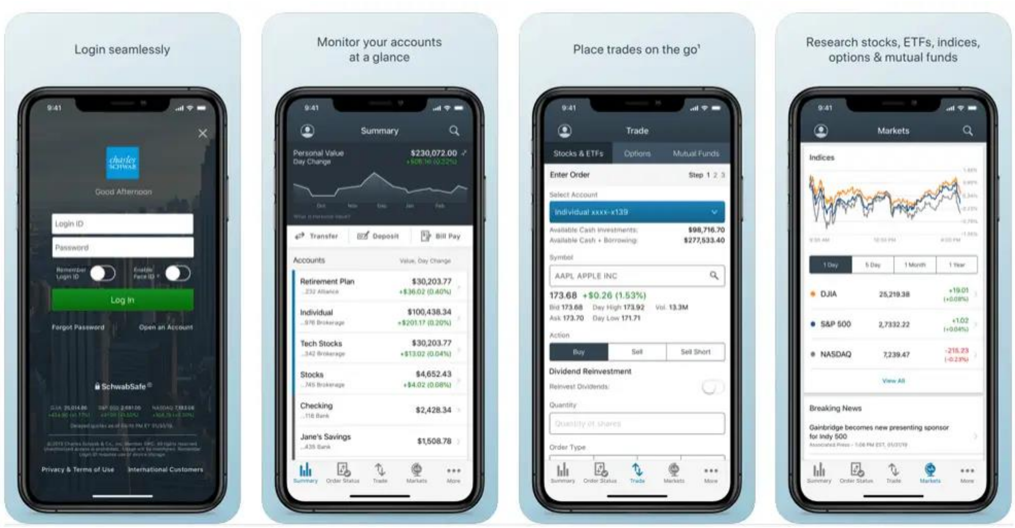
Navigating Your Financial Landscape with Charles Schwab

As your trusted custodian, Charles Schwab provides a robust platform for managing your investments with ease. Experience seamless account access, both online and on-the-go with Schwab's mobile app.



