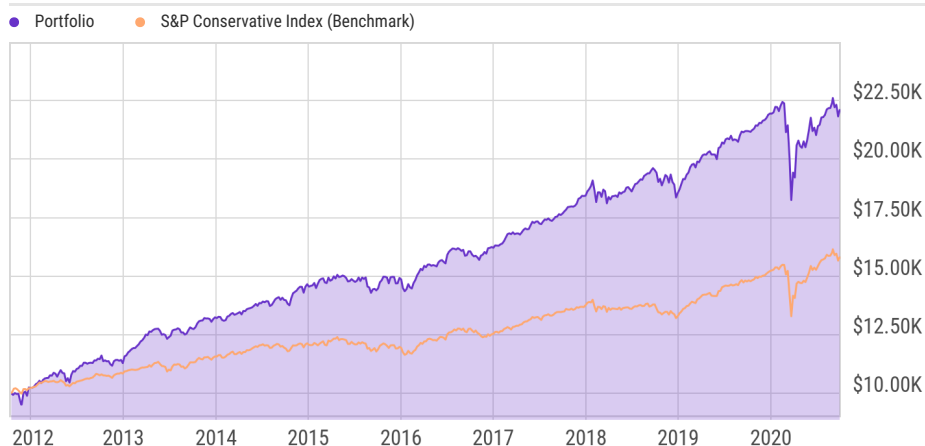


## Cumulative Return

October 17, 2011 through September 30, 2020



\*Benchmark information defined in disclosure section.  
The performance data quoted presents past performance; past performance does not guarantee future results; the investment return and principal value of an investment will fluctuate; an investor's shares, when redeemed, may be worth more or less than their original cost; current performance may be lower or higher than the performance data quoted

## Basic Info

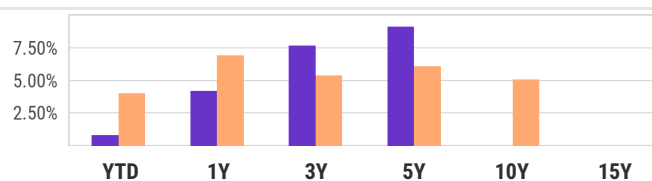
50/50 Stock/Bond Split, focused on Yield and risk-adjusted performance

**Benchmark**  
S&P Conservative Index\*

**Advisory Fee**  
-

## Periodic Return

Data as of Sept. 30, 2020



	YTD	1Y	3Y	5Y	10Y	15Y
<b>Portfolio</b>	0.82%	4.21%	7.72%	9.17%	--	--
<b>Benchmark</b>	4.04%	6.95%	5.43%	6.13%	5.12%	--

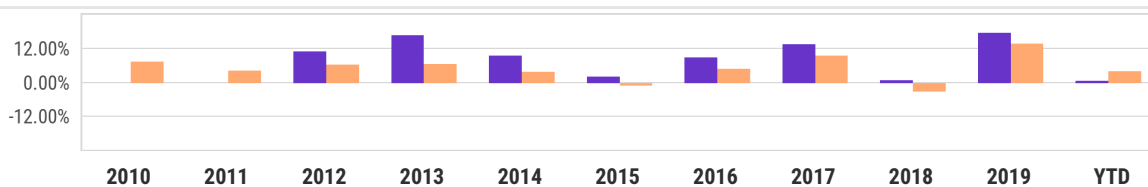
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## Key Stats

<b>Expense Ratio</b>	0.44%	<b>Distribution Yield</b>	3.07%
<b>Cash Net Allocation</b>	3.89%	<b>Alpha 5Y</b>	1.722
<b>Beta (5Y)</b>	1.250	<b>YTD Total Returns</b>	0.82%

## Annual Return

Data as of Sept. 30, 2020 †Partial year data not shown

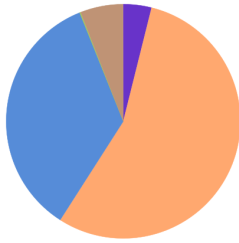


	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	YTD
<b>Portfolio</b>	--	-†	11.08%	16.82%	9.57%	2.13%	9.06%	13.71%	1.05%	17.62%	0.82%
<b>Benchmark</b>	7.41%	4.37%	6.38%	6.64%	3.98%	-1.01%	5.04%	9.70%	-3.08%	13.90%	4.04%

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## Asset Allocation



	Portfolio	Bmark		Portfolio	Bmark
● Cash	3.89%	6.84%	● Convertible	0.13%	0.61%
● Stock	55.17%	31.68%	● Preferred	0.00%	0.00%
● Bond	34.87%	60.86%	● Other	5.94%	0.01%

## Geographic Exposure



Market Classification	Portfolio	Bmark
● % Developed Markets	97.33%	90.74%
● % Emerging Markets	2.67%	9.26%



Region	Portfolio	Bmark
● Americas	80.16%	69.79%
● Greater Europe	12.67%	17.26%
● Greater Asia	7.17%	12.95%

## Top 10 Holdings

Data as of Sept. 30, 2020



Symbol	Name	% Weight	Price	1Y Rtn
● BNDX	Vanguard Total International Bond ETF	13.17%	58.26	2.23%
● DGRW	WisdomTree US Quality Dividend Gr ETF	13.09%	49.21	12.08%
● DGRO	iShares Core Dividend Growth ETF	12.73%	39.46	3.98%
● USMV	iShares MSCI USA Min Vol Factor ETF	12.66%	63.36	1.52%
● ACWV	iShares MSCI Global Min Vol Factor ETF	12.61%	91.63	-0.69%
● EAGG	iShares ESG U.S. Aggregate Bond ETF	11.14%	56.58	7.11%
● TIPRX	Bluerock Total Income+ Real Estate A	9.33%	28.91	1.67%
● SRLN	SPDR® Blackstone / GSO Senior Loan ETF	8.30%	44.65	1.49%
● FTSL	First Trust Senior Loan ETF	6.98%	46.27	1.35%

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