

Client Financial Review

Ohio Provider Resource Assoc

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Investment and Insurance Products are:

- **Not Insured by the FDIC or Any Federal Government Agency**
- **Not a Deposit or Other Obligation of, or Guaranteed by, the Bank or Any Bank Affiliate**
- **Subject to Investment Risks, Including Possible Loss of the Principal Amount Invested**

July Market Commentary

U.S. equity markets finished July mixed as investors assessed developments in monetary policy, inflation, the state of the economy, geopolitical tensions, and corporate earnings and guidance. The S&P 500 Index set a new all-time high of 5667, before paring back gains to end the month up by 1.1%. The Dow Jones Industrial Average also rose by 4.4%, while the tech-heavy Nasdaq Composite ended 0.8% lower. The Federal Reserve (Fed) held rates steady at its July 31 meeting, though Fed Chair Jerome Powell said, "a reduction in our policy rate could be on the table as soon as the next meeting in September." By month-end, markets appeared to price in nearly a full, 25-basis point (0.25%) rate cut for each of the year's remaining Fed meetings. U.S. Treasury yields fell during the month, with two-year notes and 10-year bonds yields ending around 4.25% and 4.05%, respectively.

On the data front, the advance reading of second-quarter U.S. real Gross Domestic Product (GDP) growth came in at an annualized 2.8%, a greater increase from the first quarter than expected by market participants. The core personal consumption expenditures (PCE) deflator came in at an annualized 2.9% increase. The Consumer Price Index (CPI) notably showed slight deflation in June, with the year-over-year (YOY) decreasing to 3.0%, as core CPI growth fell to 3.3% YOY.

The core PCE deflator fell to 2.6% YOY in June. July data from the University of Michigan showed consumer sentiment continuing to decline. The U.S. Labor Department reported non-farm payrolls increased by 206,000 in June, while the unemployment rate rose to 4.1% and average hourly earnings growth ticked down. Personal spending increased by 0.3% month over month (MOM) in June, and personal income rose by 0.2% MOM. Preliminary July purchasing managers' indexes (PMIs) indicated the manufacturing sector has slipped back into contractionary territory, while the service sector showed further improvement.

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TRI-OAK PRIVATE WEALTH MANAGEMENT

(614) 956-4183



Shad Patterson
Managing Partner

Jordan Matola
Managing Partner

Phil Alexander
Managing Partner

Net worth statement

Internal investment assets

Description		Last updated	Market value
XXXX6407	THE OHIO PROVIDER RE MOORE PETER J ^P	07/31/2024	\$4,764,103
XXXX6115	THE OPRA FOUNDATION ^P	07/31/2024	\$400,329
			\$5,164,432
Total assets		Total liabilities	Net worth
\$5,164,432		\$0	\$5,164,432

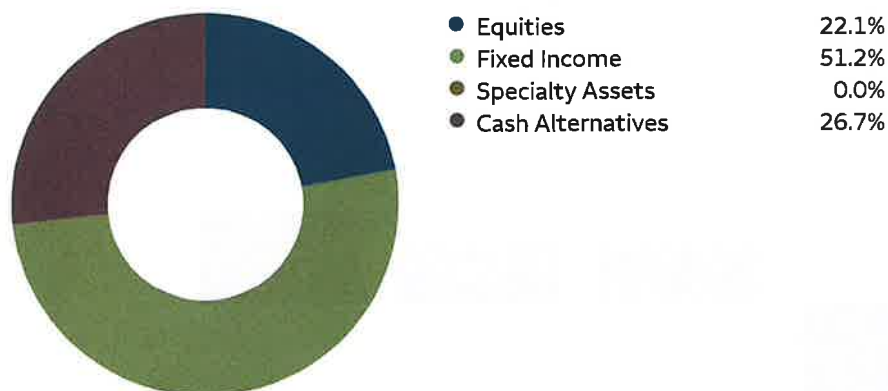
^P indicates an account included in the performance information within the report.

Last updated date depicted represents the most recent date market values have been updated.

Internal investment assets are automatically updated. Please review the "Last updated" date for all other assets and liabilities and provide updated values to your financial advisor.

