PHILLIPS FINANCIAL MANAGEMENT, LLC

FORM 13F-HR
(Form 13F Holdings Report)

Filed 04/23/24 for the Period Ending 03/31/24

Address	6920 POINTE INVERNESS WAY SUITE 230 FORT WAYNE, IN, 46804
Telephone	260-420-7732
CIK	0001350660
Fiscal Year	12/31

UNITED STATES SECURITIES AND EXCHANGE COMMISSION

Washington, D.C. 20549

FORM 13F

OMB APPROVAL
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FORM 13F COVER PAGE

Report for the Calendar Year or Quarter Ended: 03-31-2024

Check here if Amendment: ☐ Amendment Number: ____________

This Amendment (Check only one.): ☐ is a restatement.
☐ adds new holdings entries.

Institutional Investment Manager Filing this Report:

Name: PHILLIPS FINANCIAL MANAGEMENT, LLC

Address: 6920 POINTE INVERNESS WAY
SUITE 230
FORT WAYNE IN 46804

Form 13F File Number: 028-11590

CRD Number (if applicable): 000131344

SEC File Number (if applicable): 801-63343

The institutional investment manager filing this report and the person by whom it is signed hereby represent that the person signing the report is authorized to submit it, that all information contained herein is true, correct and complete, and that it is understood that all required items, statements, schedules, lists, and tables, are considered integral parts of this form.

Person Signing this Report on Behalf of Reporting Manager:

Name: Rick Phillips

Title: Managing Member

Phone: 260-420-7732

Signature, Place, and Date of Signing:

/s/ Rick Phillips	Fort Wayne, INDIANA	04-23-2024
[Signature]	[City, State]	[Date]

Do you wish to provide information pursuant to Special Instruction 5? ☐ Yes ☒ No

Report Type (Check only one.):

☒ 13F HOLDINGS REPORT. (Check here if all holdings of this reporting manager are reported in this report.)

☐ 13F NOTICE. (Check here if no holdings reported are in this report, and all holdings are reported by other reporting manager(s).)

☐ 13F COMBINATION REPORT. (Check here if a portion of the holdings for this reporting manager are reported in this report and a portion are reported by other reporting manager(s).)

Form 13F Summary Page

Report Summary:

Number of Other Included Managers:	0
Form 13F Information table Entry Total:	263
Form 13F Information table Value Total:	1,221,200,741
	(round to nearest dollar)

List of Other Included Managers:

Provide a numbered list of the name(s) and Form 13F number(s) of all institutional investement managers with respect to which this report is filed, other than the manager filing this report.

