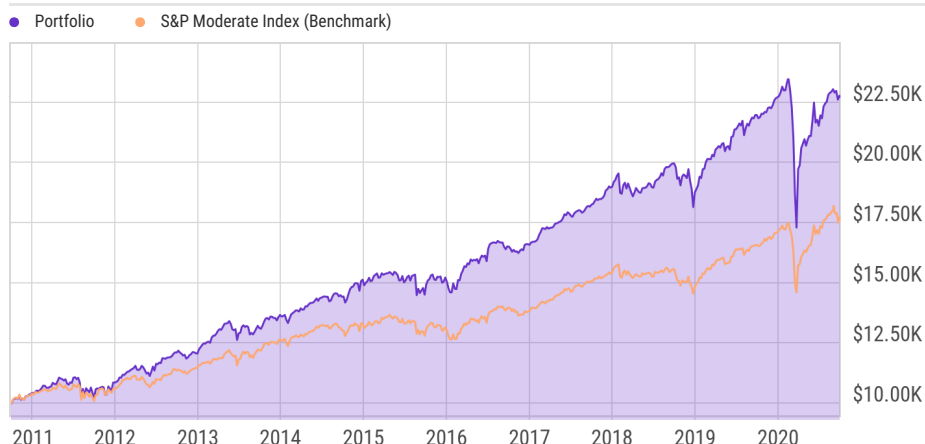


SFM Moderate Low-Cost Income



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

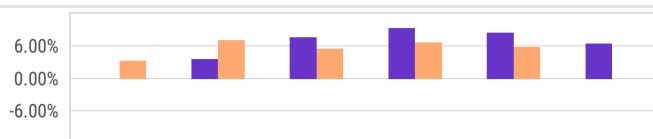
60/40 Split with holdings based on above average yields using only low-cost ETFs.

Benchmark
S&P Moderate Index*

Advisory Fee
-

Periodic Return

Data as of Sept. 30, 2020



	YTD	1Y	3Y	5Y	10Y	15Y
Portfolio	-0.07%	3.65%	7.64%	9.35%	8.55%	6.46%
Benchmark	3.36%	7.16%	5.57%	6.71%	5.88%	--

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Key Stats

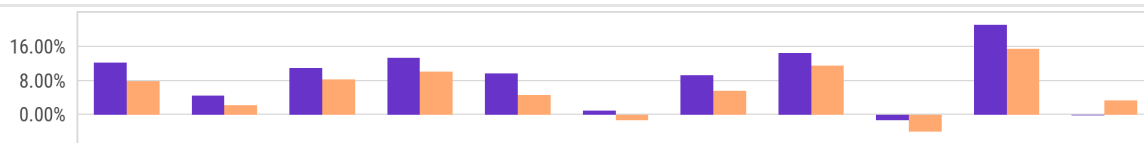
Expense Ratio 0.24%
Distribution Yield 2.90%

Cash Net Allocation 1.16%
Alpha 5Y 0.6785

Beta (5Y) 1.361
YTD Total Returns -0.07%

Annual Return

Data as of Sept. 30, 2020

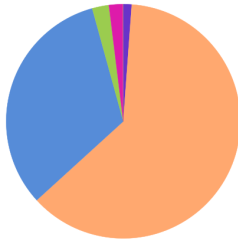


	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	YTD
Portfolio	12.23%	4.53%	11.09%	13.39%	9.80%	1.01%	9.34%	14.55%	-1.24%	21.18%	-0.07%
Benchmark	7.87%	2.30%	8.42%	10.24%	4.66%	-1.29%	5.71%	11.63%	-3.89%	15.58%	3.36%

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Asset Allocation



	Portfolio	Bmark		Portfolio	Bmark
● Cash	1.16%	6.01%	● Convertible	2.30%	0.52%
● Stock	62.09%	41.83%	● Preferred	1.90%	0.00%
● Bond	32.48%	51.64%	● Other	0.06%	0.00%

Geographic Exposure



Market Classification	Portfolio	Bmark
● % Developed Markets	97.07%	90.92%
● % Emerging Markets	2.93%	9.08%



Region	Portfolio	Bmark
● Americas	80.00%	67.96%
● Greater Europe	12.74%	17.81%
● Greater Asia	7.26%	14.23%

Top 10 Holdings

Data as of Sept. 30, 2020



Symbol	Name	% Weight	Price	1Y Rtn
● VIG	Vanguard Dividend Appreciation ETF	16.30%	127.70	9.45%
● DGRO	iShares Core Dividend Growth ETF	15.13%	39.46	3.98%
● ACWV	iShares MSCI Global Min Vol Factor ETF	14.98%	91.63	-0.69%
● USMV	iShares MSCI USA Min Vol Factor ETF	14.44%	63.36	1.52%
● BNDX	Vanguard Total International Bond ETF	6.95%	58.26	2.23%
● LQD	iShares iBoxx \$ Invtm Grade Corp Bd ETF	6.55%	134.73	9.26%
● FPE	First Trust Preferred Sec & Inc ETF	5.82%	19.12	2.18%
● SPIB	SPDR® Portfolio Interm Term Corp Bd ETF	5.80%	36.78	7.09%
● SRLN	SPDR® Blackstone / GSO Senior Loan ETF	5.18%	44.65	1.49%
● FTSL	First Trust Senior Loan ETF	4.54%	46.27	1.35%

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