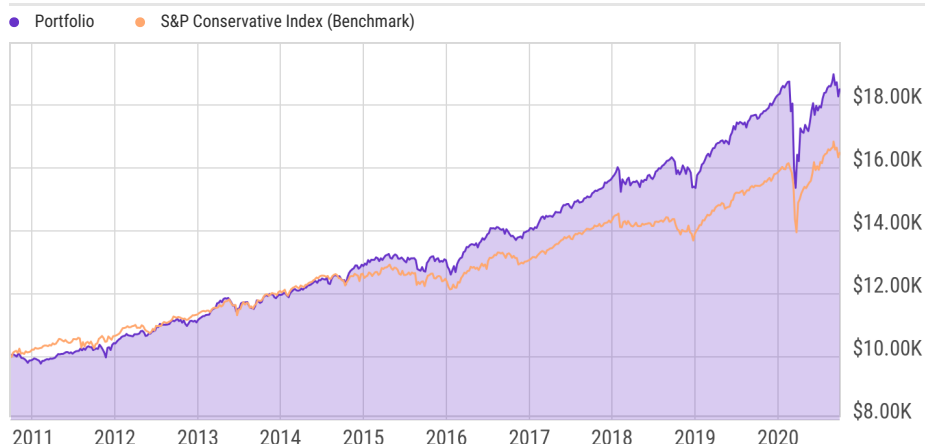


SFM Conservative Low-Cost Growth



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

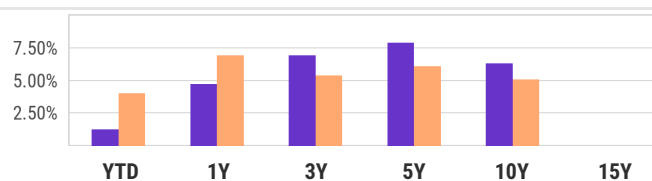
50/50 Portfolio Stocks/Bonds. Holdings selected based on risk-adjusted returns, and cost.

Benchmark
S&P Conservative Index*

Advisory Fee
-

Periodic Return

Data as of Sept. 30, 2020



	YTD	1Y	3Y	5Y	10Y	15Y
Portfolio	1.26%	4.78%	6.97%	7.92%	6.34%	--
Benchmark	4.04%	6.95%	5.43%	6.13%	5.12%	--

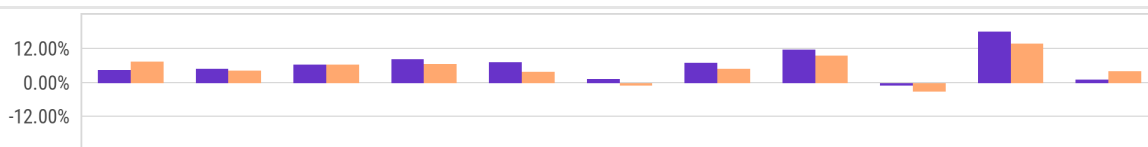
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Key Stats

Expense Ratio	0.29%	Distribution Yield	2.49%
Cash Net Allocation	3.32%	Alpha 5Y	0.4002
Beta (5Y)	1.278	YTD Total Returns	1.26%

Annual Return

Data as of Sept. 30, 2020

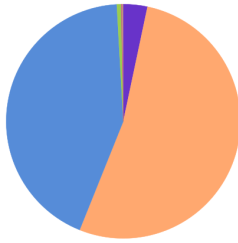


	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	YTD
Portfolio	4.65%	4.93%	6.40%	8.26%	7.22%	1.43%	7.03%	11.78%	-1.01%	18.02%	1.26%
Benchmark	7.41%	4.37%	6.38%	6.64%	3.98%	-1.01%	5.04%	9.70%	-3.08%	13.90%	4.04%

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Asset Allocation



	Portfolio	Bmark		Portfolio	Bmark
● Cash	3.32%	6.84%	● Convertible	0.63%	0.61%
● Stock	52.76%	31.68%	● Preferred	0.08%	0.00%
● Bond	43.05%	60.86%	● Other	0.16%	0.01%

Geographic Exposure



Market Classification	Portfolio	Bmark
● % Developed Markets	96.95%	90.74%
● % Emerging Markets	3.05%	9.26%



Region	Portfolio	Bmark
● Americas	89.00%	69.79%
● Greater Europe	5.72%	17.26%
● Greater Asia	5.27%	12.95%

Top 10 Holdings

Data as of Sept. 30, 2020



Symbol	Name	% Weight	Price	1Y Rtn
● GOVT	iShares US Treasury Bond ETF	13.32%	28.00	8.18%
● DGRO	iShares Core Dividend Growth ETF	13.26%	39.46	3.98%
● USMV	iShares MSCI USA Min Vol Factor ETF	12.68%	63.36	1.52%
● ACWV	iShares MSCI Global Min Vol Factor ETF	12.63%	91.63	-0.69%
● QUS	SPDR® MSCI USA StrategicFactors ETF	12.31%	93.83	8.37%
● BND	Vanguard Total Bond Market ETF	10.92%	88.36	7.31%
● QAI	IQ Hedge Multi-Strategy Tracker ETF	8.84%	30.86	3.52%
● SRLN	SPDR® Blackstone / GSO Senior Loan ETF	8.31%	44.65	1.49%
● FTSL	First Trust Senior Loan ETF	7.73%	46.27	1.35%

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