Zephyr Portfolio Proposal

Prepared for New Prospect, For May 2023

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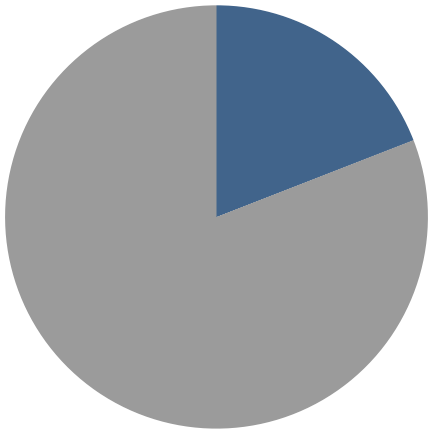
COMPANY
PHONE
EMAIL

Zephyr
by informa

Zephyr Household Portfolio Account Information

Current Allocation

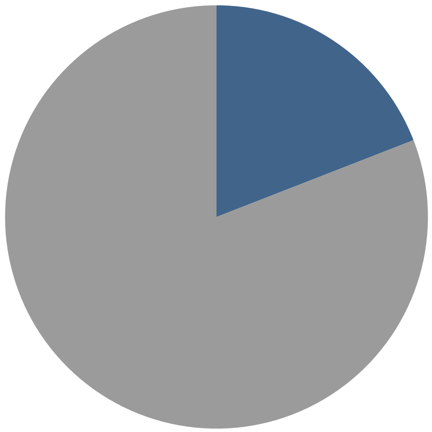


CURRENT ASSETS	VALUE	WEIGHT
Cash and Cash Equivalents	0	0.0%
Fixed Income	210,000	19.1%
Equities	890,000	80.9%
Unclassified	0	0.0%
Totals	**1,100,000**	**100.0%**

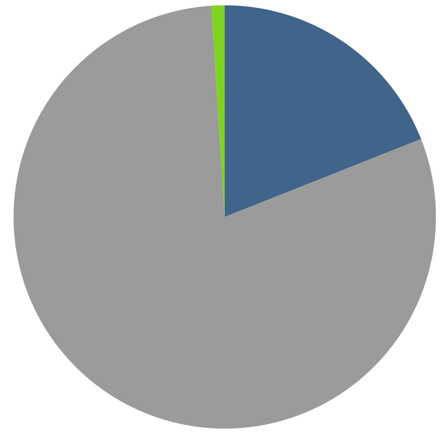
NAME	ACCOUNT NUMBER	VALUE	ACCOUNT TYPE	REGISTRATION	AS OF DATE
Husband IRA	200000001	640,000	Individual	Tax-Deferred	Jun 2023
Wife IRA	200000002	460,000	Individual	Tax-Deferred	Mar 2022

Zephyr Household Portfolio Current vs Proposed Allocations

Current Allocation



Proposed Allocation

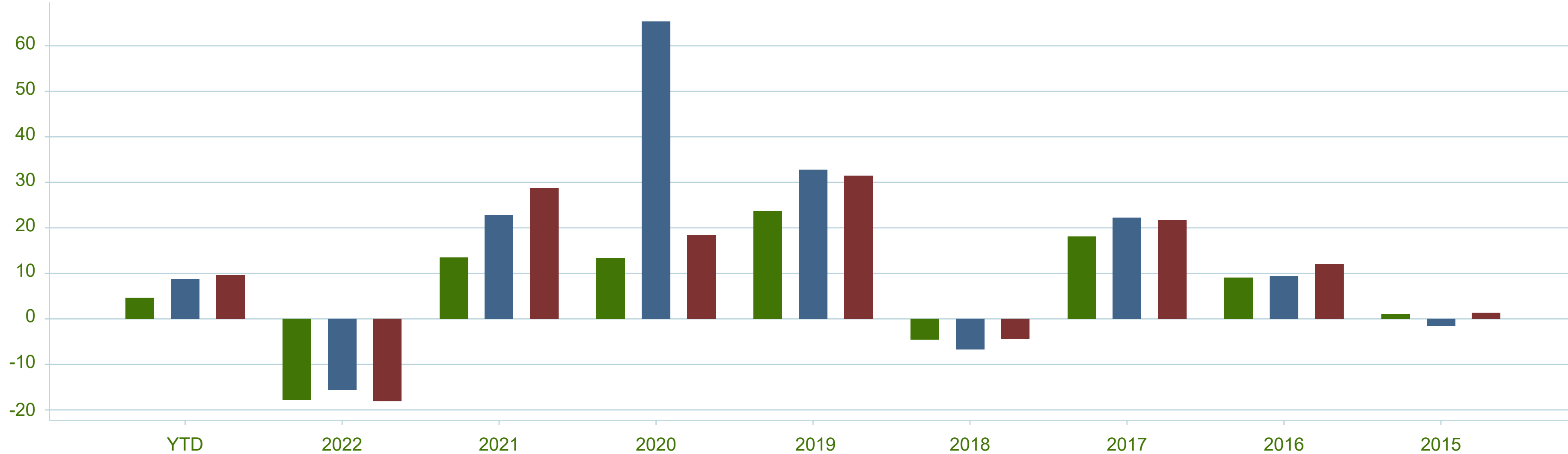


CURRENT ASSETS	VALUE	WEIGHT
Cash and Cash Equivalents	0	0.0%
Fixed Income	210,000	19.1%
Equities	890,000	80.9%
Unclassified	0	0.0%
Totals	**1,100,000**	**100.0%**

