

HARBOR
WEALTH MANAGEMENT



Household Name
Harbor Performance Report - User Guide as of 6/15/2023

1909 26TH ST STE 1A,
BOULDER, CO 80302

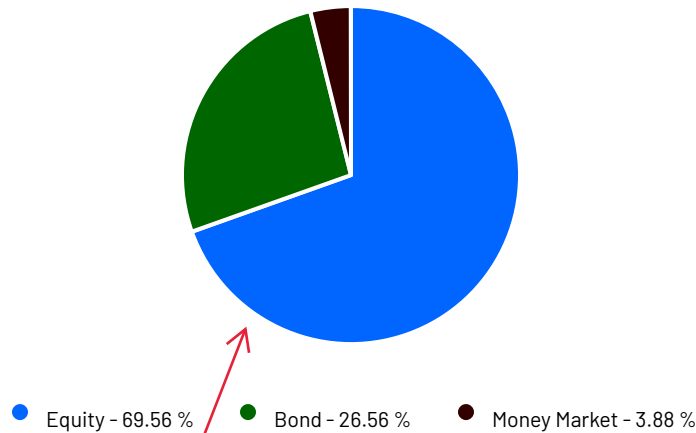
TABLE OF CONTENTS

- Portfolio Overview 1
- Asset Allocation 4
- Style Analysis 8
- Risk/Return Statistics 10
- Monthly Activity Summary 11
- Account Overview for Account Number 12
- Account Overview for Account Number 14
- Account Overview for Account Number 16
- Account Overview for Account Number 18
- Account Overview for Account Number 20
- Billing Statement 22



Allocation by Asset Category

Portfolio Value Summary



	Year to Date	Last 12 Months	Last 3 Years	Last 5 Years	Inception
Beginning Value	\$1,013,610	\$1,018,759	\$942,748	\$480	\$80
Net Additions	(5,101)	(27,404)	(\$17,114)	842,862	843,262
Net Gain	91,117	108,270	\$173,991	256,284	256,284
> Market Change	83,309	76,653	\$68,902	111,361	111,361
> Income	7,808	31,617	\$105,089	144,923	144,923
Ending Value	1,099,626	\$1,099,626	\$1,099,626	1,099,626	1,099,626
Return	9.0 %	11.0 %	5.7 %*	5.0 %*	4.8 %*
S&P 500 (Net TR)	15.9 %	18.2 %	14.3 %*	11.1 %*	11.8 %*
Russell 3000	15.5 %	18.0 %	14.1 %*	10.8 %*	11.6 %*
Russell 2000	8.0 %	10.8 %	11.4 %*	3.7 %*	5.5 %*
MSCI EAFE (TR Net)	13.2 %	19.6 %	10.1 %*	4.2 %*	4.3 %*
Bloomberg US Agg Bond	2.4 %	0.9 %	(3.7 %)*	0.9 %*	0.8 %*

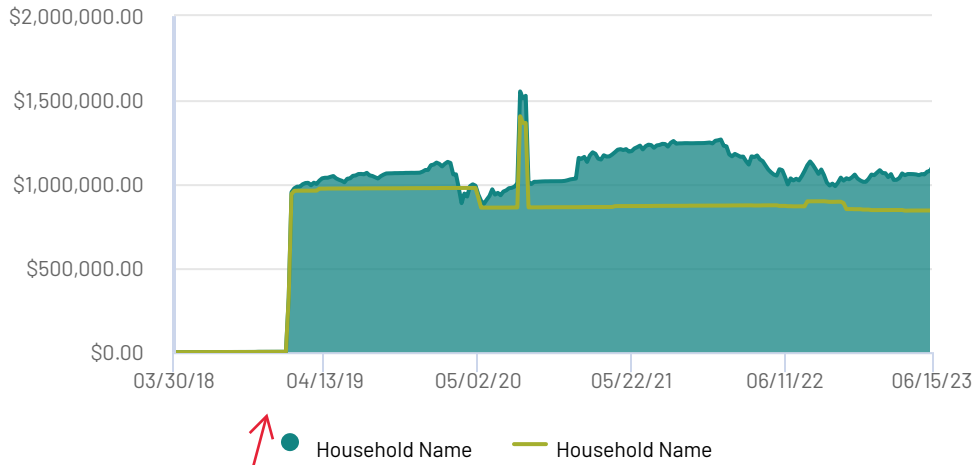
The Allocation by Asset Category summarizes the asset allocation into three categories: Equity, Bond, and Money Market.

The Portfolio Value Summary reflects the portfolio value change across different time periods including the net flows that occurred and the net gain. The Net Additions line item represents the deposits, withdrawals, and advisory fees throughout the period. The Net Gain section is comprised of two components: the market change and income in the form of interest or dividends. In this case, the market change and portfolio income increased the year-to-date market value by \$91,117.

This bottom portion of the table reflects the portfolio returns, net of fees, compared to various benchmarks. A description of each benchmark is below for reference:

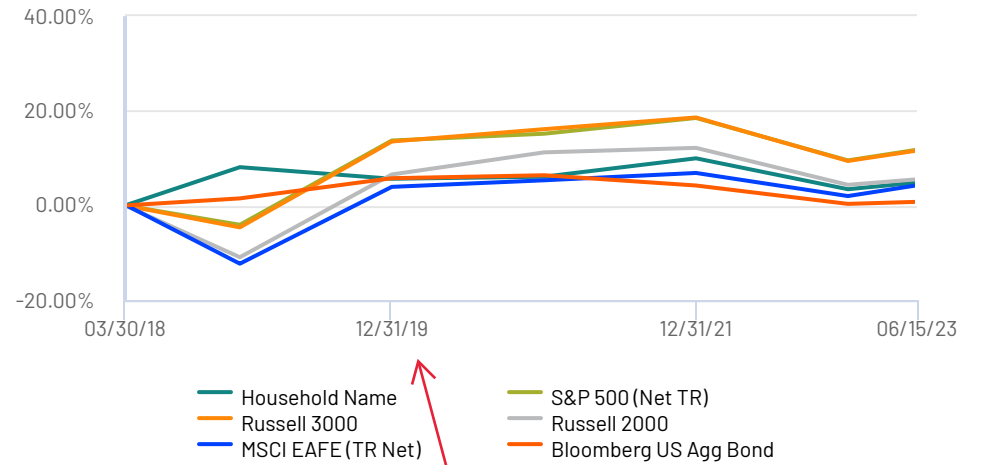
- S&P 500 - Represents 500 of the largest companies in the U.S.
- Russell 3000 - A capitalization-weighted index that tracks the entire U.S. stock market.
- Russell 2000 - A small-cap U.S. stock market index.
- MSCI EAFE - Captures performance of large-and mid-cap securities in developed markets.
- Bloomberg US AGG Bond - Tracks U.S. investment-grade debt.

