



SAFE HARBOR
ASSET MANAGEMENT

167 East Main St, Huntington, NY 11743

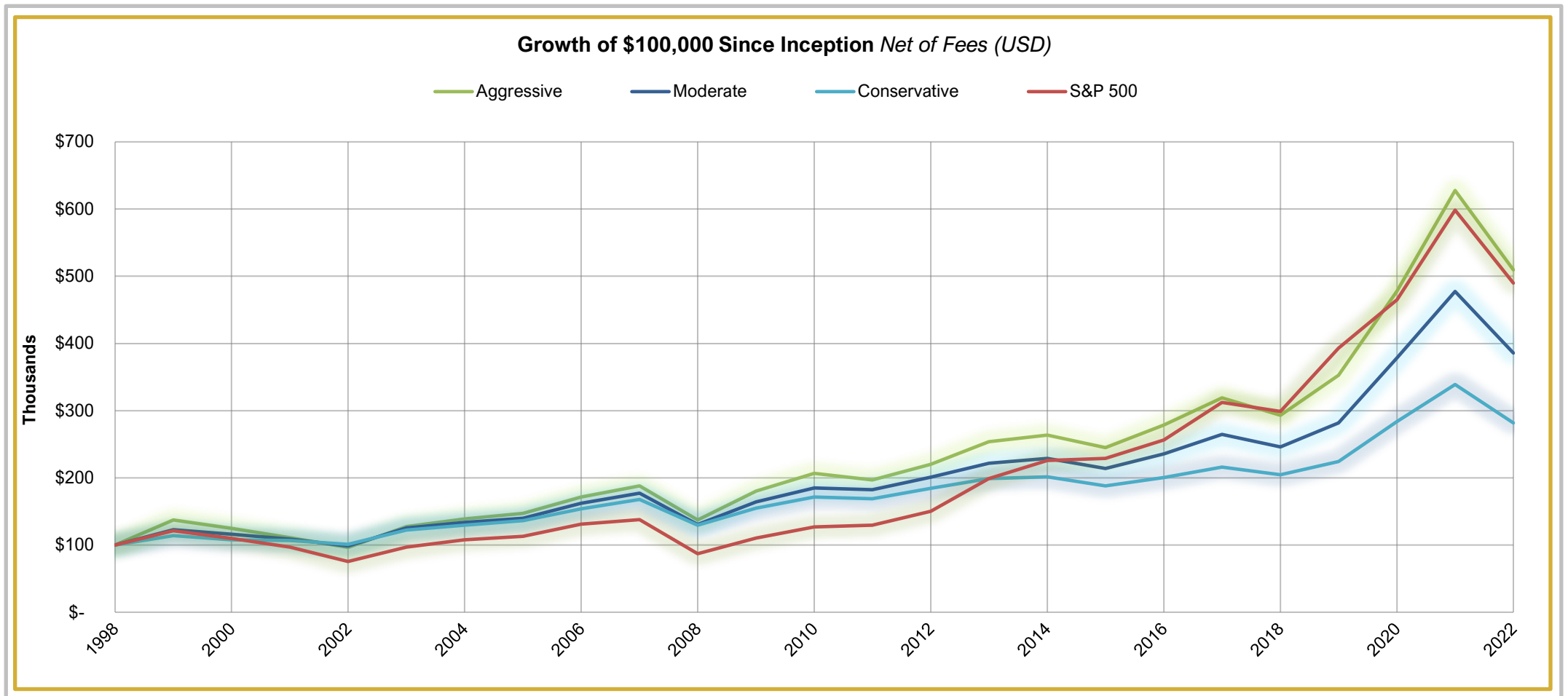
www.investsafeharbor.com

info@investsafeharbor.com

Composite Performance thru June 30, 2023 *Net of Fees (USD)*

Time Frame	SAM Portfolio Types*			S&P 500 Total Return Index	Custom Benchmarks		
	Conservative	Moderate	Aggressive		Conservative	Moderate	Aggressive
Q2	1.54%	1.96%	2.57%	8.74%	1.92%	3.05%	4.38%
1-Yr	2.39%	2.96%	4.73%	19.59%	6.55%	9.88%	13.03%
3-Yr	7.69%	10.38%	12.83%	14.62%	3.82%	6.74%	10.28%
5-Yr	6.58%	9.04%	10.56%	12.33%	4.47%	5.60%	6.96%
7-Yr	6.35%	8.93%	10.69%	13.41%	4.87%	6.50%	8.41%
10-Yr	4.76%	7.11%	8.86%	12.87%	5.39%	6.56%	8.11%

*Inception Dates: Conservative 6/30/1999, Moderate 12/31/1997, Aggressive 12/31/1997



Safe Harbor Asset Management, Inc. claims compliance with the Global Investment Performance Standards (GIPS®) and has been independently verified for the periods of January 1, 2000 thru December 31, 2020. GIPS® is a registered trademark of CFA Institute. CFA Institute does not endorse or promote this organization, nor does it warrant the accuracy or quality of the content contained herein. To obtain a GIPS Composite Report please contact our Office Manager at info@investsafeharbor.com.



