

Asset Class Returns

| 2014 | 2015 | 2016 | 2017 | 2018 | 2019 | 2020 | 2021 | 2022 | 2023 | 2024 | Q2 |
|--------------------|--------------------|--------------------|---------------------|----------------------|---------------------|--------------------|---------------------|----------------------|---------------------|--------------------|---------------------|
| REIT 28.0% | REIT 2.83% | HY Bond 17.49% | EM 37.28% | Cash 1.82% | Lg Cap 31.49% | Wil 5000 20.82% | REIT 41.30% | Cash 1.52% | Lg Cap 26.29% | Lg Cap 25.02% | Int'l Stk 19.45% |
| Lg Cap 13.7% | Lg Cap 1.38% | EM 16.02% | Int'l Stk 25.03% | HG Bond 0.01% | Wil 5000 31.02% | Sm Cap 19.96% | Lg Cap 28.71% | HY Bond -11.22% | Wil 5000 26.14% | Wil 5000 23.76% | EM 15.27% |
| Wil 5000 12.7% | Wil 5000 0.7% | Wil 5000 13.37% | Lg Cap 21.83% | HY Bond -2.26% | REIT 28.66% | Lg Cap 18.40% | Wil 5000 26.70% | HG Bond -13.01% | Int'l Stk 18.24% | Sm Cap 11.54% | Lg Cap 6.20% |
| HG Bond 6.0% | HG Bond 0.55% | Lg Cap 11.96% | Wil 5000 20.99% | REIT -4.04% | Sm Cap 25.52% | EM 18.31% | Sm Cap 14.82% | Int'l Stk -14.45% | Sm Cap 16.93% | HY Bond 8.20% | Wil 5000 5.73% |
| Sm Cap 4.9% | Cash 0.1% | Sm Cap 11.32% | Sm Cap 14.65% | Lg Cap -4.38% | Int'l Stk 22.01% | Int'l Stk 7.82% | Int'l Stk 11.26% | Lg Cap -18.11% | HY Bond 13.46% | EM 7.50% | HY Bond 4.55% |
| HY Bond 2.5% | Int'l Stk -0.8% | REIT 8.63% | REIT 8.67% | Wil 5000 -5.27% | EM 18.42% | HG Bond 7.51% | HY Bond 5.36% | Wil 5000 -19.04% | REIT 11.36% | Cash 5.32% | HG Bond 4.02% |
| Cash 0.0% | Sm Cap -4.4% | HG Bond 2.65% | HY Bond 7.48% | Sm Cap -11.01% | HY Bond 14.41 | HY Bond 6.17% | Cash 0.04% | EM -20.09% | EM 9.83% | REIT 4.92% | Cash 2.13% |
| EM -1.8% | HY Bond -4.6% | Int'l Stk 1.00% | HG Bond 3.54% | Int'l Stk -13.79% | HG Bond 8.72% | Cash 0.54% | HG Bond -1.54% | Sm Cap -20.44% | HG Bond 5.53% | Int'l Stk 3.82% | REIT 1.80% |
| Int'l Stk -4.5% | EM -14.9% | Cash 0.33% | Cash 0.82% | EM -14.58% | Cash 2.21% | REIT -5.12% | EM -2.54% | REIT -24.95% | Cash 5.14% | HG Bond 1.25% | Sm Cap -1.79% |

Introducing Our New Online Home for All Things Finance!

We're thrilled to announce the launch of our brand-new website and accompanying social media channels – your new destination for the latest in financial content and insightful articles!

htpartnersfamilywealth.com

Connect With Us on Social Media!

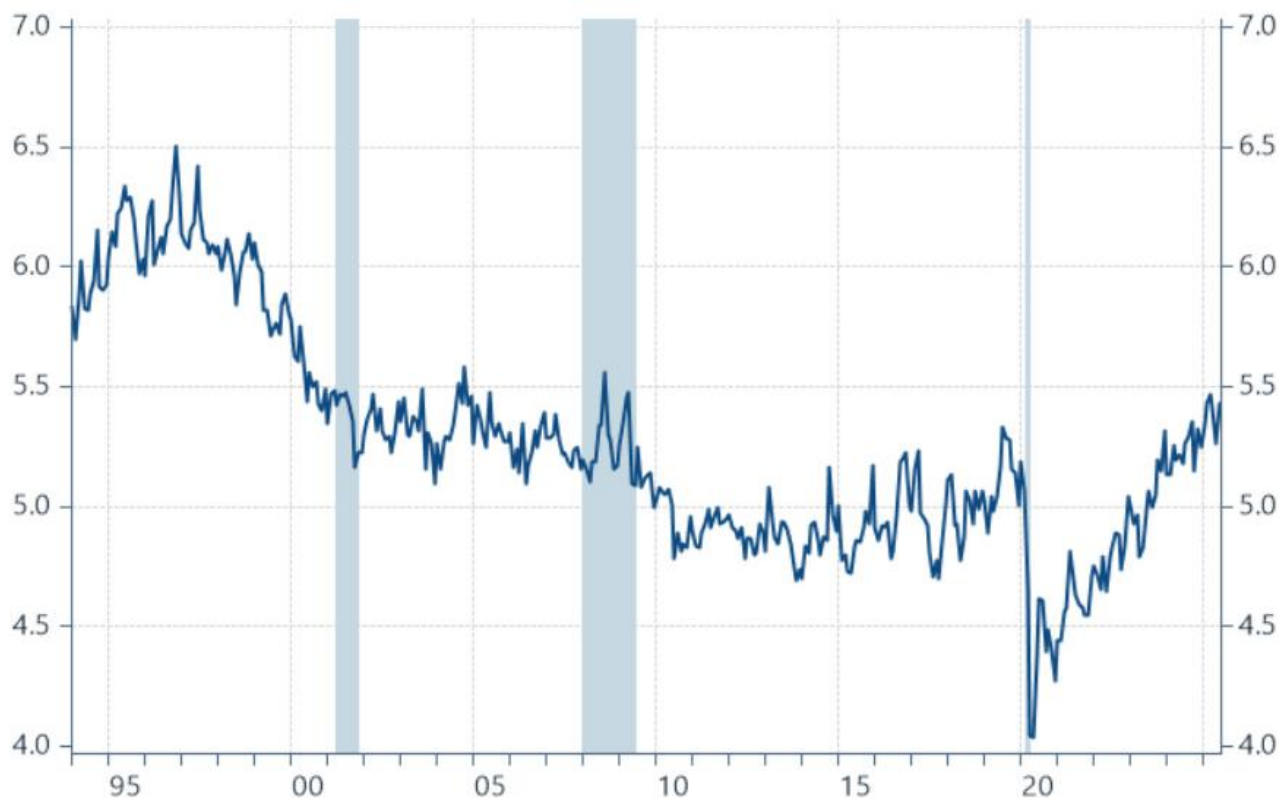
To ensure you never miss an update, we've also launched our official social media channels. Follow us to get real-time alerts on new articles and stay connected with our growing community.



