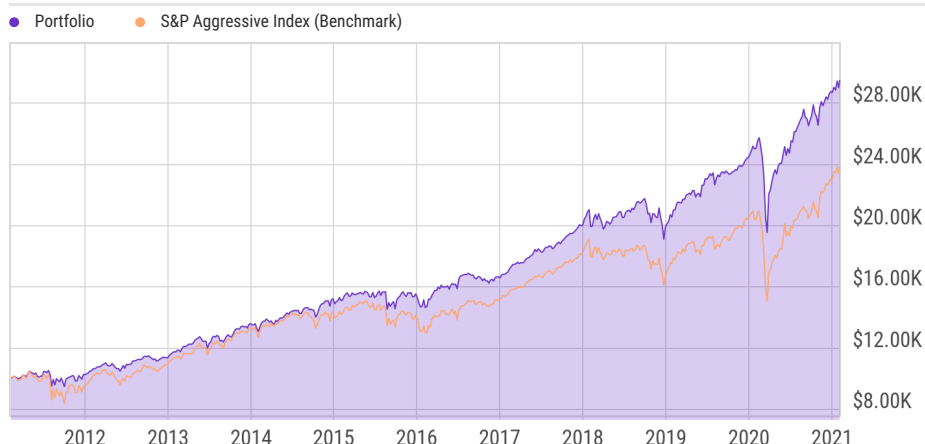


SFM Aggressive Low-Cost Growth Strategy



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

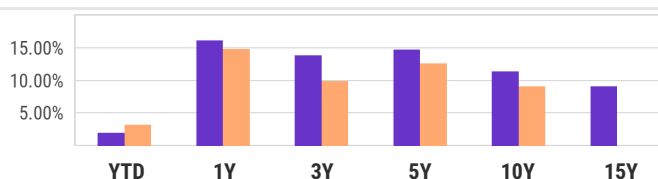
70/30 Stock/Bond Split with holdings selected based on risk-adjusted performance, using only low-cost ETFs.

Benchmark
S&P Aggressive Index*

Advisory Fee
-

Periodic Return

Data as of Feb. 5, 2021



| | YTD | 1Y | 3Y | 5Y | 10Y | 15Y |
|------------------|-------|--------|--------|--------|--------|-------|
| Portfolio | 2.04% | 16.22% | 13.94% | 14.84% | 11.47% | 9.19% |
| Benchmark | 3.26% | 14.92% | 9.98% | 12.68% | 9.17% | -- |

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Key Stats

Expense Ratio
0.17%

Distribution Yield
1.51%

Cash Net Allocation
1.13%

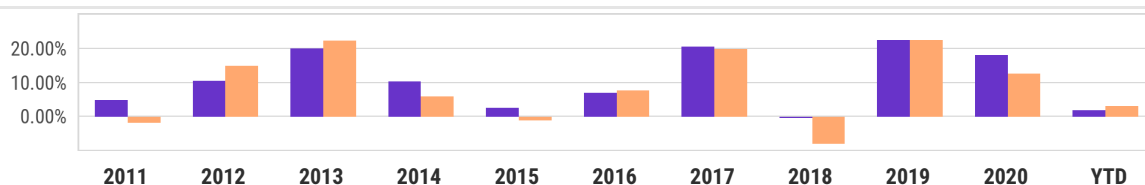
Beta vs Cat 5Y
0.7924

Alpha vs Cat 5Y
4.365

YTD Total Returns
2.04%

Annual Return

Data as of Feb. 5, 2021

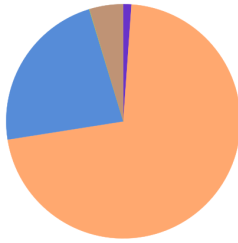


| | 2011 | 2012 | 2013 | 2014 | 2015 | 2016 | 2017 | 2018 | 2019 | 2020 | YTD |
|------------------|--------|--------|--------|--------|--------|-------|--------|--------|--------|--------|-------|
| Portfolio | 4.97% | 10.69% | 20.07% | 10.45% | 2.74% | 7.18% | 20.65% | -0.37% | 22.66% | 18.11% | 2.04% |
| Benchmark | -1.74% | 15.03% | 22.42% | 6.01% | -1.08% | 7.77% | 20.04% | -7.87% | 22.61% | 12.81% | 3.26% |

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Asset Allocation



| | Portfolio | Bmark | | Portfolio | Bmark |
|---------|-----------|--------|---------------|-----------|-------|
| ● Cash | 1.13% | 3.88% | ● Convertible | 0.06% | 0.20% |
| ● Stock | 71.37% | 80.06% | ● Preferred | 0.00% | 0.00% |
| ● Bond | 22.79% | 15.83% | ● Other | 4.65% | 0.03% |

Geographic Exposure



| Market Classification | Portfolio | Bmark |
|-----------------------|-----------|--------|
| ● % Developed Markets | 97.42% | 90.94% |
| ● % Emerging Markets | 2.58% | 9.06% |



| Region | Portfolio | Bmark |
|------------------|-----------|--------|
| ● Americas | 90.90% | 61.08% |
| ● Greater Europe | 3.80% | 19.50% |
| ● Greater Asia | 5.30% | 19.42% |

Top 10 Holdings

Data as of Feb. 8, 2021



| Symbol | Name | % Weight | Price | 1Y Rtn |
|--------|--|----------|--------|--------|
| ● MTUM | iShares MSCI USA Momentum Factor ETF | 18.51% | 174.11 | 32.28% |
| ● VIG | Vanguard Dividend Appreciation ETF | 17.92% | 141.81 | 11.72% |
| ● SPYG | SPDR® Portfolio S&P 500 Growth ETF | 17.89% | 57.69 | 31.58% |
| ● ACWV | iShares MSCI Global Min Vol Factor ETF | 16.53% | 97.28 | 0.51% |
| ● TIP | iShares TIPS Bond ETF | 7.35% | 127.71 | 9.62% |
| ● BND | Vanguard Total Bond Market ETF | 7.26% | 86.96 | 4.90% |
| ● GLDM | SPDR® Gold MiniShares | 4.62% | 18.02 | 16.11% |
| ● SWAN | Amplify BlackSwan Gr & Trsry Cor ETF | 3.98% | 32.87 | 13.83% |
| ● SRLN | SPDR® Blackstone / GSO Senior Loan ETF | 3.12% | 45.93 | 4.20% |
| ● FTSL | First Trust Senior Loan ETF | 2.83% | 48.07 | 4.11% |

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