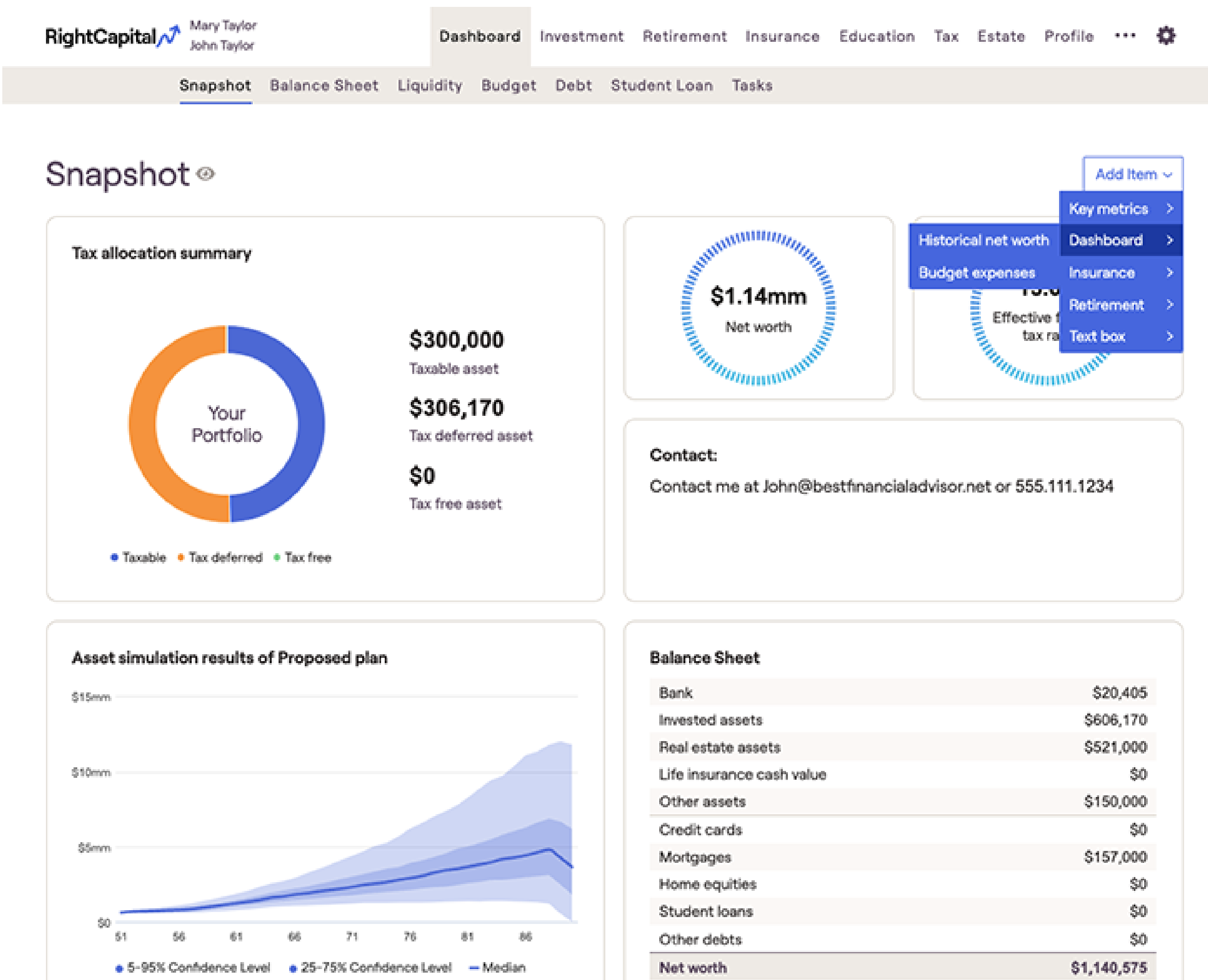
Secure access to your account anywhere

Our partnership with Schwab allows you to manage your investments with confidence, supported by robust online tools and personalized mobile experiences designed to keep you connected to your financial heartbeat, wherever life takes you.



Plan with Precision using RightCapital/ CFM Roadmap

With RightCapital/ CFM Roadmap, our financial planning software, you gain a crystal-clear visualization of your financial trajectory. The CFM Roadmap is more than just a tool, it's our interactive platform for your financial life. It allows us to chart a course tailored to your unique situation, accounting for every twist and turn in your financial journey. Let's create a plan that develops in harmony with your life.



Tax Preparation & Planning – Streamlined and Strategic

Form **1040** Department of the Treasury—Internal Revenue Service (99)
U.S. Individual Income Tax Return **2022** OMB No. 1545-0074 IRS Use Only—Do not write or staple in this space.

