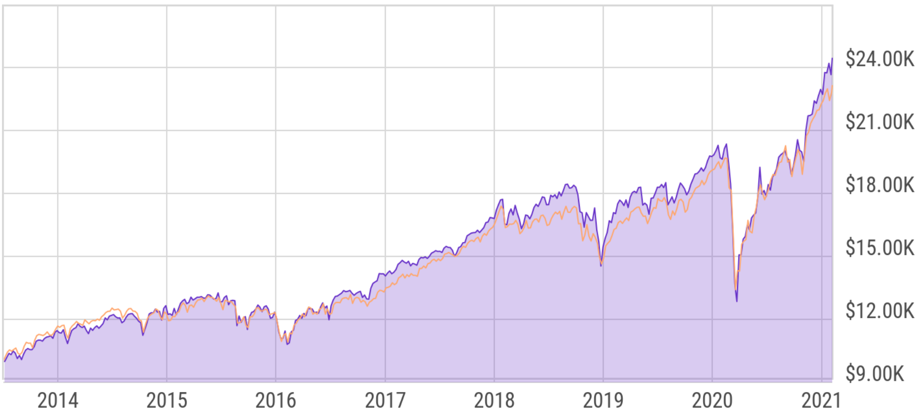
SFM Low-Cost All-Stock Strategy

Cumulative Return

July 07, 2013 through February 08, 2021

● Portfolio ● MSCI World All Cap Total Return (Benchmark)



*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

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
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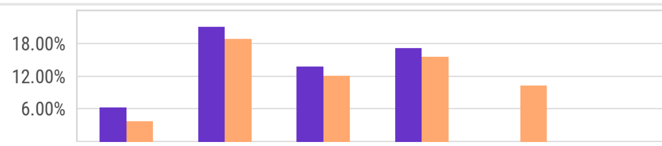
Periodic Return

Data as of Feb. 5, 2021



	YTD	1Y	3Y	5Y	10Y	15Y
● **Portfolio**	6.31%	21.12%	13.89%	17.19%	--	--
● **Benchmark**	3.85%	18.95%	12.15%	15.61%	10.39%	--

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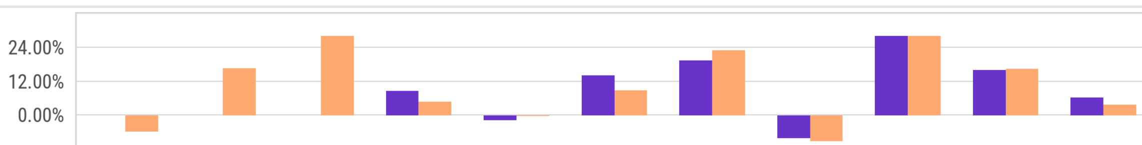
Key Stats

Expense Ratio	**Distribution Yield**
0.10%	1.32%
Cash Net Allocation	**Beta vs Cat 5Y**
0.14%	1.068
Alpha vs Cat 5Y	**YTD Total Returns**
0.2963	6.31%

Annual Return

Data as of Feb. 5, 2021 †Partial year data not shown



	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	YTD
● **Portfolio**	--	--	-†	8.82%	-1.64%	14.15%	19.44%	-8.08%	28.18%	16.09%	6.31%
● **Benchmark**	-5.63%	16.72%	28.12%	4.99%	-0.25%	8.87%	23.16%	-9.04%	28.11%	16.55%	3.85%

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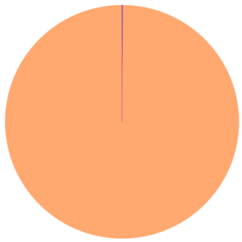
Asset Allocation



	Portfolio	Bmark
Cash	0.14%	--
Stock	99.85%	--
Bond	0.00%	--

	Portfolio	Bmark
Convertible	0.00%	--
Preferred	0.00%	--
Other	0.01%	--

Geographic Exposure

Market Classification	Portfolio	Bmark
% Developed Markets	97.95%	--
% Emerging Markets	2.05%	--

Region	Portfolio	Bmark
Americas	91.74%	--
Greater Europe	4.01%	--
Greater Asia	4.25%	--

Top 10 Holdings

Data as of Feb. 8, 2021

Symbol	Name	% Weight	Price	1Y Rtn
SPSM	SPDR® Portfolio S&P 600 Sm Cap ETF	21.07%	40.09	24.82%
SPMD	SPDR® Portfolio S&P 400 Mid Cap ETF	20.23%	43.44	20.96%
SPTM	SPDR® Port S&P 1500 Comps Stk Mkt ETF	19.60%	48.01	19.05%
ACWI	iShares MSCI ACWI ETF	19.59%	94.49	18.92%
SPLG	SPDR® Portfolio S&P 500 ETF	19.51%	45.60	18.76%

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