Net Additions and Market Value since Inception



The green shaded area indicates the total portfolio market value change since inception. The lighter green line reflects the capital flows (additions/withdrawals) within the portfolio.

Portfolio Performance Since Inception



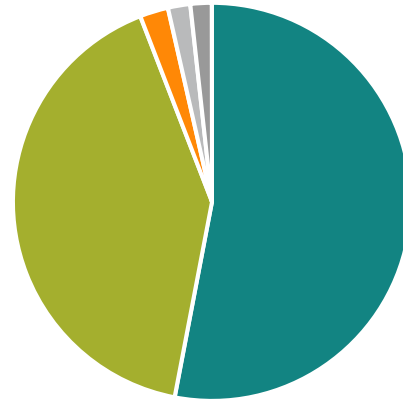
The above chart shows the total portfolio performance since inception compared to each benchmark.



Household Name
12/31/2022 - 6/15/2023

Portfolio Review
Portfolio Overview

Allocation by Account



The Allocation by Account chart is helpful in determining how much each account contributes to the total portfolio. In this case, the account represented by dark green represents 53% of the total portfolio value.

- Account Number, 53.0%
- Account Number, 41.1%
- Account Number, 2.3%
- Account Number, 1.8%
- Account Number, 1.7%

Summary of Portfolio Accounts

	Start Date	Ending Value	Allocation	Quarter to Date	Year to Date	Performance Returns			
						Last 12 Months	Last 3 Years	Last 5 Years	Since Inception
Household Name	3/30/2018	\$1,099,626	100.00 %	3.6 %	9.0 %	11.0 %	5.7 %	5.0 %	4.8 %
Account Number	1/11/2019	452,132	41.12 %	3.8 %	9.7 %	11.7 %	6.3 %	N/A	6.5 %
Account Number	1/14/2019	582,944	53.01 %	3.6 %	8.6 %	10.7 %	5.5 %	N/A	5.8 %
Account Number	3/30/2018	25,369	2.31 %	4.1 %	9.7 %	9.9 %	6.6 %	5.6 %	5.3 %
Account Number	3/27/2019	19,096	1.74 %	1.6 %	4.8 %	8.9 %	2.6 %	N/A	0.4 %
Account Number	3/27/2019	20,084	1.83 %	1.1 %	5.5 %	4.9 %	5.3 %	N/A	3.3 %

In addition, the above table breaks down each account in the household by inception date, value, household allocation, and performance.



Household Name

12/31/2022 - 6/15/2023

Portfolio Review

Asset Allocation

Asset Allocation

The Asset Allocation section reflects value, allocation, and performance breakdown by asset class, sub-asset class, and each individual holding within the portfolio.

	Performance Returns							
	Ending Value	Allocation	Quarter to Date	Year to Date	Last 12 Months	Last 3 Years	Last 5 Years	Since 3/30/2018
Household Name	1,099,626	100.0 %	3.6 %	9.0 %	11.0 %	5.7 %	5.0 %	4.8 %
Equity	764,908	69.6 %	5.4 %	12.4 %	15.6 %	10.4 %	N/A	8.5 %
■ Mutual Fund	219,243	19.9 %	6.5 %	13.1 %	19.1 %	13.7 %	N/A	12.4 %
Vanguard Dividend Growth Investor Shares	54,961	5.0 %	2.5 %	2.6 %	11.3 %	13.5 %	N/A	10.0 %
Loomis Sayles Growth Y	53,596	4.9 %	15.1 %	39.7 %	42.1 %	13.8 %	N/A	17.0 %
Schwab Fundamental US Large Company Index	36,813	3.3 %	4.8 %	8.3 %	16.0 %	N/A	N/A	16.0 %
American Washington Mutual Investors Fund Class F1	29,499	2.7 %	6.4 %	7.6 %	13.3 %	14.3 %	N/A	12.1 %
JPMorgan Small Cap Equity Fund Class I	23,693	2.2 %	1.8 %	4.4 %	11.2 %	10.3 %	N/A	8.8 %
Wasatch Micro Cap	16,687	1.5 %	6.8 %	18.5 %	8.3 %	N/A	N/A	(15.0 %)
Nationwide Geneva Small Cap Growth IS	3,994	0.4 %	3.7 %	12.2 %	15.6 %	7.4 %	N/A	10.4 %
■ ETF	315,578	28.7 %	5.6 %	13.0 %	18.1 %	13.5 %	N/A	11.1 %
iShares Russell 1000 Growth ETF	48,760	4.4 %	12.3 %	28.4 %	26.6 %	14.5 %	N/A	18.0 %
Investment Managers Ser Tr li Axs Green Alpha	42,922	3.9 %	3.2 %	12.7 %	18.0 %	N/A	N/A	18.0 %
SPDR S&P Mid Cap 400 Trust	40,310	3.7 %	3.5 %	7.4 %	14.6 %	15.1 %	N/A	10.8 %
Schwab US Dividend Equity	35,360	3.2 %	0.3 %	(2.1 %)	7.6 %	N/A	N/A	7.6 %
iShares PHLX SOX Semiconductor	35,344	3.2 %	15.3 %	47.8 %	38.2 %	26.3 %	N/A	31.4 %
SPDR Portfolio SmallCap	28,763	2.6 %	(0.3 %)	(0.3 %)	(0.3 %)	N/A	N/A	(0.3 %)
iShares U.S. Medical Devices ETF	23,060	2.1 %	3.3 %	6.1 %	14.5 %	9.2 %	N/A	12.4 %
SPDR S&P Aerospace & Defense	20,263	1.8 %	2.6 %	9.1 %	19.8 %	10.7 %	N/A	9.4 %
iShares Biotechnology ETF	18,190	1.7 %	2.1 %	0.5 %	21.6 %	N/A	N/A	(7.7 %)

Each asset class and sub-asset class throughout this report has the aggregate value and performance shown at the top of each section.