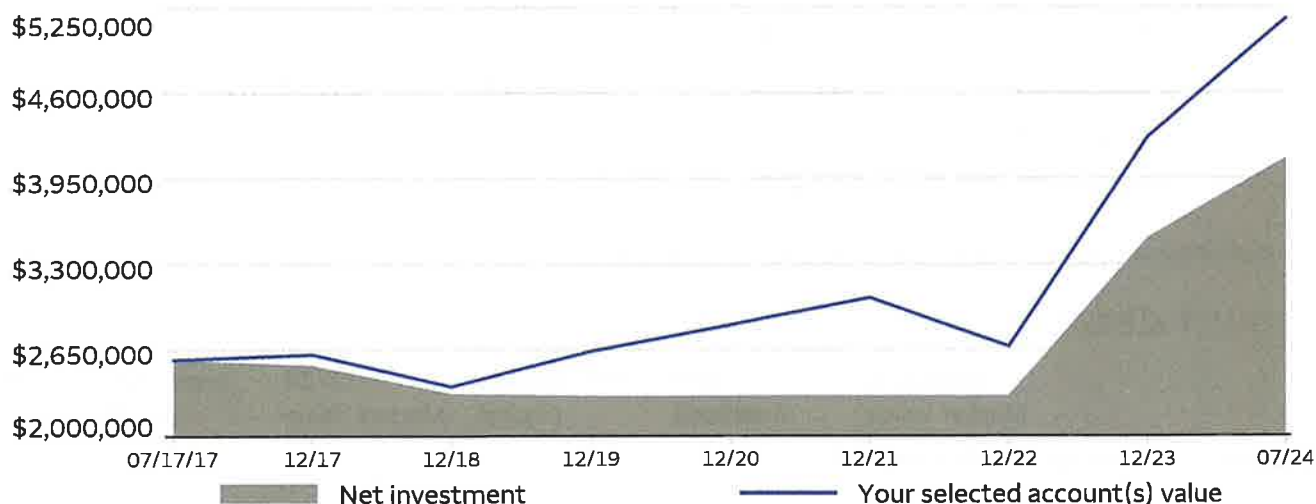


Asset allocation



Your current portfolio allocation may classify assets based on the underlying holdings of funds, ETFs, UITs and annuity sub-accounts. For funds in alternative investment strategies and where underlying holdings are not available for classification, the asset class assigned to that security is used. Asset allocation depicted above is based on the account(s) designated with a P on the "Net worth statement" earlier in this report.

Value vs. Net Investment

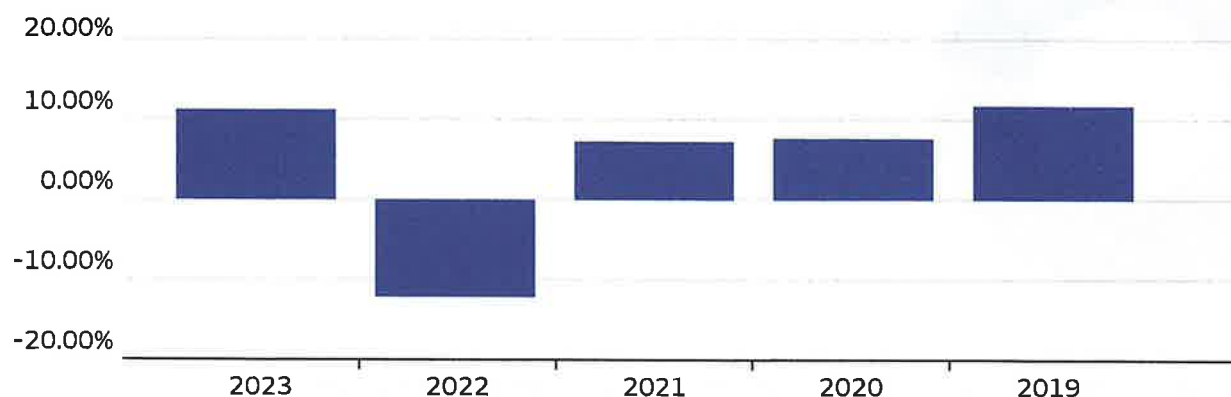


	Beginning Market Value	Net Additions	Net Invested Capital	7/31/24 Market Value	Investment Results	Cumulative Return
Year-to-date 1/1/24	\$4,266,921	\$599,900	\$4,866,821	\$5,164,432	\$297,611	6.31%
Since 7/17/17	\$2,579,022	\$1,524,765	\$4,103,787	\$5,164,432	\$1,060,645	40.79%

Cumulative, net money-weighted rates of return are depicted. Past performance is no guarantee of future results.