PROPOSED ASSETS	VALUE	WEIGHT
Cash and Cash Equivalents	0	0.0%
Fixed Income	209,000	19.0%
Equities	880,000	80.0%
Unclassified	11,000	1.0%
Totals	**1,100,000**	**100.0%**

Calendar Year Return

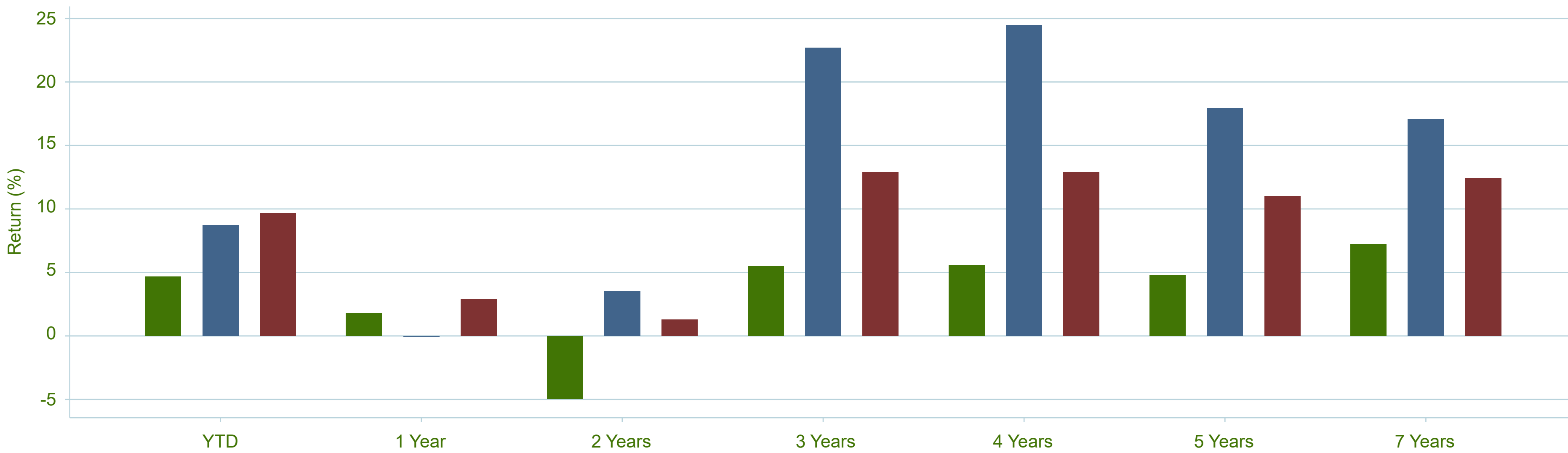
As of May 2023



	YTD	2022	2021	2020	2019	2018	2017	2016	2015
Zephyr Household Portfolio Current Portfolio	4.69	(17.87)	13.52	13.35	23.73	(4.60)	18.12	9.10	1.12
Zephyr Household Portfolio Proposed Portfolio	8.73	(15.58)	22.82	65.39	32.80	(6.73)	22.22	9.44	(1.52)
S&P 500	9.65	(18.11)	28.71	18.40	31.49	(4.38)	21.83	11.96	1.38