	Performance Returns							
	Ending Value	Allocation	Quarter to Date	Year to Date	Last 12 Months	Last 3 Years	Last 5 Years	Since 3/30/2018
Equity	764,908	69.6 %	5.4 %	12.4 %	15.6 %	10.4 %	N/A	8.5 %
■ ETF	315,578	28.7 %	5.6 %	13.0 %	18.1 %	13.5 %	N/A	11.1 %
First Trust Large Cap Gr AlphaDEX Fund	10,953	1.0 %	7.0 %	9.2 %	13.3 %	10.7 %	N/A	12.7 %
Schwab US Large Cap Growth	4,403	0.4 %	14.5 %	34.5 %	29.8 %	15.5 %	N/A	17.3 %
Schwab Fundamental US Large Company Index ETF	2,476	0.2 %	4.9 %	8.3 %	15.6 %	N/A	N/A	15.6 %
Schwab US Mid Cap	1,906	0.2 %	4.0 %	8.0 %	12.3 %	11.8 %	N/A	6.7 %
Schwab US Small Cap ETF	1,752	0.2 %	4.5 %	8.4 %	11.8 %	12.8 %	N/A	7.5 %
Schwab US REIT	1,119	0.1 %	0.7 %	2.4 %	(2.2 %)	4.2 %	N/A	1.8 %
■ Common Stock	7,513	0.7 %	10.2 %	19.0 %	20.2 %	18.4 %	N/A	19.6 %
Apple Inc	3,720	0.3 %	13.0 %	43.6 %	38.2 %	30.3 %	N/A	45.0 %
International Business Machines	3,045	0.3 %	7.0 %	0.8 %	6.2 %	11.3 %	N/A	9.3 %
Constellation Brands Inc	748	0.1 %	10.8 %	8.3 %	9.6 %	14.4 %	N/A	12.1 %
■ Foreign Mutual Fund	199,927	18.2 %	3.9 %	11.5 %	11.1 %	3.1 %	N/A	2.4 %
Artisan Intl Small-Mid Adv	45,090	4.1 %	3.4 %	11.4 %	17.6 %	6.1 %	N/A	13.0 %
Thornburg Better World International I	39,568	3.6 %	6.0 %	14.3 %	25.7 %	N/A	N/A	25.7 %
Invesco Developing Markets Y	34,691	3.2 %	3.1 %	14.7 %	15.3 %	1.3 %	N/A	2.7 %
Prudential Jennison Intl Opportunities Z	27,100	2.5 %	3.2 %	18.7 %	24.6 %	N/A	N/A	(16.2 %)
Principal Global Real Estate Securities Fund Institutional Class	24,860	2.3 %	1.3 %	3.2 %	(2.1 %)	1.8 %	N/A	1.5 %
Harding Loevner Frontier Emerging Markets Instl	11,800	1.1 %	3.3 %	4.4 %	3.0 %	4.6 %	N/A	(0.4 %)
Wasatch Emerging India	10,518	1.0 %	12.5 %	6.9 %	7.9 %	N/A	N/A	(9.9 %)
Principal Global Real Estate Secs A	4,755	0.4 %	1.1 %	2.9 %	(2.1 %)	N/A	N/A	(2.8 %)
Invesco Developing Markets A	1,545	0.1 %	3.0 %	14.6 %	14.5 %	1.0 %	N/A	0.9 %
■ Foreign ETF	22,648	2.1 %	2.0 %	5.6 %	(3.8 %)	7.2 %	N/A	8.8 %
Invesco MSCI Sustainable Future ETF	18,445	1.7 %	1.5 %	4.5 %	(6.5 %)	6.6 %	N/A	10.2 %
Schwab International Equity	2,010	0.2 %	5.0 %	13.4 %	16.9 %	9.6 %	N/A	5.9 %
Schwab Emerging Markets Equity ETF	1,328	0.1 %	4.3 %	7.8 %	1.9 %	N/A	N/A	(0.3 %)
Schwab International Small-Cap Equity ETF	865	0.1 %	2.6 %	9.9 %	9.1 %	7.9 %	N/A	4.8 %
Bond	292,081	26.6 %	(0.4 %)	2.0 %	1.3 %	(2.2 %)	N/A	0.4 %

	Performance Returns							
	Ending Value	Allocation	Quarter to Date	Year to Date	Last 12 Months	Last 3 Years	Last 5 Years	Since 3/30/2018
Bond	292,081	26.6 %	(0.4 %)	2.0 %	1.3 %	(2.2 %)	N/A	0.4 %
■ Mutual Fund	32,518	3.0 %	(2.3 %)	(2.7 %)	(6.6 %)	N/A	N/A	(7.5 %)
T. Rowe Price Global Unconstrained Bd I	20,518	1.9 %	(3.6 %)	(3.5 %)	(6.5 %)	N/A	N/A	(6.5 %)
Nuveen Mass Municipal Bond I	12,000	1.1 %	(0.2 %)	0.6 %	(0.3 %)	N/A	N/A	(6.2 %)
■ ETF	853	0.1 %	0.2 %	3.4 %	3.5 %	(4.8 %)	N/A	(2.5 %)
SPDR Barclays Intl Corporate Bond	853	0.1 %	0.2 %	3.4 %	3.5 %	(4.8 %)	N/A	(2.5 %)
■ Foreign Bond Fund	52,175	4.7 %	0.2 %	2.6 %	0.9 %	(4.1 %)	N/A	(1.9 %)
Templeton Global Total Return Adv	18,361	1.7 %	0.2 %	2.1 %	(0.9 %)	(6.2 %)	N/A	(6.0 %)
Goldman Sachs Global Income Instl	17,137	1.6 %	(0.1 %)	3.3 %	2.0 %	(2.8 %)	N/A	0.9 %
Goldman Sachs Emerging Mkts Debt A	10,610	1.0 %	0.6 %	2.2 %	2.2 %	(4.1 %)	N/A	(2.9 %)
Goldman Sachs Emerging Markets Debt Instl	6,067	0.6 %	0.8 %	2.3 %	2.3 %	(3.6 %)	N/A	(1.2 %)
■ Municipal Bond	37,135	3.4 %	0.0 %	2.1 %	6.1 %	1.5 %	N/A	3.2 %
Westminster CO Cop 4.00% 12/1/2038	20,065	1.8 %	0.4 %	2.0 %	4.2 %	0.4 %	N/A	2.9 %
Vanguard Int-Term Tax-Exempt Adm	12,128	1.1 %	(0.4 %)	2.0 %	4.2 %	N/A	N/A	4.2 %
Regional Transn Dist Colo Ctfs Partn Cops 4.00% 6/1/2040	4,942	0.4 %	(0.4 %)	2.8 %	4.6 %	0.4 %	N/A	2.9 %
■ Foreign ETF	640	0.1 %	2.3 %	6.8 %	7.3 %	(4.8 %)	N/A	(1.1 %)
Invesco EM Sovereign Debt ETF	640	0.1 %	2.3 %	6.8 %	7.3 %	(4.8 %)	N/A	(1.1 %)
■ Bond Fund	163,434	14.9 %	(0.3 %)	2.4 %	1.2 %	(1.9 %)	N/A	0.4 %
BlackRock Strat Inc Oppor Port I	31,234	2.8 %	0.3 %	2.0 %	1.0 %	1.5 %	N/A	2.5 %
Metropolitan West Total Return Bond I	27,794	2.5 %	(0.8 %)	2.7 %	0.5 %	(3.8 %)	N/A	0.5 %
Vanguard Intmd-Term Treasury Index Fund Admiral	27,618	2.5 %	(0.9 %)	2.1 %	0.5 %	(3.9 %)	N/A	(1.6 %)
Thornburg Strategic Income I	23,333	2.1 %	0.4 %	3.1 %	4.1 %	N/A	N/A	0.6 %
TIAA-CREF Core Impact Bond	14,172	1.3 %	(0.8 %)	2.5 %	0.4 %	N/A	N/A	(4.5 %)
Thornburg Strategic Income A	13,403	1.2 %	0.4 %	3.0 %	3.7 %	N/A	N/A	0.0 %
BlackRock Strat Inc Oppor Port A	9,946	0.9 %	0.3 %	1.8 %	0.7 %	1.1 %	N/A	1.8 %
Metropolitan West Total Return Bond	8,042	0.7 %	(0.9 %)	2.5 %	0.2 %	(3.9 %)	N/A	(3.6 %)
TIAA-CREF Core Impact Bond Fund Retail Class	7,892	0.7 %	(0.7 %)	2.7 %	0.3 %	N/A	N/A	(4.9 %)
■ Bond ETF	5,325	0.5 %	(0.6 %)	2.6 %	1.1 %	(3.8 %)	N/A	0.8 %
Schwab US Aggregate Bond ETF	3,936	0.4 %	(0.5 %)	2.8 %	1.0 %	(3.9 %)	N/A	0.7 %

