

USD Conservative Growth 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 | 0.63% | -1.19% | -1.44% | 2.28% | 5.13% | 4.10% | 3.81% | -- | 4.87% |
| Benchmark | 2.42% | 3.21% | 1.80% | 4.66% | 9.89% | 6.71% | 5.52% | 5.42% | 5.06% |

*Figures are annualized.

| Total Returns | 2015 | 2016 | 2017 | 2018 | 2019 | 2020 | 2021 | 2022 | 2023 | 2024 | YTD |
|-----------------|--------|-------|--------|--------|--------|--------|-------|---------|--------|-------|-------|
| Model Portfolio | -- | -- | -- | -- | 16.11% | 16.65% | 5.27% | -16.92% | 11.59% | 4.73% | 2.28% |
| Benchmark | -2.57% | 5.79% | 13.82% | -4.45% | 16.72% | 14.43% | 7.47% | -17.81% | 13.82% | 8.22% | 4.66% |

| Fundamentals | |
|---------------------|--------|
| Distribution Yield | 3.98% |
| Dividend Yield | 3.98% |
| Weighted Avg PE | 26.97 |
| Weighted Avg P/S | 4.300 |
| Weighted Med ROE | 22.25% |
| Yield to Maturity | 5.29% |
| Effective Duration | 9.566 |
| Average Coupon | 5.02% |
| Avg Credit Qual Scr | 5.913 |

| Top 10 Holdings | |
|---|--------|
| HOLDING | WEIGHT |
| PIMCO Active Bond Exchange-Traded Fund | 34.42% |
| Vanguard Long-Term Treasury Ind.und ETF | 29.38% |
| Vanguard 500 Index Fund ETF | 14.21% |
| Vanguard FTSE All-World ex US In.und ETF | 7.88% |
| VanEck International High Yield Bond ETF | 4.85% |
| Vanguard Small-Cap Index Fund ETF | 2.73% |
| First Trust Global Tactical Commo.tegy Fd | 2.06% |
| First Trust Nasdaq Cybersecurity ETF | 1.38% |
| Fidelity Government Cash Reserves | 1.00% |
| Vanguard Global ex-US Real Estate. Fd ETF | 0.66% |

| Top 10 Underlying Holdings | |
|---|--------|
| HOLDING | WEIGHT |
| Other Assets less Liabilities | 2.02% |
| United States of America (GovernEB-2043 | 1.91% |
| Federal National Mortgage Associ..EB-2055 | 1.42% |
| Federal Home Loan Mortgage Corp.CT-2054 | 1.17% |
| Federal Home Loan Mortgage Corp.CT-2053 | 1.13% |
| United States of America (GovernmOV-2045 | 1.08% |
| United States of America (GovernmAN-2034 | 1.01% |
| Federal Home Loan Mortgage Corp.UJL-2054 | 0.98% |
| Apple Inc | 0.96% |
| Microsoft Corp | 0.88% |

| Region Exposure | |
|------------------------|--------|
| Americas | 87.02% |
| North America | 85.03% |
| Latin America | 1.99% |
| Greater Europe | 8.05% |
| United Kingdom | 1.78% |
| Europe - Developed | 5.15% |
| Europe - Emerging | 0.32% |
| Africa and Middle East | 0.80% |
| Greater Asia | 4.93% |
| Japan | 1.69% |
| Australasia | 0.59% |
| Asia - Developed | 0.96% |
| Asia - Emerging | 1.69% |

| Stock Style Exposure | |
|----------------------|--------|
| Large Cap Value | 21.45% |
| Large Cap Blend | 29.21% |
| Large Cap Growth | 20.79% |
| Mid Cap Value | 5.17% |
| Mid Cap Blend | 9.93% |
| Mid Cap Growth | 4.76% |
| Small Cap Value | 2.78% |
| Small Cap Blend | 3.56% |
| Small Cap Growth | 2.35% |

| Bond Credit Quality Exposure | |
|------------------------------|--------|
| AAA | 79.95% |
| AA | 2.16% |
| A | 3.54% |
| BBB | 4.96% |
| BB | 5.48% |
| B | 2.34% |
| Below B | 1.26% |
| Not Rated | 0.30% |

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: 40/10/50 Russell 3000, MSCI ACWI ex US, Bloomberg Global Aggregate | Advisory Fee Annually, 0.50% |
| Rebalance Frequency: Annually | Expense Ratio 0.31% |
| Max Fee: -- | |

| Asset Allocation | % Net | % Long | % Short |
|------------------|--------|--------|---------|
| Cash | -6.74% | 2.86% | 9.59% |
| Stock | 28.02% | 28.02% | 0.00% |
| Bond | 77.88% | 91.15% | 13.27% |
| Convertible | 0.08% | 0.08% | 0.00% |
| Preferred | 0.21% | 0.21% | 0.00% |
| Other | 0.55% | 0.55% | 0.00% |

| Market Capitalization | |
|-----------------------|--------|
| Giant | 39.81% |
| Large | 31.62% |
| Medium | 19.86% |
| Small | 7.33% |
| Micro | 1.37% |

| Bond Sector Exposure | |
|----------------------|--------|
| Government | 59.34% |
| Corporate | 14.40% |
| Securitized | 23.63% |
| Municipal | 0.26% |
| Cash | 2.15% |
| Derivative | 0.21% |

| Stock Sector Exposure | |
|------------------------|--------|
| Basic Materials | 3.00% |
| Communication Services | 6.77% |
| Consumer Cyclical | 9.50% |
| Consumer Defensive | 5.46% |
| Energy | 3.26% |
| Financial Services | 15.07% |
| Healthcare | 10.91% |
| Industrials | 11.42% |
| Real Estate | 6.01% |
| Technology | 25.68% |
| Utilities | 2.91% |

| Bond Maturity Exposure | |
|---------------------------|--------|
| Short Term (<1 Year) | 14.49% |
| Intermediate (1-10 Years) | 16.74% |
| Long Term (>10 Years) | 68.77% |

| Risk | 3Y | 5Y | 10Y |
|-------------------------|---------|--------|-----|
| Alpha | -2.294 | -1.484 | -- |
| Beta | 0.9611 | 0.9592 | -- |
| Standard Deviation | 10.19% | 9.95% | -- |
| Historical Sharpe Ratio | -0.0565 | 0.1449 | -- |
| Max Drawdown | 23.65% | 23.65% | -- |
| VaR 5% | 0.89% | 0.95% | -- |
| Historical Sortino | -0.0901 | 0.2211 | -- |

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