

Direct Index Tax Loss Harvest Strategy

Added for 2024			
Sold at end of 2024			
2024 Direct Index Tax Loss Harvesting Investment Allocations			
Sector	Ticker	Company Name	Percent Allocation
Basic Materials	LIN	Linde PLC	1.00%
Communication Services	GOOGL	Google	1.00%
Communication Services	CMCSA	Comcast Corp	1.00%
Communication Services	DIS	The Walt Disney Co	1.00%
Communication Services	EA	Electronic Arts Inc	1.00%
Communication Services	LYV	Live Nation Entertainment Inc	1.00%
Communication Services	TTWO	Take-Two Interactive Software Inc	1.00%
Communication Services	NFLX	Netflix Inc	1.00%
Communication Services	WBD	Warner Bros. Discovery Inc	1.00%
Communication Services	TMUS	T-Mobile US Inc	1.00%
Consumer Cyclical	MAR	Marriott International Inc	1.00%
Consumer Cyclical	ORLY	O'Reilly Automotive Inc	1.00%
Consumer Cyclical	F	Ford Motor Co	1.00%
Consumer Cyclical	GM	General Motors Co	1.00%
Consumer Cyclical	HD	The Home Depot Inc	1.00%
Consumer Cyclical	LOW	Lowe's Companies Inc	1.00%
Consumer Cyclical	MCD	McDonald's Corp	1.00%
Consumer Cyclical	TJX	TJX Companies Inc	1.00%
Consumer Cyclical	SBUX	Starbucks Corp	1.00%
Consumer Cyclical	TSLA	Tesla Inc	1.00%
Consumer Defensive	CL	Colgate-Palmolive Co	1.00%
Consumer Defensive	COST	Costco Wholesale Corp	1.00%
Consumer Defensive	TGT	Target	1.00%
Consumer Defensive	KO	Coca-Cola Co	1.00%
Consumer Defensive	MDLZ	Mondelez International Inc	1.00%
Consumer Defensive	KMB	Kimberly Clark	1.00%
Consumer Defensive	MNST	Monster Beverage	1.00%
Consumer Defensive	PG	Procter & Gamble Co	1.00%
Consumer Defensive	PM	Philip Morris International Inc	1.00%
Consumer Defensive	ADM	Archer Daniels Midland	1.00%
Consumer Defensive	WMT	Walmart Inc	1.00%
Energy	COP	ConocoPhillips	1.00%
Energy	CVX	Chevron	1.00%
Energy	OKE	ONEOK Inc	1.00%
Energy	OXY	Occidental Petroleum Corp	1.00%
Energy	SLB	Schlumberger Ltd	1.00%
Energy	XOM	Exxon Mobil Corp	1.00%
Financial Services	AIG	American International Group Inc	1.00%
Financial Services	C	Citigroup Inc	1.00%
Financial Services	AXP	American Express Co	1.00%
Financial Services	BAC	Bank of America Corp	1.00%
Financial Services	BK	Bank of New York Mellon Corp	1.00%
Financial Services	CB	Chubb Ltd	1.00%
Financial Services	BRK.B	Berkshire Hathaway Inc	1.00%
Financial Services	PGR	Progressive Corp	1.00%
Financial Services	DFS	Discover Financial Services	1.00%
Financial Services	GS	The Goldman Sachs Group Inc	1.00%
Financial Services	JPM	JPMorgan Chase & Co	1.00%
Financial Services	MA	Mastercard Inc	1.00%
Financial Services	MET	MetLife Inc	1.00%
Financial Services	MS	Morgan Stanley	1.00%
Financial Services	SCHW	Charles Schwab Corp	1.00%
Financial Services	SPGI	S&P Global Inc	1.00%
Financial Services	WFC	Wells Fargo & Co	1.00%
Healthcare	ABBV	AbbVie Inc	1.00%
Healthcare	ABT	Abbott	1.00%
Healthcare	DXCM	DexCom Inc	1.00%
Healthcare	AMGN	Amgen Inc	1.00%
Healthcare	BIIB	Biogen Inc	1.00%
Healthcare	ISRG	Intuitive Surgical	1.00%
Healthcare	TMO	Thermo Fisher Scientific Inc	1.00%
Healthcare	CVS	CVS Health Corp	1.00%
Healthcare	GILD	Gilead Sciences Inc	1.00%
Healthcare	LLY	Eli Lilly and Co	1.00%
Healthcare	SYK	Stryker Corp	1.00%
Healthcare	MRK	Merck & Co Inc	1.00%
Healthcare	UNH	UnitedHealth Group Inc	1.00%
Industrials	BA	Boeing Co	1.00%
Industrials	CAT	Caterpillar Inc	1.00%
Industrials	EMR	Emerson Electric Co	1.00%
Industrials	DE	Deere & Co	1.00%