	Ending Value	Allocation	Quarter to Date	Year to Date	Performance Returns			
					Last 12 Months	Last 3 Years	Last 5 Years	Since 3/30/2018
Bond	292,081	26.6 %	(0.4 %)	2.0 %	1.3 %	(2.2 %)	N/A	0.4 %
■ Bond ETF	5,325	0.5 %	(0.6 %)	2.6 %	1.1 %	(3.8 %)	N/A	0.8 %
Schwab Intermediate-Term US Treasury	1,390	0.1 %	(0.8 %)	2.1 %	1.2 %	N/A	N/A	(5.2 %)
Money Market	42,637	3.9 %	1.0 %	1.8 %	2.7 %	0.9 %	1.0 %	1.0 %
■ Cash or Equivalent	42,637	3.9 %	1.0 %	1.8 %	2.7 %	0.9 %	1.0 %	1.0 %
Schwab Value Advantage Money Fund	38,008	3.5 %	1.2 %	2.1 %	3.3 %	2.8 %	N/A	2.2 %
Schwab Bank Sweep	4,629	0.4 %	0.1 %	0.2 %	0.4 %	0.4 %	N/A	0.4 %



Household Name
12/31/2022 - 6/15/2023

Portfolio Review
Style Analysis

Allocation by Account

	Market Value	Allocation
Account Number	\$582,943.63	53.01 %
Bond	\$161,230.13	14.66 %
Equity	\$385,710.61	35.08 %
Money Market	\$36,002.89	3.27 %
Account Number	\$452,132.21	41.12 %
Bond	\$109,652.64	9.97 %
Equity	\$338,007.82	30.74 %
Money Market	\$4,471.75	0.41 %
Account Number	\$25,369.43	2.31 %
Bond	\$6,818.82	0.62 %
Equity	\$18,132.34	1.65 %
Money Market	\$418.27	0.04 %
Account Number	\$20,084.43	1.83 %
Bond	\$11,301.64	1.03 %
Equity	\$7,613.09	0.69 %
Money Market	\$1,169.70	0.11 %
Account Number	\$19,095.81	1.74 %
Bond	\$3,078.17	0.28 %
Equity	\$15,443.75	1.40 %
Money Market	\$573.89	0.05 %
Bond Total	\$292,081.40	26.56 %
Equity Total	\$764,907.61	69.56 %

This section breaks down the asset class (bond, equity, and money market) exposure on the account level.

The bottom figures show the aggregate asset allocation on the household level.