Trailing Year Returns

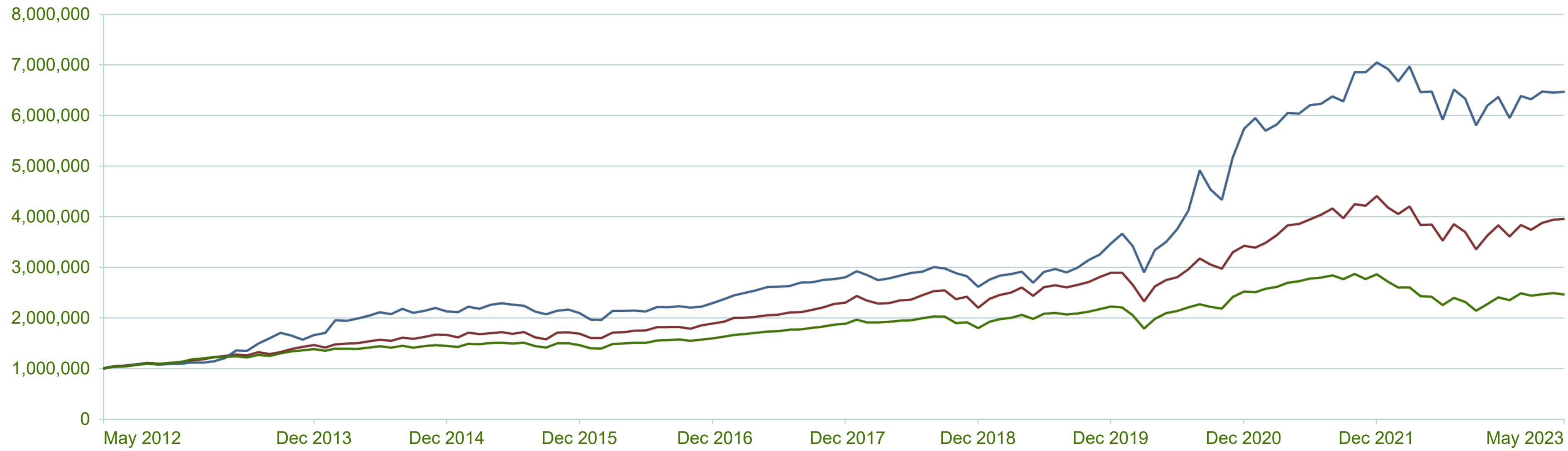
As of May 2023



	YTD	1 YEAR	2 YEARS	3 YEARS	4 YEARS	5 YEARS	7 YEARS
Zephyr Household Portfolio Current Portfolio	4.69	1.80	(4.97)	5.52	5.57	4.81	7.23
Zephyr Household Portfolio Proposed Portfolio	8.73	(0.06)	3.52	22.70	24.47	17.93	17.10
S&P 500	9.65	2.92	1.30	12.92	12.90	11.01	12.39

Manager Performance

June 2012 - May 2023

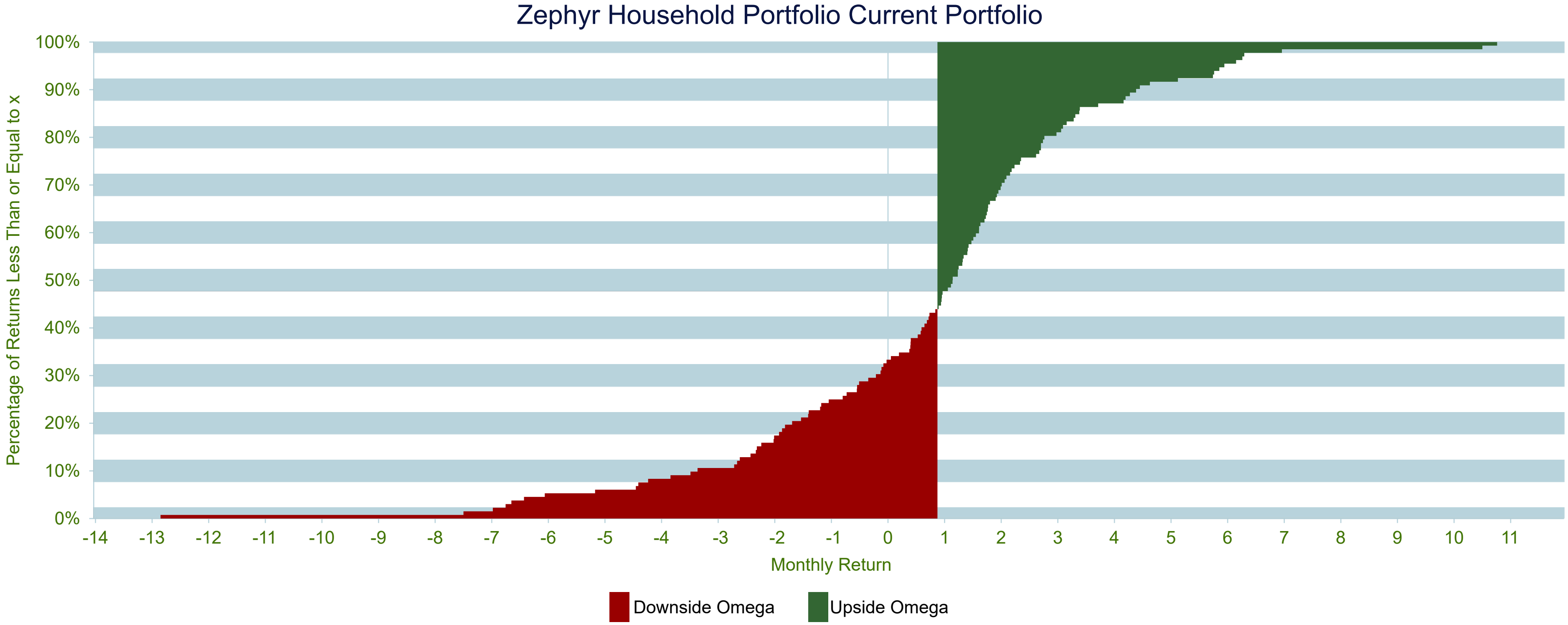


	RETURN	STANDARD DEVIATION	MAXIMUM DRAWDOWN LOSS VALUE	MAXIMUM DRAWDOWN RECOVERY LENGTH	PAIN RATIO
Zephyr Household Portfolio Current Portfolio	8.50	11.67	(25.34)	N/A	2.37
Zephyr Household Portfolio Proposed Portfolio	18.48	17.95	(20.85)	3	5.10
S&P 500	13.30	14.30	(23.87)	N/A	4.01

