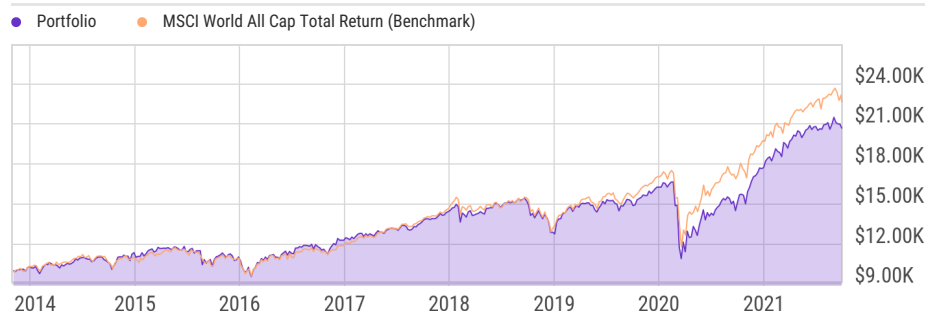


All-Stock Low Cost Two Page Overview Report - With Benchmark



Cumulative Return

November 04, 2013 through September 30, 2021



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 quoted performance data and can be accessed at https://go.ycharts.com/fund_contact_info

Basic Info

All-Stock ETF portfolio including large cap, small cap, mid cap, and international stocks - at rock bottom fees.

Benchmark

MSCI World All Cap Total Return*

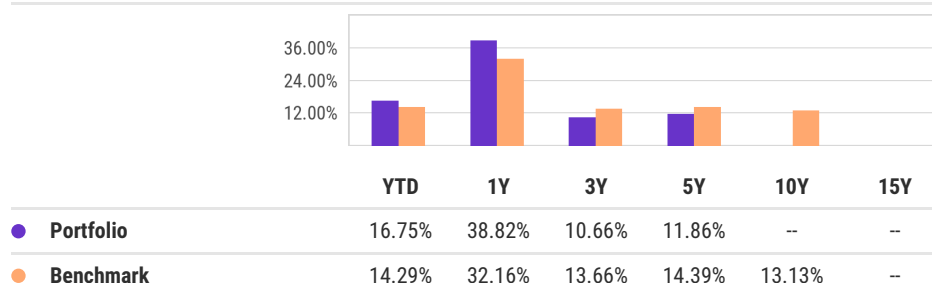
Advisory Fee

0.85%

*Benchmark information defined in disclosure section.

Periodic Return

Data as of Sept. 29, 2021



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 quoted performance data and can be accessed at https://go.ycharts.com/fund_contact_info

Key Stats

Expense Ratio

0.18%

Distribution Yield

1.39%

Cash Net Allocation

0.27%

Beta vs Cat 5Y

1.058

Alpha vs Cat 5Y

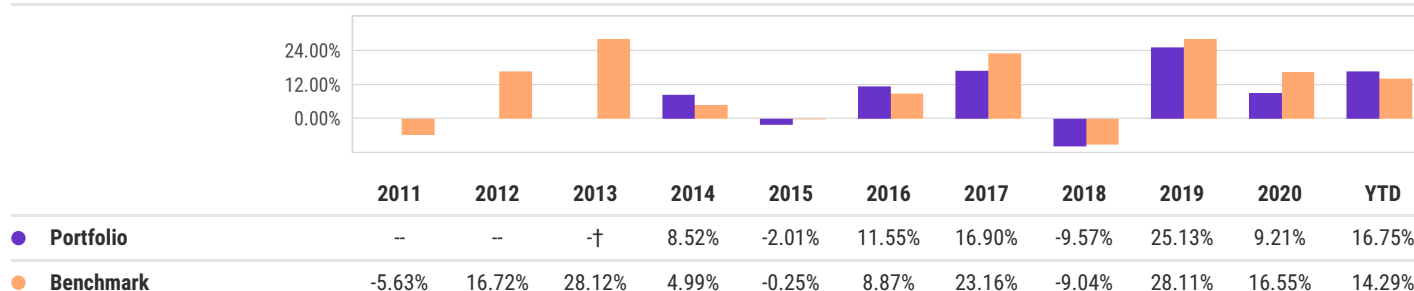
-3.584

YTD Total Returns

16.75%

Annual Return

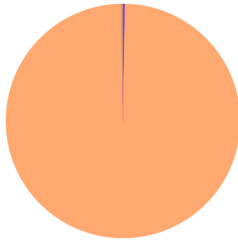
Data as of Sept. 29, 2021 †Partial year data not shown



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Asset Allocation



	Portfolio	Bmark		Portfolio	Bmark
● Cash	0.27%	--	● Convertible	0.00%	--
● Stock	99.54%	--	● Preferred	0.00%	--
● Bond	0.00%	--	● Other	0.19%	--

Geographic Exposure



Market Classification	Portfolio	Bmark	Region	Portfolio	Bmark
● % Developed Markets	98.15%	--	● Americas	86.20%	--
● % Emerging Markets	1.85%	--	● Greater Europe	6.05%	--
			● Greater Asia	7.76%	--

Top 10 Holdings

Data as of Sept. 30, 2021



Symbol	Name	% Weight	Price	1Y Rtn
● SPTM	SPDR® Port S&P 1500 Comps Stk Mkt ETF	20.31%	53.62	34.04%
● GQRE	FlexShares Gbl Quality Real Estate ETF	20.10%	66.73	30.16%
● SPMD	SPDR® Portfolio S&P 400 Mid Cap ETF	19.95%	46.87	46.75%
● ACWI	iShares MSCI ACWI ETF	19.88%	100.64	28.39%
● SPSM	SPDR® Portfolio S&P 600 Sm Cap ETF	19.75%	43.28	60.74%

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