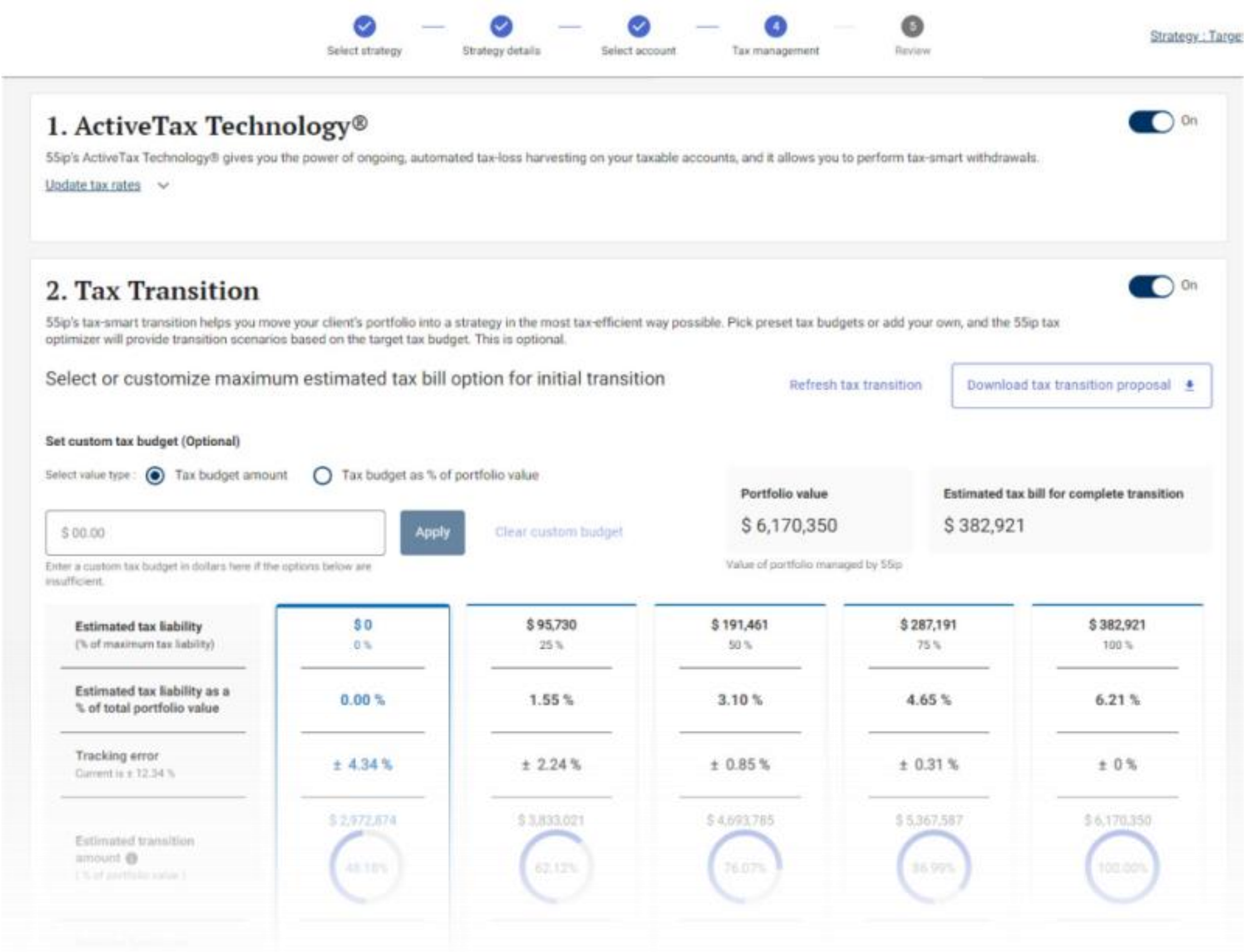
	1	Wages, salaries, tips, etc. Attach Form(s) W-2			1	52,020
Attach Sch. B if required.	2a	Tax-exempt interest	2a	27	b Taxable interest 2b	49
	3a	Qualified dividends	3a	25	b Ordinary dividends 3b	29
	4a	IRA distributions	4a		b Taxable amount 4b	0
	5a	Pensions and annuities	5a		b Taxable amount 5b	0
Standard Deduction for—	6a	Social security benefits	6a	0	b Taxable amount 6b	0
• Single or Married filing separately, $12,550	7	Capital gain or (loss). Attach Schedule D if required. If not required, check here ▶ ☐			7	-84
• Married filing jointly or Qualifying widow(er), $25,100	8	Other income from Schedule 1, line 10			8	0
• Head of household, $18,800	9	Add lines 1, 2b, 3b, 4b, 5b, 6b, 7, and 8. This is your **total income** ▶			9	52,014
• If you checked any box under *Standard Deduction*, see instructions.	10	Adjustments to income from Schedule 1, line 26			10	2,535
	11	Subtract line 10 from line 9. This is your **adjusted gross income** ▶			11	49,479
	12a	**Standard deduction or itemized deductions** (from Schedule A)	12a	12,950		
	b	Charitable contributions if you take the standard deduction (see instructions)	12b	0		
	c	Add lines 12a and 12b			12c	12,950
	13	Qualified business income deduction from Form 8995 or Form 8995-A			13	0
	14	Add lines 12c and 13			14	12,950
	15	**Taxable income.** Subtract line 14 from line 11. If zero or less, enter -0-			15	36,529
	16	**Tax** (see instructions). Check if any from Form(s): 1 ☐ 8814 2 ☐ 4972 3 ☐			16	4,175
	17	Amount from Schedule 2, line 3			17	0
	18	Add lines 16 and 17			18	4,175
	19	Nonrefundable child tax credit or credit for other dependents from Schedule 8812			19	0
	20	Amount from Schedule 3, line 8			20	0
	21	Add lines 19 and 20			21	0
	22	Subtract line 21 from line 18. If zero or less, enter -0-			22	4,175
	23	Other taxes, including self-employment tax, from Schedule 2, line 21			23	166
	24	Add lines 22 and 23. This is your **total tax** ▶			24	4,341

Tax planning is a crucial element of your financial situation. Our approach integrates tax preparation seamlessly with your broader financial plan. With a vigilant eye on the horizon, we ensure you're positioned advantageously for both the present tax year and beyond. Through strategic forecasting, we aim to turn the complexity of taxes into straightforward, beneficial outcomes.

1. We provide income **tax preparation** and **tax planning** for our clients each year.
2. We also have the ability to **project** future years tax return data using our financial planning software RightCapital/ CFM Roadmap.

Elevate Your Investments with 55IP

At the intersection of innovation and strategy lies 55IP, our tax-efficient investment management solution. It's an ongoing mission to enhance your portfolio's after-tax performance. Automated tax loss harvesting, strategic transitions, and smart withdrawals are all part of this sophisticated approach, designed to shield your investments from tax headwinds and ensure your portfolio works as efficiently as possible.



Morningstar Performance Reports

Our alliance with Morningstar equips us with a panoramic view of your investment performance. Annually, and upon request, we present you with a report that distills complex data into actionable insights. It's not just about numbers; it's about understanding your progress towards your financial goals. These reports form the basis for ongoing strategy refinement, keeping your objectives not just in sight but within reach.

