
Prepared For
MHAUS

Prepared on 7/21/20

Report Package 1
Combined Account Portfolio
1/1/20-7/20/20

Prepared By
Leigh Baldwin
112 Albany St.
Cazenovia, NY 13035
315-655-2964
leigh@leighbaldwin.com

Table of Contents

Market Commentary	3
Portfolio Snapshot	4
Portfolio Value and Benchmark	7
Comparative Holdings by Net Worth	9
Estimated Cash Flow by Security	13
Disclosure	18

They say time speeds up as you get older, but that past six months really shook the world, and it all happened in a flash. In February, stock markets were hitting daily new all-time highs, unemployment was at record lows, and the economy appeared to be on fire. As the global pandemic, Covid-19, began to take hold in March, nations across the world took the radical steps to shut down the world economy, all but dousing the economic flames, and sending stock and bond prices down in a vicious move to end the first quarter. To everyone's surprise, and in the midst of the most negative news, what with the pandemic creating the biggest number of unemployed in history as the nation virtually shut down, individual investors stayed the course. Not only staying the course, investors closed their eyes and bought shares of companies that were at least temporarily on sale. In fact, according to the Wall Street Journal, retirement plans run by Vanguard saw less than 1% of clients moving their money entirely out of stocks during the crash. The commitment to stay long term by investors and the historic amount of money that the government rained down on the markets was enough to save the day. So here we are. Stocks and bonds were both at all-time highs to start the year. We have had as massive of a sell-off that you can imagine, literally the fastest 30% drop ever, exceeding the pace of declines during the Great Depression and making 1987 look like a blip. Yet, the second quarter ending today, re-gained about 90% of those losses and was the best quarter for returns in 22 years. Go figure, but where do we go from here. The Covid-19 pandemic is a puzzle not easily solved and over 40% of S&P 500 companies have decided not to offer guidance as to future profits. As the economy begins to go back outside, there is going to be fits and starts that make us uncomfortable. Further, stock valuations are priced for an economy that disappeared in February. As investors though, we not only need to focus on the long-term but also the positives as well. The digital economy grew by about three years in a matter of weeks and the leading companies have hugely benefited from long term changes in how we shop, get medical attention, and do day to day business, witness the fact that the Nasdaq is positive for the year. The Fed, as accommodative as ever, has taken interest rates to zero with no intentions of raising rates for literally years, which is good for stocks. In addition, trillions, yes trillions, of dollars have been already thrown at this bear market, with possibly more to follow, and as we saw in April-May, much of it found its way into stocks. Finally, this is a global pandemic, effecting economies around the world, and money continues to flow to the best house in a bad neighborhood, the USA. Our take is that now is not the time to sell all of your stocks and that the better strategy is to be ready to re-allocate assets to either those companies that will thrive in the new world order or to invest in temporarily high yielding companies that can withstand some short term volatility and come out the other side as strong as ever. We appreciate your confidence in our firm as we all navigate what has become the most tumultuous period in our recent memory. Our goal is to build portfolios that not only withstand the test of time, but that also provide for a good night's sleep. We look forward to meeting with everyone personally as soon as we are able.

^A This report may include assets that the firm does not hold and which are not included on the firm's books and records.

Portfolio Snapshot
 Combined Account Portfolio

Prepared for: MHAUS

Period: 1/1/20-7/20/20

Summary

As of: 7/20/20

Portfolio Performance

PORTFOLIO	\$1,637,582	PERFORMANCE METRICS				
		SELECTED PERIOD (\$)	LAST QUARTER (\$)	YEAR TO DATE (\$)	LAST YEAR (\$)	SINCE START DATE (\$)
		1/1/20 - 7/20/20	Q2,20	7/20/20	2019	11/7/08
Beginning Value		1,707,888	1,396,983	1,707,888	1,420,220	0
Net Contribution		-10,254	198	-10,254	-8,262	914,186
Change in Value		-60,052	199,147	-60,052	295,930	723,395
Ending Value		1,637,582	1,596,327	1,637,582	1,707,888	1,637,582
Return		-3.53%	14.25%	-3.53%	20.79%	6.48%

Account Performance

ACCOUNT	START DATE	VALUE (\$)	% OF TOTAL	PERFORMANCE (%)				
				SELECTED PERIOD (%)	LAST QUARTER (%)	YEAR TO DATE (%)	LAST YEAR (%)	SINCE START DATE (%)
		7/20/20	7/20/20	1/1/20 - 7/20/20	Q2,20	7/20/20	2019	
B1C001350	11/7/08	1,253,408	76.54	-1.62	16.12	-1.62	22.60	7.43
B1C006276	1/3/13	154,139	9.41	-10.27	5.75	-10.27	14.50	4.31
B1C006325	4/10/15	91,923	5.61	-9.75	9.04	-9.75	21.34	0.03
B1C006302	8/29/13	58,434	3.57	-0.93	9.94	-0.93	10.93	3.41
B1C002488	11/7/08	49,182	3.00	-16.59	14.63	-16.59	20.43	2.16
B1C006286	2/22/13	30,495	1.86	-4.54	11.50	-4.54	12.80	2.41