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Communication Services	DIS	The Walt Disney Co	1.00%
Communication Services	EA	Electronic Arts Inc	1.00%
Communication Services	LYV	Live Nation Entertainment Inc	1.00%
Communication Services	TTWO	Take-Two Interactive Software Inc	1.00%
Communication Services	NFLX	Netflix Inc	1.00%
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Consumer Defensive	COST	Costco Wholesale Corp	1.00%
Consumer Defensive	GIS	General Mills Inc	1.00%
Consumer Defensive	KO	Coca-Cola Co	1.00%
Consumer Defensive	MDLZ	Mondelez International Inc	1.00%
Consumer Defensive	MO	Altria Group Inc	1.00%
Consumer Defensive	PEP	PepsiCo Inc	1.00%
Consumer Defensive	PG	Procter & Gamble Co	1.00%
Consumer Defensive	PM	Philip Morris International Inc	1.00%
Consumer Defensive	EL	The Estee Lauder Companies Inc	1.00%
Consumer Defensive	WMT	Walmart Inc	1.00%
Energy	COP	ConocoPhillips	1.00%
Energy	CVX	Chevron Corp	1.00%
Energy	OKE	ONEOK Inc	1.00%
Energy	OXY	Occidental Petroleum Corp	1.00%
Energy	SLB	Schlumberger Ltd	1.00%
Energy	XOM	Exxon Mobil Corp	1.00%
Financial Services	AIG	American International Group Inc	1.00%
Financial Services	C	Citigroup Inc	1.00%
Financial Services	AXP	American Express Co	1.00%
Financial Services	BAC	Bank of America Corp	1.00%
Financial Services	BK	Bank of New York Mellon Corp	1.00%
Financial Services	CB	Chubb Ltd	1.00%
Financial Services	BRK.B	Berkshire Hathaway Inc	1.00%
Financial Services	PGR	Progressive Corp	1.00%
Financial Services	DFS	Discover Financial Services	1.00%
Financial Services	GS	The Goldman Sachs Group Inc	1.00%
Financial Services	JPM	JPMorgan Chase & Co	1.00%
Financial Services	MA	Mastercard Inc	1.00%
Financial Services	MET	MetLife Inc	1.00%
Financial Services	MS	Morgan Stanley	1.00%
Financial Services	SCHW	Charles Schwab Corp	1.00%
Financial Services	SPGI	S&P Global Inc	1.00%
Financial Services	WFC	Wells Fargo & Co	1.00%
Healthcare	ABBV	AbbVie Inc	1.00%
Healthcare	ELV	Elevance Health Inc	1.00%
Healthcare	DXCM	DexCom Inc	1.00%
Healthcare	AMGN	Amgen Inc	1.00%
Healthcare	BIIB	Biogen Inc	1.00%
Healthcare	BMJ	Bristol-Myers Squibb Co	1.00%
Healthcare	TMO	Thermo Fisher Scientific Inc	1.00%
Healthcare	CVS	CVS Health Corp	1.00%
Healthcare	DHR	Danaher Corp	1.00%
Healthcare	GILD	Gilead Sciences Inc	1.00%
Healthcare	JNJ	Johnson & Johnson	1.00%
Healthcare	LLY	Eli Lilly and Co	1.00%
Healthcare	SYK	Stryker Corp	1.00%
Healthcare	MRK	Merck & Co Inc	1.00%
Healthcare	PFE	Pfizer Inc	1.00%
Healthcare	UNH	UnitedHealth Group Inc	1.00%
Healthcare	WBA	Walgreens Boots Alliance Inc	1.00%