Money Market Total

\$42,636.50

3.88 %

Household Total

\$1,099,625.51

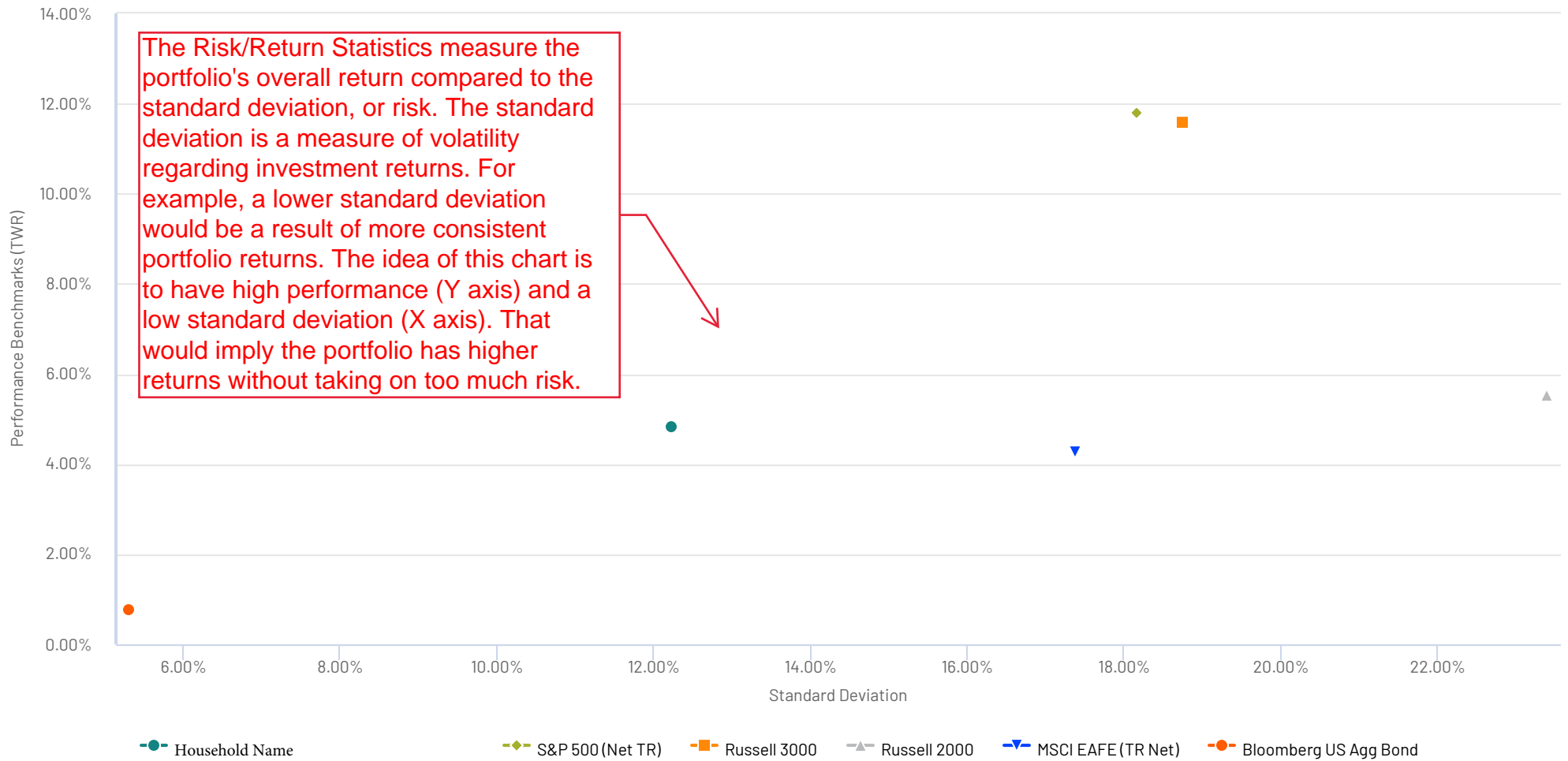
100.00 %



Household Name
12/31/2022 - 6/15/2023

Portfolio Review
Risk/Return Statistics

Risk/Return Statistics





Household Name

12/31/2022 - 6/15/2023

Portfolio Review

Projected Income

Projected Annual Income

	Projected Income
Household Name	20,216
Account Number	7,799
Account Number	11,177
Account Number	526
Account Number	225
Account Number	489

The Projected Annual Income table indicates the amount of income to be expected in the upcoming year. The income is forecasted based on historical data.





Registration Last Name, First Name

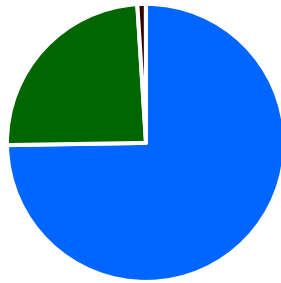
Portfolio Review

Account Number

Account Overview

12/31/2022 - 6/15/2023

Allocation by Asset Class



● Equity - 74.76 % ● Bond - 24.25 % ● Money Market - 0.99 %

Account Value Summary

	Quarter to Date	Year to Date	Last 12 Months	Last 3 Years	Last 5 Years	Since Inception
Beginning Value	\$435,457	\$411,990	\$404,680	\$376,739	N/A	\$323,259
Net Additions	(24)	(44)	(213)	(213)	N/A	18,618
Net Gain	16,699	40,186	47,665	75,606	N/A	110,255
> Market Change	15,773	37,806	34,902	32,809	N/A	53,532
> Income	926	2,380	12,763	42,797	N/A	56,722
Ending Value	452,132	452,132	\$452,132	452,132	N/A	452,132
Return	3.8 %	9.7 %	11.7 %	6.3 %*	N/A*	6.5 %*
<i>S&P 500 (Net TR)</i>	<i>8.0 %</i>	<i>15.9 %</i>	<i>18.2 %</i>	<i>14.3 %*</i>	<i>N/A*</i>	<i>14.2 %*</i>
<i>Russell 3000</i>	<i>7.8 %</i>	<i>15.5 %</i>	<i>18.0 %</i>	<i>14.1 %*</i>	<i>N/A*</i>	<i>14.0 %*</i>
<i>Russell 2000</i>	<i>5.2 %</i>	<i>8.0 %</i>	<i>10.8 %</i>	<i>11.4 %*</i>	<i>N/A*</i>	<i>7.7 %*</i>
<i>MSCI EAFE (TR Net)</i>	<i>4.3 %</i>	<i>13.2 %</i>	<i>19.6 %</i>	<i>10.1 %*</i>	<i>N/A*</i>	<i>7.2 %*</i>
<i>Bloomberg US Agg Bond</i>	<i>(0.5 %)</i>	<i>2.4 %</i>	<i>0.9 %</i>	<i>(3.7 %)*</i>	<i>N/A*</i>	<i>0.6 %*</i>

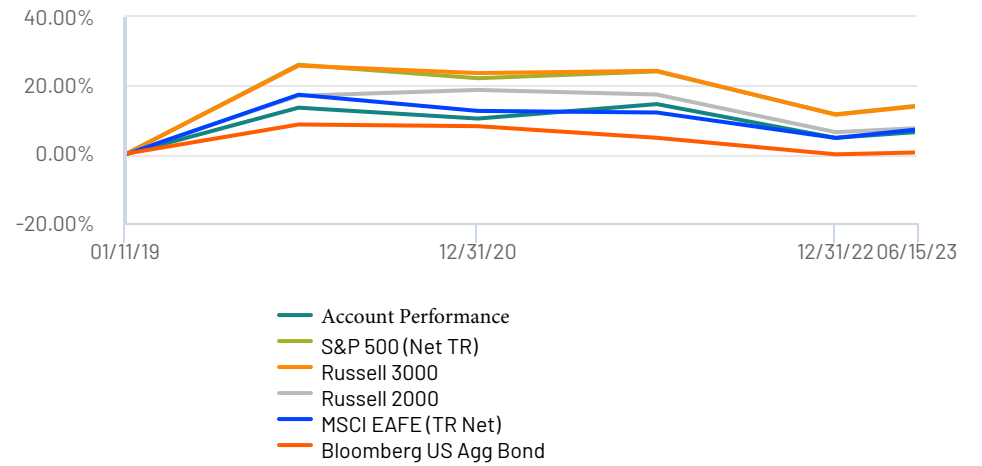
The above section breaks down the asset allocation and market value on the account level. The bottom figures within the table compare the account performance to the benchmarks over various time periods.