Index relative statistics vs S&P 500

Cumulative Distribution of Returns

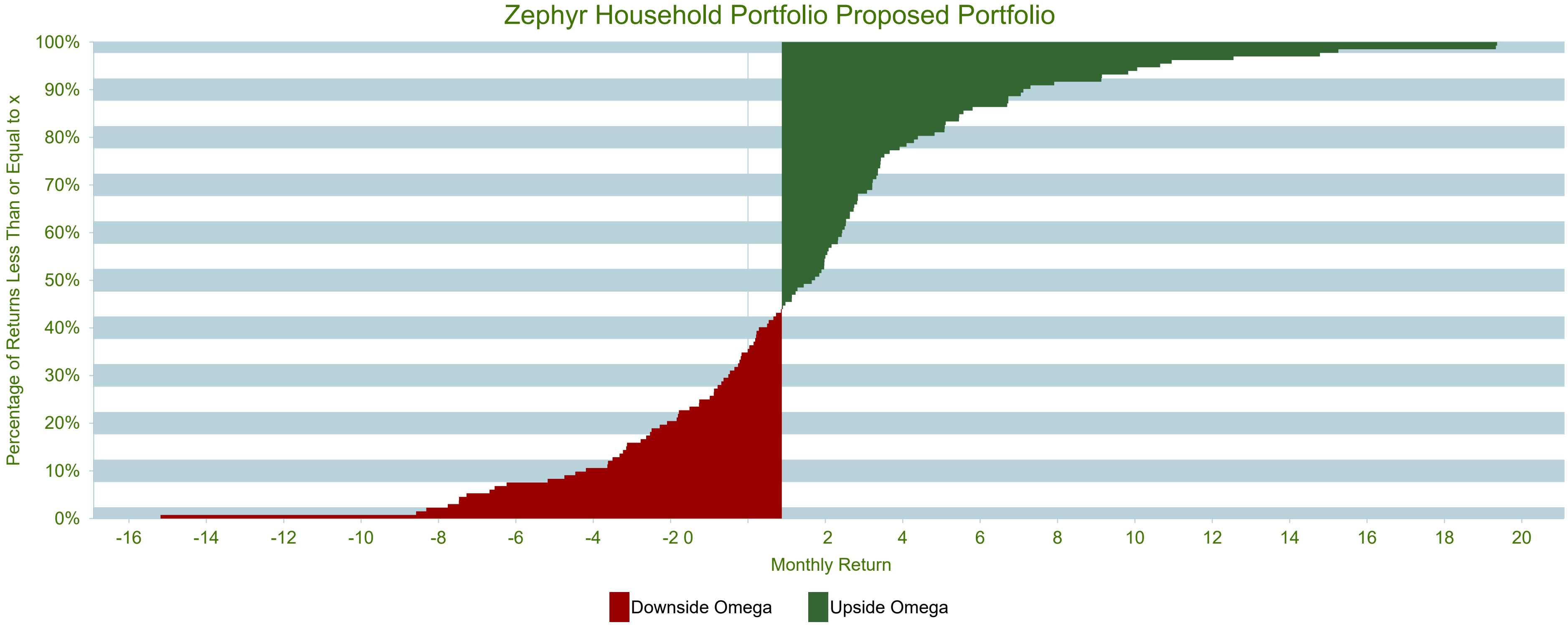
June 2012 - May 2023



	OMEGA (MAR = 11.00%)	UPSIDE OMEGA (MAR = 11.00%)	DOWNSIDE OMEGA (MAR = 11.00%)
Zephyr Household Portfolio Current Portfolio	0.89	1.12	1.26

