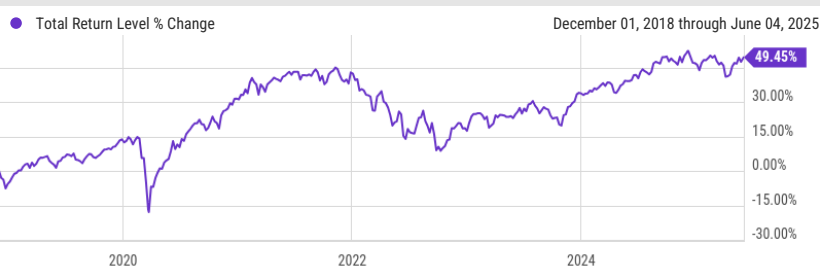


USD Moderate Dynamic



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	1.70%	0.09%	-0.99%	2.68%	7.48%	6.27%	6.19%	--	6.37%
Benchmark	2.90%	3.11%	1.25%	4.23%	10.52%	7.86%	6.99%	6.36%	5.81%

\*Figures are annualized.

Total Returns	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	YTD
Model Portfolio	--	--	--	--	19.84%	16.50%	7.78%	-17.20%	13.84%	8.87%	2.68%
Benchmark	-2.41%	6.62%	14.98%	-5.02%	18.89%	15.36%	10.34%	-18.23%	15.65%	10.60%	4.23%

Fundamentals	
Distribution Yield	3.36%
Dividend Yield	3.36%
Weighted Avg PE	23.91
Weighted Avg P/S	3.284
Weighted Med ROE	23.71%
Yield to Maturity	5.29%
Effective Duration	9.565
Average Coupon	4.86%
Avg Credit Qual Scr	5.914

Top 10 Holdings	
HOLDING	WEIGHT
PIMCO Active Bond Exchange-Traded Fund	24.37%
Vanguard 500 Index Fund ETF	23.86%
Vanguard Long-Term Treasury Ind..und ETF	20.79%
Vanguard FTSE All-World ex US In..und ETF	13.24%
Vanguard Small-Cap Index Fund ETF	4.59%
VanEck International High Yield Bond ETF	3.43%
First Trust Global Tactical Commo..tegy Fd	3.08%
First Trust Nasdaq Cybersecurity ETF	2.32%
Fidelity Government Cash Reserves	1.00%
Vanguard Global ex-US Real Estate. Fd ETF	0.99%

Top 10 Underlying Holdings	
HOLDING	WEIGHT
Other Assets less Liabilities	3.02%
Apple Inc	1.61%
Microsoft Corp	1.48%
NVIDIA Corp	1.37%
United States of America (GovernmEB-2043	1.36%
Federal National Mortgage Associ..EB-2055	1.01%
Amazon.com Inc	0.88%
Federal Home Loan Mortgage Corp.CT-2054	0.83%
Federal Home Loan Mortgage Corp.CT-2053	0.80%
United States of America (GovernmOV-2045	0.76%

Region Exposure	
Americas	82.74%
North America	81.14%
Latin America	1.60%
Greater Europe	9.71%
United Kingdom	2.05%
Europe - Developed	6.44%
Europe - Emerging	0.29%
Africa and Middle East	0.93%
Greater Asia	7.55%
Japan	2.58%
Australasia	0.84%
Asia - Developed	1.52%
Asia - Emerging	2.60%

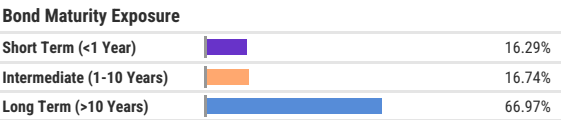
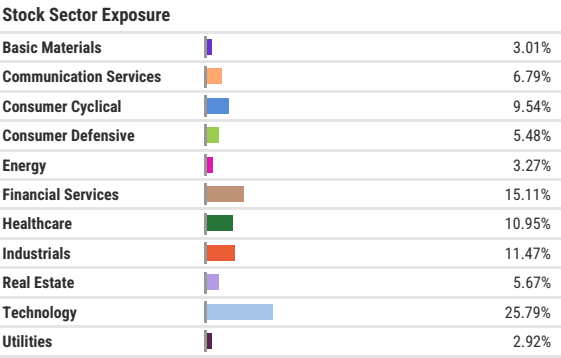
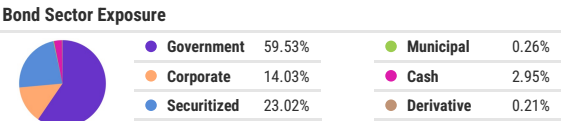
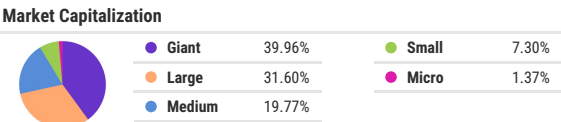
Stock Style Exposure	
Large Cap Value	21.49%
Large Cap Blend	29.25%
Large Cap Growth	20.84%
Mid Cap Value	5.14%
Mid Cap Blend	9.86%
Mid Cap Growth	4.76%
Small Cap Value	2.77%
Small Cap Blend	3.54%
Small Cap Growth	2.35%

Bond Credit Quality Exposure	
AAA	79.94%
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:** 50/10/40 Russell 3000, MSCI ACWI ex US, Bloomberg Global Aggregate  
**Advisory Fee** Annually, 0.50%  
**Rebalance Frequency:** Annually  
**Expense Ratio** 0.26%  
**Max Fee:** --

Asset Allocation	% Net	% Long	% Short
Cash	-3.67%	3.16%	6.83%
Stock	46.89%	46.89%	0.00%
Bond	55.83%	65.22%	9.39%
Convertible	0.06%	0.06%	0.00%
Preferred	0.15%	0.15%	0.00%
Other	0.75%	0.75%	0.00%



Risk	3Y	5Y	10Y
Alpha	-1.554	-0.784	--
Beta	1.043	1.043	--
Standard Deviation	11.60%	11.68%	--
Historical Sharpe Ratio	0.127	0.3398	--
Max Drawdown	25.60%	25.60%	--
VaR 5%	1.04%	1.19%	--
Historical Sortino	0.2021	0.5217	--

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