NONE

FORM 13F INFORMATION TABLE

COLUMN 1	COLUMN 2	COLUMN 3		COLUMN 4	COLUMN 5			COLUMN 6	COLUMN 7	COLUMN 8		
NAME OF ISSUER	TITLE OF CLASS	CUSIP	FIGI	VALUE (round to nearest dollar)	SHRS OR PRN AMT	SH / PRN	PUT / CALL	INVESTMENT DISCRETION	OTHER MANAGER	VOTING AUTHORITY		
										SOLE	SHARED	NONE
ABBOTT LABS	COM	002824100	-	288,476	2,538	SH	-	SOLE	-	0	0	2,538
ABBVIE INC	COM	00287Y109	-	620,064	3,405	SH	-	SOLE	-	0	0	3,405
ABRDN SILVER ETF TRUST	PHYSCL SILVR SHS	003264108	-	205,742	8,641	SH	-	SOLE	-	0	0	8,641
ADOBE INC	COM	00724F101	-	203,858	404	SH	-	SOLE	-	0	0	404
ALPHABET INC	CAP STK CL C	02079K107	-	510,832	3,355	SH	-	SOLE	-	0	0	3,355
ALPHABET INC	CAP STK CL A	02079K305	-	891,544	5,907	SH	-	SOLE	-	0	0	5,907
ALPHATEC HLDGS INC	COM NEW	02081G201	-	835,219	60,567	SH	-	SOLE	-	0	0	60,567
AMAZON COM INC	COM	023135106	-	1,148,299	6,366	SH	-	SOLE	-	0	0	6,366
APPLE INC	COM	037833100	-	3,416,190	19,922	SH	-	SOLE	-	0	0	19,922
ATMOS ENERGY CORP	COM	049560105	-	2,978,882	25,060	SH	-	SOLE	-	0	0	25,060
BARCLAYS BANK PLC	DJUBS CMDT ETN36	06738C778	-	224,169	7,208	SH	-	SOLE	-	0	0	7,208
BERKSHIRE HATHAWAY INC DEL	CL B NEW	084670702	-	928,929	2,209	SH	-	SOLE	-	0	0	2,209
BROADCOM INC	COM	11135F101	-	223,994	169	SH	-	SOLE	-	0	0	169
COCA COLA CO	COM	191216100	-	211,377	3,455	SH	-	SOLE	-	0	0	3,455
COMMUNITY HEALTH SYS INC NEW	COM	203668108	-	233,135	66,610	SH	-	SOLE	-	0	0	66,610
DIMENSIONAL ETF TRUST	US CORE EQT MKT	25434V104	-	70,905	1,940	SH	-	SOLE	-	0	0	1,940
DIMENSIONAL ETF TRUST	INTL CORE EQT MK	25434V203	-	67,771	2,243	SH	-	SOLE	-	0	0	2,243
DIMENSIONAL ETF TRUST	US EQUITY ETF	25434V401	-	834,340	14,643	SH	-	SOLE	-	0	0	14,643
DIMENSIONAL ETF TRUST	US SMALL CAP ETF	25434V500	-	10,107,788	162,140	SH	-	SOLE	-	0	0	162,140
DIMENSIONAL ETF TRUST	GLOBAL EX US COR	25434V575	-	390,716	7,370	SH	-	SOLE	-	0	0	7,370
DIMENSIONAL ETF TRUST	GLOBAL CORE PLUS	25434V583	-	242,238	4,538	SH	-	SOLE	-	0	0	4,538
DIMENSIONAL ETF TRUST	ULTRASHORT FIXED	25434V591	-	5,740,100	113,508	SH	-	SOLE	-	0	0	113,508
DIMENSIONAL ETF TRUST	US TARGETED VLU	25434V609	-	20,657,995	379,533	SH	-	SOLE	-	0	0	379,533
DIMENSIONAL ETF TRUST	WORLD EQUITY ETF	25434V617	-	213,158	3,605	SH	-	SOLE	-	0	0	3,605
DIMENSIONAL ETF TRUST	US CORE EQUITY 1	25434V625	-	10,264	175	SH	-	SOLE	-	0	0	175
DIMENSIONAL ETF TRUST	US LARGE CAP VAL	25434V666	-	19,617,779	654,144	SH	-	SOLE	-	0	0	654,144
DIMENSIONAL ETF TRUST	US CORE EQUITY 2	25434V708	-	28,449,234	890,430	SH	-	SOLE	-	0	0	890,430
DIMENSIONAL ETF TRUST	US MKTWIDE VALUE	25434V724	-	951,047	23,253	SH	-	SOLE	-	0	0	23,253
DIMENSIONAL ETF TRUST	EMERGING MKTS CO	25434V732	-	14,153,760	555,267	SH	-	SOLE	-	0	0	555,267
DIMENSIONAL ETF TRUST	EMERGING MKTS VA	25434V740	-	91,689	3,532	SH	-	SOLE	-	0	0	3,532
DIMENSIONAL ETF TRUST	INTL HIGH PROFIT	25434V765	-	144,156	5,351	SH	-	SOLE	-	0	0	5,351
DIMENSIONAL ETF TRUST	INTL SMALL CAP E	25434V773	-	352,995	14,086	SH	-	SOLE	-	0	0	14,086
DIMENSIONAL ETF TRUST	INTL SMALL CAP V	25434V781	-	552,531	20,321	SH	-	SOLE	-	0	0	20,321
DIMENSIONAL ETF TRUST	INTL CORE EQUITY	25434V799	-	32,082,896	1,199,361	SH	-	SOLE	-	0	0	1,199,361
DIMENSIONAL ETF TRUST	INTERNATNAL VAL	25434V807	-	5,468,027	148,790	SH	-	SOLE	-	0	0	148,790
DIMENSIONAL ETF TRUST	US SMALL CAP VAL	25434V815	-	5,180,921	172,124	SH	-	SOLE	-	0	0	172,124
DIMENSIONAL ETF TRUST	US REAL ESTATE E	25434V823	-	8,865,282	396,302	SH	-	SOLE	-	0	0	396,302
DIMENSIONAL ETF TRUST	US HIGH PROFITAB	25434V831	-	10,155,340	321,270	SH	-	SOLE	-	0	0	321,270
DIMENSIONAL ETF TRUST	NATL MUN BD ETF	25434V849	-	2,948,398	61,310	SH	-	SOLE	-	0	0	61,310
DIMENSIONAL ETF TRUST	INFLATION PROTE	25434V856	-	277,530	6,728	SH	-	SOLE	-	0	0	6,728

