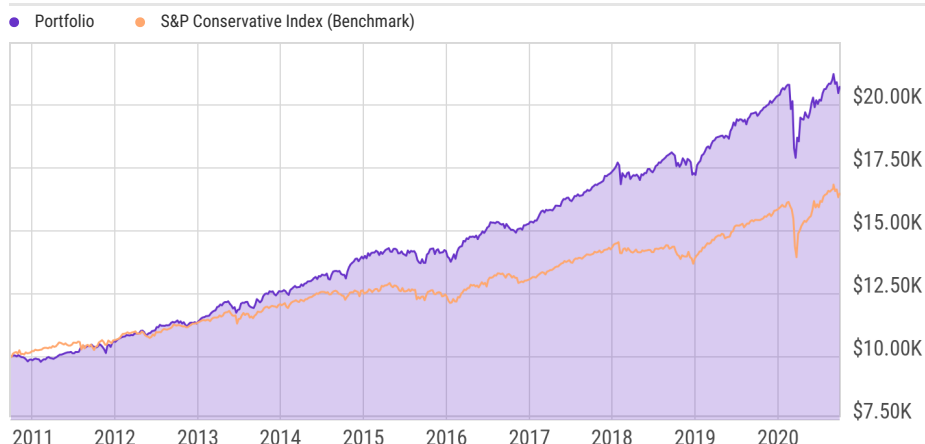


Cumulative Return

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

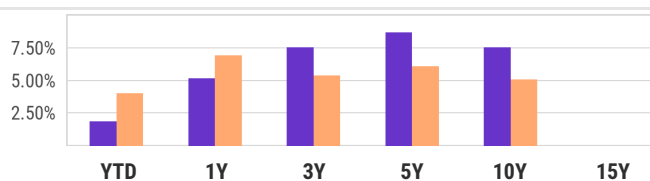
50/50 Portfolio Stocks/Bonds. Holdings selected based on risk-adjusted returns, and cost.

Benchmark
S&P Conservative Index*

Advisory Fee
--

Periodic Return

Data as of Sept. 30, 2020



	YTD	1Y	3Y	5Y	10Y	15Y
Portfolio	1.91%	5.22%	7.57%	8.74%	7.56%	--
Benchmark	4.04%	6.95%	5.43%	6.13%	5.12%	--

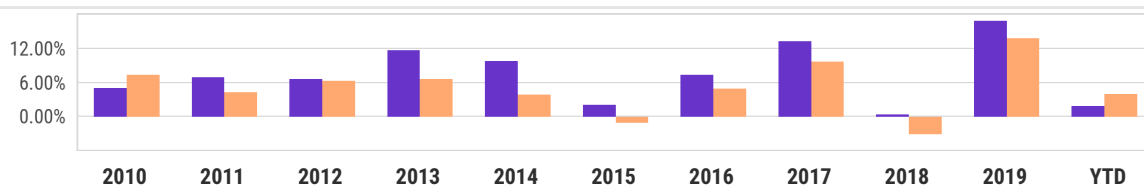
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Key Stats

Expense Ratio	0.56%	Distribution Yield	2.73%
Cash Net Allocation	1.65%	Alpha 5Y	2.190
Beta (5Y)	1.089	YTD Total Returns	1.91%

Annual Return

Data as of Sept. 30, 2020

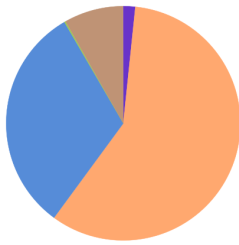


	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	YTD
Portfolio	5.11%	7.05%	6.70%	11.75%	9.84%	2.14%	7.46%	13.36%	0.50%	16.94%	1.91%
Benchmark	7.41%	4.37%	6.38%	6.64%	3.98%	-1.01%	5.04%	9.70%	-3.08%	13.90%	4.04%

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Asset Allocation



	Portfolio	Bmark		Portfolio	Bmark
● Cash	1.65%	6.84%	● Convertible	0.18%	0.61%
● Stock	58.42%	31.68%	● Preferred	0.00%	0.00%
● Bond	31.56%	60.86%	● Other	8.20%	0.01%

Geographic Exposure



Market Classification	Portfolio	Bmark
● % Developed Markets	98.61%	90.74%
● % Emerging Markets	1.39%	9.26%



Region	Portfolio	Bmark
● Americas	93.32%	69.79%
● Greater Europe	2.99%	17.26%
● Greater Asia	3.69%	12.95%

Top 10 Holdings

Data as of Sept. 30, 2020



Symbol	Name	% Weight	Price	1Y Rtn
● DGRW	WisdomTree US Quality Dividend Gr ETF	13.18%	49.21	12.08%
● TIPRX	Bluerock Total Income+ Real Estate A	13.01%	28.91	1.67%
● DGRO	iShares Core Dividend Growth ETF	12.83%	39.46	3.98%
● USMV	iShares MSCI USA Min Vol Factor ETF	12.75%	63.36	1.52%
● ACWV	iShares MSCI Global Min Vol Factor ETF	12.70%	91.63	-0.69%
● BAMBX	BlackRock Systematic Multi-Strat Inv A	11.15%	10.20	3.48%
● GOVT	iShares US Treasury Bond ETF	7.06%	28.00	8.18%
● AGZ	iShares Agency Bond ETF	6.34%	121.31	6.01%
● BND	Vanguard Total Bond Market ETF	5.62%	88.36	7.31%
● MBB	iShares MBS ETF	5.36%	110.42	4.41%

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