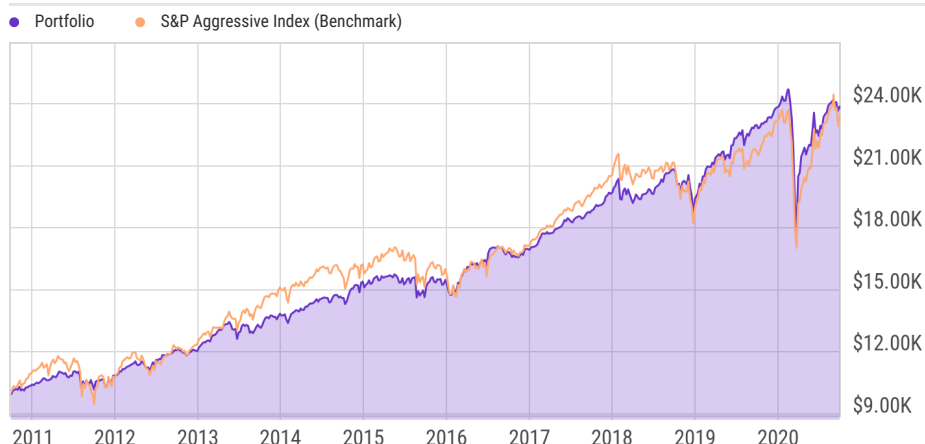


# SFM Aggressive Low-Cost Income



## Cumulative Return

September 30, 2010 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

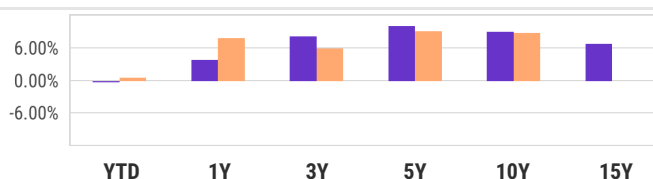
70/30 Stock/Bond Split with high yield holdings selected based on risk-adjusted performance, using only low-cost ETFs.

**Benchmark**  
S&P Aggressive Index\*

**Advisory Fee**  
-

## Periodic Return

Data as of Sept. 30, 2020



	YTD	1Y	3Y	5Y	10Y	15Y
<b>Portfolio</b>	-0.31%	3.89%	8.18%	10.15%	9.06%	6.80%
<b>Benchmark</b>	0.56%	7.91%	5.95%	9.15%	8.86%	--

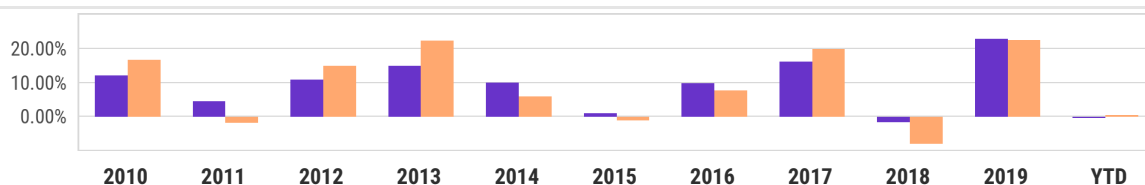
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## Key Stats

<b>Expense Ratio</b>	0.21%	<b>Distribution Yield</b>	2.70%
<b>Cash Net Allocation</b>	0.98%	<b>Alpha 5Y</b>	2.888
<b>Beta (5Y)</b>	0.7914	<b>YTD Total Returns</b>	-0.31%

## Annual Return

Data as of Sept. 30, 2020

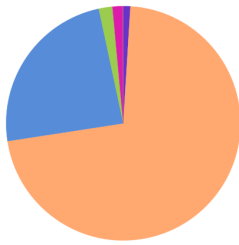


	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	YTD
<b>Portfolio</b>	12.23%	4.54%	10.98%	15.09%	10.16%	1.02%	9.88%	16.26%	-1.48%	22.98%	-0.31%
<b>Benchmark</b>	16.74%	-1.74%	15.03%	22.42%	6.01%	-1.08%	7.77%	20.04%	-7.87%	22.61%	0.56%

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## Asset Allocation



	Portfolio	Bmark		Portfolio	Bmark
● Cash	0.98%	2.45%	● Convertible	1.89%	0.17%
● Stock	71.59%	80.76%	● Preferred	1.42%	0.00%
● Bond	24.08%	16.62%	● Other	0.04%	0.01%

## Geographic Exposure



Market Classification	Portfolio	Bmark
● % Developed Markets	97.68%	91.61%
● % Emerging Markets	2.32%	8.39%



Region	Portfolio	Bmark
● Americas	86.06%	61.32%
● Greater Europe	8.07%	19.78%
● Greater Asia	5.87%	18.90%

## Top 10 Holdings

Data as of Sept. 30, 2020



Symbol	Name	% Weight	Price	1Y Rtn
● VIG	Vanguard Dividend Appreciation ETF	18.95%	127.70	9.45%
● DGRO	iShares Core Dividend Growth ETF	17.59%	39.46	3.98%
● ACWV	iShares MSCI Global Min Vol Factor ETF	17.42%	91.63	-0.69%
● USMV	iShares MSCI USA Min Vol Factor ETF	16.79%	63.36	1.52%
● LQD	iShares iBoxx \$ Invtm Grade Corp Bd ETF	7.63%	134.73	9.26%
● SPIB	SPDR® Portfolio Interm Term Corp Bd ETF	6.79%	36.78	7.09%
● FPE	First Trust Preferred Sec & Inc ETF	4.35%	19.12	2.18%
● SRLN	SPDR® Blackstone / GSO Senior Loan ETF	3.87%	44.65	1.49%
● FTSL	First Trust Senior Loan ETF	3.39%	46.27	1.35%
● IYLD	iShares Morningstar Multi-Asset Inc ETF	3.22%	22.54	-4.51%

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