DIMENSIONAL ETF TRUST	SHORT DURATION F	25434V864	-	29,372,263	624,410	SH	-	SOLE	-	0	0	624,410
DIMENSIONAL ETF TRUST	CORE FIXED INCOM	25434V872	-	27,108,379	646,207	SH	-	SOLE	-	0	0	646,207
DIMENSIONAL ETF TRUST	WORLD EX US CORE	25434V880	-	6,746,265	265,183	SH	-	SOLE	-	0	0	265,183
ELEVANCE HEALTH INC	COM	036752103	-	250,973	484	SH	-	SOLE	-	0	0	484
ELI LILLY & CO	COM	532457108	-	860,472	1,106	SH	-	SOLE	-	0	0	1,106
ENTERPRISE PRODS PARTNERS L	COM	293792107	-	244,528	8,380	SH	-	SOLE	-	0	0	8,380
FAIR ISAAC CORP	COM	303250104	-	289,910	232	SH	-	SOLE	-	0	0	232
FRANKLIN ELEC INC	COM	353514102	-	698,110	6,536	SH	-	SOLE	-	0	0	6,536
HOME DEPOT INC	COM	437076102	-	497,862	1,298	SH	-	SOLE	-	0	0	1,298
HP INC	COM	40434L105	-	286,848	9,492	SH	-	SOLE	-	0	0	9,492
INTERCONTINENTAL EXCHANGE IN	COM	45866F104	-	206,420	1,502	SH	-	SOLE	-	0	0	1,502
INVESCO QQQ TR	UNIT SER 1	46090E103	-	349,146	786	SH	-	SOLE	-	0	0	786
ISHARES GOLD TR	ISHARES NEW	464285204	-	767,481	18,269	SH	-	SOLE	-	0	0	18,269
ISHARES INC	MSCI AUST ETF	464286103	-	19,112	775	SH	-	SOLE	-	0	0	775
ISHARES INC	MSCI CDA ETF	464286509	-	24,882	650	SH	-	SOLE	-	0	0	650
ISHARES INC	MSCI PAC JP ETF	464286665	-	187,593	4,382	SH	-	SOLE	-	0	0	4,382
ISHARES INC	MSCI STH KOR ETF	464286772	-	27,180	405	SH	-	SOLE	-	0	0	405
ISHARES INC	CORE MSCI EMKT	46434G103	-	577,494	11,192	SH	-	SOLE	-	0	0	11,192
ISHARES INC	MSCI EMRG CHN	46434G764	-	691	12	SH	-	SOLE	-	0	0	12
ISHARES INC	MSCI TAIWAN ETF	46434G772	-	43,812	900	SH	-	SOLE	-	0	0	900
ISHARES INC	MSCI JPN ETF NEW	46434G822	-	3,568	50	SH	-	SOLE	-	0	0	50
ISHARES INC	EMNG MKTS EQT	46434G889	-	3,119,634	70,041	SH	-	SOLE	-	0	0	70,041
ISHARES SILVER TR	ISHARES	46428Q109	-	383,133	16,841	SH	-	SOLE	-	0	0	16,841
ISHARES TR	S&P 100 ETF	464287101	-	1,241	5	SH	-	SOLE	-	0	0	5
ISHARES TR	CORE S&P TTL STK	464287150	-	2,609,816	22,635	SH	-	SOLE	-	0	0	22,635
ISHARES TR	SELECT DIVID ETF	464287168	-	619,237	5,027	SH	-	SOLE	-	0	0	5,027
ISHARES TR	TIPS BD ETF	464287176	-	8,678,215	80,795	SH	-	SOLE	-	0	0	80,795
ISHARES TR	CORE S&P500 ETF	464287200	-	120,362,147	228,943	SH	-	SOLE	-	0	0	228,943
ISHARES TR	CORE US AGGBD ET	464287226	-	41,116,794	419,816	SH	-	SOLE	-	0	0	419,816
ISHARES TR	MSCI EMG MKT ETF	464287234	-	37,383	910	SH	-	SOLE	-	0	0	910
ISHARES TR	IBOXX INV CP ETF	464287242	-	426,072	3,912	SH	-	SOLE	-	0	0	3,912
ISHARES TR	S&P 500 GRWT ETF	464287309	-	352,707	4,177	SH	-	SOLE	-	0	0	4,177
ISHARES TR	GLOBAL ENERG ETF	464287341	-	4,585	107	SH	-	SOLE	-	0	0	107
ISHARES TR	NORTH AMERN NAT	464287374	-	861,626	19,151	SH	-	SOLE	-	0	0	19,151
ISHARES TR	S&P 500 VAL ETF	464287408	-	51,278,937	274,498	SH	-	SOLE	-	0	0	274,498
ISHARES TR	1 3 YR TREAS BD	464287457	-	2,243,961	27,439	SH	-	SOLE	-	0	0	27,439
ISHARES TR	MSCI EAFE ETF	464287465	-	6,315,378	79,081	SH	-	SOLE	-	0	0	79,081
ISHARES TR	RUS MDCP VAL ETF	464287473	-	596,320	4,758	SH	-	SOLE	-	0	0	4,758
ISHARES TR	RUS MID CAP ETF	464287499	-	3,097,035	36,830	SH	-	SOLE	-	0	0	36,830
ISHARES TR	CORE S&P MCP ETF	464287507	-	70,154,011	1,154,989	SH	-	SOLE	-	0	0	1,154,989
ISHARES TR	ISHARES BIOTECH	464287556	-	26,895	196	SH	-	SOLE	-	0	0	196
ISHARES TR	GLOBAL 100 ETF	464287572	-	93,255	1,043	SH	-	SOLE	-	0	0	1,043
ISHARES TR	RUS 1000 VAL ETF	464287598	-	2,019,044	11,273	SH	-	SOLE	-	0	0	11,273
ISHARES TR	RUS 1000 GRW ETF	464287614	-	294,582	874	SH	-	SOLE	-	0	0	874
ISHARES TR	RUS 1000 ETF	464287622	-	3,363,326	11,677	SH	-	SOLE	-	0	0	11,677
ISHARES TR	RUS 2000 VAL ETF	464287630	-	725,444	4,568	SH	-	SOLE	-	0	0	4,568
ISHARES TR	RUSSELL 2000 ETF	464287655	-	14,931	71	SH	-	SOLE	-	0	0	71
ISHARES TR	CORE S&P US VLU	464287663	-	1,258,834	13,919	SH	-	SOLE	-	0	0	13,919
ISHARES TR	RUSSELL 3000 ETF	464287689	-	146,739	489	SH	-	SOLE	-	0	0	489
ISHARES TR	S&P MC 400VL ETF	464287705	-	2,348,530	19,854	SH	-	SOLE	-	0	0	19,854

