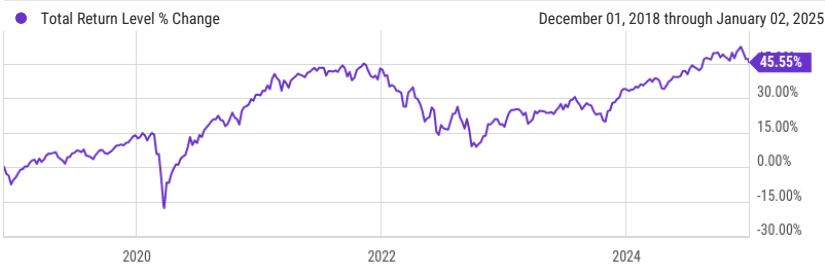


# USD Moderate Dynamic



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](https://go.ycharts.com/fund_contact_info).

Performance	1M	3M	6M	YTD	1Y*	3Y*	5Y*	10Y*	AT*
Total Return	-3.63%	-2.82%	3.25%	8.87%	8.87%	0.87%	5.20%	--	6.36%
Benchmark	-2.74%	-1.64%	4.75%	10.60%	10.60%	1.50%	5.89%	6.04%	5.66%

\*Figures are annualized.

Total Returns	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
Model Portfolio	--	--	--	--	--	19.84%	16.50%	7.78%	-17.20%	13.84%	8.87%
Benchmark	4.88%	-2.41%	6.62%	14.98%	-5.02%	18.89%	15.36%	10.34%	-18.23%	15.65%	10.60%

### Fundamentals

Distribution Yield	3.47%
Dividend Yield	3.47%
Weighted Avg PE	26.18
Weighted Avg P/S	2.951
Weighted Med ROE	28.39%
Yield to Maturity	5.00%
Effective Duration	10.55
Average Coupon	4.05%
Avg Credit Qual Scr	5.472

### Top 10 Holdings

HOLDING	WEIGHT
Vanguard 500 Index Fund ETF	29.55%
Vanguard Long-Term Treasury Ind..und ETF	24.58%
PIMCO Active Bond Exchange-Traded Fund	24.36%
First Trust BuyWrite Income ETF	5.08%
Vanguard FTSE All-World ex US In..und ETF	5.03%
Vanguard Small-Cap Index Fund ETF	4.30%
First Trust Nasdaq Cybersecurity ETF	2.08%
Fidelity Government Cash Reserves	1.55%
First Trust Global Tactical Commo..tegy Fd	1.05%
First Trust NASDAQ Cln Edge Sma..a Ix Fd	0.98%

### Top 10 Underlying Holdings

HOLDING	WEIGHT
Apple Inc	2.40%
NVIDIA Corp	2.33%
Microsoft Corp	2.18%
United States of America (GovernmEB-2043)	1.60%
Amazon.com Inc	1.25%
Federal National Mortgage Associ..EP-2054	1.01%
Federal Home Loan Mortgage Corp.CT-2053	0.94%
Meta Platforms Inc	0.89%
United States of America (GovernmAN-2034)	0.83%
Federal Home Loan Mortgage Corp.AN-2054	0.78%

### Region Exposure

Americas	93.12%
North America	92.47%
Latin America	0.64%
Greater Europe	4.05%
United Kingdom	1.16%
Europe - Developed	2.58%
Europe - Emerging	0.04%
Africa and Middle East	0.27%
Greater Asia	2.84%
Japan	0.94%
Australasia	0.32%
Asia - Developed	0.60%
Asia - Emerging	0.98%

### Stock Style Exposure

Large Cap Value	19.73%
Large Cap Blend	34.64%
Large Cap Growth	17.64%
Mid Cap Value	5.42%
Mid Cap Blend	8.58%
Mid Cap Growth	5.30%
Small Cap Value	3.05%
Small Cap Blend	3.33%
Small Cap Growth	2.32%

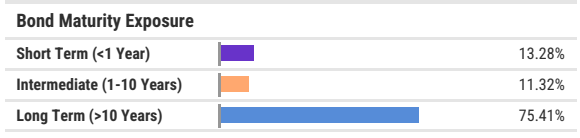
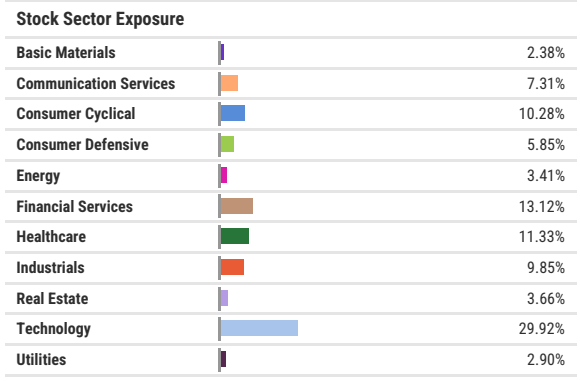
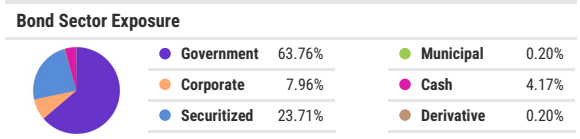
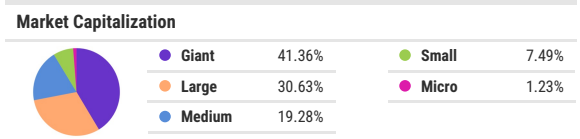
### Bond Credit Quality Exposure

AAA	86.43%
AA	1.87%
A	3.89%
BBB	5.99%
BB	0.39%
B	0.16%
Below B	1.20%
Not Rated	0.07%

Performance quoted with asset management fees of 0.5% (excluding platform & transaction costs). Fees may vary for private wealth service clients. Positions may deviate due to drift between custodians.

**Benchmark:** 50/10/40 Russell 3000, MSCI ACWI ex US, Bloomberg Global Aggregate  
**Advisory Fee:** Annually, 0.50%  
**Rebalance Frequency:** Annually  
**Expense Ratio:** 0.27%  
**Max Fee:** --

Asset Allocation	% Net	% Long	% Short
Cash	-3.33%	3.25%	6.57%
Stock	48.20%	48.25%	0.05%
Bond	54.63%	61.03%	6.40%
Convertible	0.02%	0.02%	0.00%
Preferred	0.17%	0.17%	0.00%
Other	0.31%	0.31%	0.01%



Risk	3Y	5Y	10Y
Alpha	-0.5252	-1.116	--
Beta	1.044	1.126	--
Standard Deviation	12.72%	15.91%	--
Historical Sharpe Ratio	-0.244	0.1726	--
Max Drawdown	25.60%	28.56%	--
VaR 5%	1.21%	1.30%	--
Historical Sortino	-0.3671	0.1934	--

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