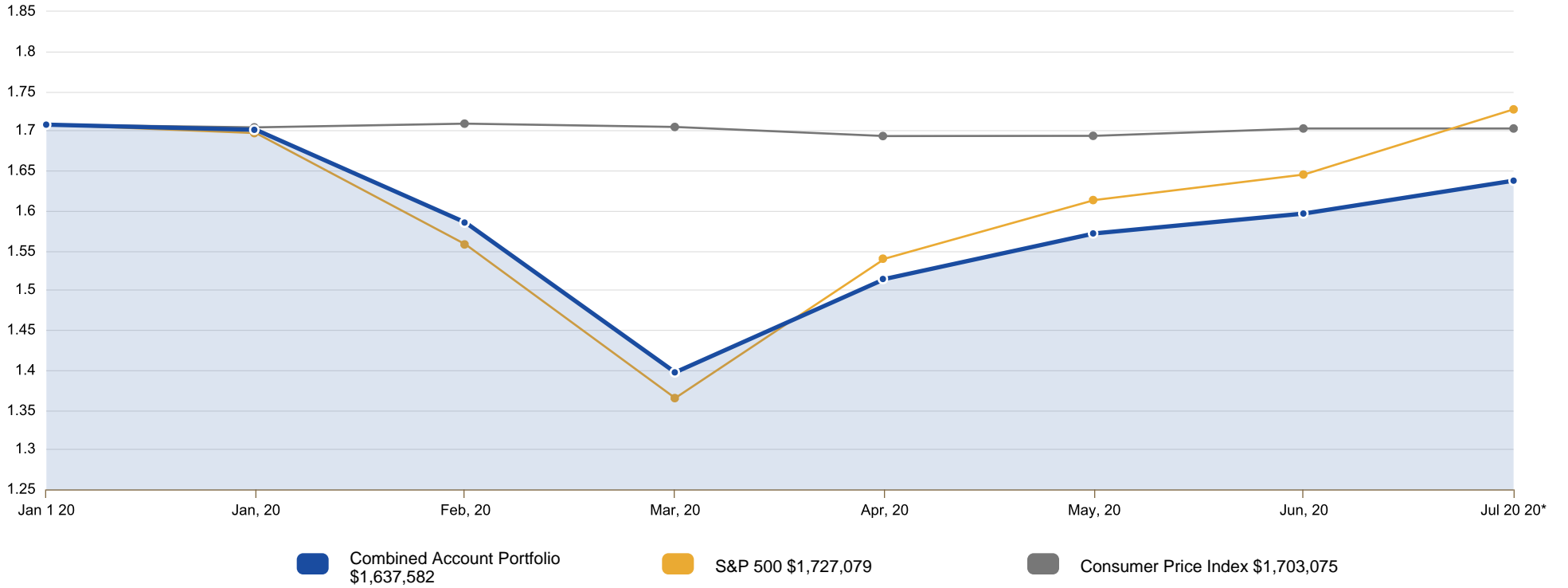
^A This report may include assets that the firm does not hold and which are not included on the firm's books and records.

Portfolio Snapshot
 Combined Account Portfolio

Prepared for: MHAUS

Period: 1/1/20-7/20/20

Portfolio Value (millions \$)



*Represents partial period

The Internal Rate of Return (IRR) is used to calculate the true, money-weighted rate of return. Like the Modified Dietz calculation, the portfolio or asset is valued at the starting and ending points of the period. And, cash flows are included based on their timing.

The IRR is related to the time-value of money or present value formula. It calculates the discount rate which will take the starting value and all cash flows to result in the ending market value.

Performance returns for time periods longer than 365 days have been annualized.

^A This report may include assets that the firm does not hold and which are not included on the firm's books and records.

Prepared by: Leigh Baldwin Leigh Baldwin & Co. LLC

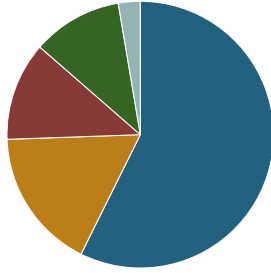
Report Package 1 created on: 7/21/20.

Portfolio Snapshot
Combined Account Portfolio

Prepared for: MHAUS

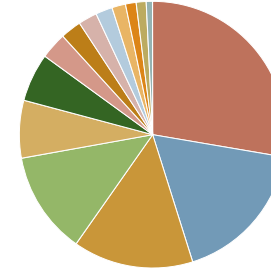
As of: 7/20/20

Asset Type



ASSET TYPE	CURRENT ALLOCATION	VALUE (\$)	(%)
US STOCKS	<div style="width: 57.34%;"></div>	939,037	57.34
BONDS	<div style="width: 17.11%;"></div>	280,164	17.11
NON-US STOCKS	<div style="width: 11.97%;"></div>	196,065	11.97
CASH	<div style="width: 10.92%;"></div>	178,854	10.92
OTHER	<div style="width: 2.65%;"></div>	43,463	2.65
Total:		\$1,637,582	100%

