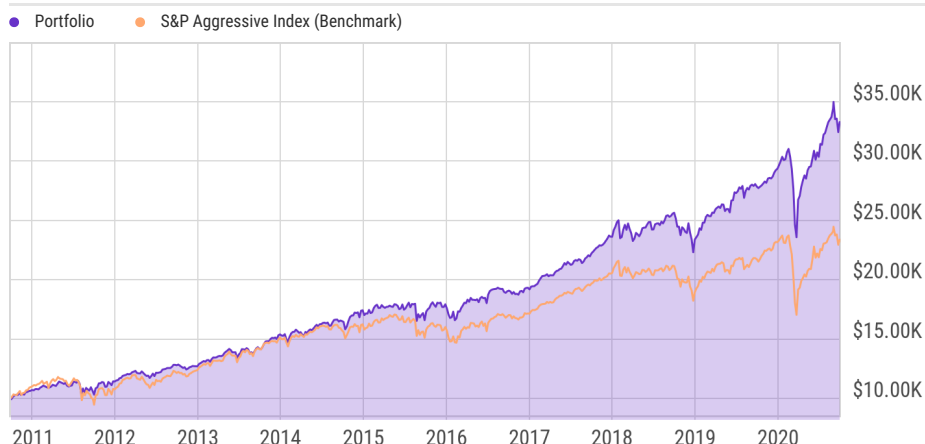


# SFM Aggressive Low-Cost Growth



## 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

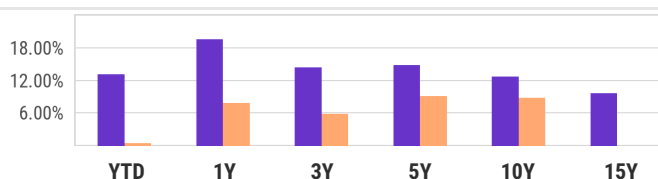
70/30 Stock/Bond Split with holdings selected based on risk-adjusted performance, using only low-cost ETFs.

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

**Advisory Fee**  
-

## Periodic Return

Data as of Sept. 30, 2020



	YTD	1Y	3Y	5Y	10Y	15Y
<b>Portfolio</b>	13.26%	19.71%	14.52%	14.92%	12.77%	9.72%
<b>Benchmark</b>	0.56%	7.91%	5.95%	9.15%	8.86%	--

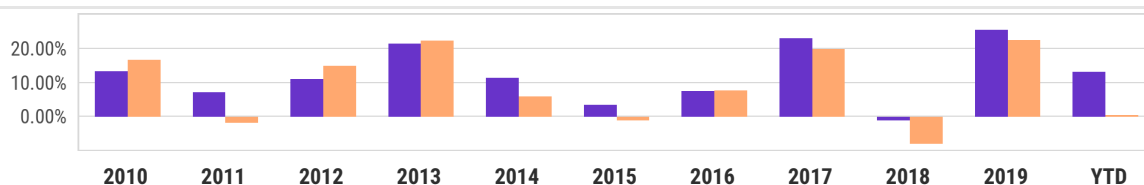
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## Key Stats

<b>Expense Ratio</b>	0.12%	<b>Distribution Yield</b>	1.31%
<b>Cash Net Allocation</b>	0.20%	<b>Alpha 5Y</b>	7.244
<b>Beta (5Y)</b>	0.861	<b>YTD Total Returns</b>	13.26%

## Annual Return

Data as of Sept. 30, 2020

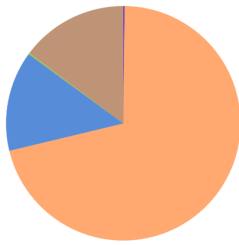


	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	YTD
<b>Portfolio</b>	13.45%	7.27%	11.17%	21.54%	11.57%	3.51%	7.57%	23.06%	-0.97%	25.62%	13.26%
<b>Benchmark</b>	16.74%	-1.74%	15.03%	22.42%	6.01%	-1.08%	7.77%	20.04%	-7.87%	22.61%	0.56%

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## Asset Allocation



	Portfolio	Bmark		Portfolio	Bmark
● Cash	0.20%	2.45%	● Convertible	0.18%	0.17%
● Stock	71.06%	80.76%	● Preferred	0.00%	0.00%
● Bond	13.81%	16.62%	● Other	14.76%	0.01%

## Geographic Exposure



Market Classification	Portfolio	Bmark
● % Developed Markets	99.83%	91.61%
● % Emerging Markets	0.17%	8.39%



Region	Portfolio	Bmark
● Americas	98.60%	61.32%
● Greater Europe	1.17%	19.78%
● Greater Asia	0.23%	18.90%

## Top 10 Holdings

Data as of Sept. 30, 2020



Symbol	Name	% Weight	Price	1Y Rtn
● MTUM	iShares MSCI USA Momentum Factor ETF	18.77%	145.95	24.73%
● SPYG	SPDR® Portfolio S&P 500 Growth ETF	17.95%	49.77	30.40%
● VIG	Vanguard Dividend Appreciation ETF	17.70%	127.70	9.45%
● QUAL	iShares MSCI USA Quality Factor ETF	16.75%	103.06	14.26%
● GLDM	SPDR® Gold MiniShares	14.76%	18.91	26.57%
● TIP	iShares TIPS Bond ETF	5.00%	126.88	10.15%
● BND	Vanguard Total Bond Market ETF	4.88%	88.36	7.31%
● LQD	iShares iBoxx \$ Invmt Grade Corp Bd ETF	4.19%	134.73	9.26%

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