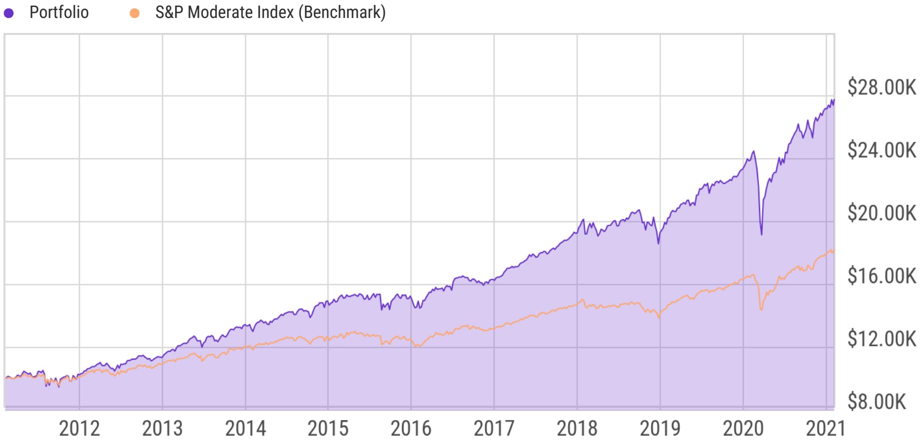
SFM Moderate Low-Cost Growth Strategy

Cumulative Return

February 08, 2011 through February 08, 2021



*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
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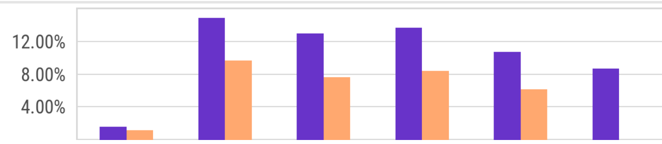
Periodic Return

Data as of Feb. 5, 2021



	YTD	1Y	3Y	5Y	10Y	15Y
Portfolio	1.62%	14.91%	13.07%	13.71%	10.80%	8.76%
Benchmark	1.20%	9.76%	7.71%	8.44%	6.20%	--

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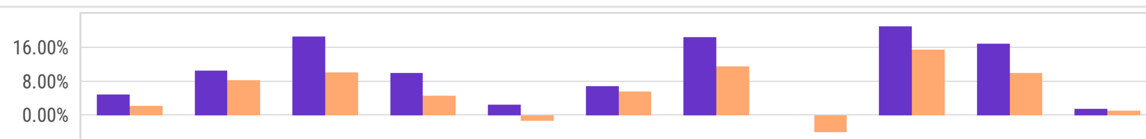
Key Stats

Expense Ratio 0.19%	**Distribution Yield** 1.56%
Cash Net Allocation 1.38%	**Beta vs Cat 5Y** 1.330
Alpha vs Cat 5Y 2.588	**YTD Total Returns** 1.62%

Annual Return

Data as of Feb. 5, 2021



	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	YTD
Portfolio	4.99%	10.67%	18.67%	10.00%	2.54%	6.97%	18.49%	0.06%	21.10%	16.94%	1.62%
Benchmark	2.30%	8.42%	10.24%	4.66%	-1.29%	5.71%	11.63%	-3.89%	15.58%	10.02%	1.20%

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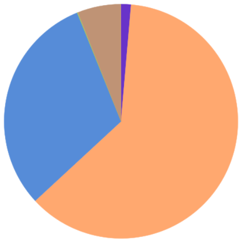
Asset Allocation



	Portfolio	Bmark		Portfolio	Bmark
Cash	1.38%	11.13%	**Convertible**	0.10%	0.59%
Stock	61.76%	40.37%	**Preferred**	0.00%	0.00%
Bond	30.73%	47.90%	**Other**	6.03%	0.01%

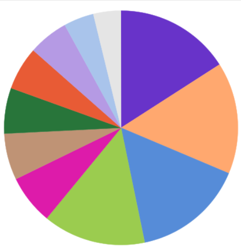
Geographic Exposure

Market Classification	Portfolio	Bmark
% Developed Markets	97.05%	90.00%
% Emerging Markets	2.95%	10.00%

Region	Portfolio	Bmark
Americas	85.36%	66.76%
Greater Europe	8.02%	18.15%
Greater Asia	6.62%	15.09%

Top 10 Holdings

Data as of Feb. 8, 2021



Symbol	Name	% Weight	Price	1Y Rtn
MTUM	iShares MSCI USA Momentum Factor ETF	15.93%	174.11	32.28%
VIG	Vanguard Dividend Appreciation ETF	15.42%	141.81	11.72%
SPYG	SPDR® Portfolio S&P 500 Growth ETF	15.40%	57.69	31.58%
ACWV	iShares MSCI Global Min Vol Factor ETF	14.22%	97.28	0.51%
BNDX	Vanguard Total International Bond ETF	6.83%	58.02	2.26%
BND	Vanguard Total Bond Market ETF	6.41%	86.96	4.90%
TIP	iShares TIPS Bond ETF	6.30%	127.71	9.62%
GLDM	SPDR® Gold MiniShares	5.99%	18.02	16.11%
SWAN	Amplify BlackSwan Gr & Trsry Cor ETF	5.52%	32.87	13.83%
SRLN	SPDR® Blackstone / GSO Senior Loan ETF	4.17%	45.93	4.20%

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