Calendar Year Returns *Net of Fees (USD)*

Year	SAM Portfolio Types			S&P 500 Total Return Index	Custom Benchmarks		
	Conservative	Moderate	Aggressive		Conservative	Moderate	Aggressive
2022	-16.69%	-18.87%	-18.47%	-18.11%	-14.31%	-14.85%	-15.92%
2021	19.78%	26.44%	31.06%	28.71%	10.54%	14.46%	20.27%
2020	26.61%	34.34%	32.16%	18.32%	10.27%	10.73%	11.04%
2019	9.55%	14.55%	20.47%	31.49%	16.28%	19.46%	23.34%
2018	-5.24%	-7.07%	-8.10%	-4.38%	-4.01%	-5.87%	-7.39%
2017	7.59%	12.37%	14.34%	21.83%	10.46%	13.76%	16.79%
2016	6.71%	10.22%	13.86%	11.96%	5.61%	7.06%	9.55%
2015	-6.75%	-6.56%	-7.16%	1.38%	0.38%	-0.02%	-0.31%
2014	1.42%	3.36%	3.99%	13.69%	5.24%	5.03%	4.58%
2013	7.73%	10.28%	15.19%	32.39%	14.41%	17.39%	23.53%
2012	9.16%	10.08%	11.84%	16.00%	11.68%	12.86%	15.17%
2011	-1.34%	-1.42%	-4.82%	2.11%	0.37%	-1.01%	-3.81%
2010	10.67%	12.82%	14.63%	15.06%	10.60%	11.03%	11.78%
2009	19.65%	25.78%	31.21%	26.46%	20.72%	23.10%	27.79%
2008	-22.99%	-26.44%	-26.82%	-36.88%	-24.17%	-28.44%	-36.41%
2007	9.05%	9.32%	9.62%	5.49%	8.55%	8.67%	8.88%
2006	13.08%	15.86%	16.71%	15.79%	14.13%	15.78%	19.07%
2005	5.19%	4.61%	5.68%	4.91%	6.92%	7.63%	9.01%
2004	5.80%	6.84%	8.94%	10.84%	11.16%	12.24%	14.43%
2003	21.42%	26.99%	32.33%	28.68%	21.64%	24.65%	30.85%
2002	-5.32%	-9.55%	-13.03%	-22.10%	-7.29%	-10.29%	-16.08%
2001	-1.04%	-6.28%	-11.15%	-11.89%	-6.59%	-9.16%	-14.24%
2000	-5.50%	-5.47%	-9.10%	-9.10%	-1.87%	-4.25%	-8.87%
1999	13.89%*	23.05%	37.26%	21.04%	9.11%*	16.48%	21.83%

*Conservative performance for calendar year 1999 is from 6-30-99 to 12-31-99.



Disclosures

Investment Advisory Services offered through Safe Harbor Asset Management, Inc. ("SAM"), An SEC-Registered Investment Adviser registered since 12/15/2014. Prior to that SAM was registered with the NY State Attorney General's office. The firm was incorporated in 1995 to provide asset management and financial planning services to high net worth individuals and corporate pension plans. SAM utilizes a global strategic asset allocation model to construct Portfolios around a core of index and enhanced index funds (ETF's) with the limited addition of actively managed mutual funds and special situations (including but not limited to exchange traded: commodities, real estate, and private equity). TD Ameritrade is the custodian on our composite accounts.

SAM Aggressive Global Growth Portfolio | The Composite is comprised of all discretionary, fee-paying and non-fee paying portfolios invested in the SAM Global Aggressive Composite. The minimum account level for inclusion into this composite is \$100,000. This composite is constructed of portfolios with a strategic asset allocation with 45% in equity, 10% in fixed income and 45% special situations (including but not limited to exchange traded: commodities, real estate, and private equity) within a +/- 10% range of asset allocation. The equity component includes both U.S. and international (including emerging markets) holdings. The investment style is to overweight value and underweight growth and is structured for the investor seeking growth of principal under a more aggressive risk profile.

*Prior to 1/1/2015, the primary benchmark for this composite was a custom blend of the following: 10% Bloomberg Barclays US Aggregate Bond Index, 45% S&P 500 Total Return and 45% MSCI World ex US Net Return. Effective 1/1/2015, the primary benchmark for this composite is a custom blend of the following: 13% Bloomberg Barclays US Aggregate Bond Index, 28% S&P 500 Total Return, 16% S&P 600 Total Return, 33% MSCI World ex USA index, and 10% MSCI US REIT index. The secondary benchmark is the S&P 500 Total Return. Benchmarks are rebalanced on a monthly basis.

SAM Moderate Global Growth Portfolio | The Composite is comprised of all discretionary, fee-paying and non-fee paying portfolios invested in the SAM Global Moderate Composite. The minimum account level for inclusion into this composite is \$100,000. This composite is constructed of portfolios with a strategic asset allocation with 37% in equity, 24% in fixed income, and 39% special situations (including but not limited to exchange traded: commodities, real estate, and private equity), within a +/- 10% range of asset allocation. The equity component includes both U.S. and international (including emerging markets) holdings. The investment style is to overweight value and underweight growth and is structured for the investor seeking growth of principal under a more moderate risk profile.

