

Attribution and Returns

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.	0.20	0.84	1.14	4.32				
<i>Estimated Category Ranking</i>	15th	68th	100th	93rd				
<i>Category Median Return</i>	0.10	1.09	3.38	5.21				Short-Term Bond
**A2 Conservative Income	0.34	3.02	1.28	4.77				
<i>Estimated Category Ranking</i>	14th	60th	99th	77th				
<i>Category Median Return</i>	0.06	2.94	4.71	5.73				Morningstar Global Conservative
A3 Conservative Moderate	0.61	5.44	0.86	4.84	6.81	5.92	5.83	
<i>Estimated Category Ranking</i>	9th	21st	99th	92nd	35th	13th	4th	
<i>Category Median Return</i>	0.24	4.99	6.27	7.32	6.39	4.80	4.62	Morningstar Global Moderate Conservative
A4 Flexible Low Vol	1.09	7.69	1.42	6.00	8.89	8.02	7.19	
<i>Estimated Category Ranking</i>	4th	17th	97th	93rd	42nd	22nd	9th	
<i>Category Median Return</i>	0.24	6.53	8.01	9.05	8.39	7.37	5.72	Morningstar Global Moderate
<i>Estimated Category Ranking</i>	33rd	43rd	78th	55th	31st	28th	16th	
<i>Category Median Return</i>	0.88	7.33	4.47	6.17	7.07	6.47	4.97	Morningstar Tactical
A5 Moderate Growth	1.57	10.86	5.99	11.06	10.91	9.03	7.67	
<i>Estimated Category Ranking</i>	7th	1st	90th	17th	8th	16th	5th	
<i>Category Median Return</i>	0.24	6.53	8.01	9.05	8.39	7.37	5.72	Morningstar Global Moderate
A6 Growth	1.55	11.50	5.12	9.48	10.61	9.79	7.70	
<i>Estimated Category Ranking</i>	6th	6th	98th	77th	44th	30th	44th	
<i>Category Median Return</i>	0.40	8.58	9.55	10.89	10.42	9.70	7.44	Morningstar Global Moderate Aggressive
A7 Core Equity	1.86	12.73	6.02	12.01	12.28	11.36	8.65	
<i>Estimated Category Ranking</i>	1st	7th	100th	44th	34th	31st	49th	
<i>Category Median Return</i>	0.60	9.79	9.36	12.16	12.22	10.78	8.58	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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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	1.54	9.81	5.99	10.85			
<i>Estimated Category Ranking</i>	1st	1st	89th	19th			M* Global Moderate
<i>Category Median Return</i>	0.24	6.53	8.01	9.05			
S6 Strategic Growth 80/20	1.71	11.18	6.09	11.49			
<i>Estimated Category Ranking</i>	4th	6th	96th	31st			M* Global Mod Aggressiv
<i>Category Median Return</i>	0.40	8.58	9.55	10.89			
S7 Strategic Core	3.17	16.45	9.33	15.95			
<i>Estimated Category Ranking</i>	1st	1st	48th	6th			M* Global Aggressive
<i>Category Median Return</i>	0.60	9.79	9.36	12.16			

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