

Portfolio Statement

As of 04/12/2016
04/11/2016 Prices

Muhlenberg College FIN144 Acct #: 674-514756
2400 W Chew St
Allentown, PA 18104-5564

<u>Weight</u>	<u>Description</u>	<u>Symbol</u>	<u>Quantity</u>	<u>Cost Basis</u>	<u>Unit Cost</u>	<u>Current Value</u>	<u>Current Price</u>	<u>Unrealized Gain (Loss)</u>	<u>Actual Net (IRR)</u>
Equities									
17.7%	iShares Core MSCI EAFE ETF	IEFA	1,383	72,819.88	52.65	72,648.99	52.53	(170.89)	0.01
5.8%	iShares Core MSCI Emerging Markets ETF	IEMG	576	23,077.44	40.07	23,731.20	41.20	653.76	2.83
1.2%	iShares Gold Trust	IAU	410	4,907.45	11.97	4,969.20	12.12	61.75	1.26
7.8%	iShares Russell 1000 Value Index	IWD	328	31,904.64	97.27	32,107.92	97.89	203.28	0.64
1.8%	Johnson and Johnson	JNJ	67	6,758.67	100.88	7,300.99	108.97	542.32	8.78
4.4%	Schwab Intl Small Cap ETF	SCHC	621	17,697.31	28.50	17,959.32	28.92	262.01	23.73
4.9%	Schwab US REIT ETF	SCHH	486	19,791.66	40.72	19,921.14	40.99	129.48	11.81
2.5%	SPDR Barclays Capital TIPS	IPE	176	9,723.91	55.25	10,070.70	57.22	346.79	6.81
4.1%	United States 12 Month Oil	USL	991	19,050.11	19.22	16,807.46	16.96	(2,242.65)	(11.77)
2.5%	Vanguard FTSE International Small Cap ETF	VSS	109	10,235.77	93.91	10,192.59	93.51	(43.18)	18.50
14.5%	Vanguard Growth ETF	VUG	561	59,445.11	105.96	59,387.46	105.86	(57.65)	(0.10)
6.7%	Vanguard Mid-Cap Value ETF	VOE	320	27,271.31	85.22	27,449.60	85.78	178.29	0.65
11.5%	Vanguard Total Bd Market ETF	BND	566	46,074.51	81.40	46,994.98	83.03	920.47	21.68
5.4%	Vanguard Total International Bond	BNDX	408	20,769.27	50.91	22,248.24	54.53	1,478.97	12.68
90.6%				369,527.04		371,789.79		2,262.75	
Mutual Funds									
6.8%	DFA US Micro Cap	DFSCX	1,631.06	27,985.03	17.16	28,054.20	17.20	69.17	0.25
Cash and Money Funds									
1.7%	Cash	CASH		7,166.36		7,166.36			
0.8%	Fidelity Cash MM	FCASH		3,269.57		3,269.57			
2.5%				10,435.93		10,435.93			
100.0%				407,948.00		410,279.92		2,331.92	

• You will receive an account statement on at least a quarterly basis directly from the qualified custodian that holds and maintains your assets. You are urged to carefully review all custodial statements and compare them to the statement provided by Baldrige Asset Management LLC statement may vary from the custodial statement based on accounting procedures, reporting dates, or valuation methodologies of certain securities. Please contact us if you have any questions.