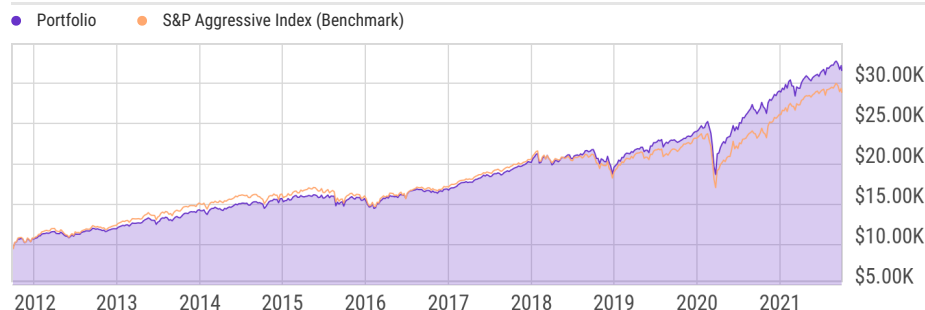


# SFM Aggressive Low Cost Growth Two Page Overview Report - With Benchmark



## Cumulative Return

September 30, 2011 through September 30, 2021



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 quoted performance data and can be accessed at [https://go.ycharts.com/fund\\_contact\\_info](https://go.ycharts.com/fund_contact_info)

## Basic Info

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

### Benchmark

S&P Aggressive Index\*

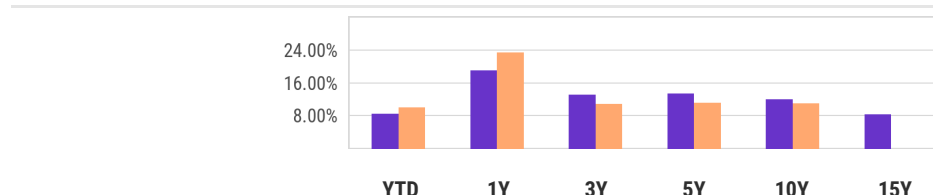
### Advisory Fee

0.85%

\*Benchmark information defined in disclosure section.

## Periodic Return

Data as of Sept. 29, 2021



● <b>Portfolio</b>	8.57%	19.13%	13.20%	13.59%	12.19%	8.39%
● <b>Benchmark</b>	10.09%	23.50%	10.99%	11.22%	11.19%	--

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## Key Stats

### Expense Ratio

0.11%

### Distribution Yield

1.59%

### Cash Net Allocation

0.37%

### Beta vs Cat 5Y

0.9028

### Alpha vs Cat 5Y

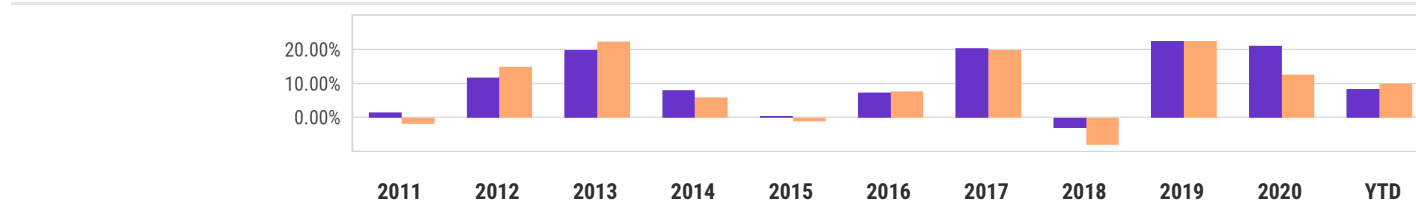
3.386

### YTD Total Returns

8.57%

## Annual Return

Data as of Sept. 29, 2021

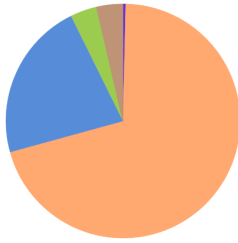


● <b>Portfolio</b>	1.55%	11.79%	19.91%	8.18%	0.61%	7.38%	20.51%	-3.02%	22.64%	21.20%	8.57%
● <b>Benchmark</b>	-1.74%	15.03%	22.42%	6.01%	-1.08%	7.77%	20.04%	-7.87%	22.61%	12.81%	10.09%

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## Asset Allocation



	Portfolio	Bmark		Portfolio	Bmark
● Cash	0.37%	2.17%	● Convertible	3.66%	0.21%
● Stock	70.35%	79.21%	● Preferred	0.00%	0.00%
● Bond	21.98%	18.38%	● Other	3.63%	0.03%

## Geographic Exposure



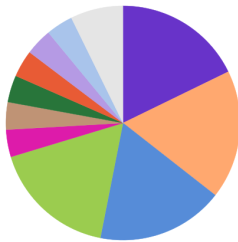
Market Classification	Portfolio	Bmark
● % Developed Markets	97.42%	92.22%
● % Emerging Markets	2.58%	7.78%



Region	Portfolio	Bmark
● Americas	88.17%	63.94%
● Greater Europe	6.73%	18.96%
● Greater Asia	5.10%	17.10%

## Top 10 Holdings

Data as of Sept. 30, 2021



Symbol	Name	% Weight	Price	1Y Rtn
● SPYG	SPDR® Portfolio S&P 500 Growth ETF	17.79%	64.54	30.69%
● MTUM	iShares MSCI USA Momentum Factor ETF	17.77%	177.53	22.26%
● VIG	Vanguard Dividend Appreciation ETF	17.54%	155.90	24.20%
● VT	Vanguard Total World Stock ETF	17.22%	102.53	30.01%
● TIP	iShares TIPS Bond ETF	3.78%	127.67	4.55%
● ANGL	VanEck Fallen Angel HiYld Bd ETF	3.77%	33.10	16.91%
● SJNK	SPDR® Blmbg BarclaysST HY Bd ETF	3.73%	27.42	11.22%
● BNDX	Vanguard Total International Bond ETF	3.72%	57.03	-1.07%
● BND	Vanguard Total Bond Market ETF	3.71%	85.47	-1.17%
● GOVT	iShares US Treasury Bond ETF	3.71%	26.50	-3.62%

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