ISHARES TR	U.S. TECH ETF	464287721	-	1,486	11	SH	-	SOLE	-		0	0	11
ISHARES TR	U.S. REAL ES ETF	464287739	-	1,798	20	SH	-	SOLE	-		0	0	20
ISHARES TR	U.S. ENERGY ETF	464287796	-	22,576	457	SH	-	SOLE	-		0	0	457
ISHARES TR	CORE S&P SCP ETF	464287804	-	10,092,373	91,317	SH	-	SOLE	-		0	0	91,317
ISHARES TR	U.S. BAS MTL ETF	464287838	-	13,022	88	SH	-	SOLE	-		0	0	88
ISHARES TR	EUROPE ETF	464287861	-	142,237	2,555	SH	-	SOLE	-		0	0	2,555
ISHARES TR	SP SMCP600VL ETF	464287879	-	20,944,721	203,822	SH	-	SOLE	-		0	0	203,822
ISHARES TR	S&P SML 600 GWT	464287887	-	91,642	701	SH	-	SOLE	-		0	0	701
ISHARES TR	SHRT NAT MUN ETF	464288158	-	5,833,147	55,697	SH	-	SOLE	-		0	0	55,697
ISHARES TR	MSCI ACWI EX US	464288240	-	424,504	7,951	SH	-	SOLE	-		0	0	7,951
ISHARES TR	EAFE SML CP ETF	464288273	-	135,526	2,140	SH	-	SOLE	-		0	0	2,140
ISHARES TR	JPMORGAN USD EMG	464288281	-	18,741	209	SH	-	SOLE	-		0	0	209
ISHARES TR	NATIONAL MUN ETF	464288414	-	6,323,560	58,769	SH	-	SOLE	-		0	0	58,769
ISHARES TR	INTL DEVPPTY ETF	464288422	-	22,177	781	SH	-	SOLE	-		0	0	781
ISHARES TR	IBOXX HI YD ETF	464288513	-	222,918	2,868	SH	-	SOLE	-		0	0	2,868
ISHARES TR	CRE U S REIT ETF	464288521	-	11,796,106	219,258	SH	-	SOLE	-		0	0	219,258
ISHARES TR	MBS ETF	464288588	-	120,885	1,308	SH	-	SOLE	-		0	0	1,308
ISHARES TR	INTRM GOV CR ETF	464288612	-	162,612	1,564	SH	-	SOLE	-		0	0	1,564
ISHARES TR	USD INV GRDE ETF	464288620	-	14,216	280	SH	-	SOLE	-		0	0	280
ISHARES TR	ISHS 5-10YR INVT	464288638	-	2,990,904	57,963	SH	-	SOLE	-		0	0	57,963
ISHARES TR	ISHS 1-5YR INVS	464288646	-	659,961	12,870	SH	-	SOLE	-		0	0	12,870
ISHARES TR	SHORT TREAS BD	464288679	-	26,861	243	SH	-	SOLE	-		0	0	243
ISHARES TR	U.S. MED DVC ETF	464288810	-	5,859	100	SH	-	SOLE	-		0	0	100
ISHARES TR	EAFE VALUE ETF	464288877	-	22,016	405	SH	-	SOLE	-		0	0	405
ISHARES TR	EAFE GRWTH ETF	464288885	-	20,899	201	SH	-	SOLE	-		0	0	201
ISHARES TR	MSCI USA MIN VOL	46429B697	-	672	8	SH	-	SOLE	-		0	0	8
ISHARES TR	0-5 YR TIPS ETF	46429B747	-	3,445,332	34,651	SH	-	SOLE	-		0	0	34,651
ISHARES TR	MSCI USA QLT FCT	46432F339	-	3,956	24	SH	-	SOLE	-		0	0	24
ISHARES TR	CORE MSCI TOTAL	46432F834	-	57,818,724	852,030	SH	-	SOLE	-		0	0	852,030
ISHARES TR	CORE MSCI EAFE	46432F842	-	3,237,476	43,620	SH	-	SOLE	-		0	0	43,620
ISHARES TR	CORE 1 5 YR USD	46432F859	-	14,985,621	315,886	SH	-	SOLE	-		0	0	315,886
ISHARES TR	INTL EQTY FACTOR	46434V274	-	15,911,634	533,232	SH	-	SOLE	-		0	0	533,232
ISHARES TR	U S EQUITY FACTR	46434V282	-	32,071,767	596,019	SH	-	SOLE	-		0	0	596,019
ISHARES TR	US SML CAP EQT	46434V290	-	5,591,770	87,949	SH	-	SOLE	-		0	0	87,949
ISHARES TR	EXPONENTIAL TECH	46434V381	-	6,618	111	SH	-	SOLE	-		0	0	111
ISHARES TR	CORE TOTAL USD	46434V613	-	2,541,960	55,757	SH	-	SOLE	-		0	0	55,757
ISHARES TR	CORE DIV GRWTH	46434V621	-	43,603	751	SH	-	SOLE	-		0	0	751
ISHARES TR	GLOBAL REIT ETF	46434V647	-	117,808	4,975	SH	-	SOLE	-		0	0	4,975
ISHARES TR	BLACKROCK ULTRA	46434V878	-	7,015,518	138,756	SH	-	SOLE	-		0	0	138,756
ISHARES TR	IBONDS DEC25 ETF	46434VBD1	-	1,926,521	77,651	SH	-	SOLE	-		0	0	77,651
ISHARES TR	IBONDS DEC24 ETF	46434VBG4	-	2,249,615	89,805	SH	-	SOLE	-		0	0	89,805
ISHARES TR	INVESTMENT GRADE	46435G219	-	138,138	3,080	SH	-	SOLE	-		0	0	3,080
ISHARES TR	CR 5 10 YR ETF	46435G417	-	2,288,533	53,352	SH	-	SOLE	-		0	0	53,352
ISHARES TR	ESG AWR MSCI USA	46435G425	-	2,884	25	SH	-	SOLE	-		0	0	25
ISHARES TR	CORE INTL AGGR	46435G672	-	20,601,442	412,441	SH	-	SOLE	-		0	0	412,441
ISHARES TR	IBONDS DEC2026	46435GAA0	-	1,608,420	67,439	SH	-	SOLE	-		0	0	67,439
ISHARES TR	CYBERSECURITY	46435U135	-	10,120	216	SH	-	SOLE	-		0	0	216
ISHARES TR	IBONDS 25 TRM HG	46435U168	-	1,412,900	60,432	SH	-	SOLE	-		0	0	60,432