Investment Results Over Calendar Periods

■ Your Net Time-Weighted Returns



Period	Beginning Market Value	Deposits Minus Withdrawals	Investment Results	Ending Market Value	Your Net Time-Weighted Returns
2023	\$2,673,590	\$1,199,300	\$394,031	\$4,266,921	11.16%
2022	\$3,043,289	(\$1,250)	(\$368,449)	\$2,673,590	(12.11)%
2021	\$2,839,487	(\$1,100)	\$204,902	\$3,043,289	7.22%
2020	\$2,638,325	\$0	\$201,162	\$2,839,487	7.62%
2019	\$2,374,181	(\$10,353)	\$274,498	\$2,638,325	11.72%

Net time-weighted returns are depicted. Past performance is no guarantee of future results.

Account details

	Beginning Market Value	Net Additions	Net Invested Capital	7/31/24 Market Value	Investment Results	Cumulative Return
XXXX-6407	THE OHIO PROVIDER RE MOORE PETER J					
Year-to-date	\$3,883,575	\$600,000	\$4,483,575	\$4,764,103	\$280,529	6.47%
Since 07/17/17	\$2,258,626	\$1,530,172	\$3,788,798	\$4,764,103	\$975,305	42.80%
XXXX-6115	THE OPRA FOUNDATION					
Year-to-date	\$383,347	(\$100)	\$383,247	\$400,329	\$17,082	4.45%
Since 07/17/17	\$320,396	(\$5,407)	\$314,988	\$400,329	\$85,340	26.67%

Cumulative, net money-weighted rates of return are depicted. The YTD return may represent performance for a period less than the full YTD time frame. Net additions may include the funding for accounts opened after Jan 1st of the current year. Past performance is no guarantee of future results.

The above performance display is inclusive of the accounts listed on the "Net worth statement" earlier in this report that are designated with a P and may include other, previously open and funded accounts. This amount(s) may differ from your account statement and elsewhere within this report due to a variety of factors including the treatment of accrued income and dividends, rounding and other considerations.



Account profile summary

Account number	Account Name	Account purpose	Investment Objective	Investment time horizon	Liquidity needs
XXXX-6407	THE OHIO PROVIDER RE MOORE PETER J	INVESTMENT	MODERATE INCOME	MODERATE (5-10 YEARS)	MODERATE
XXXX-6115	THE OPRA FOUNDATION	INVESTMENT	MODERATE INCOME	MODERATE (5-10 YEARS)	MODERATE

The intent of the account profile summary is to highlight the primary goal/purpose, time horizon and investment objective for your accounts. Please contact your financial advisor if you wish to review this information in more detail or if you feel there is a discrepancy.

Investment objective/Risk tolerance
All investors have goals that help guide their investment decisions. Investment goals typically have different time horizons and different income and growth needs. Generally, investment goals are on a spectrum, with "Income" investors typically holding the smallest percentage of higher risk investments, followed by "Growth and Income" investors holding some higher risk investments, and finally "Growth" investors holding a significant portion of their portfolio in higher risk investments. In addition, investors have different risk tolerances, independent of their income and growth needs. Risk tolerance is the amount of risk or loss an investor is willing and able to accept in order to achieve his/her financial goals and is measured on a continuum that increases from "Conservative" to "Moderate" to "Aggressive," and finally "Trading/Speculation." In determining an investment objective, it is important for you to assess your risk tolerance and your need for income and growth.

