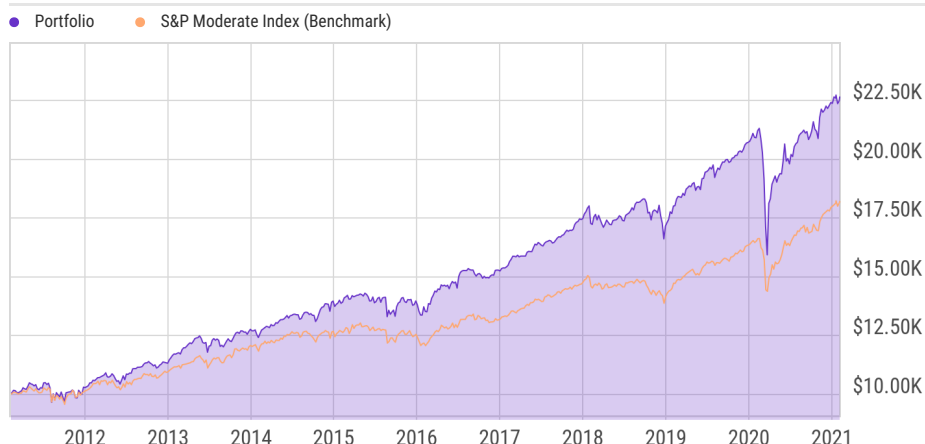


SFM Moderate Low-Cost Income Strategy



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

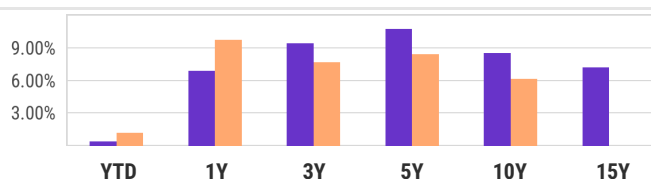
60/40 Split with holdings based on above average yields using only low-cost ETFs.

Benchmark
S&P Moderate Index*

Advisory Fee
-

Periodic Return

Data as of Feb. 5, 2021



	YTD	1Y	3Y	5Y	10Y	15Y
Portfolio	0.45%	6.92%	9.46%	10.79%	8.56%	7.24%
Benchmark	1.20%	9.76%	7.71%	8.44%	6.20%	--

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
2.51%

Cash Net Allocation
2.56%

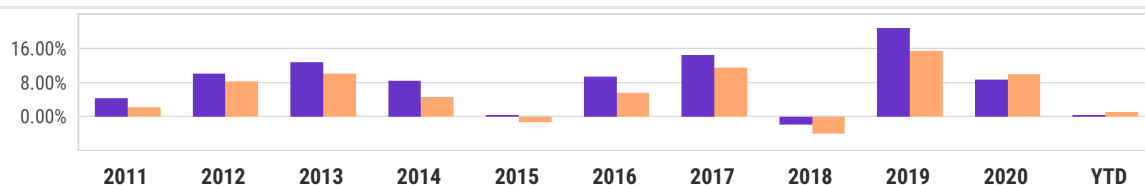
Beta vs Cat 5Y
1.346

Alpha vs Cat 5Y
-0.0478

YTD Total Returns
0.45%

Annual Return

Data as of Feb. 5, 2021

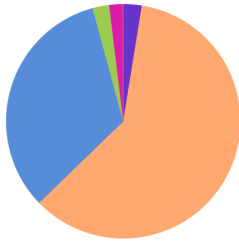


	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	YTD
Portfolio	4.46%	10.12%	12.81%	8.56%	0.43%	9.51%	14.59%	-1.81%	20.87%	8.74%	0.45%
Benchmark	2.30%	8.42%	10.24%	4.66%	-1.29%	5.71%	11.63%	-3.89%	15.58%	10.02%	1.20%

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

2021 YCharts, Inc. All Rights Reserved. YCharts, Inc. ("YCharts") is not registered with the U.S. Securities and Exchange Commission (or with the securities regulatory authority or body of any state or any other jurisdiction) as an investment adviser, broker-dealer or in any other capacity, and does not purport to provide investment advice or make investment recommendations. This report has been generated using data manually input by the creator of this report combined with data and calculations from YCharts.com and is intended solely to assist you or your investment or other adviser(s) in conducting investment research. You should not construe this report as an offer to buy or sell, as a solicitation of an offer to buy or sell, or as a recommendation to buy, sell, hold or trade, any security or other financial instrument. THE IMPORTANT DISCLOSURES FOUND AT THE END OF THIS REPORT (WHICH INCLUDE DEFINITIONS OF CERTAIN TERMS USED IN THIS REPORT) ARE AN INTEGRAL PART OF THIS REPORT AND MUST BE READ IN CONJUNCTION WITH YOUR REVIEW OF THIS REPORT. For further information regarding your use of this report, please go to: <https://get.ycharts.com/disclosure/>

Asset Allocation



	Portfolio	Bmark		Portfolio	Bmark
● Cash	2.56%	11.13%	● Convertible	2.29%	0.59%
● Stock	60.21%	40.37%	● Preferred	1.84%	0.00%
● Bond	33.03%	47.90%	● Other	0.07%	0.01%

Geographic Exposure



Market Classification	Portfolio	Bmark
● % Developed Markets	97.36%	90.00%
● % Emerging Markets	2.64%	10.00%



Region	Portfolio	Bmark
● Americas	84.13%	66.76%
● Greater Europe	9.30%	18.15%
● Greater Asia	6.58%	15.09%

Top 10 Holdings

Data as of Feb. 8, 2021



Symbol	Name	% Weight	Price	1Y Rtn
● VIG	Vanguard Dividend Appreciation ETF	20.40%	141.81	11.72%
● DGRO	iShares Core Dividend Growth ETF	20.11%	45.72	9.61%
● ACWV	iShares MSCI Global Min Vol Factor ETF	19.79%	97.28	0.51%
● BND	Vanguard Total Bond Market ETF	7.47%	86.96	4.90%
● SRLN	SPDR® Blackstone / GSO Senior Loan ETF	7.44%	45.93	4.20%
● LQD	iShares iBoxx \$ Invtm Grade Corp Bd ETF	6.62%	134.79	6.32%
● FPE	First Trust Preferred Sec & Inc ETF	6.42%	20.26	5.00%
● FTSL	First Trust Senior Loan ETF	6.25%	48.07	4.11%
● BNDC	FlexShares Core Select Bond ETF	5.50%	26.62	5.85%

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

2021 YCharts, Inc. All Rights Reserved. YCharts, Inc. ("YCharts") is not registered with the U.S. Securities and Exchange Commission (or with the securities regulatory authority or body of any state or any other jurisdiction) as an investment adviser, broker-dealer or in any other capacity, and does not purport to provide investment advice or make investment recommendations. This report has been generated using data manually input by the creator of this report combined with data and calculations from YCharts.com and is intended solely to assist you or your investment or other adviser(s) in conducting investment research. You should not construe this report as an offer to buy or sell, as a solicitation of an offer to buy or sell, or as a recommendation to buy, sell, hold or trade, any security or other financial instrument. THE IMPORTANT DISCLOSURES FOUND AT THE END OF THIS REPORT (WHICH INCLUDE DEFINITIONS OF CERTAIN TERMS USED IN THIS REPORT) ARE AN INTEGRAL PART OF THIS REPORT AND MUST BE READ IN CONJUNCTION WITH YOUR REVIEW OF THIS REPORT. For further information regarding your use of this report, please go to: <https://get.ycharts.com/disclosure/>