BALANCED LARGE CAP CORE UNSCREENED/ MUNICIPAL

AS OF 3/31/2024 SEPARATELY MANAGED ACCOUNT **CROSSMARKGLOBAL.COM**

Snapshot

Morningstar Category	Allocation-50% to 70% Equity
Inception Date	1/1/2013
Strategy Assets	$60,792,384
Investment Minimum	$400,000
Average Market Cap (Mil)	$379,901
# of Holdings	79
Portfolio Yield	2.65

Portfolio Managers

Robert C. Doll, CFA
Patrick Garboden

Strategy Objective

Seeks to provide a balance of long-term capital appreciation and tax-free income

Portfolio Fixed Income Characteristics[1]

Yield to Maturity (%)	4.07
Effective Duration	5.39
Current Yield (%)	4.31
Average Coupon (%)	4.45
Average Credit Rating (Moodys)	Aa2
Average Price ($)	103.00

Portfolio Equity Characteristics[1]

	Portfolio	R.1000
Dividend Yield (%)	1.27	1.15
Dividend Payout Ratio (%)	26.63	27.79
Dividend Growth - 3 Yr (%)	11.78	9.18
EPS Growth - 3 Yr Hist (%)	23.05	17.94
Price/Earnings Ratio - NTM	15.67	20.91
Price/Book Ratio	3.87	4.35
Price/Free Cash Flow, TTM	14.60	22.20
Return on Equity, TTM (%)	26.69	22.04

Portfolio Top 10 Holdings (%)[1]

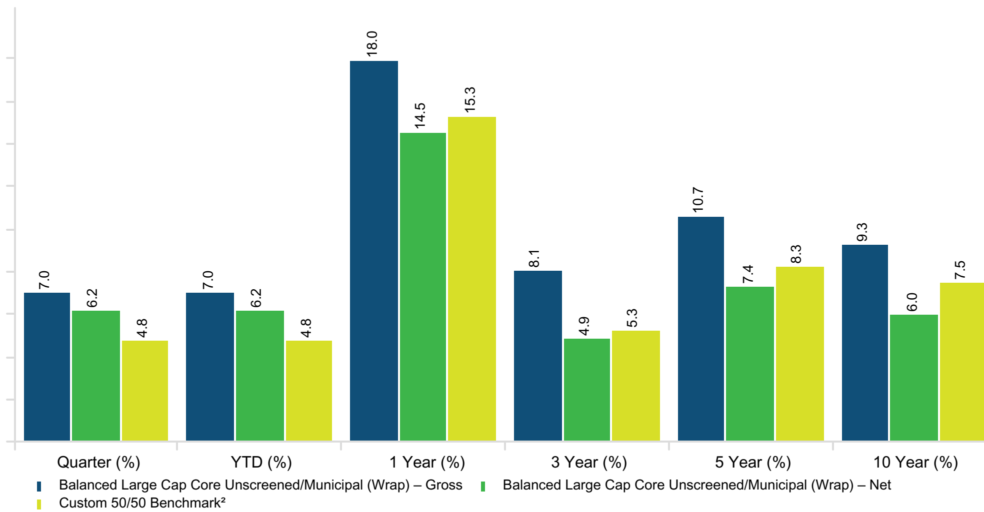
	Weight
Microsoft Corporation	2.99
Meta Platforms Inc Class A	2.40
Alphabet Inc. Class C	2.30
Apple Inc.	2.22
St Louis Mo Brd Ed 5.0% 01-apr-2042	2.09
St Charles Cnty Mo Francis Howell Sch Dist 5.0% 01-mar-2042	2.07
Northwood Ohio 5.0% 01-dec-2042	2.06
Brentwood Pa Sch Dist 5.0% 15-may-2038	2.01
Richmond Calif Wastewater Rev 5.0% 01-aug-2042	2.01
Metropolitan Atlanta Rapid Tran Auth Ga Sales Tax Rev 5.0% 01-jul-2035	1.99
Total	22.13

Portfolio Asset Allocation (%)[1]