Investment Objective



INVESTMENT OBJECTIVE	CURRENT ALLOCATION	VALUE (\$)	(%)
LARGE CAP - BLEND	<div style="width: 27.68%;"></div>	453,318	27.68
LARGE CAP - VALUE	<div style="width: 17.47%;"></div>	286,134	17.47
INTERMEDIATE-TERM MEDIUM QUALITY	<div style="width: 14.58%;"></div>	238,825	14.58
LARGE CAP - GROWTH	<div style="width: 12.43%;"></div>	203,571	12.43
INTERMEDIATE-TERM LOW QUALITY	<div style="width: 6.99%;"></div>	114,515	6.99
CASH	<div style="width: 5.86%;"></div>	95,935	5.86
MID CAP - BLEND	<div style="width: 3.20%;"></div>	52,467	3.20
INTERMEDIATE-TERM HIGH QUALITY	<div style="width: 2.53%;"></div>	41,461	2.53
SMALL CAP - BLEND	<div style="width: 2.28%;"></div>	37,367	2.28
SMALL CAP - VALUE	<div style="width: 2.03%;"></div>	33,237	2.03
SHORT-TERM LOW QUALITY	<div style="width: 1.65%;"></div>	27,093	1.65
SHORT-TERM HIGH QUALITY	<div style="width: 1.30%;"></div>	21,355	1.30
NON-CLASSIFIED	<div style="width: 1.20%;"></div>	19,685	1.20
OTHER	<div style="width: 0.77%;"></div>	12,619	0.77
Total:		\$1,637,582	100%

^A This report may include assets that the firm does not hold and which are not included on the firm's books and records.

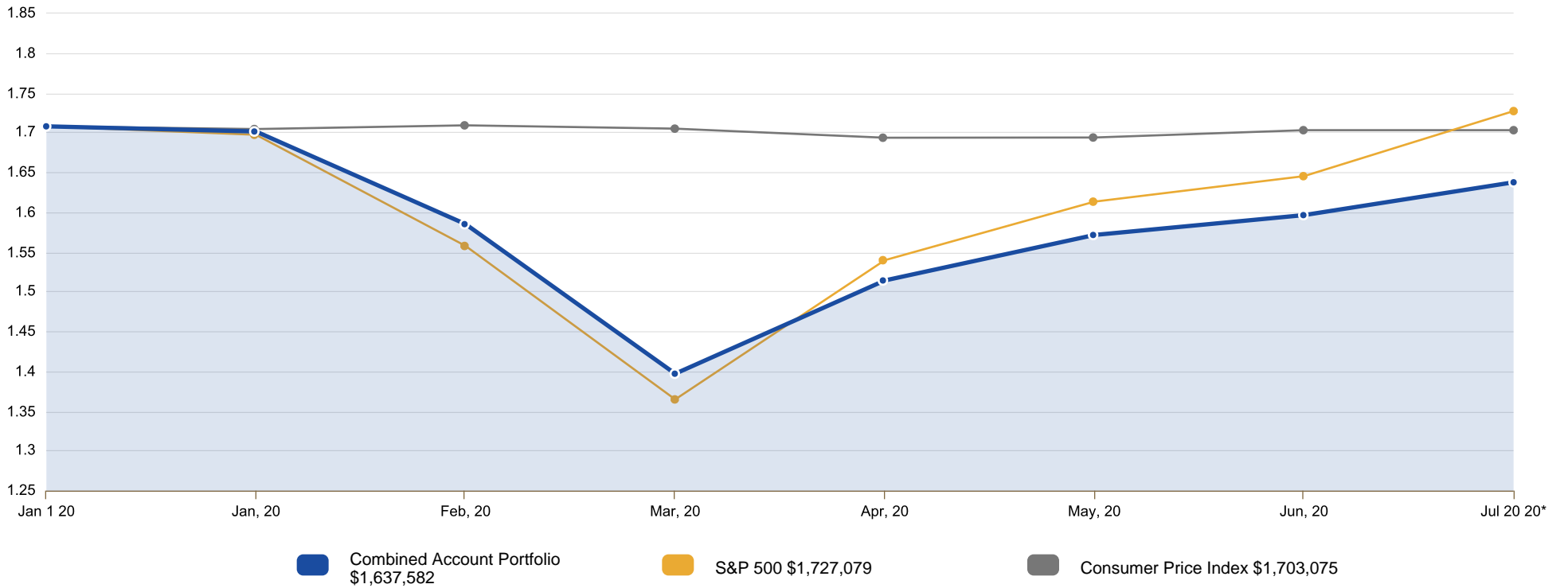
Portfolio Value and Benchmark

Prepared for: MHAUS

Combined Account Portfolio

Period: 1/1/20 - 7/20/20

Portfolio Value (millions \$)



*Represents partial period

^A This report may include assets that the firm does not hold and which are not included on the firm's books and records.

Prepared by: Leigh Baldwin Leigh Baldwin & Co. LLC

Report Package 1 created on: 7/21/20

Portfolio Value and Benchmark

Prepared for: MHAUS

Combined Account Portfolio

Period: 1/1/20 - 7/20/20

Portfolio Performance

PERIOD	ENDING VALUE (\$)	NET CONTRIBUTION (\$)	CHANGE IN VALUE	PORTFOLIO (%)	S&P 500		Consumer Price Index	
					PERFORMANCE (%)	DIFF (%)	PERFORMANCE (%)	DIFF (%)
Start	1,707,888							
Jan, 20	1,701,403	-10,000	3,515	0.21	-0.04	0.24	0.39	-0.18
Feb, 20	1,584,998	0	-116,405	-6.84	-8.23	1.39	0.27	-7.12
Mar, 20	1,396,983	-451	-187,564	-11.84	-12.35	0.52	-0.22	-11.62
Apr, 20	1,514,197	0	117,214	8.39	12.82	-4.43	-0.67	9.06
May, 20	1,571,356	227	56,932	3.76	4.76	-1.00	0.00	3.76
Jun, 20	1,596,327	-30	25,001	1.59	1.99	-0.40	0.55	1.04
Jul, 20	1,637,582	0	41,255	2.58	4.97	-2.39	0.00	2.58
Jan, 20 - Jul, 20	\$1,637,582	-\$10,254	-\$60,052	-3.53%	1.73%	-5.27%	0.32%	-3.85%

*Represents partial period

^A This report may include assets that the firm does not hold and which are not included on the firm's books and records.

