

Attribution and Returns

HARMAN

August 2025

Pursuing the Art and Science of Investment Management

Harman Wealth Management

At Harman Wealth Management, we provide private, advanced independent planning and investment management to individuals, families, and institutional clients. We value in-depth economic research, evidence-based investment methods, and rigorous risk management. We are committed to insightful, objective solutions, and always working solely for the best

Adaptive Portfolios	Annualized							Morningstar® Comparative Benchmark
	One Month	Three Month	Year To Date	One Year	Three Years	Five Years	Ten Years	
A1 Adaptive Lim. Dur. Inc.	0.49	1.22	1.66	4.26				
<i>Estimated Category Ranking</i>	61st	72nd	100th	94th				
<i>Category Median Return</i>	0.51	1.40	3.26	5.03				Short-Term Bond
**A2 Conservative Income	1.15	3.48	2.58	4.69				
<i>Estimated Category Ranking</i>	64th	47th	100th	81st				
<i>Category Median Return</i>	1.11	3.72	6.43	5.94				Morningstar Global Conservative
A3 Conservative Moderate	1.35	5.14	2.51	5.22	7.88	5.80	6.42	
<i>Estimated Category Ranking</i>	43rd	24th	99th	95th	44th	13th	3rd	
<i>Category Median Return</i>	1.37	4.88	8.34	7.80	7.73	4.77	5.12	Morningstar Global Moderate Conservative
A4 Flexible Low Vol	1.58	6.79	3.34	6.71	10.20	7.58	7.84	
<i>Estimated Category Ranking</i>	52nd	16th	100th	95th	48th	26th	9th	
<i>Category Median Return</i>	1.62	5.91	10.76	10.12	9.92	7.20	6.42	Morningstar Global Moderate
<i>Estimated Category Ranking</i>	36th	37th	76th	65th	32nd	28th	17th	
<i>Category Median Return</i>	1.46	6.42	6.64	8.20	8.27	6.15	5.62	Morningstar Tactical
A5 Moderate Growth	1.72	8.03	8.08	11.25	12.36	8.58	8.40	
<i>Estimated Category Ranking</i>	36th	3rd	93rd	19th	10th	17th	5th	
<i>Category Median Return</i>	1.62	5.91	10.76	10.12	9.92	7.20	6.42	Morningstar Global Moderate
A6 Growth	1.98	8.84	7.67	11.25	12.62	9.16	8.63	
<i>Estimated Category Ranking</i>	25th	8th	97th	61st	36th	37th	39th	
<i>Category Median Return</i>	1.81	7.06	12.68	12.45	12.11	9.38	8.21	Morningstar Global Moderate Aggressive
A7 Core Equity	1.79	9.42	8.61	13.32	14.40	10.35	9.66	
<i>Estimated Category Ranking</i>	49th	1st	96th	40th	28th	37th	46th	
<i>Category Median Return</i>	1.72	7.31	12.33	13.79	14.02	10.18	9.42	Morningstar Global Aggressive

* Models A1 and A2 were inception in December 2023.

** Returns are utilizing a model composite through Portfolio Visualizer

*** Beginning in April 2025, Morningstar modified categories in specify "global" allocations

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WEALTH MANAGEMENT

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Returns listed are based on individual client experiences and are intended to be representative of how the portfolio returned for the stated period. Returns have not been audited by an independent third party. The returns listed are not inclusive of investment management fees.

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Strategic Portfolios	One Month*	Three Month*	Year To Date	One Year	Annualized		Morningstar® Comparative Benchmark
					Three Years	Five Years	
**S5 Strategic Mod. 60/40	1.53	7.84	8.35	11.10			
<i>Estimated Category Ranking</i>	57th	3rd	91st	21st			M* Global Moderate
<i>Category Median Return</i>	1.62	5.91	10.76	10.12			
S6 Strategic Growth 80/20	1.90	8.87	8.92	12.98			
<i>Estimated Category Ranking</i>	27th	9th	95th	29th			M* Global Mod Aggressiv
<i>Category Median Return</i>	1.81	7.06	12.68	12.45			
S7 Strategic Core	2.06	10.05	9.90	14.76			
<i>Estimated Category Ranking</i>	19th	1st	90th	25th			M* Global Aggressive
<i>Category Median Return</i>	1.72	7.31	12.33	13.79			

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* The inception of Tactical Opportunities began in May 2020. The Strategic Portfolios began in December 2022.