	Weight
Equity	57.71
Fixed Income	40.35
[Cash]	1.94

Source: FactSet/Crossmark

Composite Performance



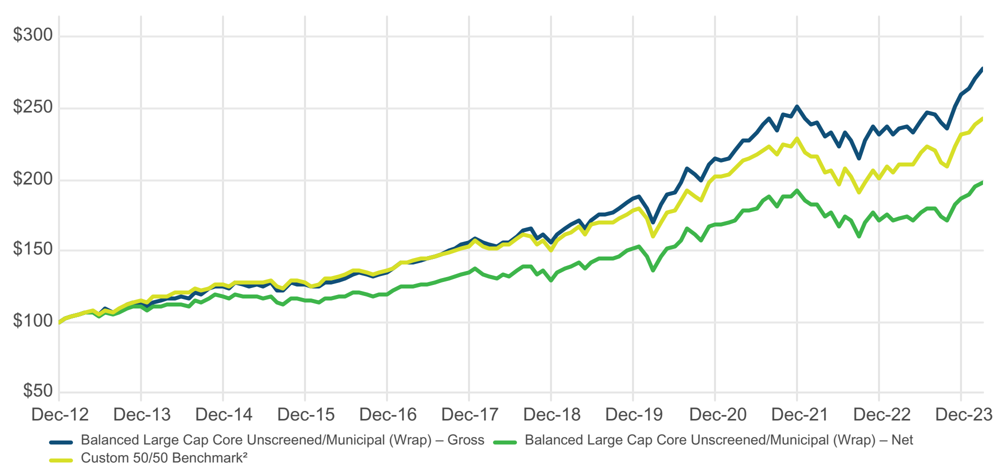
	Quarter (%)	YTD (%)	1 Year (%)	3 Year (%)	5 Year (%)	10 Year (%)
Balanced Large Cap Core Unscreened/ Municipal (Wrap) – Gross	7.02	7.02	17.97	8.12	10.65	9.27
Balanced Large Cap Core Unscreened/ Municipal (Wrap) – Net	6.24	6.24	14.53	4.91	7.37	6.03
Custom 50/50 Benchmark[2]	4.83	4.83	15.31	5.31	8.27	7.52

Composite Calendar Year Performance (%)

	2023	2022	2021	2020	2019	2018	2017	2016	2015
Balanced Large Cap Core Unscreened/ Municipal (Wrap) – Gross	12.57	-7.94	16.75	15.22	19.97	-0.28	15.48	6.60	1.18
Balanced Large Cap Core Unscreened/ Municipal (Wrap) – Net	9.29	-10.75	13.32	11.77	16.48	-3.26	12.08	3.47	-1.84
Custom 50/50 Benchmark[2]	15.24	-11.99	12.85	13.33	18.27	-1.39	12.41	5.97	2.04

Composite Growth of $100

Time Period: 1/1/2013 to 3/31/2024



All Investments are subject to risks, including the possible loss of principal. Past performance does not guarantee future results.

Composite illustrated is the Crossmark Balanced Covered Call Income/Current Income Portfolio Wrap Composite.

1 Crossmark uses a model account to manage the individual client accounts that have selected this investment strategy. The portfolio characteristics shown are based on the model account. The characteristics of any individual account may differ from those of the model account. All performance information shown is composite performance derived from the aggregate of all accounts included in the composite

Net performance was calculated using the hypothetical highest annual all-inclusive wrap fee of 3.00% by deducting 0.75% from the last month of each quarter. Gross performance is shown as supplemental information and is stated as pure gross of all fees as the returns have not been reduced by transaction costs. Wrap fees include Crossmark's portfolio management fee as well as all charges for trading costs, custody, and other administrative fees. Due to the effect of compounding, annual returns shown net of fees may be lower than the return tha would be shown if the fee were deducted from the gross return at a single point in time.

2 Custom 50/50 Benchmark is composed of 50% Russell 1000 Index and 50% Barclays Quality Intermediate Muncipal Index. Index returns shown assume the reinvestment of all dividends and distributions.

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Leading Contributors (%)[1]

Time Period: 12/31/2023 to 3/31/2024

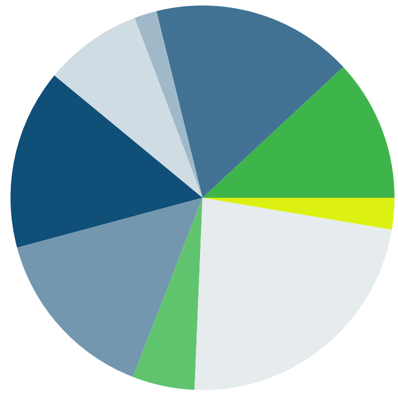
	Return	Contribution
Meta Platforms Inc Class A	37.33	0.78
NVIDIA Corporation	82.46	0.52
Marathon Petroleum Corporat...	36.50	0.45
Dell Technologies, Inc. Cla...	49.84	0.42
Microsoft Corporation	12.09	0.35
Valero Energy Corporation	32.31	0.31
Phillips 66	23.58	0.28
AbbVie, Inc.	18.63	0.25
JPMorgan Chase & Co.	18.48	0.25
Broadcom Inc.	21.58	0.22

Leading Detractors (%)[1]