Top 10 Holdings

Account Number	Allocation	Ending Value
	100.0 %	452,132
Loomis Sayles Growth Y	6.6 %	29,918
iShares Russell 1000 Growth ETF	6.0 %	27,119
Schwab Fundamental US Large Company Index	5.9 %	26,581
Vanguard Dividend Growth Investor Shares	5.6 %	25,377
Thornburg Strategic Income I	5.2 %	23,333
Artisan Intl Small-Mid Adv	4.6 %	20,788
BlackRock Strat Inc Oppor Port I	4.5 %	20,495
Schwab US Dividend Equity	4.5 %	20,394
Invesco Developing Markets Y	4.5 %	20,259
Thornburg Better World International I	4.1 %	18,383

Account Performance since Inception



Additionally, the above section reflects the top 10 holdings within the account and the account performance compared to each benchmark. Please note, each of the following pages represent a separate account within the household.



Registration Last Name, First Name

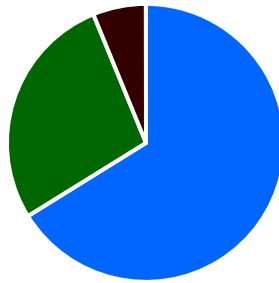
Portfolio Review

Account Number

Account Overview

12/31/2022 - 6/15/2023

Allocation by Asset Class



● Equity - 66.17 % ● Bond - 27.66 % ● Money Market - 6.18 %

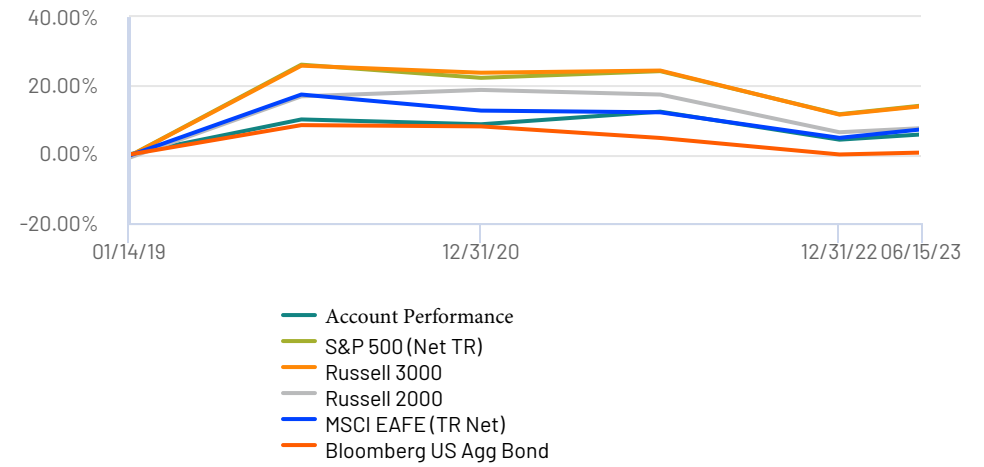
Account Value Summary

	Quarter to Date	Year to Date	Last 12 Months	Last 3 Years	Last 5 Years	Since Inception
Beginning Value	\$566,207	\$543,339	\$559,013	\$539,585	N/A	\$52,296
Net Additions	(3,700)	(7,260)	(31,976)	(52,479)	N/A	387,245
Net Gain	20,436	46,865	55,907	95,837	N/A	143,403
> Market Change	17,533	41,856	38,879	37,107	N/A	59,322
> Income	2,904	5,008	17,028	58,730	N/A	84,081
Ending Value	582,944	582,944	\$582,944	582,944	N/A	582,944
Return	3.6 %	8.6 %	10.7 %	5.5 %*	N/A*	5.8 %*
<i>S&P 500 (Net TR)</i>	<i>8.0 %</i>	<i>15.9 %</i>	<i>18.2 %</i>	<i>14.3 %*</i>	<i>N/A*</i>	<i>14.2 %*</i>
<i>Russell 3000</i>	<i>7.8 %</i>	<i>15.5 %</i>	<i>18.0 %</i>	<i>14.1 %*</i>	<i>N/A*</i>	<i>14.0 %*</i>
<i>Russell 2000</i>	<i>5.2 %</i>	<i>8.0 %</i>	<i>10.8 %</i>	<i>11.4 %*</i>	<i>N/A*</i>	<i>7.6 %*</i>
<i>MSCI EAFE (TR Net)</i>	<i>4.3 %</i>	<i>13.2 %</i>	<i>19.6 %</i>	<i>10.1 %*</i>	<i>N/A*</i>	<i>7.3 %*</i>
<i>Bloomberg US Agg Bond</i>	<i>(0.5 %)</i>	<i>2.4 %</i>	<i>0.9 %</i>	<i>(3.7 %)*</i>	<i>N/A*</i>	<i>0.5 %*</i>

Top 10 Holdings

Account Number	Allocation	Ending Value
	100.0 %	582,944
Schwab Value Advantage Money Fund	5.7 %	33,000
American Washington Mutual Investors Fund Class F1	5.1 %	29,499
Vanguard Dividend Growth Investor Shares	4.6 %	26,843
SPDR S&P Mid Cap 400 Trust	4.3 %	25,134
Artisan Intl Small-Mid Adv	4.2 %	24,302
iShares PHLX SOX Semiconductor	4.1 %	24,075
Loomis Sayles Growth Y	4.1 %	23,678
Investment Managers Ser Tr li Axs Green Alpha	3.7 %	21,527
Thornburg Better World International I	3.6 %	21,185
Westminster CO Cop 4.00% 12/1/2038	3.4 %	20,065