ISHARES TR	IBONDS 24 TRM HG	46435U184	-	1,525,524	65,431	SH	-	SOLE	-	0	0	65,431
ISHARES TR	GENOMICS IMMUN	46435U192	-	1,011	42	SH	-	SOLE	-	0	0	42
ISHARES TR	IBONDS DEC 26	46435U259	-	1,105,336	43,603	SH	-	SOLE	-	0	0	43,603
ISHARES TR	IBONDS DEC 27	46435U283	-	1,132,549	44,996	SH	-	SOLE	-	0	0	44,996
ISHARES TR	IBONDS DEC 28	46435U325	-	437,398	17,309	SH	-	SOLE	-	0	0	17,309
ISHARES TR	IBONDS DEC 25	46435U432	-	1,079,674	40,804	SH	-	SOLE	-	0	0	40,804
ISHARES TR	IBDS DEC28 ETF	46435U515	-	137,202	5,509	SH	-	SOLE	-	0	0	5,509
ISHARES TR	ROBOTICS ARTIF	46435U556	-	344	10	SH	-	SOLE	-	0	0	10
ISHARES TR	IBONDS DEC	46435U697	-	1,661,008	64,008	SH	-	SOLE	-	0	0	64,008
ISHARES TR	US INFRASTRUC	46435U713	-	8,717	201	SH	-	SOLE	-	0	0	201
ISHARES TR	BROAD USD HIGH	46435U853	-	16,304,321	445,595	SH	-	SOLE	-	0	0	445,595
ISHARES TR	IBONDS 27 ETF	46435UAA9	-	148,393	6,235	SH	-	SOLE	-	0	0	6,235
ISHARES TR	IBONDS DEC 29	46436E205	-	126,377	5,538	SH	-	SOLE	-	0	0	5,538
ISHARES TR	US TECH BRKTHR	46436E502	-	2,681	56	SH	-	SOLE	-	0	0	56
ISHARES TR	IBONDS 2026 TERM	46436E528	-	586,554	25,436	SH	-	SOLE	-	0	0	25,436
ISHARES TR	IBONDS DEC 2030	46436E726	-	24,396	1,140	SH	-	SOLE	-	0	0	1,140
ISHARES TR	IBONDS 26 TRM TS	46436E858	-	1,186,416	52,242	SH	-	SOLE	-	0	0	52,242
ISHARES TR	IBONDS 25 TRM TS	46436E866	-	1,681,085	72,367	SH	-	SOLE	-	0	0	72,367
ISHARES TR	IBONDS 24 TRM TS	46436E874	-	2,376,955	99,288	SH	-	SOLE	-	0	0	99,288
ISHARES U S ETF TR	BLACKROCK SH DUR	46431W507	-	498,494	9,879	SH	-	SOLE	-	0	0	9,879
JOHNSON & JOHNSON	COM	478160104	-	230,978	1,460	SH	-	SOLE	-	0	0	1,460
JPMORGAN CHASE & CO	COM	46625H100	-	3,112,512	15,539	SH	-	SOLE	-	0	0	15,539
KROGER CO	COM	501044101	-	225,897	3,954	SH	-	SOLE	-	0	0	3,954
LINCOLN NATL CORP IND	COM	534187109	-	593,839	18,598	SH	-	SOLE	-	0	0	18,598
LOWES COS INC	COM	548661107	-	351,534	1,380	SH	-	SOLE	-	0	0	1,380
MASTERCARD INCORPORATED	CL A	57636Q104	-	320,728	666	SH	-	SOLE	-	0	0	666
META PLATFORMS INC	CL A	30303M102	-	280,672	578	SH	-	SOLE	-	0	0	578
MICROSOFT CORP	COM	594918104	-	1,818,373	4,322	SH	-	SOLE	-	0	0	4,322
NVIDIA CORPORATION	COM	67066G104	-	823,143	911	SH	-	SOLE	-	0	0	911
OLD NATL BANCORP IND	COM	680033107	-	486,749	27,958	SH	-	SOLE	-	0	0	27,958
PEPSICO INC	COM	713448108	-	227,513	1,300	SH	-	SOLE	-	0	0	1,300
PROCTER AND GAMBLE CO	COM	742718109	-	205,424	1,266	SH	-	SOLE	-	0	0	1,266
PROGRESSIVE CORP	COM	743315103	-	235,361	1,138	SH	-	SOLE	-	0	0	1,138
PROSPECT CAP CORP	NOTE 6.375% 3/0	74348TAT9	-	99,252	100,000	PRN	-	SOLE	-	0	0	100,000
REDWOOD TRUST INC	NOTE 5.625% 7/1	758075AD7	-	49,810	50,000	PRN	-	SOLE	-	0	0	50,000
SCHWAB STRATEGIC TR	US LRG CAP ETF	808524201	-	5,229,982	84,273	SH	-	SOLE	-	0	0	84,273
SCHWAB STRATEGIC TR	US LCAP GR ETF	808524300	-	23,551	254	SH	-	SOLE	-	0	0	254
SCHWAB STRATEGIC TR	US LCAP VA ETF	808524409	-	51,666	680	SH	-	SOLE	-	0	0	680
SCHWAB STRATEGIC TR	US MID-CAP ETF	808524508	-	1,387,323	17,037	SH	-	SOLE	-	0	0	17,037
SCHWAB STRATEGIC TR	US SML CAP ETF	808524607	-	2,657,532	53,971	SH	-	SOLE	-	0	0	53,971
SCHWAB STRATEGIC TR	EMRG MKTEQ ETF	808524706	-	39,340	1,558	SH	-	SOLE	-	0	0	1,558
SCHWAB STRATEGIC TR	US DIVIDEND EQ	808524797	-	21,770	270	SH	-	SOLE	-	0	0	270
SCHWAB STRATEGIC TR	INTL EQTY ETF	808524805	-	88,692	2,273	SH	-	SOLE	-	0	0	2,273
SCHWAB STRATEGIC TR	US AGGREGATE B	808524839	-	5,009,223	108,896	SH	-	SOLE	-	0	0	108,896
SCHWAB STRATEGIC TR	US TIPS ETF	808524870	-	860,329	16,494	SH	-	SOLE	-	0	0	16,494
SELECT SECTOR SPDR TR	SBI HEALTHCARE	81369Y209	-	54,660	370	SH	-	SOLE	-	0	0	370
SELECT SECTOR SPDR TR	SBI CONS STPLS	81369Y308	-	25,199	330	SH	-	SOLE	-	0	0	330
SELECT SECTOR SPDR TR	SBI CONS DISCR	81369Y407	-	71,717	390	SH	-	SOLE	-	0	0	390
SELECT SECTOR SPDR TR	ENERGY	81369Y506	-	137,461	1,456	SH	-	SOLE	-	0	0	1,456
SELECT SECTOR SPDR TR	TECHNOLOGY	81369Y803	-	178,904	859	SH	-	SOLE	-	0	0	859
SPDR GOLD TR	GOLD SHS	78463V107	-	1,247,486	6,064	SH	-	SOLE	-	0	0	6,064
SPDR INDEX SHS FDS	PORTFOLIO EMG MK	78463X509	-	10,826	299	SH	-	SOLE	-	0	0	299
SPDR INDEX SHS FDS	GLB NAT RESRCE	78463X541	-	3,428,302	59,180	SH	-	SOLE	-	0	0	59,180
SPDR INDEX SHS FDS	DJ GLB RL ES ETF	78463X749	-	201,405	4,704	SH	-	SOLE	-	0	0	4,704