Time Period: 12/31/2023 to 3/31/2024

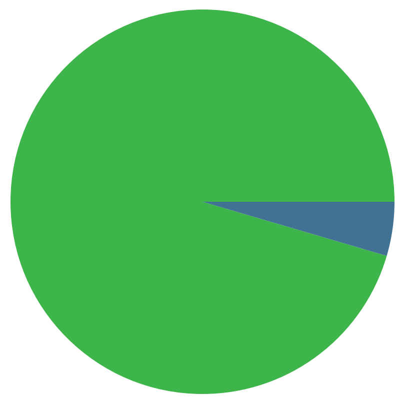
	Return	Contribution
Fort Smith Ark Wtr & Swr Re...	-1.89	-0.04
NIKE, Inc. Class B	-7.02	-0.04
Northwood Ohio 5.0% 01-dec-...	-1.90	-0.04
Gilead Sciences, Inc.	-8.64	-0.05
Palantir Technologies Inc....	-6.12	-0.05
St Louis Mo Brd Ed 5.0% 01-...	-2.31	-0.05
Fort Thomas Ky Indpt Sch Di...	-3.96	-0.08
UnitedHealth Group Incorpor...	-5.66	-0.10
Adobe Inc.	-15.42	-0.11
Apple Inc.	-10.82	-0.28

Portfolio Equity Sector Allocation[1]



	%
Communication Services	11.89
Consumer Discretionary	16.95
Consumer Staples	2.00
Energy	8.20
Financials	15.09
Health Care	15.01
Industrials	5.26
Information Technology	22.89
Materials	2.70
Total	**100.0**

Portfolio Fixed Income Sector Allocation[1]



	%
Municipal	95.42
Cash	4.58
Total	**100.0**

1 Crossmark uses a model account to manage the individual client accounts that have selected this investment strategy. The portfolio characteristics shown are based on the model account. The characteristics of any individual account may differ from those of the model account. All performance information shown is composite performance derived from the aggregate of all accounts included in the composite.

Crossmark Global Investments, Inc. (Crossmark) is an investment adviser registered with the Securities and Exchange Commission that provides discretionary investment management services to mutual funds, institutions, and individual clients. Investment advice can be provided only after the delivery of Crossmark's firm Brochure and Brochure Supplement Form ADV (Parts 2A and 2B) and Form CRS, and once a properly executed investment advisory agreement has been entered into by the client. Crossmark claims compliance with the Global Investment Performance Standards (GIPS®). Prospective clients can obtain a GIPS Composite Report by sending a request to: advisorsolutions@crossmarkglobal.com

The Crossmark Balanced – Large Cap Core Unscreened & Municipal strategy invests in an allocation of 50% stocks of large cap U.S. companies, and 50% municipal bonds. The Crossmark Balanced – Large Cap Core Unscreened & Municipal 50/50 Wrap Composite is composed of all discretionary, fee-paying, wrap accounts managed using this strategy. The composite has a creation date and inception date of Jan. 1, 2013. The primary benchmark for this composite is a custom blend consisting of 50% Russell 1000 Index and 50% Bloomberg Municipal Quality Intermediate Index. The Russell 1000 Index is a market index that tracks the largest 1,000 stocks by market capitalization that are included in the Russell 3000 index. The Bloomberg Municipal Quality Intermediate Index is an unmanaged index that consists of investment grade intermediate term municipal bonds. The blended benchmark returns presented are calculated by linking the monthly returns of the blended components.

The U.S. dollar is the currency used to express performance. The performance reflects the reinvestment of dividends and other earnings to the extent that client accounts included in the composite elected to reinvest dividends and earnings. Performance figures shown gross of fees do not reflect the payment of investment advisory fees.

All investments are subject to risks, including the possible loss of principal. Past performance does not guarantee future results. The Balanced Large Cap Core Unscreened/Municipal strategy may not achieve its objective if the mangers' expectations regarding particular securities or markets are not met. Equity investments generally involve two principal risks—market risk and selection risk. The value of equity securities will rise and fall in response to general market and/or economic conditions (equity market risk). The value of any individual equity security will rise and fall in response to the market's perception of the issuer's revenues, earnings, balance sheet, credit worthiness, business plan, and overall perception of the viability of the issuer's business (selection risk).

Fixed income investments generally involve three principal risks—interest rate risk, credit risk, and liquidity risk. Prices of fixed-income securities rise and fall in response to interest rate changes (interest rate risk). Generally, when interest rates rise, prices of fixed-income securities fall. The longer the duration of the security, the more sensitive the security is to this risk. There is also a risk that the issuer of a note or bond will be unable to pay agreed interest payments and may be unable to repay the principal upon maturity (credit risk). Lower-rated bonds, and bonds with longer final maturities, generally have higher credit risks. As interest rates rise and/or the credit risk associated with a particular issuer changes, bonds held within a portfolio may become difficult to liquidate without realizing a loss (liquidity risk). Many municipal bonds also include call features that allow the issuer to call the bonds—repaying the principal before maturity—usually done in the context of a refinancing transaction if/when interest rates fall. When a bond is called, the holder does not incur a loss, but cash received from the call must be re-deployed, generally in a less favorable interest rate environment (call risk).

15375 Memorial Drive, Suite 200 Houston, TX 77079 | 888.845.6910 | advisorsolutions@crossmarkglobal.com

Source: FactSet/Crossmark