Account Performance since Inception





Registration Last Name, First Name

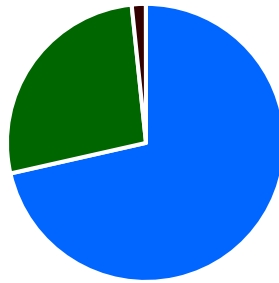
Portfolio Review

Account Number

Account Overview

12/31/2022 - 6/15/2023

Allocation by Asset Class



● Equity - 71.47% ● Bond - 26.88% ● Money Market - 1.65%

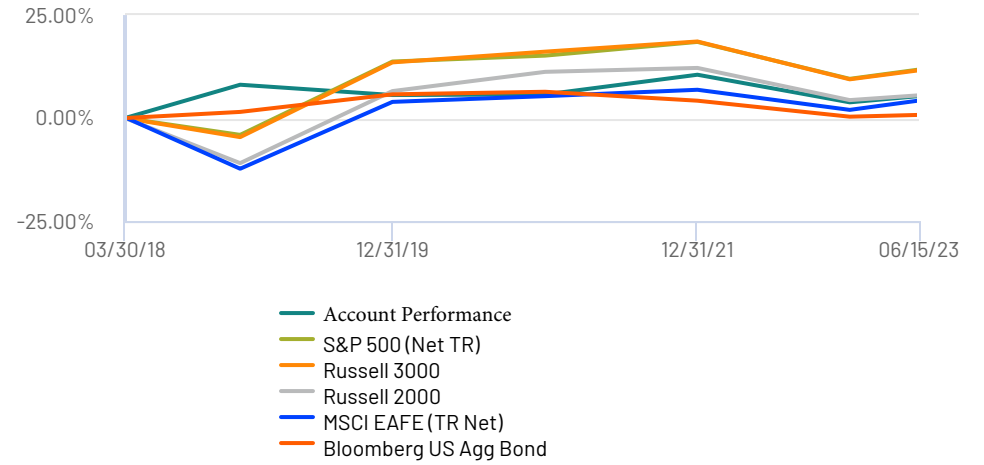
Account Value Summary

	Quarter to Date	Year to Date	Last 12 Months	Last 3 Years	Last 5 Years	Since Inception
Beginning Value	\$23,361	\$21,013	\$18,385	\$8,614	\$480	\$80
Net Additions	1,006	2,203	4,785	14,578	22,444	22,844
Net Gain	1,002	2,153	2,200	2,178	2,445	2,446
> Market Change	951	2,015	1,739	1,176	1,278	1,278
> Income	51	138	461	1,002	1,167	1,167
Ending Value	25,369	25,369	\$25,369	25,369	25,369	25,369
Return	4.1%	9.7%	9.9%	6.6%*	5.6%*	5.3%*
<i>S&P 500 (Net TR)</i>	<i>8.0%</i>	<i>15.9%</i>	<i>18.2%</i>	<i>14.3%*</i>	<i>11.1%*</i>	<i>11.8%*</i>
<i>Russell 3000</i>	<i>7.8%</i>	<i>15.5%</i>	<i>18.0%</i>	<i>14.1%*</i>	<i>10.8%*</i>	<i>11.6%*</i>
<i>Russell 2000</i>	<i>5.2%</i>	<i>8.0%</i>	<i>10.8%</i>	<i>11.4%*</i>	<i>3.7%*</i>	<i>5.5%*</i>
<i>MSCI EAFE (TR Net)</i>	<i>4.3%</i>	<i>13.2%</i>	<i>19.6%</i>	<i>10.1%*</i>	<i>4.2%*</i>	<i>4.3%*</i>
<i>Bloomberg US Agg Bond</i>	<i>(0.5%)</i>	<i>2.4%</i>	<i>0.9%</i>	<i>(3.7%)*</i>	<i>0.9%*</i>	<i>0.8%*</i>

Top 10 Holdings

Account Number	Allocation	Ending Value
	100.0 %	25,369
Schwab US Large Cap Growth	17.4 %	4,403
Schwab US Aggregate Bond ETF	15.5 %	3,936
Schwab Fundamental US Large Company Index ETF	9.8 %	2,476
Schwab US Dividend Equity	9.0 %	2,274
Schwab International Equity	7.9 %	2,010
Schwab US Mid Cap	7.5 %	1,906
Schwab US Small Cap ETF	6.9 %	1,752
Schwab Intermediate-Term US Treasury	5.5 %	1,390
Schwab Emerging Markets Equity ETF	5.2 %	1,328
Schwab US REIT	4.4 %	1,119

Account Performance since Inception





Registration Last Name, First Name

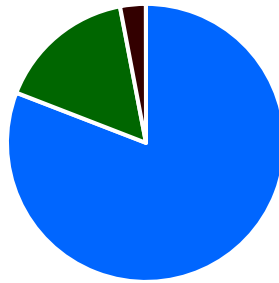
Portfolio Review

Account Number

Account Overview

12/31/2022 - 6/15/2023

Allocation by Asset Class



● Equity - 80.88 % ● Bond - 16.12 % ● Money Market - 3.01 %

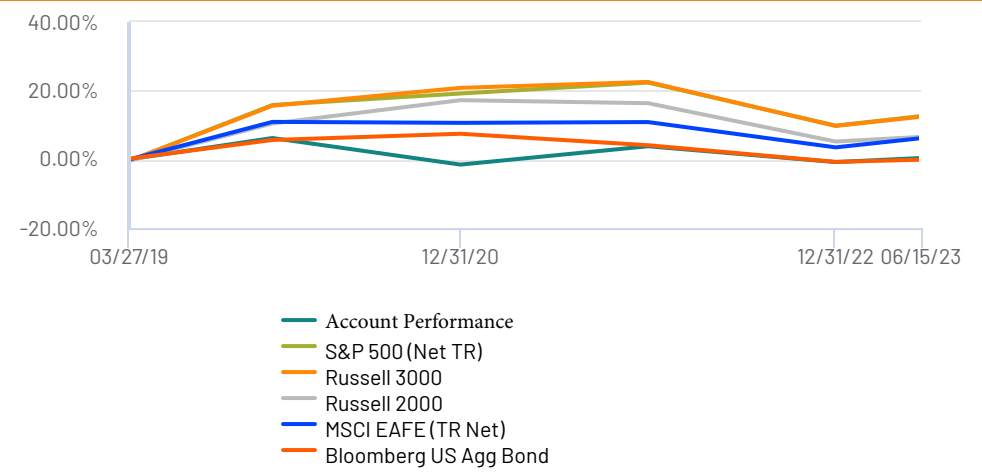
Account Value Summary

	Quarter to Date	Year to Date	Last 12 Months	Last 3 Years	Last 5 Years	Since Inception
Beginning Value	\$18,786	\$18,227	\$17,530	\$11,418	N/A	\$5,500
Net Additions	0	0	0	7,000	N/A	13,000
Net Gain	310	869	1,566	678	N/A	596
> Market Change	283	806	1,271	(231)	N/A	(523)
> Income	27	63	295	909	N/A	1,119
Ending Value	19,096	19,096	\$19,096	19,096	N/A	19,096
Return	1.6 %	4.8 %	8.9 %	2.6 %*	N/A*	0.4 %*
<i>S&P 500 (Net TR)</i>	<i>8.0 %</i>	<i>15.9 %</i>	<i>18.2 %</i>	<i>14.3 %*</i>	<i>N/A*</i>	<i>12.6 %*</i>
<i>Russell 3000</i>	<i>7.8 %</i>	<i>15.5 %</i>	<i>18.0 %</i>	<i>14.1 %*</i>	<i>N/A*</i>	<i>12.4 %*</i>
<i>Russell 2000</i>	<i>5.2 %</i>	<i>8.0 %</i>	<i>10.8 %</i>	<i>11.4 %*</i>	<i>N/A*</i>	<i>6.6 %*</i>
<i>MSCI EAFE (TR Net)</i>	<i>4.3 %</i>	<i>13.2 %</i>	<i>19.6 %</i>	<i>10.1 %*</i>	<i>N/A*</i>	<i>6.2 %*</i>
<i>Bloomberg US Agg Bond</i>	<i>(0.5 %)</i>	<i>2.4 %</i>	<i>0.9 %</i>	<i>(3.7 %)*</i>	<i>N/A*</i>	<i>(0.1 %)*</i>