Cumulative Distribution of Returns

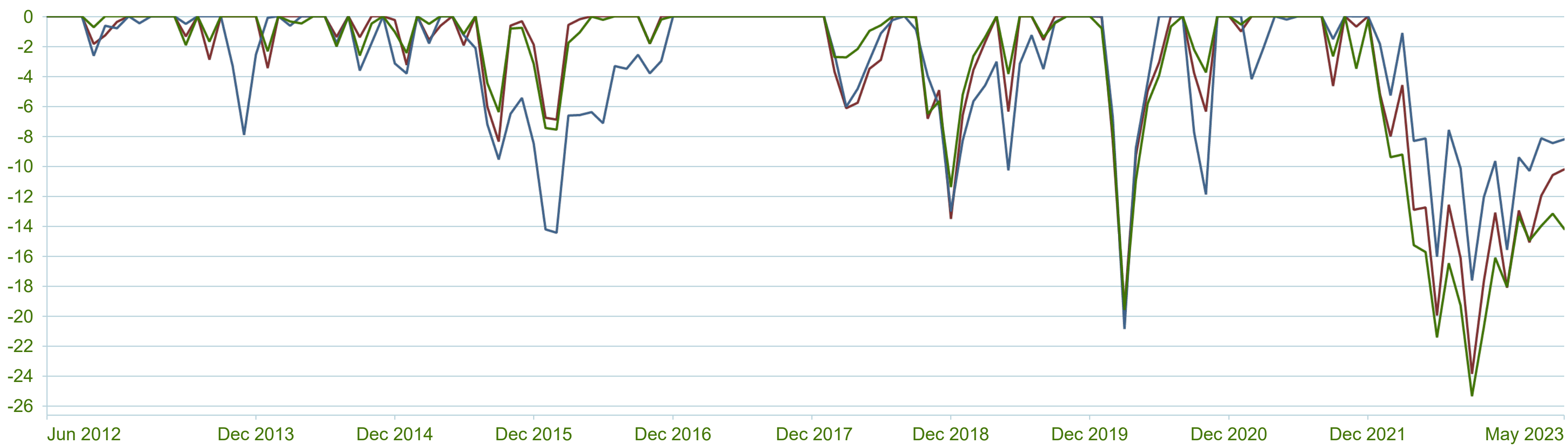
June 2012 - May 2023



	OMEGA (MAR = 11.00%)	UPSIDE OMEGA (MAR = 11.00%)	DOWNSIDE OMEGA (MAR = 11.00%)
Zephyr Household Portfolio Proposed Portfolio	1.45	2.20	1.53

Drawdown of Return

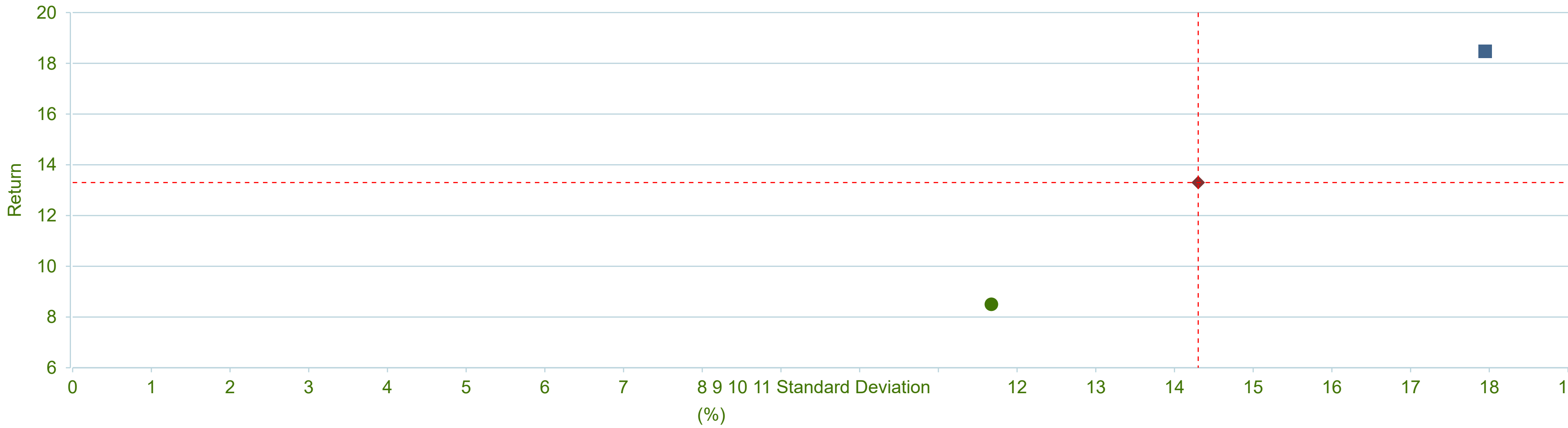
June 2012 - May 2023



	MAXIMUM DRAWDOWN LOSS VALUE	MAXIMUM DRAWDOWN START DATE	MAXIMUM DRAWDOWN END DATE	MAXIMUM DRAWDOWN LENGTH	MAXIMUM DRAWDOWN RECOVERY DATE	HIGH WATER MARK DATE	HIGH WATER MARK	PAIN INDEX	PAIN RATIO
Zephyr Household Portfolio Current Portfolio	(25.34)	Oct 2021	Sep 2022	11	N/A	Oct 2021	16.56	3.23	2.37
Zephyr Household Portfolio Proposed Portfolio	(20.85)	Jan 2020	Mar 2020	2	Jun 2020	Dec 2021	8.94	3.45	5.10
S&P 500	(23.87)	Dec 2021	Sep 2022	9	N/A	Dec 2021	11.37	3.10	4.01

