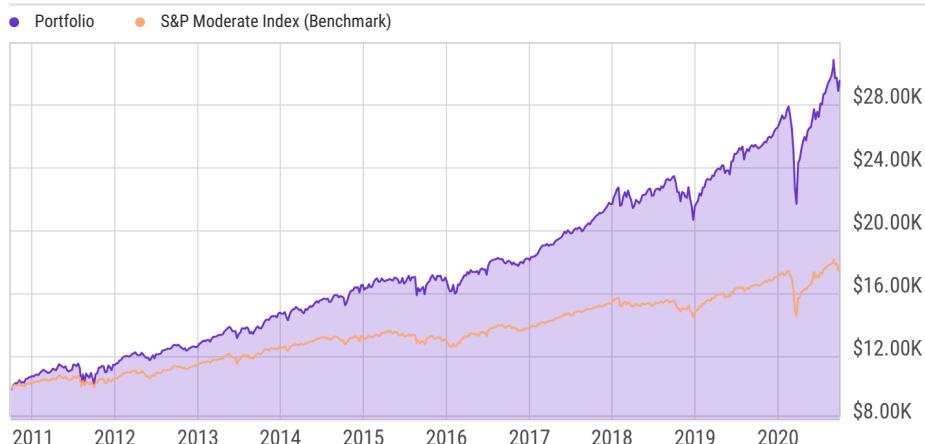


SFM Moderate Low-Cost Growth



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

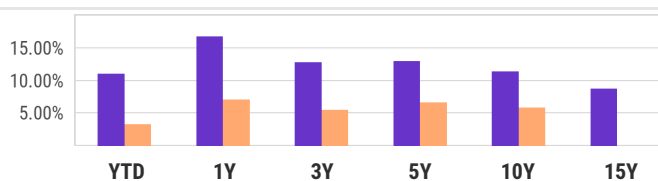
60/40 Balanced Portfolio with best risk-adjusted returns using only low-cost ETFs.

Benchmark
S&P Moderate Index*

Advisory Fee
-

Periodic Return

Data as of Sept. 30, 2020



	YTD	1Y	3Y	5Y	10Y	15Y
Portfolio	11.13%	16.79%	12.85%	13.08%	11.44%	8.80%
Benchmark	3.36%	7.16%	5.57%	6.71%	5.88%	--

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Key Stats

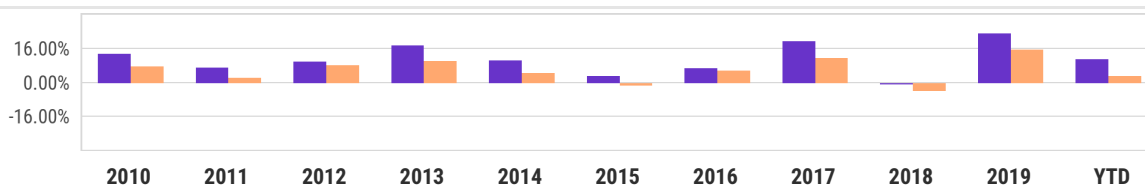
Expense Ratio 0.18% **Distribution Yield** 1.79%

Cash Net Allocation 0.74% **Alpha 5Y** 4.120

Beta (5Y) 1.431 **YTD Total Returns** 11.13%

Annual Return

Data as of Sept. 30, 2020

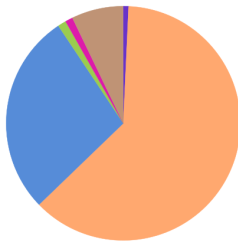


	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	YTD
Portfolio	13.61%	7.05%	9.99%	17.64%	10.59%	3.31%	6.95%	19.58%	-0.65%	23.27%	11.13%
Benchmark	7.87%	2.30%	8.42%	10.24%	4.66%	-1.29%	5.71%	11.63%	-3.89%	15.58%	3.36%

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Asset Allocation



	Portfolio	Bmark		Portfolio	Bmark
● Cash	0.74%	6.01%	● Convertible	1.14%	0.52%
● Stock	62.05%	41.83%	● Preferred	1.04%	0.00%
● Bond	27.88%	51.64%	● Other	7.16%	0.00%

Geographic Exposure



Market Classification	Portfolio	Bmark
● % Developed Markets	99.38%	90.92%
● % Emerging Markets	0.62%	9.08%



Region	Portfolio	Bmark
● Americas	93.05%	67.96%
● Greater Europe	5.44%	17.81%
● Greater Asia	1.51%	14.23%

Top 10 Holdings

Data as of Sept. 30, 2020



Symbol	Name	% Weight	Price	1Y Rtn
● MTUM	iShares MSCI USA Momentum Factor ETF	15.61%	145.95	24.73%
● SPYG	SPDR® Portfolio S&P 500 Growth ETF	15.53%	49.77	30.40%
● VIG	Vanguard Dividend Appreciation ETF	15.31%	127.70	9.45%
● QUAL	iShares MSCI USA Quality Factor ETF	15.09%	103.06	14.26%
● GLDM	SPDR® Gold MiniShares	7.15%	18.91	26.57%
● GOVT	iShares US Treasury Bond ETF	5.43%	28.00	8.18%
● SWAN	Amplify BlackSwan Gr & Trsry Cor ETF	5.40%	31.70	15.29%
● TIP	iShares TIPS Bond ETF	4.81%	126.88	10.15%
● BND	Vanguard Total Bond Market ETF	4.50%	88.36	7.31%
● BNDX	Vanguard Total International Bond ETF	4.15%	58.26	2.23%

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