Top 10 Holdings

Account Number	Allocation	Ending Value
	100.0 %	19,096
Principal Global Real Estate Secs A	24.9 %	4,755
Investment Managers Ser Tr li Axs Green Alpha	23.2 %	4,424
Metropolitan West Total Return Bond	16.1 %	3,078
Vanguard Dividend Growth Investor Shares	14.4 %	2,741
iShares Biotechnology ETF	10.4 %	1,977
SPDR Portfolio SmallCap	8.1 %	1,546
Schwab Bank Sweep	3.0 %	574

Account Performance since Inception





Registration Last Name, First Name

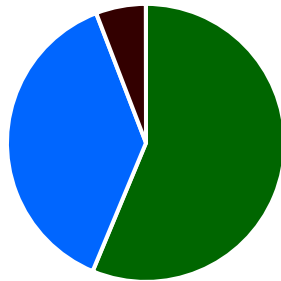
Portfolio Review

Account Number

Account Overview

12/31/2022 - 6/15/2023

Allocation by Asset Class



● Bond - 56.27 % ● Equity - 37.91 % ● Money Market - 5.82 %

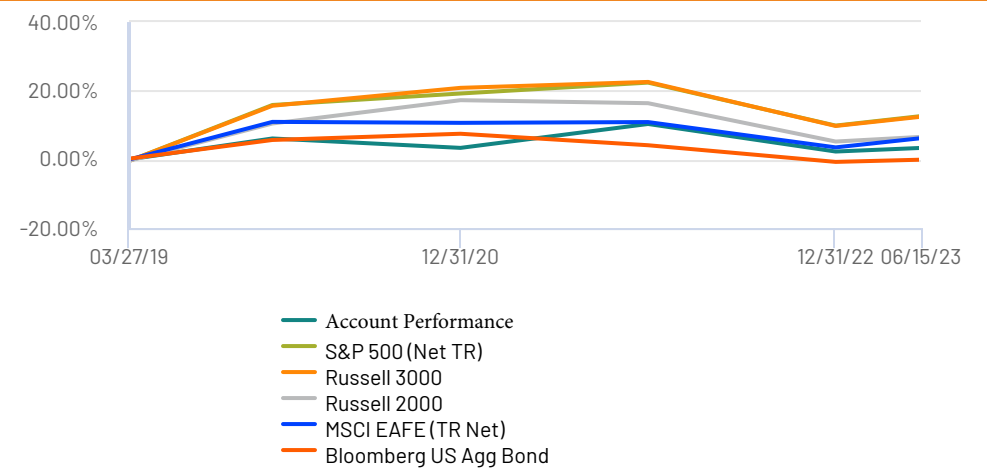
Account Value Summary

	Quarter to Date	Year to Date	Last 12 Months	Last 3 Years	Last 5 Years	Since Inception
Beginning Value	\$19,862	\$19,040	\$19,153	\$6,392	N/A	\$6,500
Net Additions	0	0	0	14,000	N/A	14,000
Net Gain	223	1,044	932	(308)	N/A	(415)
> Market Change	118	825	(139)	(1,958)	N/A	(2,249)
> Income	104	219	1,070	1,651	N/A	1,833
Ending Value	20,084	20,084	\$20,084	20,084	N/A	20,084
Return	1.1 %	5.5 %	4.9 %	5.3 %*	N/A*	3.3 %*
<i>S&P 500 (Net TR)</i>	8.0 %	15.9 %	18.2 %	14.3 %*	N/A*	12.6 %*
<i>Russell 3000</i>	7.8 %	15.5 %	18.0 %	14.1 %*	N/A*	12.4 %*
<i>Russell 2000</i>	5.2 %	8.0 %	10.8 %	11.4 %*	N/A*	6.6 %*
<i>MSCI EAFE (TR Net)</i>	4.3 %	13.2 %	19.6 %	10.1 %*	N/A*	6.2 %*
<i>Bloomberg US Agg Bond</i>	(0.5 %)	2.4 %	0.9 %	(3.7 %)*	N/A*	(0.1 %)*

Top 10 Holdings

Account Number	Allocation	Ending Value
	100.0 %	20,084
BlackRock Strat Inc Oppor Port A	24.2 %	4,858
T. Rowe Price Global Unconstrained Bd I	22.7 %	4,558
Investment Managers Ser Tr li Axs Green Alpha	22.0 %	4,424
Thornburg Strategic Income A	9.4 %	1,886
iShares Russell 1000 Growth ETF	8.2 %	1,644
Invesco Developing Markets A	7.7 %	1,545
Schwab Value Advantage Money Fund	5.0 %	1,000
Schwab Bank Sweep	0.8 %	170

Account Performance since Inception



Report Disclaimer

Harbor Wealth Management (“Harbor”) advises you to compare information provided in this report to the information provided to you by your custodian and notify us immediately of any discrepancies.

Please contact Harbor if you have changes in your personal or financial situation or investment objectives so that we may review our previous recommendations and services in consideration of your changes. Please also advise us if you would like to impose or modify any reasonable restrictions to our investment advisory services.

A copy of our current written disclosure document (Form ADV Part 2A) discussing our advisory services and fees is available to you for review upon your request or on our website at www.harbor-wealthmanagement.com.

Investments within your account(s) have a variety of risks, including loss of principal. Further, the investment return and principal value of an investment will fluctuate; therefore, an investment, when liquidated, may be worth more or less than the original cost.

The net of fees performance presented in this report reflects the deduction of investment advisory fees and other expenses that may be incurred in the management of the account. Actual advisory fees may vary among clients with the same investment strategy. Client portfolios may contain some, but not all, of the securities that comprise the model. As such, client performance may deviate from the model, depending on the allocation of client assets and length of time invested. In examining account performance, clients are advised to consider other factors, including relative risk, time horizon, and individual risk tolerance.

Returns are calculated using the Time-Weighted Return (TWR) method. This method provides an accurate measure of performance by eliminating the distorting effects created by cash flows in and out of the portfolio. It is the industry standard for reporting portfolio performance and used to compare the returns of investment managers.

Any realized gain/loss information provided is an estimate only. This report is based on information concerning your original purchases and reinvestments, but it is not a substitute for reports and tax documents provided by the account custodian.