2024 Direct Index Tax Loss Harvesting Investment Allocations			
Industrials	GD	General Dynamics Corp	1.00%
Industrials	CSX	CSX Corp	1.00%
Industrials	ITW	Illinois Tool Works Inc	1.00%
Industrials	LMT	Lockheed Martin Corp	1.00%
Industrials	NOC	Northrop Grumman Corp	1.00%
Industrials	RTX	RTX Corp	1.00%
Industrials	UNP	Union Pacific Corp	1.00%
Industrials	UPS	United Parcel Service Inc	1.00%
Real Estate	SPG	Simon Property Group Inc	1.00%
Technology	AAPL	Apple Inc	1.00%
Technology	ACN	Accenture PLC	1.00%
Technology	AMD	Advanced Micro Devices Inc	1.00%
Technology	AVGO	Broadcom Inc	1.00%
Technology	CSCO	Cisco Systems Inc	1.00%
Technology	IBM	International Business Machines Corp	1.00%
Technology	INTU	Intuit Inc	1.00%
Technology	MSFT	Microsoft	1.00%
Technology	ADBE	Adobe	1.00%
Technology	CRM	Salesforce	1.00%
Technology	INTC	Intel	1.00%
Technology	NOW	ServiceNow	1.00%
Technology	NVDA	NVIDIA Corp	1.00%
Technology	ORCL	Oracle Corp	1.00%
Technology	QCOM	Qualcomm Inc	1.00%
Technology	TXN	Texas Instruments Inc	1.00%
Utilities	DUK	Duke Energy Corp	1.00%
Utilities	SRE	Sempra	1.00%
Utilities	AEP	American Electric Power	1.00%
Utilities	SO	Southern Co	1.00%
	Cash	Cash	
			100.00%

Annual Sell Discipline: Lesser of 1) All stocks owned that have a greater than 10% unrealized loss, or 2) 20% of all stocks owned with the greatest unrealized losses.

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Industrials	BA	Boeing Co	1.00%
Industrials	CAT	Caterpillar Inc	1.00%
Industrials	EMR	Emerson Electric Co	1.00%
Industrials	DE	Deere & Co	1.00%
Industrials	GD	General Dynamics Corp	1.00%
Industrials	CSX	CSX Corp	1.00%
Industrials	ITW	Illinois Tool Works Inc	1.00%
Industrials	LMT	Lockheed Martin Corp	1.00%
Industrials	NOC	Northrop Grumman Corp	1.00%
Industrials	RTX	RTX Corp	1.00%
Industrials	UNP	Union Pacific Corp	1.00%
Industrials	UPS	United Parcel Service Inc	1.00%
Real Estate	SPG	Simon Property Group Inc	1.00%
Technology	AAPL	Apple Inc	1.00%
Technology	ACN	Accenture PLC	1.00%
Technology	AMD	Advanced Micro Devices Inc	1.00%
Technology	AVGO	Broadcom Inc	1.00%
Technology	CSCO	Cisco Systems Inc	1.00%
Technology	IBM	International Business Machines Corp	1.00%
Technology	INTU	Intuit Inc	1.00%
Technology	NVDA	NVIDIA Corp	1.00%
Technology	ORCL	Oracle Corp	1.00%
Technology	QCOM	Qualcomm Inc	1.00%
Technology	TXN	Texas Instruments Inc	1.00%
Utilities	DUK	Duke Energy Corp	1.00%
Utilities	EXC	Exelon Corp	1.00%
Utilities	NEE	NextEra Energy Inc	1.00%
Utilities	SO	Southern Co	1.00%
	Cash	Cash	1.00%
			100.00%