We invite you to explore our new website and join our online community. Your feedback is invaluable as we strive to make htpartnersfamilywealth.com your favorite online resource for financial information.

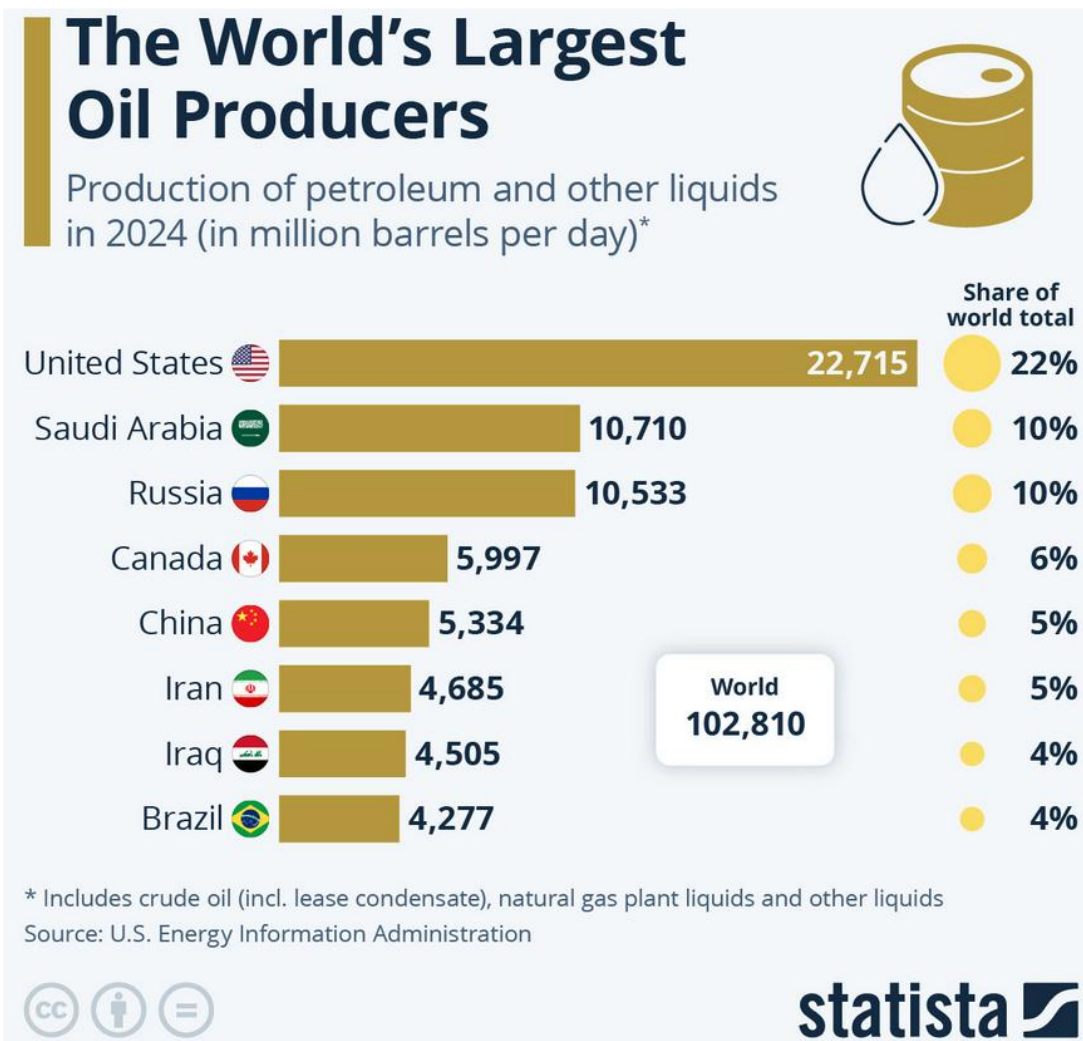
Thank you for your continued support!

Multiple Job Holders as a Percentage of Total Employment



Source: @ernietedeschi analysis/Haver Analytics

The bad news is that as the percentage of workers with multiple jobs increases, so does the probability of a recession. However, the bright side is that there are opportunities available.



It may be hard to imagine, but the U.S. is the world's largest oil producer. It is important to note that while China is number five on this list, they are still a major importer of oil. Typically, receiving oil from the Persian Gulf.