By aligning the risk tolerances with the investment needs, Wells Fargo Advisors offers clients nine different investment objectives from which to choose. While all investments involve some degree of risk, including the potential for loss of principal, some investments involve more risk than others. For example, higher risk investments may have the potential for higher returns, but also have the potential for greater losses. Please carefully review the descriptions at the back of the CFR report for each Investment Objective and select the one that most closely describes your risk tolerance, investment needs, and investment preference.

Note: the information provided is on your internal accounts only

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Important information

This report is not the official record of your account. However, it has been prepared to assist you with your investment planning and is for informational purposes only. Your Client Statements are the official record of your accounts. Therefore, if there are any discrepancies between this report and your Client Statements, you should rely on the Client Statements. Unless otherwise indicated, market prices/values are the most recent closing prices available at the time of this report, and are subject to change.

This Account listing only represents a portfolio of assets and/or liabilities owned by you based on our records of transactions or supplemental information you have supplied. This report may not include all accounts or assets in your household. The information does not in any way supersede your statements or trade confirmations, which we consider the only official and accurate records of your accounts. We rely on you to review the accuracy and completeness of this analysis. This report may include assets/liabilities that you currently hold away from our firm; these assets may not be covered by SIPC. Information on assets held away was provided by you or a third party; while we believe this information to be reliable, its accuracy and completeness are not guaranteed.

Net invested capital is the market value of your account(s) at the beginning of a stated time period plus deposits and minus withdrawals.

Net money-weighted rates of return reflect your decisions to deposit assets to or withdraw assets from your account and are calculated after the deduction of program fees. They give more weight to returns in periods with higher portfolio values and, as a result, should not be used to measure performance of an investment manager.

Net time-weighted returns are independent of the timing and magnitude of your cash flow decisions and are calculated after the deduction of program fees.

Account purpose: When you opened this account, we likely discussed its purpose and your intentions for these assets. If the purpose has changed or become more specific, we'll want to make that update.

Investment Time Horizon: Accounts will have different time horizons based on investment goals/objectives. A long-term time horizon would be considered ten years or more. An intermediate time horizon would be five to ten years. A relatively short time horizon would be three to five years. A very short time horizon would be one to three years. An immediate time horizon would be less than one year.

Liquidity Needs: Liquidity need represents the extent to which a customer desires the ability or has financial obligations that dictate the need to quickly and easily convert to cash all or a portion of an investment or investments without experiencing significant loss in value from, for example, the lack of a ready market, or incurring significant costs or penalties.

INCOME: Portfolios emphasize current income with minimal consideration for capital appreciation and usually have less exposure to more volatile growth assets.

Conservative Income - Conservative Income investors generally assume lower risk, but may still experience losses or have lower expected income returns.

Moderate Income - Moderate Income investors are willing to accept a modest level of risk that may result in increased losses in exchange for the potential to receive modest income returns.

Aggressive Income - Aggressive Income investors seek a higher level of returns and are willing to accept a higher level of risk that may result in greater losses.

GROWTH AND INCOME: Portfolios emphasize a blend of current income and capital appreciation and usually have some exposure to more volatile growth assets.

Conservative Growth & Income - Conservative Growth and Income investors generally assume a lower amount of risk, but may still experience losses or have lower expected returns.

Moderate Growth & Income - Moderate Growth and Income investors are willing to accept a modest level of risk that may result in increased losses in exchange for the potential to receive modest returns.

Aggressive Growth & Income - Aggressive Growth and Income investors seek a higher level of returns and are willing to accept a higher level of risk that may result in greater losses.

GROWTH: Portfolios emphasize capital appreciation with minimal consideration for current income and usually have significant exposure to more volatile growth assets.

Conservative Growth - Conservative Growth investors generally assume a lower amount of risk, but may still experience increased losses or have lower expected growth returns.

Moderate Growth - Moderate Growth investors are willing to accept a modest level of risk that may result in significant losses in exchange for the potential to receive higher returns.

Aggressive Growth - Aggressive Growth investors seek a higher level of returns and are willing to accept a high level of risk that may result in more significant losses.

Trading & Speculation - Trading and Speculation investors seek out maximum return through a broad range of investment strategies, which generally involve a high level of risk, including the potential for unlimited loss of investment capital.



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