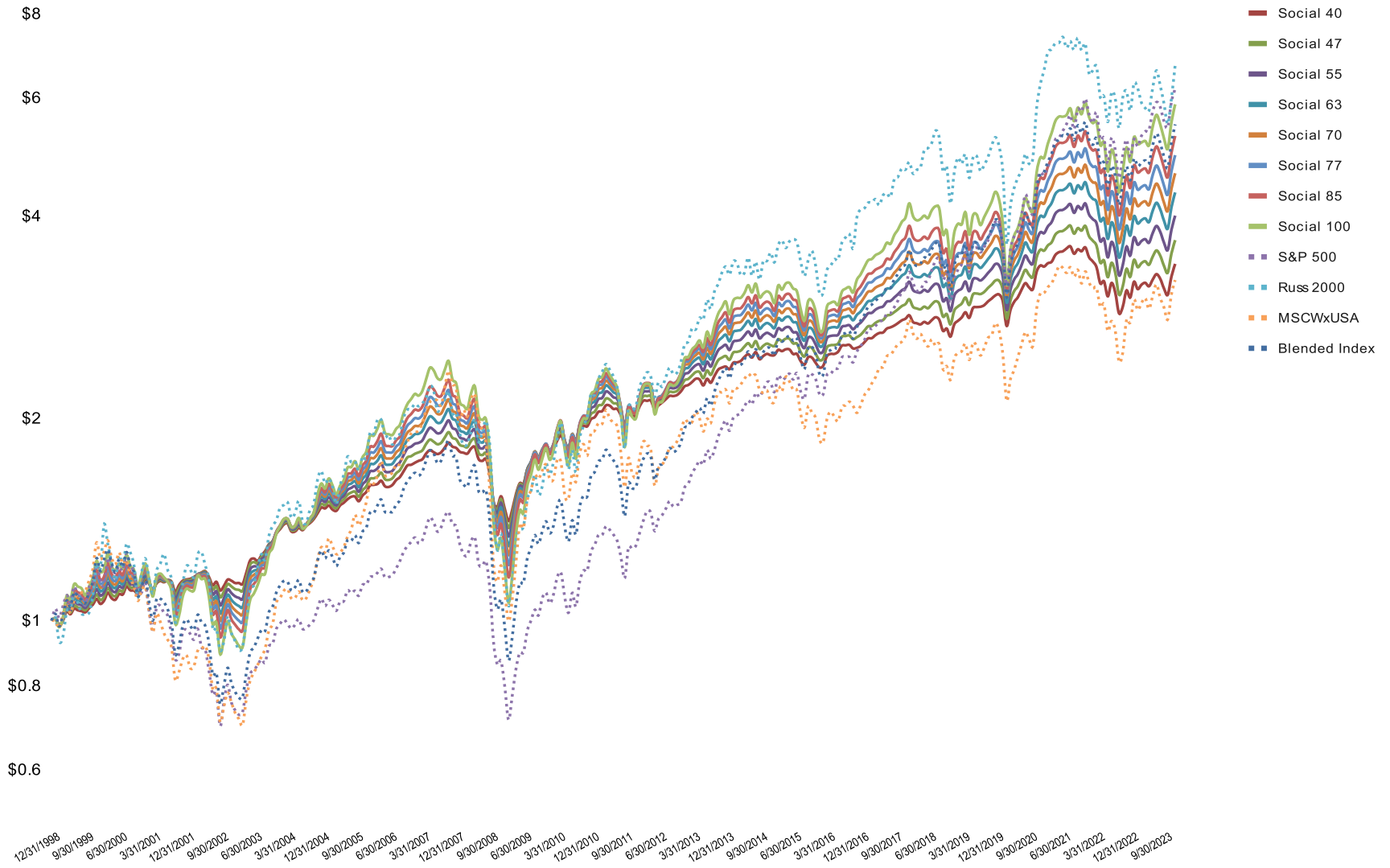


O'Reilly Wealth Adv. Social Models 12/31/1998 to 12/31/2023

*Note: Vertical Axis is Log Scale not Linear! Charts shows growth of \$1 over time. Benchmark indices shown as dashed lines. See back page too.



Annualized Returns of Social Models 1/1/1999 to 12/31/2023

Data Series	1 Quarter	YTD	1 Year	3 Years	5 Years	10 Years	25 Years	Std Dev
Model 40	8.7%	12.2%	12.2%	0.2%	5.1%	3.6%	5.0%	7.3%
Model 47	9.2%	13.4%	13.4%	1.1%	5.9%	4.1%	5.4%	8.3%
Model 55	9.6%	14.6%	14.6%	1.9%	6.8%	4.5%	5.7%	9.5%
Model 63	10.1%	15.9%	15.9%	2.7%	7.6%	5.0%	6.0%	10.7%
Model 70	10.5%	17.0%	17.0%	3.4%	8.3%	5.4%	6.3%	11.8%
Model 77	10.9%	18.2%	18.2%	4.1%	9.0%	5.8%	6.6%	12.9%
Model 85	11.4%	19.5%	19.5%	4.9%	9.8%	6.2%	6.9%	14.3%
Model 100	12.3%	21.8%	21.8%	6.3%	11.1%	7.0%	7.3%	16.8%
Blended Index	11.7%	21.1%	21.1%	5.8%	12.0%	8.7%	7.0%	16.1%
S&P 500 Index	11.7%	26.3%	26.3%	10.0%	15.7%	12.0%	7.6%	18.6%
Russell 2000 Index	14.0%	16.9%	16.9%	2.2%	10.0%	7.2%	7.9%	19.8%
MSCI World exUSA Index	9.8%	15.6%	15.6%	1.5%	7.1%	3.8%	4.8%	17.0%

Note: This is not account data; it has been assembled using a numerical modeling program. Prior to a fund's existence, a close proxy has been substituted* see note below. Model make-up is shown below. The modeling includes 6-month rebalancing and an advisory fee of 1%, applied 0.25% each quarter. The start date for annualized returns and standard deviation is January 1999. The benchmark data has no advisory fees, is 100% stock and includes dividends. Blended Index is 48.25% S&P500, 18.75% Russell 2000, 27% MSCI World exUSA and 6% Global REIT with no fees. Rebalance each 6 months. Compare to Model 100. Most important performance data, from which to draw comparisons, is highlighted. Contact O'Reilly Wealth Advisors with questions. 760-504-6040.

Social Model Portfolio Designs - Fund Make-up

The Model Equity (Stock) Percentage

Fund	Ticker	100% Equity	85% Equity	77% Equity	70% Equity	63% Equity	55% Equity	47% Equity	40% Equity
US Social Core Equity 2	DFUEX	67.0%	57.0%	51.6%	46.9%	42.2%	36.8%	31.5%	28.6%
Int'l Social Core Equity	DSCLX	23.0%	19.6%	17.7%	16.1%	14.5%	12.7%	10.8%	9.2%
Emerging Markets Social Core	DFESX	10.0%	8.4%	7.7%	7.0%	6.3%	5.5%	4.7%	4.0%
Social Fixed Income Portfolio	DSFIX	0.0%	15.0%	23.0%	30.0%	37.0%	45.0%	53.0%	60.0%

Note: We rarely modify some client's models slightly to accommodate clients' specific concerns on market volatility, inflation and income. Compared to our standard models, social models do not contain real estate (REITs) or TIPS bonds. Prior to funds existence, proxies are used. *There are no social proxies available for time periods before social funds came on the scene. If you would like detailed information on specific funds, contact O'Reilly Wealth Advisors. 760-504-6040.

Turn this Page over to see "Growth of Wealth" Chart of the Social Models over 25 years.