

Snapshot

Morningstar Category	US SA Allocation--50% to 70% Equity
Inception Date	1/01/2001
Strategy Assets	\$247,217,066
Investment Minimum	\$150,000
Average Market Cap (Mil)	\$267,807
# of Holdings	88

Portfolio Managers

Robert C. Doll, CFA
Victoria Fernandez, CFA
Ryan Caylor, CFA

Strategy Objective

Seeks to provide a balance of growth and income

Model Portfolio FI Characteristics*

Yield to Maturity (%)	3.50
Duration	4.09
Current Yield (%)	3.08
Average Coupon (%)	3.00
Average Credit Rating (Moody's)	Aa3
Average Price (\$)	97.18

Model Portfolio Equity Characteristics*

Dividend Yield (%)	1.97
Dividend Growth - 3 Yr (%)	12.79
Median Dividend Payout Ratio (%)	27.65
EPS Growth - 3 Yr (%)	10.20
P/E Ratio (TTM)	21.10
P/B Ratio (TTM)	4.14
P/CF Ratio (TTM)	16.13
ROE % (TTM)	33.55

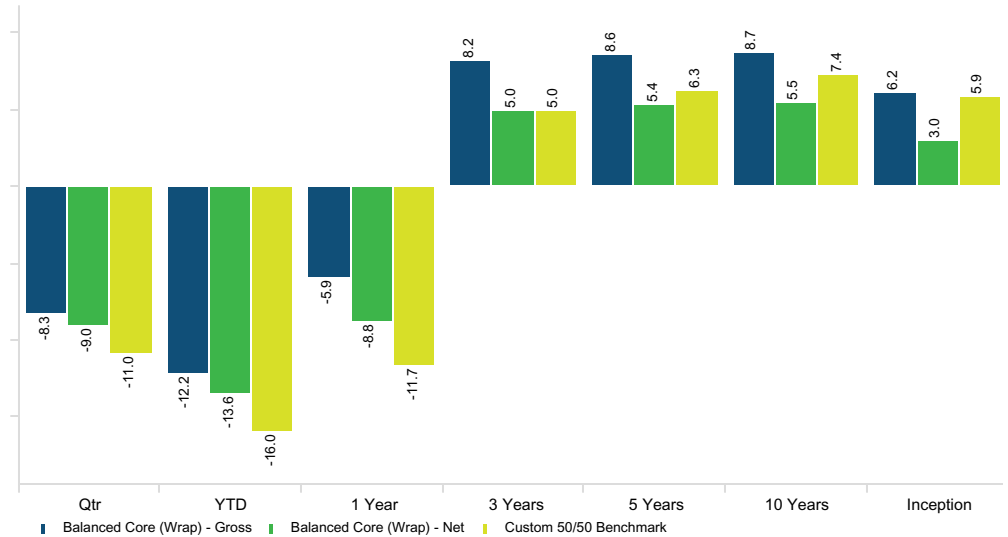
Model Portfolio Top 10 Holdings*

	Weight
Federal National Mortgage Association 2.125% 24-apr-2026	4.36%
Microsoft Corporation	3.36%
Apple Inc.	3.34%
Government of the United States of America, 2.125% 30-nov-2023	3.33%
Government of the United States of America, 1.875% 31-jul-2026	3.25%
Government of the United States of America, 2.0% 31-jul-2022	2.64%
Alphabet Inc. Class C	2.29%
Federal National Mortgage Association 2.375% 19-jan-2023	2.27%
Target Corporation 3.375% 15-apr-2029	2.17%
UnitedHealth Group Incorporated	1.92%
Total	28.93%

Model Portfolio Asset Allocation*

	Weight
Equity	51.32%
Fixed Income	46.19%
[Cash]	2.49%

Composite Performance (%)



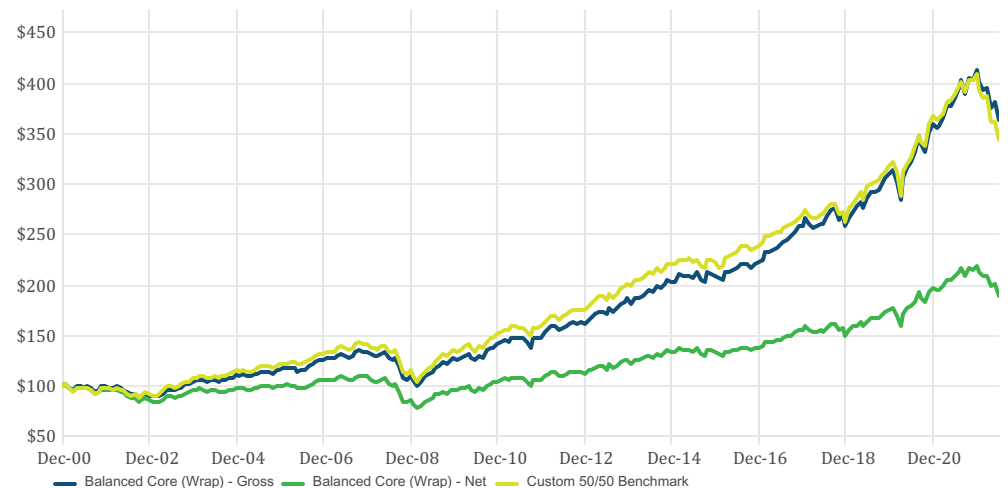
	Qtr	YTD	1 Year	3 Years	5 Years	10 Years	Inception
Balanced Core (Wrap) - Gross	-8.30%	-12.22%	-5.94%	8.22%	8.60%	8.74%	6.18%
Balanced Core (Wrap) - Net	-9.02%	-13.56%	-8.77%	5.00%	5.38%	5.52%	3.04%
Custom 50/50 Benchmark	-10.95%	-16.00%	-11.71%	4.98%	6.29%	7.37%	5.92%