Prepared by: Leigh Baldwin Leigh Baldwin & Co. LLC

Report Package 1 created on: 7/21/20

Comparative Holdings by Net Worth

Prepared for: MHAUS

Combined Account Portfolio

Period: 1/1/20 - 7/20/20

Assets

Asset: Non-Qualified

ACCOUNT NUMBER	ASSET	BEGINNING VALUE (\$)	NET CONTRIBUTION (\$)	CHANGE IN VALUE (\$)	ENDING VALUE (\$)	%RETURN
B1C001350	ABERDEEN ASIA-PACIFIC INCOME FUND	13,751.00	0.00	-722.33	13,028.67	-5.25
B1C001350	AF CAPITAL INCOME BUILDER CLASS C	124.74	0.00	-7.08	117.67	-5.67
B1C001350	AF WASHINGTON MUTUAL CL C	73,435.24	0.00	-18,545.03	54,890.22	-6.43
B1C001350	ALCON AG ORD SHS	4,242.75	0.00	318.00	4,560.75	7.50
B1C001350	ALPHABET INC CAP STK CL C	93,591.40	0.00	16,009.00	109,600.40	17.11
B1C001350	AMERICAN CAP WORLD G&I F	26,675.82	0.00	-169.34	26,506.48	-0.63
B1C001350	AMERICAN FUNDS CAP WLD GR&INC A	--	0.00	41,460.53	41,460.53	1.54 ⁶
B1C001350	AT&T INC COM	22,682.34	0.00	-4,823.98	17,858.36	-21.27
B1C001350	BK OF AMERICA CORP COM	23,151.83	0.00	-7,403.67	15,748.16	-31.98
B1C001350	CAPITAL WORLD GROWTH & INCOME CLASS C	41,879.96	0.00	-41,879.96	--	-2.50 ⁶
B1C001350	CATERPILLAR INC DEL COM	--	19,800.41	3,759.84	23,560.25	18.91 ⁶
B1C001350	CHEVRON CORP NEW COM	--	18,404.95	2,912.55	21,317.50	15.65 ⁶
B1C001350	COCA COLA CO COM	--	20,040.29	1,405.51	21,445.80	6.96 ⁶
B1C001350	DELTA AIR LINES INC DEL COM NEW	17,786.93	-8,914.83	-8,872.10	--	-50.63 ⁶
B1C001350	DISNEY WALT CO COM DISNEY	75,532.73	-51,510.88	-24,021.85	--	-32.37 ⁶
B1C001350	EBAY INC. COM	18,323.12	0.00	11,594.58	29,917.70	63.28
B1C001350	ESSENTIAL UTILS INC COM	54,889.63	0.00	-2,422.86	52,466.77	-4.41
B1C001350	EXXON MOBIL CORP COM	20,964.35	-11,585.47	-9,378.88	--	-45.45 ⁶
B1C001350	FIDELITY GOVERNMENT MMKT DAILY MONEY C	44,424.53	14,200.06	84.19	58,708.78	0.18
B1C001350	FRANK FDS LEIGH BLD TTRF	19,811.75	-20,055.37	243.62	--	1.23 ⁶
B1C001350	GENERAL ELECTRIC CO COM	12,355.67	0.00	-4,731.47	7,624.20	-38.29

^A This report may include assets that the firm does not hold and which are not included on the firm's books and records.

