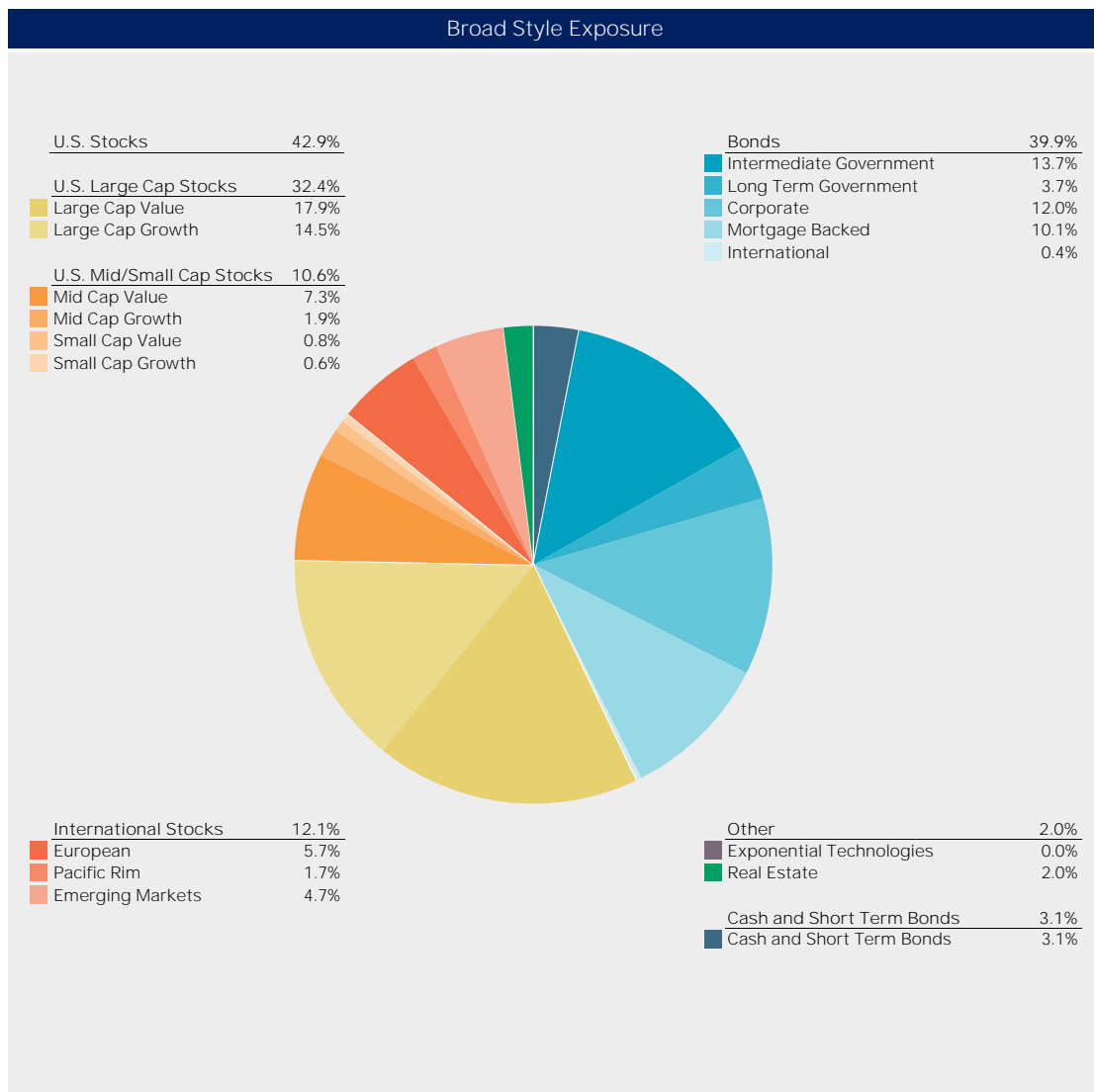




Ludington is a moderate-risk portfolio targeting a 58 percent equity allocation, compatible with a moderate investment strategy. This portfolio is designed to be low cost and highly diversified, with exposure to over 31,000 securities. This strategy is designed to be used in both Qualified and Non-Qualified investment accounts.



Expenses

Annual cost of this portfolio
0.11 percent, or 11 cents per \$100 invested

Portfolio Constituents

	Ticker	Weight %
Vanguard Total Bond Market ETF	BND	41.0
Vanguard Total Stock Market ETF	VTI	20.0
DFA World ex-U.S. Core Equity Institutional	DFWIX	14.0
Vanguard Growth ETF	VUG	7.0
Invesco S&P 500 High Dividend Low Volatility ETF	SPHD	7.0
iShares Russell 1000 Value ETF	IWD	6.0
SPDR S&P North American Natural Resources ETF	NANR	2.0
Vanguard Real Estate ETF	VNQ	2.0
Cash	CASH	1.0