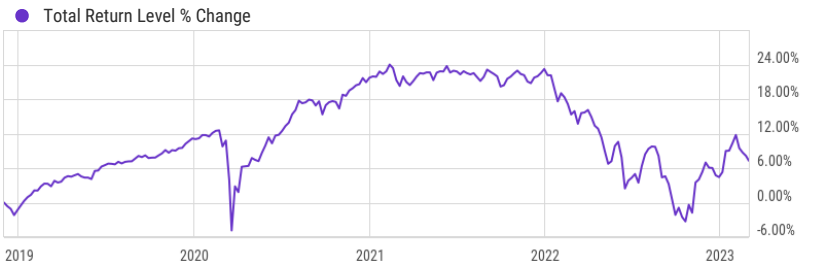


USD Conservative Dynamic



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.

Performance	1M	3M	6M	YTD	1Y*	3Y*	5Y*	10Y*	AT*
Total Return	-3.57%	0.29%	2.77%	3.08%	-7.30%	-0.76%	--	--	1.67%
Benchmark	-4.05%	-1.45%	0.91%	1.43%	-11.49%	0.62%	1.82%	3.38%	3.49%

*Figures are annualized.

Total Returns	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	YTD
Model Portfolio	--	--	--	--	--	--	12.18%	9.60%	1.30%	-15.58%	3.08%
Benchmark	8.52%	2.92%	-2.74%	4.95%	12.67%	-3.90%	14.57%	13.41%	4.66%	-17.39%	1.43%

Fundamentals

Dividend Yield	3.48%
Weighted Avg PE	14.85
Weighted Avg P/S	1.425
Weighted Med ROE	11.37%
Yield to Maturity	8.15%
Effective Duration	4.878
Average Coupon	4.28%
Avg Credit Qual Scr	11.82

Top 10 Holdings

HOLDING	WEIGHT
PIMCO Active Bond ETF	39.13%
Invesco Financial Preferred ETF	12.66%
iShares ESG Aware MSCI EAFE ETF	12.40%
iShares MSCI KLD 400 Social ETF	10.13%
iShares Broad USD High Yield Corp Bd ETF	9.87%
Xtrackers International Real Estate ETF	9.80%
SPDR® Bimbg Convert Secs ETF	4.05%
Fidelity® Government Cash Reserves	1.95%

Top 10 Underlying Holdings

HOLDING	WEIGHT
United States Treasury Bonds 3.375%	3.24%
United States Treasury Notes 3.5%	1.98%
Federal National Mortgage Association 3%	1.74%
Federal National Mortgage Associatio...2.5%	1.34%
Federal National Mortgage Associatio...2.5%	1.23%
Government National Mortgage Assoc...3.5%	1.14%
Federal Reserve Bank Of New York Fe...30%	1.12%
Federal National Mortgage Associatio...3.5%	1.05%
Microsoft Corp	0.96%
United States Treasury Notes 4.125%	0.89%

Region Exposure

Americas	73.81%
North America	60.17%
Latin America	13.64%
Greater Europe	14.80%
United Kingdom	5.02%
Europe - Developed	9.80%
Europe - Emerging	0.05%
Africa and Middle East	0.58%
Greater Asia	11.39%
Japan	5.93%
Australasia	2.29%
Asia - Developed	2.59%
Asia - Emerging	1.38%

Stock Style Exposure

Large Cap Value	18.30%
Large Cap Blend	27.89%
Large Cap Growth	24.02%
Mid Cap Value	7.53%
Mid Cap Blend	12.54%
Mid Cap Growth	4.32%
Small Cap Value	2.08%
Small Cap Blend	2.70%
Small Cap Growth	0.61%

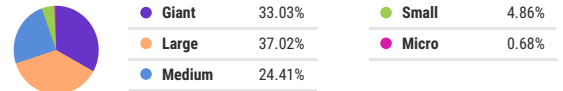
Bond Credit Quality Exposure

AAA	47.00%
AA	3.02%
A	7.34%
BBB	15.23%
BB	13.99%
B	10.17%
Below B	3.33%
Not Rated	-0.09%

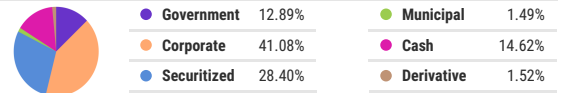
Benchmark: 30/10/60 Russell 3000, MSCI ACWI ex US, Bloomberg Global Aggregate
 Advisory Fee Never
 Rebalance Frequency: Quarterly
 Expense Ratio 0.39%

Asset Allocation	% Net	% Long	% Short
Cash	-2.94%	7.84%	10.78%
Stock	32.23%	32.23%	0.00%
Bond	53.00%	53.56%	0.56%
Convertible	3.39%	3.39%	0.00%
Preferred	14.23%	14.23%	0.00%
Other	0.09%	0.09%	0.00%

Market Capitalization



Bond Sector Exposure



Stock Sector Exposure

Basic Materials	3.70%
Communication Services	4.67%
Consumer Cyclical	7.55%
Consumer Defensive	6.45%
Energy	2.75%
Financial Services	11.83%
Healthcare	8.74%
Industrials	9.17%
Real Estate	31.14%
Technology	12.12%
Utilities	1.88%

Bond Maturity Exposure

Short Term (<1 Year)	3.83%
Intermediate (1-10 Years)	48.16%
Long Term (>10 Years)	48.01%

Risk	3Y	5Y	10Y
Beta	0.9373	--	--
Standard Deviation	10.55%	--	--
Historical Sharpe Ratio	-0.0829	--	--
Max Drawdown	22.17%	--	--
VaR 5%	0.89%	--	--
Historical Sortino	-0.1207	--	--
Alpha	-1.342	--	--

2023 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. For further information regarding your use of this report, please go to: <https://get.ycharts.com/disclosure/>