Prepared by: Leigh Baldwin Leigh Baldwin & Co. LLC

Report Package 1 created on: 7/21/20

Comparative Holdings by Net Worth

Prepared for: MHAUS

Combined Account Portfolio

Period: 1/1/20 - 7/20/20

ACCOUNT NUMBER	ASSET	BEGINNING VALUE (\$)	NET CONTRIBUTION (\$)	CHANGE IN VALUE (\$)	ENDING VALUE (\$)	%RETURN
B1C001350	GLAXOSMITHKLINE PLC SPONSORED ADR	8,984.58	0.00	-740.30	8,244.27	-8.24
B1C001350	INVESCO DIVIDEND INCOME FUND - C	--	20,382.50	764.57	21,147.07	3.75 ⁶
B1C001350	INVESCO GROWTH ALLOCATION FUND - CL A	33,061.53	0.00	-1,612.25	31,449.28	-4.88
B1C001350	INVESCO GROWTH ALLOCATION FUND - CL C	19,694.89	0.00	-1,032.60	18,662.29	-5.24
B1C001350	INVESCO OPPENHEIMER EQUITY INCOME FUND CLASS C	23,940.15	-20,382.50	-3,557.65	--	-14.86 ⁶
B1C001350	INVESCO OPPENHEIMER INTERNATIONAL BOND FUND CLASS C	44,853.96	0.00	-1,322.07	43,531.89	-2.95
B1C001350	INVESCO OPPENHEIMER SENIOR FLOATING RATE FUND CLASS C	14,597.67	0.00	-1,592.99	13,004.68	-10.91
B1C001350	ISHARES TR MSCI EMG MKT ETF	19,872.56	0.00	-575.89	19,296.68	-2.90
B1C001350	MCDONALDS CORP COM	42,541.68	0.00	-718.39	41,823.29	-1.69
B1C001350	MICROSOFT CORP COM	--	19,844.85	7,663.15	27,508.00	38.53 ⁶
B1C001350	NOVARTIS AG SPONSORED ADR	35,555.52	-402.75	-1,240.85	33,911.93	-3.52
B1C001350	PAYCHEX INC COM	73,044.59	0.00	-9,040.64	64,003.96	-12.38
B1C001350	PAYPAL HLDGS INC COM	54,085.00	0.00	35,325.00	89,410.00	65.31
B1C001350	PROCTER AND GAMBLE CO COM	33,695.27	0.00	528.31	34,223.58	1.57
B1C001350	SCHWAB CHARLES CORP COM	49,854.10	0.00	-14,038.36	35,815.75	-28.16
B1C001350	SPROUTS FMRS MKT INC COM	3,966.75	0.00	1,277.15	5,243.90	32.20
B1C001350	SUNAMERICA FOC DIV STRATEGY C	27,646.04	0.00	-4,018.42	23,627.63	-14.54
B1C001350	UNILEVER N V N Y SHS NEW	25,237.35	-59.27	-1,146.51	24,031.57	-4.55
B1C001350	VANGUARD WELLESLEY INCOME FUND ADMIRAL SHARES	199,702.50	0.00	5,430.98	205,133.48	2.72
B1C001350	WABTEC COM	390.24	0.00	-91.17	299.07	-23.36
B1C001350	WASHINGTON MUTUAL INVESTORS	--	0.00	14,227.18	14,227.18	2.60 ⁶

^A This report may include assets that the firm does not hold and which are not included on the firm's books and records.

Prepared by: Leigh Baldwin Leigh Baldwin & Co. LLC

Report Package 1 created on: 7/21/20

Comparative Holdings by Net Worth

Prepared for: MHAUS

Combined Account Portfolio

Period: 1/1/20 - 7/20/20

ACCOUNT NUMBER	ASSET	BEGINNING VALUE (\$)	NET CONTRIBUTION (\$)	CHANGE IN VALUE (\$)	ENDING VALUE (\$)	%RETURN
B1C002488	CAE INC COM	21,671.72	-15.81	-9,335.67	12,320.24	-43.10
B1C002488	FIDELITY ADV STRATEGIC INCOME	18,976.49	0.00	17.02	18,993.51	0.09
B1C002488	FIDELITY GOVERNMENT MMKT DAILY MONEY C	2,513.93	0.00	4.76	2,518.69	0.19
B1C002488	INVESCO OPPENHEIMER INTERNATIONAL BOND FUND CLASS C	15,815.87	0.00	-466.17	15,349.70	-2.95
B1C006276	AF CAPITAL INCOME BUILDER CLASS C	18,557.66	0.00	-1,054.88	17,502.79	-5.68
B1C006276	AF WASHINGTON MUTUAL CL C	28,206.90	0.00	-15,229.92	12,976.98	-7.27
B1C006276	DEUTSCHE GNMA FUND CLASS C	20,998.96	0.00	356.22	21,355.17	1.70
B1C006276	FIDELITY GOVERNMENT MMKT CAP RESERVES	3,478.14	0.00	4.75	3,482.89	0.14
B1C006276	INCOME BUILDER FUND - C	28,181.22	0.00	-1,088.58	27,092.63	-3.86
B1C006276	INVESCO OPPENHEIMER INTERNATIONAL BOND FUND CLASS C	13,297.44	0.00	-391.95	12,905.49	-2.95
B1C006276	INVESCO OPPENHEIMER SENIOR FLOATING RATE FUND CLASS C	14,735.64	0.00	-1,608.02	13,127.62	-10.91
B1C006276	NBT BANCORP INC COM	44,317.80	0.00	-12,194.41	32,123.40	-27.52
B1C006276	WASHINGTON MUTUAL INVESTORS	--	0.00	13,572.09	13,572.09	2.60 ⁶
B1C006286	AF CAPITAL INCOME BUILDER CLASS C	18,094.86	0.00	-1,028.58	17,066.28	-5.68
B1C006286	CASH	--	30.00	-30.00	--	-- ¹⁴
B1C006286	FIDELITY GOVERNMENT MMKT CAP RESERVES	575.73	-30.00	0.74	546.47	0.14
B1C006286	INVESCO OPPENHEIMER INTERNATIONAL BOND FUND CLASS C	13,273.72	0.00	-391.24	12,882.47	-2.95
B1C006302	ABERDEEN ASIA-PACIFIC INCOME FUND	7,024.85	0.00	-369.02	6,655.83	-5.25
B1C006302	FIDELITY GOVERNMENT MMKT DAILY MONEY C	1,942.88	-1,815.00	2.10	129.98	0.39

^A This report may include assets that the firm does not hold and which are not included on the firm's books and records.