SPDR INDEX SHS FDS	DJ INTL RL ETF	78463X863	-	8,479	325	SH	-	SOLE	-	0	0	325
SPDR INDEX SHS FDS	S&P INTL SMLCP	78463X871	-	7,919	244	SH	-	SOLE	-	0	0	244
SPDR INDEX SHS FDS	PORTFOLIO DEVLPD	78463X889	-	1,160,248	32,373	SH	-	SOLE	-	0	0	32,373
SPDR S&P 500 ETF TR	TR UNIT	78462F103	-	3,732,020	7,135	SH	-	SOLE	-	0	0	7,135
SPDR SER TR	NYSE TECH ETF	78464A102	-	10,761	59	SH	-	SOLE	-	0	0	59
SPDR SER TR	S&P 600 SMCP GRW	78464A201	-	8,374	96	SH	-	SOLE	-	0	0	96
SPDR SER TR	S&P 600 SMCP VAL	78464A300	-	4,646	56	SH	-	SOLE	-	0	0	56
SPDR SER TR	PORTFOLIO INTRMD	78464A375	-	343,254	10,500	SH	-	SOLE	-	0	0	10,500
SPDR SER TR	PORTFOLIO SHORT	78464A474	-	299,427	10,058	SH	-	SOLE	-	0	0	10,058
SPDR SER TR	PRTFLO S&P500 VL	78464A508	-	339,778	6,782	SH	-	SOLE	-	0	0	6,782
SPDR SER TR	DJ REIT ETF	78464A607	-	2,318,083	24,595	SH	-	SOLE	-	0	0	24,595
SPDR SER TR	PORTFOLIO AGRGTE	78464A649	-	11,792	466	SH	-	SOLE	-	0	0	466
SPDR SER TR	PORTFLI TIPS ETF	78464A656	-	4,462,225	174,170	SH	-	SOLE	-	0	0	174,170
SPDR SER TR	S&P DIVID ETF	78464A763	-	686,779	5,233	SH	-	SOLE	-	0	0	5,233
SPDR SER TR	PORTFOLIO S&P400	78464A847	-	170,421	3,195	SH	-	SOLE	-	0	0	3,195
SPDR SER TR	PORTFOLIO S&P500	78464A854	-	124,598	2,025	SH	-	SOLE	-	0	0	2,025
SPDR SER TR	OILGAS EQUIP	78468R549	-	4,655	50	SH	-	SOLE	-	0	0	50
SPDR SER TR	PORTFLI HIGH YLD	78468R606	-	340,686	14,522	SH	-	SOLE	-	0	0	14,522
SPDR SER TR	BLOOMBERG HIGH Y	78468R622	-	2,506,114	26,325	SH	-	SOLE	-	0	0	26,325
SPDR SER TR	S&P KENSHO NEW	78468R648	-	3,318	69	SH	-	SOLE	-	0	0	69
SPDR SER TR	S&P KENSHO CLEAN	78468R655	-	8,548	132	SH	-	SOLE	-	0	0	132
SPDR SER TR	PORTFOLIO S&P600	78468R853	-	110,971	2,578	SH	-	SOLE	-	0	0	2,578
STEEL DYNAMICS INC	COM	858119100	-	246,655	1,664	SH	-	SOLE	-	0	0	1,664
TESLA INC	COM	88160R101	-	507,813	2,889	SH	-	SOLE	-	0	0	2,889
UNITEDHEALTH GROUP INC	COM	91324P102	-	202,827	410	SH	-	SOLE	-	0	0	410
VANGUARD ADMIRAL FDS INC	500 VAL IDX FD	921932703	-	22,773,145	126,188	SH	-	SOLE	-	0	0	126,188
VANGUARD ADMIRAL FDS INC	SMLCP 600 VAL	921932778	-	1,404,552	15,885	SH	-	SOLE	-	0	0	15,885
VANGUARD ADMIRAL FDS INC	SMLLCP 600 IDX	921932828	-	4,813,435	47,423	SH	-	SOLE	-	0	0	47,423
