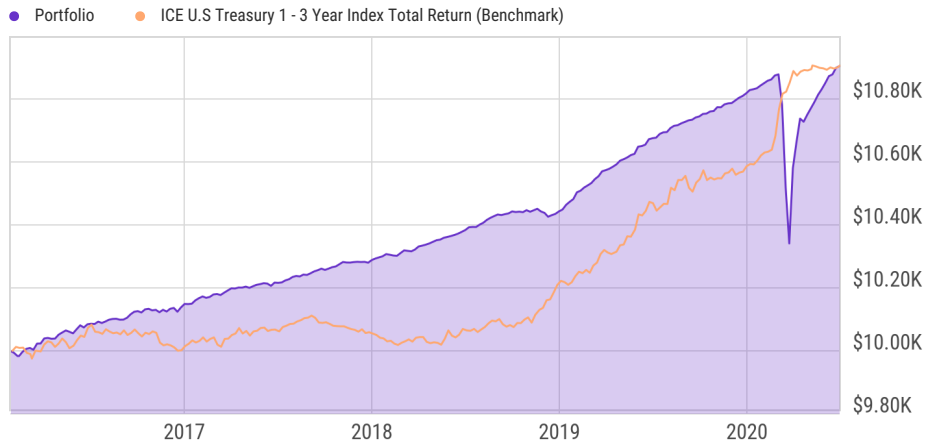


# 2020.06.30 Ultra-Conservative SIP



## Cumulative Return

August 04, 2014 through June 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

"Better than the bank" Cut out the middle man (the bank) and invest in high quality, short-term bonds in an attempt to earn returns better than the bank offers on your cash..

### Benchmark

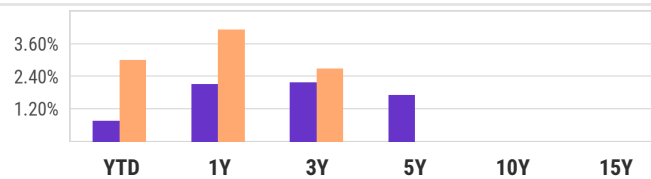
ICE U.S Treasury 1 - 3 Year Index Total Return\*

### Advisory Fee

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## Periodic Return

Data as of June 30, 2020



● Portfolio	0.78%	2.14%	2.20%	1.73%	--	--
● Benchmark	3.02%	4.14%	2.70%	--	--	--

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

## Key Stats

### Expense Ratio

0.25%

### Distribution Yield

2.26%

### Cash Net Allocation

17.43%

### Alpha 5Y

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### Beta (5Y)

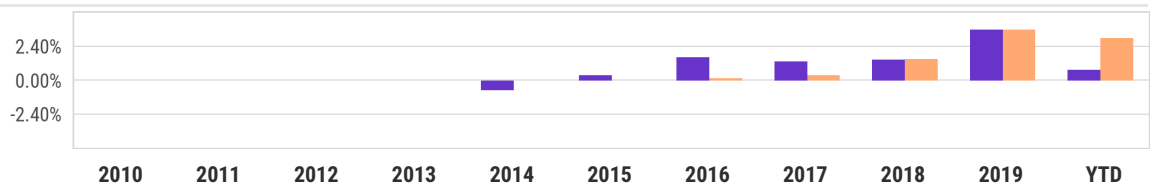
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### YTD Total Returns

0.78%

## Annual Return

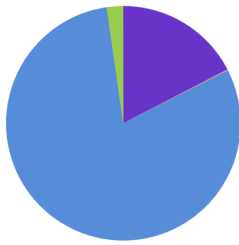
Data as of June 30, 2020 †Partial year data not shown



● Portfolio	--	--	--	--	-†	0.39%	1.66%	1.37%	1.50%	3.62%	0.78%
● Benchmark	--	--	--	--	--	--	-†	0.42%	1.56%	3.60%	3.02%

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## Asset Allocation



	Portfolio	Bmark		Portfolio	Bmark
● Cash	17.43%	--	● Convertible	2.26%	--
● Stock	0.11%	--	● Preferred	0.00%	--
● Bond	80.21%	--	● Other	0.00%	--

## Geographic Exposure



Market Classification	Portfolio	Bmark
● % Developed Markets	98.24%	--
● % Emerging Markets	1.76%	--



Region	Portfolio	Bmark
● Americas	79.56%	--
● Greater Europe	14.91%	--
● Greater Asia	5.53%	--

## Top 10 Holdings

Data as of June 30, 2020



Symbol	Name	% Weight	Price	1Y Rtn
● FTSM	First Trust Enhanced Short Maturity ETF	39.65%	60.02	1.89%
● FLRN	SPDR® Blmbg Barclays Inv Grd Flt Rt ETF	20.22%	30.46	1.46%
● NEAR	iShares Short Maturity Bond ETF	20.13%	49.99	1.74%
● STIP	iShares 0-5 Year TIPS Bond ETF	20.00%	102.40	3.71%

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