Prepared by: Leigh Baldwin Leigh Baldwin & Co. LLC

Report Package 1 created on: 7/21/20

Comparative Holdings by Net Worth

Prepared for: MHAUS

Combined Account Portfolio

Period: 1/1/20 - 7/20/20

ACCOUNT NUMBER	ASSET	BEGINNING VALUE (\$)	NET CONTRIBUTION (\$)	CHANGE IN VALUE (\$)	ENDING VALUE (\$)	%RETURN
B1C006302	INVESCO OPPENHEIMER INTERNATIONAL BOND FUND CLASS C	11,181.81	0.00	-329.58	10,852.23	-2.95
B1C006302	INVESCO OPPENHEIMER SENIOR FLOATING RATE FUND CLASS C	7,974.49	0.00	-870.22	7,104.27	-10.91
B1C006302	VANGUARD WELLESLEY INCOME FUND ADMIRAL SHARES	40,868.26	-8,185.00	1,008.71	33,691.97	3.00
B1C006325	FIDELITY GOVERNMENT MMKT DAILY MONEY C	24,343.23	6,158.52	46.53	30,548.28	0.16
B1C006325	ISHARES TR RUSSELL 2000 ETF	37,275.75	-25,638.19	-11,637.56	--	-31.22 ⁶
B1C006325	LOCKHEED MARTIN CORP COM	--	19,851.61	983.60	20,835.21	4.93 ⁶
B1C006325	SPDR S&P 500 ETF TR TR UNIT	40,232.50	-371.94	679.44	40,540.00	1.70
	Non-Qualified Total:	\$1,707,888.07	-\$10,253.82	-\$60,052.32	\$1,637,581.93	-3.53%
	Portfolio Assets Total:	\$1,707,888.07	-\$10,253.82	-\$60,052.32	\$1,637,581.93	-3.53%

^A This report may include assets that the firm does not hold and which are not included on the firm's books and records.

Estimated Cash Flow by Security

Prepared for: MHAUS

Combined Account Portfolio

As of: 7/20/20

Mutual Fund (\$)

SECURITY	JUL 2020	AUG 2020	SEP 2020	OCT 2020	NOV 2020	DEC 2020	JAN 2021	FEB 2021	MAR 2021	APR 2021	MAY 2021	JUN 2021	TOTAL
ABERDEEN ASIA-PACIFIC INCOME FUND	48	48	48	48	48	48	48	48	48	48	48	48	573
ABERDEEN ASIA-PACIFIC INCOME FUND	94	94	94	94	94	94	94	94	94	94	94	94	1,123
AF CAPITAL INCOME BUILDER CLASS C			1			1			1			1	3
AF CAPITAL INCOME BUILDER CLASS C			113			113			113			113	452
AF CAPITAL INCOME BUILDER CLASS C			110			110			110			110	441
AF WASHINGTON MUTUAL CL C			144			144			144			144	578
AF WASHINGTON MUTUAL CL C			34			34			34			34	137
AMERICAN CAP WORLD G&I F			111			111			111			111	444
AMERICAN FUNDS CAP WLD GR&INC A			177			177			177			177	709
DEUTSCHE GNMA FUND CLASS C	29	29	29	29	29	29	29	29	29	29	29	29	343
FIDELITY ADV STRATEGIC INCOME	33	33	33	33	33	33	33	33	33	33	33	33	397
FIDELITY GOVERNMENT MMKT CAP RESERVES	0	0	0	0	0	0	0	0	0	0	0	0	0
FIDELITY GOVERNMENT MMKT CAP RESERVES	0	0	0	0	0	0	0	0	0	0	0	0	0
FIDELITY GOVERNMENT MMKT DAILY MONEY C	0	0	0	0	0	0	0	0	0	0	0	0	0

^A This report may include assets that the firm does not hold and which are not included on the firm's books and records.

Prepared by: Leigh Baldwin Leigh Baldwin & Co. LLC

Report Package 1 created on: 7/21/20

Estimated Cash Flow by Security

Prepared for: MHAUS

Combined Account Portfolio

As of: 7/20/20

SECURITY	JUL 2020	AUG 2020	SEP 2020	OCT 2020	NOV 2020	DEC 2020	JAN 2021	FEB 2021	MAR 2021	APR 2021	MAY 2021	JUN 2021	TOTAL
FIDELITY GOVERNMENT MMKT DAILY MONEY C	0	0	0	0	0	0	0	0	0	0	0	0	6
FIDELITY GOVERNMENT MMKT DAILY MONEY C	0	0	0	0	0	0	0	0	0	0	0	0	0
FIDELITY GOVERNMENT MMKT DAILY MONEY C	0	0	0	0	0	0	0	0	0	0	0	0	3
INCOME BUILDER FUND - C	76	76	76	76	76	76	76	76	76	76	76	76	914
INVESCO DIVIDEND INCOME FUND - C	32	32	32	32	32	32	32	32	32	32	32	32	380
INVESCO GROWTH ALLOCATION FUND - CL A						449							449
INVESCO GROWTH ALLOCATION FUND - CL C						123							123
INVESCO OPPENHEIMER INTERNATIONAL BOND FUND CLASS C	38	38	38	38	38	38	38	38	38	38	38	38	453
INVESCO OPPENHEIMER INTERNATIONAL BOND FUND CLASS C	128	128	128	128	128	128	128	128	128	128	128	128	1,531
INVESCO OPPENHEIMER INTERNATIONAL BOND FUND CLASS C	32	32	32	32	32	32	32	32	32	32	32	32	382
INVESCO OPPENHEIMER INTERNATIONAL BOND FUND CLASS C	45	45	45	45	45	45	45	45	45	45	45	45	540
INVESCO OPPENHEIMER INTERNATIONAL BOND FUND CLASS C	38	38	38	38	38	38	38	38	38	38	38	38	454

^A This report may include assets that the firm does not hold and which are not included on the firm's books and records.

