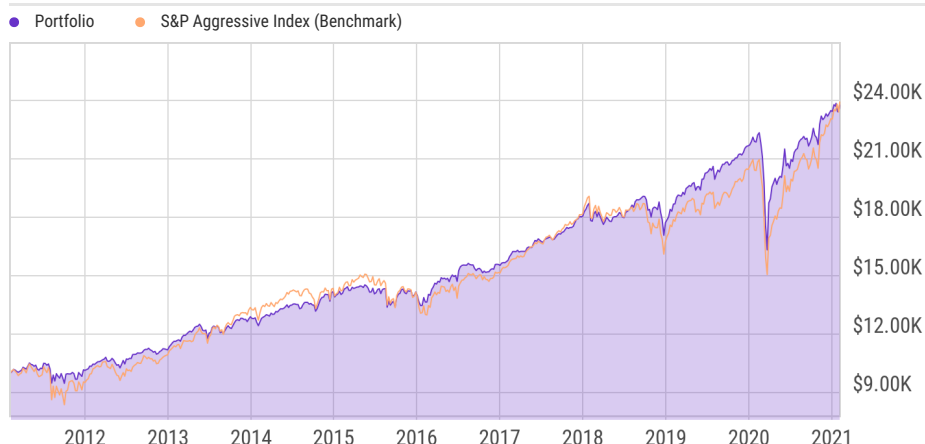


# SFM Aggressive Low-Cost Income Strategy



## Cumulative Return

February 08, 2011 through February 08, 2021



\*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

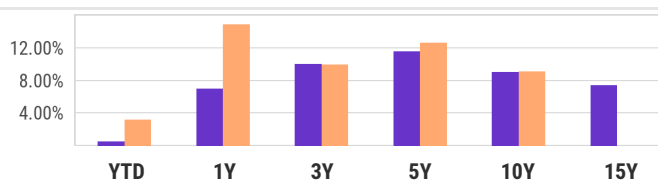
70/30 Stock/Bond Split with high yield holdings selected based on risk-adjusted performance, using only low-cost ETFs.

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

**Advisory Fee**  
-

## Periodic Return

Data as of Feb. 5, 2021



	YTD	1Y	3Y	5Y	10Y	15Y
<b>Portfolio</b>	0.57%	7.07%	10.05%	11.64%	9.09%	7.49%
<b>Benchmark</b>	3.26%	14.92%	9.98%	12.68%	9.17%	--

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## Key Stats

**Expense Ratio**  
0.22%

**Distribution Yield**  
2.36%

**Cash Net Allocation**  
1.95%

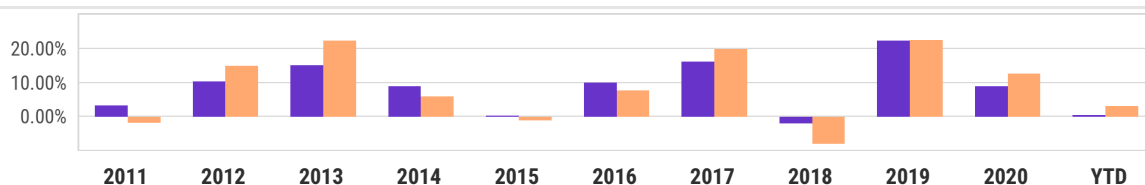
**Beta vs Cat 5Y**  
0.7926

**Alpha vs Cat 5Y**  
1.634

**YTD Total Returns**  
0.57%

## Annual Return

Data as of Feb. 5, 2021

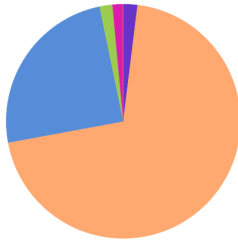


	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	YTD
<b>Portfolio</b>	3.40%	10.43%	15.24%	8.99%	0.36%	10.05%	16.25%	-1.82%	22.36%	8.95%	0.57%
<b>Benchmark</b>	-1.74%	15.03%	22.42%	6.01%	-1.08%	7.77%	20.04%	-7.87%	22.61%	12.81%	3.26%

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## Asset Allocation



	Portfolio	Bmark		Portfolio	Bmark
● Cash	1.95%	3.88%	● Convertible	1.76%	0.20%
● Stock	70.14%	80.06%	● Preferred	1.42%	0.00%
● Bond	24.67%	15.83%	● Other	0.05%	0.03%

## Geographic Exposure



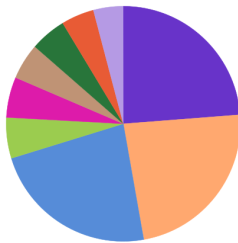
Market Classification	Portfolio	Bmark
● % Developed Markets	97.11%	90.94%
● % Emerging Markets	2.89%	9.06%



Region	Portfolio	Bmark
● Americas	84.28%	61.08%
● Greater Europe	8.39%	19.50%
● Greater Asia	7.33%	19.42%

## Top 10 Holdings

Data as of Feb. 8, 2021



Symbol	Name	% Weight	Price	1Y Rtn
● VIG	Vanguard Dividend Appreciation ETF	23.77%	141.81	11.72%
● DGRO	iShares Core Dividend Growth ETF	23.43%	45.72	9.61%
● ACWV	iShares MSCI Global Min Vol Factor ETF	23.06%	97.28	0.51%
● BND	Vanguard Total Bond Market ETF	5.60%	86.96	4.90%
● SRLN	SPDR® Blackstone / GSO Senior Loan ETF	5.57%	45.93	4.20%
● FPE	First Trust Preferred Sec & Inc ETF	4.96%	20.26	5.00%
● LQD	iShares iBoxx \$ Invmt Grade Corp Bd ETF	4.96%	134.79	6.32%
● FTSL	First Trust Senior Loan ETF	4.53%	48.07	4.11%
● BNDC	FlexShares Core Select Bond ETF	4.12%	26.62	5.85%

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