VANGUARD ADMIRAL FDS INC	MIDCP 400 VAL	921932844	-	1,231,066	13,558	SH	-	SOLE	-	0	0	13,558
VANGUARD ADMIRAL FDS INC	MIDCP 400 IDX	921932885	-	4,858,158	47,162	SH	-	SOLE	-	0	0	47,162
VANGUARD BD INDEX FDS	LONG TERM BOND	921937793	-	30,089	416	SH	-	SOLE	-	0	0	416
VANGUARD BD INDEX FDS	INTERMED TERM	921937819	-	14,182,458	188,096	SH	-	SOLE	-	0	0	188,096
VANGUARD BD INDEX FDS	SHORT TRM BOND	921937827	-	9,060,543	118,176	SH	-	SOLE	-	0	0	118,176
VANGUARD BD INDEX FDS	TOTAL BND MRKT	921937835	-	22,646,717	311,809	SH	-	SOLE	-	0	0	311,809
VANGUARD CHARLOTTE FDS	TOTAL INT BD ETF	92203J407	-	30,355,352	617,104	SH	-	SOLE	-	0	0	617,104
VANGUARD INDEX FDS	S&P 500 ETF SHS	922908363	-	34,368,136	71,496	SH	-	SOLE	-	0	0	71,496
VANGUARD INDEX FDS	MCAP VL IDXVIP	922908512	-	2,140,488	13,729	SH	-	SOLE	-	0	0	13,729
VANGUARD INDEX FDS	REAL ESTATE ETF	922908553	-	17,289,437	199,924	SH	-	SOLE	-	0	0	199,924
VANGUARD INDEX FDS	SML CP GRW ETF	922908595	-	28,158	108	SH	-	SOLE	-	0	0	108
VANGUARD INDEX FDS	SM CP VAL ETF	922908611	-	14,334,739	74,707	SH	-	SOLE	-	0	0	74,707
VANGUARD INDEX FDS	MID CAP ETF	922908629	-	27,502,848	110,073	SH	-	SOLE	-	0	0	110,073
VANGUARD INDEX FDS	LARGE CAP ETF	922908637	-	4,436,588	18,504	SH	-	SOLE	-	0	0	18,504
VANGUARD INDEX FDS	EXTEND MKT ETF	922908652	-	1,756,106	10,019	SH	-	SOLE	-	0	0	10,019
VANGUARD INDEX FDS	GROWTH ETF	922908736	-	221,321	643	SH	-	SOLE	-	0	0	643
VANGUARD INDEX FDS	VALUE ETF	922908744	-	6,073,941	37,295	SH	-	SOLE	-	0	0	37,295
VANGUARD INDEX FDS	SMALL CP ETF	922908751	-	2,910,865	12,734	SH	-	SOLE	-	0	0	12,734
VANGUARD INDEX FDS	TOTAL STK MKT	922908769	-	7,274,820	27,991	SH	-	SOLE	-	0	0	27,991
VANGUARD INTL EQUITY INDEX F	GLB EX US ETF	922042676	-	692,571	16,435	SH	-	SOLE	-	0	0	16,435
VANGUARD INTL EQUITY INDEX F	TT WRLD ST ETF	922042742	-	89,717	812	SH	-	SOLE	-	0	0	812
VANGUARD INTL EQUITY INDEX F	ALLWRLD EX US	922042775	-	9,185,462	156,615	SH	-	SOLE	-	0	0	156,615
VANGUARD INTL EQUITY INDEX F	FTSE EMR MKT ETF	922042858	-	1,463,339	35,033	SH	-	SOLE	-	0	0	35,033
VANGUARD INTL EQUITY INDEX F	FTSE PACIFIC ETF	922042866	-	279,258	3,673	SH	-	SOLE	-	0	0	3,673