*Prior to 1/1/2015, the primary benchmark for this composite was a custom blend of the following: 30% Bloomberg Barclays US Aggregate Bond Index, 35% S&P 500 Total Return and 35% MSCI World ex US Net Return. Effective 1/1/2015, the primary benchmark for this composite is a custom blend of the following: 32% Bloomberg Barclays US Aggregate Bond Index, 20% S&P 500 Total Return, 10% S&P 600 Total Return, 30% MSCI World ex USA index, and 8% MSCI US REIT index. The secondary benchmark is the S&P 500 Total Return. Benchmarks are rebalanced on a monthly basis.

SAM Conservative Global Growth Portfolio | The Composite is comprised of all discretionary, fee-paying and non-fee paying portfolios invested in the SAM Conservative Global Growth Portfolio. The minimum account level for inclusion into this composite is \$100,000. This composite is constructed of portfolios with a strategic asset allocation with 28% in equity, 43% in fixed income and 29% special situations (including but not limited to exchange traded: commodities, real estate, and private equity), within a +/- 10% range of asset allocation. The equity component includes both U.S. and international (including emerging markets) holdings. The investment style is to overweight value and underweight growth and is structured for the investor seeking growth of principal under a more conservative risk profile. It is our practice to take all dividends in cash and redistribute in the portfolio rebalance.

*Prior to 1/1/2015, the primary benchmark for this composite was a custom blend of the following: 40% Bloomberg Barclays US Aggregate Bond Index, 30% S&P 500 Total Return and 30% MSCI World ex US Net Return. Effective 1/1/2015, the primary benchmark for this composite is a custom blend of the following: 49% Bloomberg Barclays US Aggregate Bond Index, 15% S&P 500 Total Return, 7% S&P 600 Total Return, 21% MSCI World ex USA index, and 8% MSCI US REIT index. The secondary benchmark is the S&P 500 Total Return. Benchmarks are rebalanced on a monthly basis.

Benchmarks & Index Performance | The S&P 500 Index is a broad-based unmanaged index of 500 stocks, widely recognized as representative of the equity market in general. The S&P 500 Total Return Performance includes dividends reinvested. Indexes and benchmarks are unmanaged and do not incur fees or expenses. Individuals cannot invest directly in an index. Benchmarks are provided for comparative purposes only to represent the investment environment during the time periods shown. The Composite strategy portfolio differs from the index content and asset allocation of the respective Custom benchmark and S&P 500 Total Return Index, unmanaged indexes.

Risk & Returns | All Investments involve risk, including the potential loss of principal invested. In general the bond market is volatile, bond prices rise when interest rates fall and vice versa. The price of commodities is subject to substantial price fluctuations of short periods of time and may be affected by unpredictable international monetary and political policies. The market for commodities is widely unregulated and concentrated investing may lead to higher price volatility. Investments in real estate have various risks including possible lack of liquidity and devaluation based on adverse economic and regulatory changes. The values of real estate may fluctuate resulting in the value at sale being more or less than the original price paid.

International Investments carry additional risk including currency fluctuations and political unrest. These risks may be greater when investments are made in emerging markets. Exchange traded funds are securities designed to replicate the performance of an unmanaged index. There are no assurances that an ETF will meet or exceed the performance of the benchmark index. ETFs are listed on an exchange and can be traded intra-day at a price set by the market. ETFs carry risk and when redeemed, may be worth more or less than the original amount paid. Investors should understand that ETFs also carry expense and fees that have an impact on returns.

Actual account returns may be higher or lower than the Composite returns due to differences in portfolio holdings, timing of security transactions, and account inception date. Returns include the reinvestment of dividends and other earnings. Returns of less than one year are not annualized. Past performance is no guarantee of future returns.

Please consider the investment objectives, risk, charges and expenses of each product or investment strategy carefully before investing. You can obtain a SAM Policy Statement, GIPS Composite Report, firm and investment strategy information, as well as fee information by contacting the SAM Office Manager, info@investsafeharbor.com. Please read the SAM information carefully before investing.

Currency | The currency used to demonstrate these composites is the U.S. Dollar.

SAM Composites Net of Fees Returns Performance | Net of fees returns are represented for each composite strategy. Net of fees performance returns are calculated by deducting the ACTUAL management fee from gross of fee returns and net of all trading expenses.

Management Fees | Management fees are charged quarterly. When investing in SAM Portfolios, returns will vary according to management fees. Please see Form ADV Part II for a complete description of the investment advisory fees. Our fee schedule is as follows:

First	\$0	To	\$250,000	2.50%
Next	\$250,001	To	\$500,000	1.00%
Next	\$500,001	To	\$2,000,000	0.80%
Next	\$2,000,001	To	\$5,000,000	0.60%
Over	\$5,000,000		negotiable	