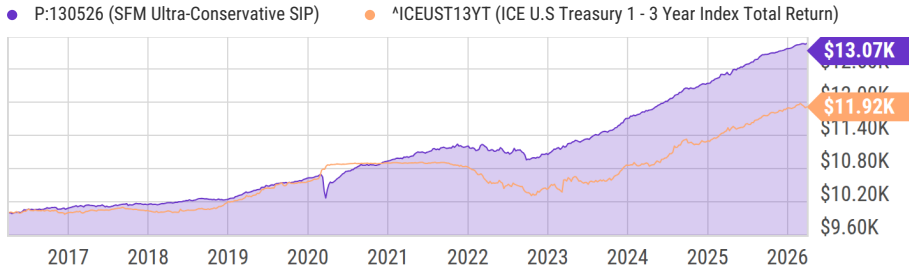


# SFM Ultra-Conservative SIP Two Page Overview Report - With Benchmark



## Cumulative Return & Basic Info

April 2, 2016 through April 2, 2026



## Basic Info

"Better than the bank" Cut out the middle man (the bank) and invest in high quality,...

### Benchmark

ICE U.S Treasury 1 - 3 Year Index Tota.

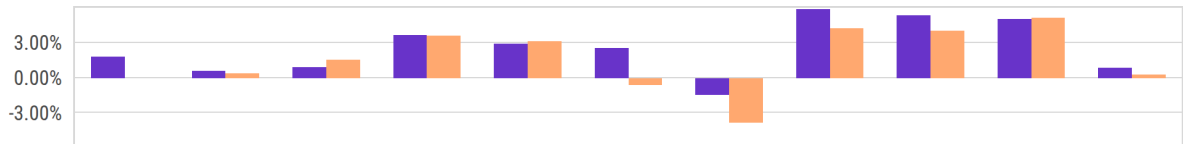
### Advisory Fee

0.36%

## Annual Return

Data as of: Apr. 2, 2026

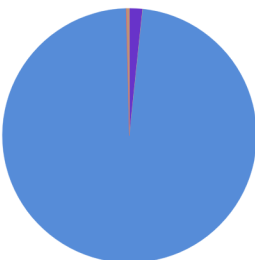
†Partial year data not shown



	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	YTD
● P:130526	1.85%	0.60%	0.92%	3.68%	2.94%	2.57%	-1.43%	5.91%	5.37%	5.05%	0.88%
● Benchmark	-	0.42%	1.56%	3.60%	3.17%	-0.60%	-3.82%	4.23%	4.05%	5.18%	0.27%

## Asset Allocation

Data as of: Apr. 6, 2026



	P:130526	Bmark	P:130526	Bmark
● Cash	1.67%	--	● Convertible	0.00%
● Stock	0.00%	--	● Preferred	0.00%
● Bond	97.92%	--	● Other	0.41%

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. The most recent month end performance data can be accessed at [https://go.ycharts.com/fund\\_contact\\_info](https://go.ycharts.com/fund_contact_info). (See the Standardized Returns section of this report for standardized returns information).

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### Region Exposure

Data as of: Apr. 6, 2026



Market Classification	P:130526	Bmark
Developed Mkts	88.01%	--
Emerging Mkts	3.29%	--
Unidentified	8.70%	--

Region	P:130526	Bmark
Americas	84.22%	--
Greater Europe	5.15%	--
Greater Asia	1.93%	--
Unidentified	8.70%	--

### Top 10 Holdings

Data as of: Apr. 6, 2026



Symbol	Name	% Weight	Close Price (Daily)	Annld 1Y TR (D)
CLOA	iShares AAA CLO Active ETF	33.34%	51.72	5.49%
STIP	iShares 0-5 Year TIPS Bond ETF	33.34%	103.31	4.14%
ULST	State Street SPDR SSGA Ultra S...ond ETF	33.32%	40.40	4.13%

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