Release date 2/28/2022 | Note: Portions of the analysis are based on pre-inception returns. Please read disclosure for more information. Page 1 of 3

Semi-Aggressive

Portfolio Snapshot

Portfolio Value	Benchmark	Account Number	Report Currency
10,000.00			

Analysis

	Portfolio	B-mark
Cash	3.78	6.78
US Stock	61.61	54.36
Non US Stock	22.03	20.07
Bond	12.51	18.60
Other	0.07	0.19
Not Classified	0.00	0.00
Total	100.00	100.00

Equity Investment Style %

	Value	Core	Growth	
	21	27	30	Large Size
	6	7	4	Medium
	1	1	2	Small

Not Classified 0.00 %

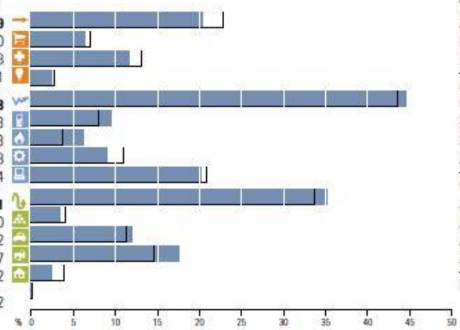
Fixed-Income Investment Style %

	Ltd	Mod	Ext	
	0	56	15	High Quality
	0	29	0	Medium
	0	0	0	Low

Not Classified 0.00 %

Sector Weightings

% of Stocks	Portfolio	B-mark
Defen	**20.33**	**22.79**
Cons Defensive	6.33	7.00
Healthcare	11.54	13.08
Utilities	2.46	2.71
Sens	**44.58**	**43.48**
Comm Svcs	9.41	7.93
Energy	6.11	3.73
Industrials	8.96	10.98
Technology	20.10	20.84
Cycl	**35.10**	**33.71**
Basic Matls	3.34	4.00
Cons Cyclical	11.87	11.32
Financial Svcs	17.54	14.57
Real Estate	2.35	3.82
Not Classified	-0.01	0.02



Regional Exposure

% Assets	Portfolio	B-mark
Americas	**74.61**	**73.14**
North America	74.11	73.09
Latin America	0.50	0.05
Greater Europe	**14.27**	**17.17**
United Kingdom	3.47	4.26
Europe Developed	10.38	12.62
Europe Emerging	0.07	0.01
Africa/Middle East	0.35	0.28
Greater Asia	**11.11**	**9.68**
Japan	4.61	6.25
Australasia	1.65	2.26
Asia Emerging	2.37	0.04
Asia Developed	2.48	1.13
Not Classified	0.01	0.01

Performance

Trailing Returns — Returns % Through 2/28/2022

	3 Mo	1 Yr	3 Yr	5 Yr	10 Yr
Portfolio Return	-2.33	9.35	13.46	11.25	10.40
Benchmark Return	-4.24	6.74	12.60	10.75	10.30
+/- Benchmark Return	1.91	2.61	0.86	0.50	0.10

Best/Worst Time Periods — As of Date 2/28/2022

	3 Months	Return%	1 Year	Return%	3 Years	Return%
Best	04-20/06-20	17.16	04-20/03-21	49.56	01-19/12-21	19.32
Worst	01-20/03-20	-19.63	04-19/03-20	-9.63	04-17/03-20	1.97

Investment Activity Graph

Final Market Value 10,000.00
Total Investment 3,789.40

Average Annualized Return 10.40 %

Cumulative Return 168.99 %

Holdings

Top 5 holdings out of 20	Type	Holding Value	% Assets
SPDR® Portfolio S&P 500 ETF	ETF	2,632.00	26.32
iShares ESG Aware MSCI USA ETF	ETF	1,927.00	19.27
iShares MSCI EAFE Value ETF	ETF	987.00	9.87
iShares MSCI EAFE Growth ETF	ETF	658.00	6.58
iShares Core Total USD Bond Market ...	ETF	423.00	4.23

Next 5 holdings out of 20	Type	Holding Value	% Assets
iShares US Treasury Bond ETF	ETF	376.00	3.76
WisdomTree EmMkts ex-Stt-Ownd Entrp...	ETF	376.00	3.76
Changebridge Capital Sustainable Eq...	ETF	329.00	3.29
Financial Select Sector SPDR® ETF	ETF	300.00	3.00
Invesco Dynamic Leisure and Entmnt ...	ETF	300.00	3.00

Our Commitment

Your financial journey is as personal to us as it is to you. At Canty Financial Management, we are not just advisors; we are stewards of your trust and partners in your success. Our unwavering commitment to your prosperity is the foundation upon which we build our relationship. Welcome to the CFM family, where your financial future is our commitment.

Best regards, The Canty Financial Management Team

Bill Canty, CFP®, CPA, Financial Planner

Ed Canty, CFP®, Financial Planner

Joe Canty, CFP®, Financial Planner

Tina Alteri, CPA, Tax Advisor

Maureen Walsh, EA, Tax Advisor