Risk / Return

June 2012 - May 2023

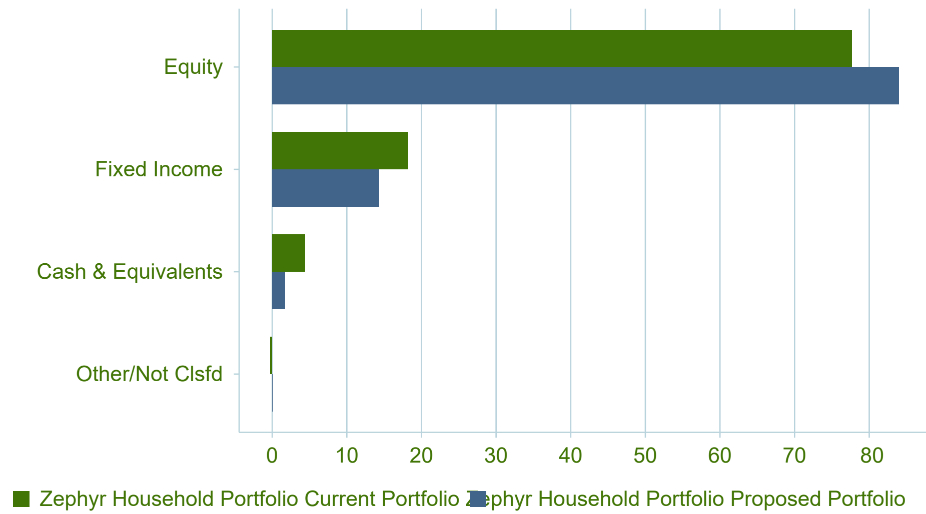


	RETURN	STANDARD DEVIATION	SHARPE RATIO	EXCESS RETURN	TRACKING ERROR	INFORMATION RATIO	ALPHA	BETA	R-SQUARED
Zephyr Household Portfolio Current Portfolio	8.50	11.67	0.65	(4.80)	4.55	(1.05)	(1.74)	0.78	0.92
Zephyr Household Portfolio Proposed Portfolio	18.48	17.95	0.98	5.18	10.73	0.48	5.10	1.01	0.64
S&P 500	13.30	14.30	0.87	0.00	0.00	N/A	0.00	1.00	1.00