Prepared by: Leigh Baldwin Leigh Baldwin & Co. LLC

Report Package 1 created on: 7/21/20

Estimated Cash Flow by Security

Prepared for: MHAUS

Combined Account Portfolio

As of: 7/20/20

SECURITY	JUL 2020	AUG 2020	SEP 2020	OCT 2020	NOV 2020	DEC 2020	JAN 2021	FEB 2021	MAR 2021	APR 2021	MAY 2021	JUN 2021	TOTAL
INVESCO OPPENHEIMER SENIOR FLOATING RATE FUND CLASS C	49	49	49	49	49	49	49	49	49	49	49	49	585
INVESCO OPPENHEIMER SENIOR FLOATING RATE FUND CLASS C	27	27	27	27	27	27	27	27	27	27	27	27	320
INVESCO OPPENHEIMER SENIOR FLOATING RATE FUND CLASS C	49	49	49	49	49	49	49	49	49	49	49	49	591
SUNAMERICA FOC DIV STRATEGY C			188			188			188			188	750
VANGUARD WELLESLEY INCOME FUND ADMIRAL SHARES			1,509			1,509			1,509			1,509	6,034
VANGUARD WELLESLEY INCOME FUND ADMIRAL SHARES			248			248			248			248	991
WASHINGTON MUTUAL INVESTORS			64			64			64			64	258
WASHINGTON MUTUAL INVESTORS			61			61			61			61	246
Mutual Fund Total:	\$716	\$716	\$3,477	\$716	\$716	\$4,048	\$716	\$716	\$3,477	\$716	\$716	\$3,477	\$20,208

Common Stock (\$)

SECURITY	JUL 2020	AUG 2020	SEP 2020	OCT 2020	NOV 2020	DEC 2020	JAN 2021	FEB 2021	MAR 2021	APR 2021	MAY 2021	JUN 2021	TOTAL
AT&T INC COM		311			311			311			311		1,244
BK OF AMERICA CORP COM			120			120			120			120	481
CAE INC COM			64			64			64			64	256

^A This report may include assets that the firm does not hold and which are not included on the firm's books and records.

Prepared by: Leigh Baldwin Leigh Baldwin & Co. LLC

Report Package 1 created on: 7/21/20

Estimated Cash Flow by Security

Prepared for: MHAUS

Combined Account Portfolio

As of: 7/20/20

SECURITY	JUL 2020	AUG 2020	SEP 2020	OCT 2020	NOV 2020	DEC 2020	JAN 2021	FEB 2021	MAR 2021	APR 2021	MAY 2021	JUN 2021	TOTAL
CATERPILLAR INC DEL COM		180			180			180			180		721
CHEVRON CORP NEW COM			323			323			323			323	1,290
COCA COLA CO COM	191			191			191			191			763
EBAY INC. COM			82			82			82			82	327
ESSENTIAL UTILS INC COM			277			277			277			277	1,107
GENERAL ELECTRIC CO COM	11			11			11			11			44
GLAXOSMITHKLINE PLC SPONSORED ADR	92												92
ISHARES TR MSCI EMG MKT ETF						217						217	434
LOCKHEED MARTIN CORP COM			137			137			137			137	547
MCDONALDS CORP COM			273			273			273			273	1,091
MICROSOFT CORP COM			66			66			66			66	265
NBT BANCORP INC COM			300			300			300			300	1,201
NOVARTIS AG SPONSORED ADR									773				773
PAYCHEX INC COM		541			541		541				541		2,164
PROCTER AND GAMBLE CO COM		216			216		216				216		864
SCHWAB CHARLES CORP COM		191			191		191				191		762
SPDR S&P 500 ETF TR TR UNIT	179			179			179			179			716

^A This report may include assets that the firm does not hold and which are not included on the firm's books and records.

Prepared by: Leigh Baldwin Leigh Baldwin & Co. LLC

Report Package 1 created on: 7/21/20

Estimated Cash Flow by Security

Prepared for: MHAUS

Combined Account Portfolio

As of: 7/20/20

SECURITY	JUL 2020	AUG 2020	SEP 2020	OCT 2020	NOV 2020	DEC 2020	JAN 2021	FEB 2021	MAR 2021	APR 2021	MAY 2021	JUN 2021	TOTAL
UNILEVER N V N Y SHS NEW			171			171			171			171	684
WABTEC COM		1			1			1			1		2
Common Stock Total:	\$473	\$1,439	\$1,813	\$381	\$1,439	\$2,030	\$381	\$1,439	\$2,586	\$381	\$1,439	\$2,030	\$15,832
Combined Account Portfolio Total:	\$1,189	\$2,156	\$5,290	\$1,097	\$2,156	\$6,078	\$1,097	\$2,156	\$6,063	\$1,097	\$2,156	\$5,507	\$36,040

Estimated income and cash flows are forward looking estimates based on historical data. Such estimates have inherent limitations, as they are based on historical dividend and/or interest payments that may or may not be paid in the future or may be lower or higher than the estimated amounts shown. Dividend and interest payments are subject to change any time, and may be affected by current and future economic, political and business conditions. Estimated income for certain types of securities could include a return of principal or capital gains, in which case the estimated amounts shown would be overstated. Estimated income and cash flows are provided for illustrative purposes only, and should not be relied upon for financial or tax planning purposes.

^A This report may include assets that the firm does not hold and which are not included on the firm's books and records.