Composite Calendar Year Performance (%)

	2021	2020	2019	2018	2017	2016	2015	2014	2013
Balanced Core (Wrap) - Gross	15.18	15.63	20.44	-0.71	15.94	6.57	3.17	8.97	15.61
Balanced Core (Wrap) - Net	11.79	12.16	16.94	-3.69	12.53	3.45	0.08	5.74	12.22
Custom 50/50 Benchmark	11.69	15.69	20.43	-2.31	12.55	7.65	0.78	9.65	14.21

Composite Growth of \$100

Time Period: 1/01/2001 to 6/30/2022



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 Core Wrap Composite.

Custom 50/50 Benchmark is comprised of 50% Russell 1000 index and 50% Bloomberg U.S. Government/Credit index. Index returns shown assume the reinvestment of all dividends and distributions.

* Model Portfolios are based on a hypothetical account managed during the current quarter. Actual characteristics and income may differ materially from model.

Net performance was calculated using the hypothetical highest annual all-inclusive wrap fee of 3.00% by deducting .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 that would be shown if the fee were deducted from the gross return at a single point in time

Leading Contributors

Time Period: 3/31/2022 to 6/30/2022

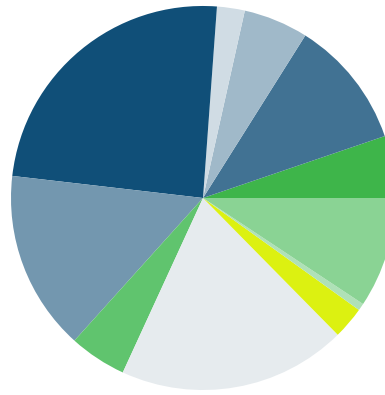
	Return	Contribution
Eli Lilly and Company	13.60	0.10
Gilead Sciences, Inc.	5.28	0.08
Cigna Corporation	10.45	0.06
Pfizer Inc.	2.08	0.05
American Tower Corporation	2.92	0.02
Coca-Cola Company	2.22	0.02
Edwards Lifesciences Corpor...	3.21	0.02
Merck & Co., Inc.	2.31	0.02
UnitedHealth Group In corpor...	1.08	0.02
Lockheed Martin Corporation	1.42	0.01

Leading Detractors

Time Period: 3/31/2022 to 6/30/2022

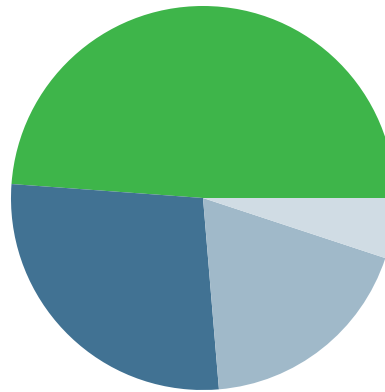
	Return	Contribution
Target Corporation	-31.48	-0.23
Wells Fargo & Company	-18.72	-0.24
Meta Platforms Inc. Class A	-27.48	-0.28
NVIDIA Corporation	-38.07	-0.28
Amazon.com, Inc.	-34.84	-0.31
Altria Group Inc	-18.50	-0.34
Ford Motor Company	-33.75	-0.36
Alphabet Inc. Class C	-21.68	-0.64
Microsoft Corporation	-16.49	-0.64
Apple Inc.	-21.59	-0.85

Model Portfolio Equity Sector Allocation*



	%
Communication Services	5.15
Consumer Discretionary	10.93
Consumer Staples	5.43
Energy	2.33
Financials	24.33
Health Care	15.17
Industrials	4.75
Information Technology	19.28
Materials	2.80
Real Estate	.61
Other	9.22
Total	100.0

Model Portfolio Fixed Income Sector Allocation*



	%
Corporate	48.90
Quasi & Foreign Government	27.51
Sovereign	18.47
[Cash]	5.12
Total	100.0

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The Crossmark Balanced Core strategy invests in an allocation of 50% stocks of large cap U.S. companies, and 50% government obligations, government agency securities, and investment-grade corporate bonds, each with maturities ranging, on average, between 1 and 30 years. The Crossmark Balanced Core Wrap composite includes all fully discretionary wrap accounts that are managed using this strategy. The composite excludes accounts for which the clients have imposed restrictions or requirements that impede the manager from fully executing their strategy such that the results will not be representative of the strategy. For comparison purposes, the composite is measured against the Russell 1000 Index equally blended with the Bloomberg U.S. Government/Credit Bond Index. 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 equity portion of the Balanced Core product was originally measured against the Russell 1000 Growth Index, and in March 2020 was changed to the S&P 500 Index. Effective July 2021, it has since been determined that the Russell 1000 index is the more appropriate index for the historical life of the product. The Bloomberg U.S. Government/Credit Bond Index measures the performance of investment grade corporate debt and agency bonds that are dollar denominated and have a remaining maturity of greater than one year. The blended benchmark returns presented are calculated by linking the daily blended component returns.

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 Core strategy may not achieve its objective if the managers' 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).

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Index returns shown assume the reinvestment of all dividends and distributions.

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Global Investment Performance Standards