VANGUARD INTL EQUITY INDEX F	FTSE EUROPE ETF	922042874	-	353,939	5,256	SH	-	SOLE	-	0	0	5,256
VANGUARD MALVERN FDS	STRM INFPROIDX	922020805	-	6,161,881	128,667	SH	-	SOLE	-	0	0	128,667
VANGUARD MUN BD FDS	TAX EXEMPT BD	922907746	-	3,054,520	60,366	SH	-	SOLE	-	0	0	60,366
VANGUARD SCOTTSDALE FDS	SHORT TERM TREAS	92206C102	-	49,766	857	SH	-	SOLE	-	0	0	857
VANGUARD SCOTTSDALE FDS	SHRT TRM CORP BD	92206C409	-	8,759,643	113,305	SH	-	SOLE	-	0	0	113,305
VANGUARD SCOTTSDALE FDS	VNG RUS1000GRW	92206C680	-	68,643	792	SH	-	SOLE	-	0	0	792
VANGUARD SCOTTSDALE FDS	INTER TERM TREAS	92206C706	-	2,518	43	SH	-	SOLE	-	0	0	43
VANGUARD SCOTTSDALE FDS	MTG-BKD SECS ETF	92206C771	-	2,887,022	63,298	SH	-	SOLE	-	0	0	63,298
VANGUARD SCOTTSDALE FDS	INT-TERM CORP	92206C870	-	16,828,699	209,026	SH	-	SOLE	-	0	0	209,026
VANGUARD STAR FDS	VG TL INTL STK F	921909768	-	39,442,075	654,097	SH	-	SOLE	-	0	0	654,097
VANGUARD TAX-MANAGED FDS	VAN FTSE DEV MKT	921943858	-	978,432	19,502	SH	-	SOLE	-	0	0	19,502
VANGUARD WORLD FD	MEGA CAP VAL ETF	921910840	-	7,142,157	59,762	SH	-	SOLE	-	0	0	59,762
VANGUARD WORLD FD	MEGA CAP INDEX	921910873	-	8,781,783	46,994	SH	-	SOLE	-	0	0	46,994
VANGUARD WORLD FD	ENERGY ETF	92204A306	-	1,034,240	7,853	SH	-	SOLE	-	0	0	7,853
VANGUARD WORLD FD	INF TECH ETF	92204A702	-	18,876	36	SH	-	SOLE	-	0	0	36
VANGUARD WORLD FD	MATERIALS ETF	92204A801	-	823,240	4,027	SH	-	SOLE	-	0	0	4,027
VISA INC	COM CL A	92826C839	-	367,274	1,316	SH	-	SOLE	-	0	0	1,316
WALMART INC	COM	931142103	-	388,615	6,459	SH	-	SOLE	-	0	0	6,459
WILLIAMS COS INC	COM	969457100	-	419,980	10,777	SH	-	SOLE	-	0	0	10,777