Index relative statistics vs S&P 500

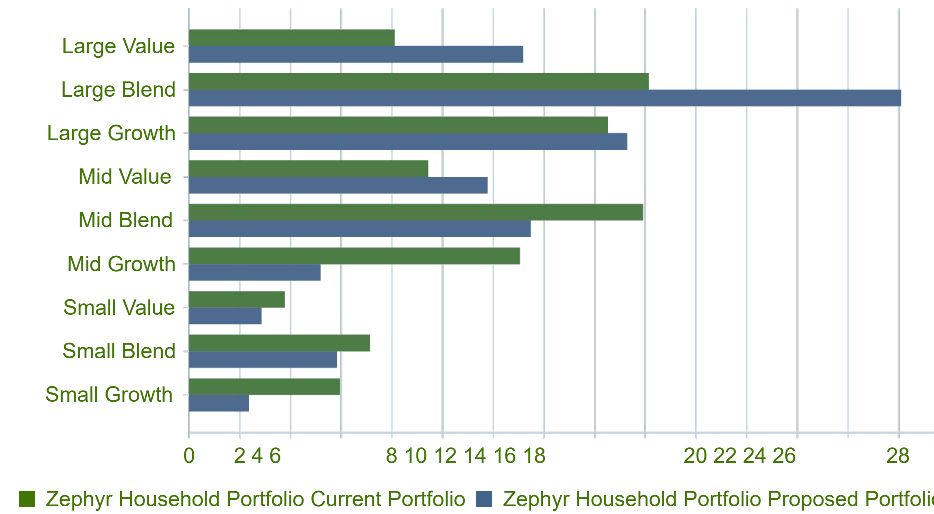
Asset Allocation

As of May 2023



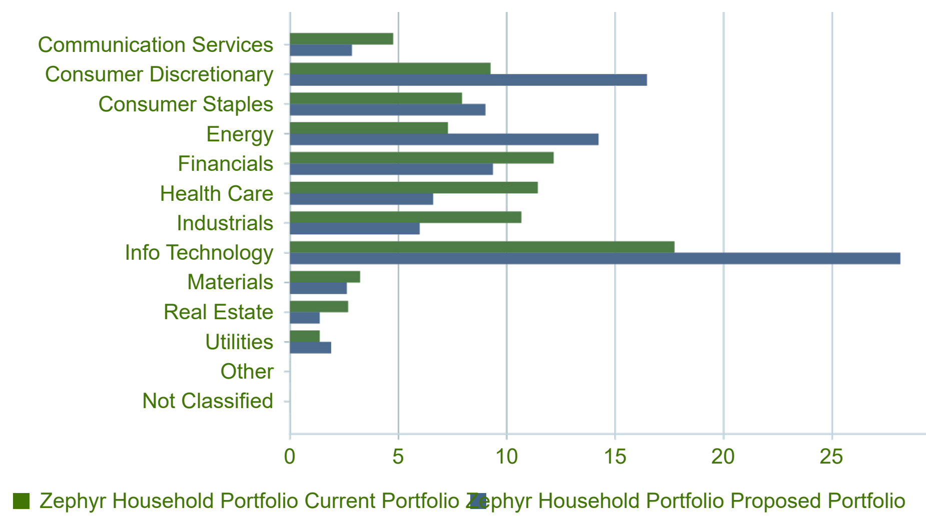
Fund Equity Style

As of May 2023



Equity Sector Allocation

As of May 2023



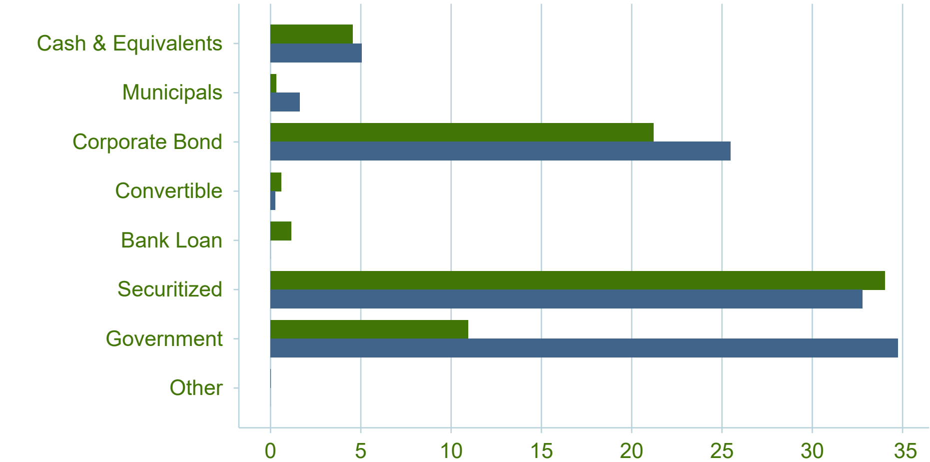
Equity Characteristics

As of May 2023

	ZEPHYR HOUSEHOLD PORTFOLIO CURRENT PORTFOLIO	ZEPHYR HOUSEHOLD PORTFOLIO PROPOSED PORTFOLIO
Market Capitalization	44,376.86	706,819.12
Price /Earnings Ratio	21.75	23.41
Price/Book Ratio	7.32	12.58
Price/Sales Ratio	2.90	3.52
Price/Cash Flow Ratio	15.84	18.89
Turnover Ratio	38.79	26.66