Prepared by: Leigh Baldwin Leigh Baldwin & Co. LLC

Report Package 1 created on: 7/21/20

Disclosure

Securities offered through Leigh Baldwin & Co., LLC, member FINRA/SIPC. Leigh Baldwin & Co., LLC and Leigh Baldwin & Co. LLC are affiliated companies.

Securities and/or Advisory Services offered through Leigh Baldwin & Co., LLC ("the Firm"), member SIPC/FINRA.

This report is being generated as a courtesy and is for Informational Purposes only and is not intended, in any manner, as an official brokerage or mutual fund statement. This report is not to be used as an official books and records statement of the Firm. Please contact the relevant product sponsor if you have any questions about the statements.

Values are as of 07/21/2020. We believe the sources to be reliable, however, the accuracy and completeness of the information is not guaranteed. In the event of a discrepancy, the sponsor's valuation shall prevail.

Data reflected within this report may reflect data held at various custodians and may not be covered under SIPC. The Firm's SIPC coverage only applies to those assets held at the Firm. In addition, certain other reported entities may be SIPC members that provide coverage for assets held there. You should contact your financial representative, or the other entity, or refer to the other entity's statement, regarding SIPC coverage. Assets reflected on this report that are not held at the Firm on your behalf are not part of the Firm's books and records.

DATA DISPLAYED ON THIS SITE OR PRINTED IN SUCH REPORTS MAY BE PROVIDED BY THIRD PARTY PROVIDERS.

Performance data quoted represents past performance and does not guarantee future results. The investment return and principal of an investment will fluctuate so that an investor's shares when redeemed may be worth more or less than original cost. The values represented in this report may not reflect the true original cost of your initial investment.

Cost basis information may be incomplete or may not accurately reflect the methodology used by a particular client. Clients should consult with their tax advisor.

For fee-based accounts only: The data may or may not reflect the deduction of investment advisory fees. If the investment is being managed through a fee-based account or agreement, the returns may be reduced by those applicable advisory fees. The information contained in these reports is collected from sources believed to be reliable. However, you should always rely on the official statements received directly from the custodians. If you have any questions regarding this report, please call your representative.

This report contains performance information calculated using Modified Dietz formula and may differ from other performance reporting systems.

The "Core Value and Benchmark" report graphs your actual core portfolio value over time, but does not include Manually Entered Assets. The starting point on the graph will always use that days beginning balance. For fair comparison purposes, buy and sell transactions that occurred in your core portfolio during the period will be applied to any included Benchmarks. The Net Contribution column in the underlying legend includes all cash flows in and out of the core portfolio, including but not limited to buys, sells, dividends, interest and fees. If your core portfolios Net Contribution contains dividend, interest and fees, it will not represent the same case flow adjustment that is applied to the benchmarks for fair comparison purposes. Additionally, interest and dividends will cause increased rate of returns in the legend without a corresponding affect on the graph.

Consumer Price Index

The Consumer Price Index is a measure that examines the weighted average of prices of a basket of consumer goods and services, such as transportation, food and medical care. Changes in CPI are used to assess price changes associated with the cost of living. Note, on the performance report, the index updates on a monthly basis and updates the previous month's return on the last day of the following month. Index returns will be flat for the month until it is updated.

S&P 500

The S&P 500 composite index is an unmanaged, market capitalization weighted index of 500 common stocks widely regarded to be representative of the U.S. market in general.

S&P

Copyright © 2016 S&P Dow Jones Indices LLC, a division of S&P Global. All rights reserved. STANDARD & POOR'S, S&P, S&P 500, S&P 500 LOW VOLATILITY INDEX, S&P 100, S&P COMPOSITE 1500, S&P MIDCAP 400, S&P SMALLCAP 600, S&P GIVI, GLOBAL TITANS, DIVIDEND ARISTOCRATS, S&P TARGET DATE INDICES, GICS, SPIVA, SPDR and INDEXOLOGY are registered trademarks of Standard & Poor's Financial Services LLC, a division of S&P Global ("S&P").

^A This report may include assets that the firm does not hold and which are not included on the firm's books and records.

Prepared by: Leigh Baldwin Leigh Baldwin & Co. LLC

Report Package 1 created on: 7/21/20

Combined Account Portfolio

*Represent partial period related to other periods on this report.

⁶ The return for this holding represents a partial period relative to the report period requested on the report. At some time during the reporting period, the holding was not in the portfolio. The partial period asset will affect the total account's rate of return.

¹⁴ No data found on which to make ROR calculations.

Performance calculations are performed using the Internal Rate of Return (IRR) Calculation method

The Internal Rate of Return (IRR) is used to calculate the true, money-weighted rate of return. Like the Modified Dietz calculation, the portfolio or asset is valued at the starting and ending points of the period. And, cash flows are included based on their timing.

The IRR is related to the time-value of money or present value formula. It calculates the discount rate which will take the starting value and all cash flows to result in the ending market value.

Performance returns for time periods longer than 365 days have been annualized.

Any benchmark return calculations included on this report were performed using a cash flow adjusted calculation.

^A The source data for the following accounts was provided by Fidelity:

B1C001350

B1C002488

B1C006276

B1C006286

B1C006302

B1C006325

^A This report may include assets that the firm does not hold and which are not included on the firm's books and records.

Prepared by: Leigh Baldwin Leigh Baldwin & Co. LLC

Report Package 1 created on: 7/21/20

This page intentionally left blank.