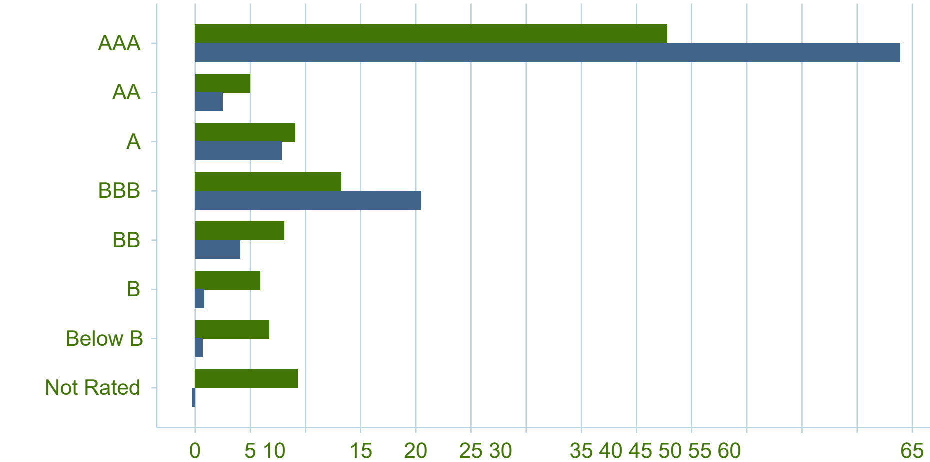
Fixed Income Sectors

As of May 2023



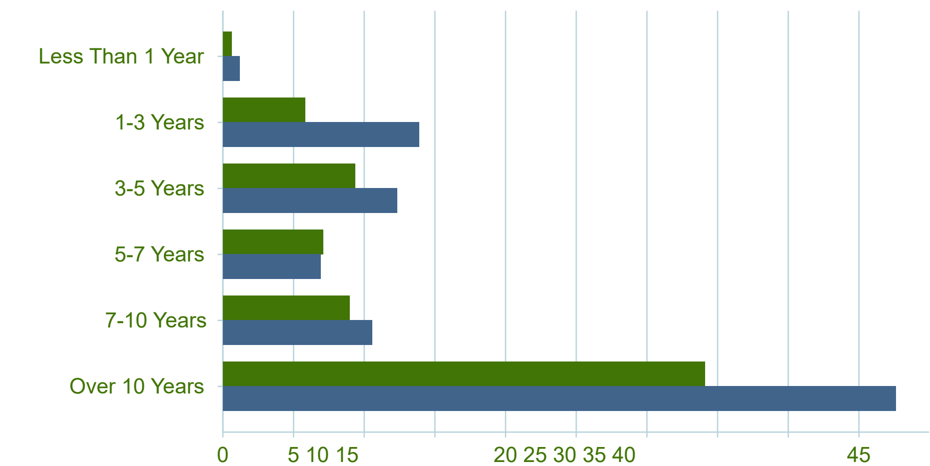
Fixed Income Quality

As of May 2023



Fixed Income Maturity

As of May 2023



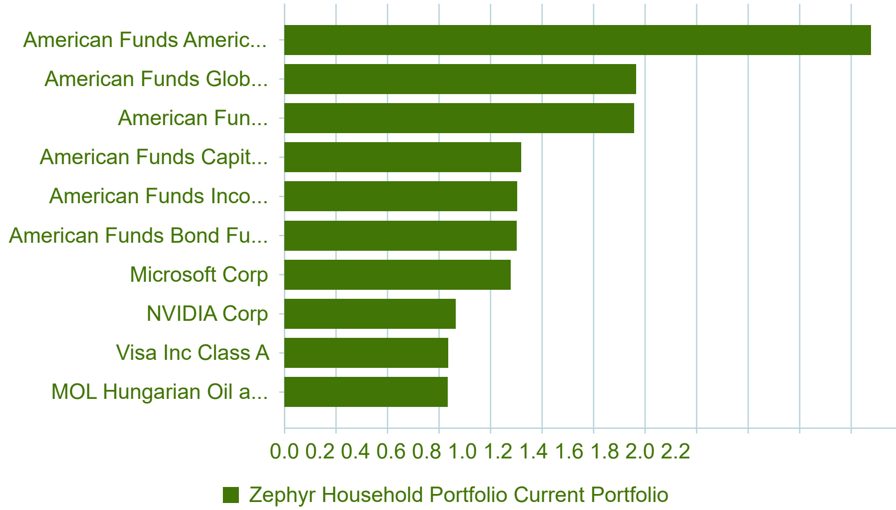
Fixed Income Characteristics

As of May 2023

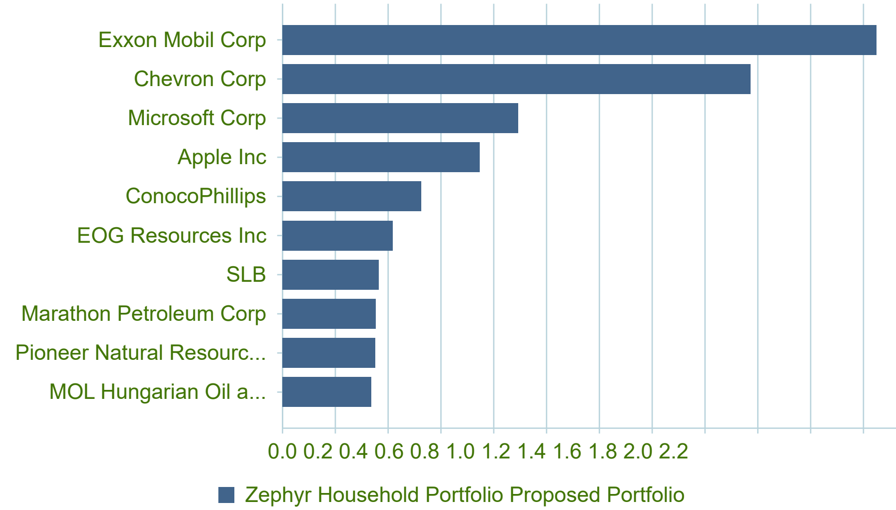
	ZEPHYR HOUSEHOLD PORTFOLIO CURRENT PORTFOLIO	ZEPHYR HOUSEHOLD PORTFOLIO PROPOSED PORTFOLIO
Effective Maturity	8.33	9.16
Effective Duration	5.44	6.01
Average Coupon	4.91	3.65
Average Credit Quality	11.01	6.60
Average Price	86.68	92.46

Top Holdings Analysis

Top Ten Holdings
As of May 2023



Top Ten Holdings
As of May 2023



Top Ten Holdings - Zephyr Household Portfolio Current Portfolio
As of May 2023

NAME	TICKER	WEIGHT
American Funds American Balanced R6	RLBGX	2.28
American Funds Global Balanced R6	RGBGX	1.36
American Funds Washington Mutual R6	RWMGX	1.36
American Funds Capital World Gr&Inc R6	RWIGX	0.92
American Funds Income Fund of Amer R6	RIDGX	0.90
American Funds Bond Fund of Amer R6	RBFGX	0.90
Microsoft Corp	MSFT	0.88
NVIDIA Corp	NVDA	0.66
Visa Inc Class A	V	0.64
MOL Hungarian Oil and Gas PLC Class A	MOL	0.63

Top Ten Holdings - Zephyr Household Portfolio Proposed Portfolio
As of May 2023

NAME	TICKER	WEIGHT
Exxon Mobil Corp	XOM	2.25
Chevron Corp	CVX	1.77
Microsoft Corp	MSFT	0.89
Apple Inc	AAPL	0.75
ConocoPhillips	COP	0.53
EOG Resources Inc	EOG	0.42
SLB	SLB	0.36
Marathon Petroleum Corp	MPC	0.35
Pioneer Natural Resources Co	PXD	0.35
MOL Hungarian Oil and Gas PLC Class A	MOL	0.34