CROSSMARK GLOBAL INVESTMENTS

CURRENT INCOME PORTFOLIO

AS OF 12/31/2023 SEPARATELY MANAGED ACCOUNT **CROSSMARKGLOBAL.COM**

Snapshot

Morningstar Category	US SA Short-Term Bond
Inception Date	1/1/2003
Strategy Assets	$199,327,296
Investment Minimum	$100,000
# of Holdings	36

Strategy Objective

Seeks to provide above-average income flows in an investment-grade strategy

Portfolio Characteristics[1]

Yield to Maturity (%)	5.04
Effective Duration	3.65
Current Yield (%)	4.12
Average Coupon (%)	3.94
Average Credit Rating (Moody's)	A3
Average Price ($)	96.23

Top 10 Holdings[1]

	Weight
Federal National Mortgage Association 2.5% 05-feb-2024	6.39%
Federal National Mortgage Association 2.625% 06-sep-2024	6.29%
Federal National Mortgage Association 2.125% 24-apr-2026	6.08%
Bank Of America Corporation 4.45% 03-mar-2026	3.39%
Microsoft Corporation 3.3% 06-feb-2027	3.34%
Walt Disney Company 3.8% 22-mar-2030	3.32%
Lowe's Companies, Inc. 3.65% 05-apr-2029	3.29%
Citigroup Inc. 4.6% 09-mar-2026	2.96%
Valero Energy Corporation 4.0% 01-apr-2029	2.88%
Charles Schwab Corp Depositary Shs Repr 1/40th 5.95 % Non-Cum Pfd Shs Series D	2.65%
Total	40.60%

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

Composite illustrated is the Crossmark Current Income Portfolio Wrap Composite.

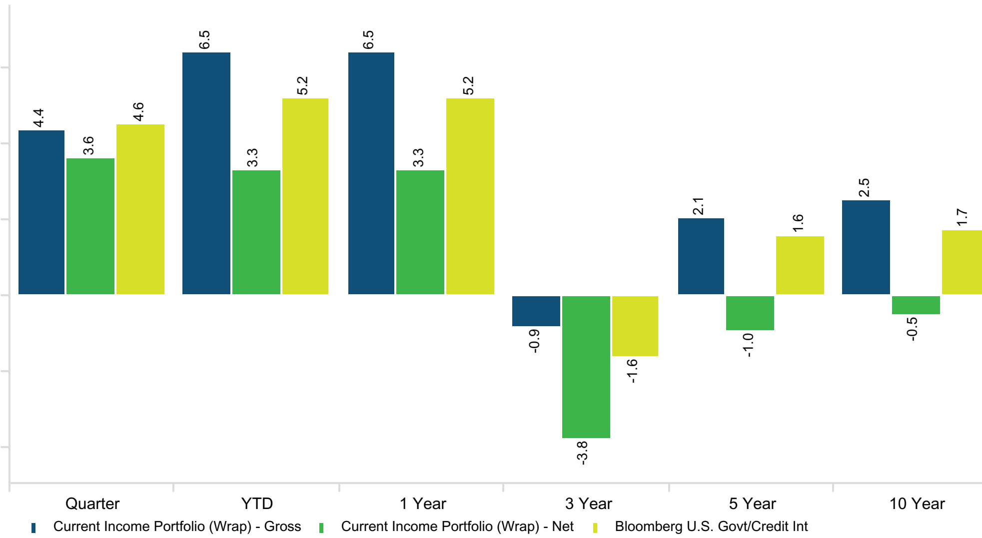
Net performance was calculated using the hypothetical highest annual all-inclusive wrap fee of 3.00% by deducting .75% from the last month of each quarter. Gross performance is shown as supplemental information and is stated as pure gross of all fees as the returns have not been reduced by transaction 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.

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

[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.

Source: FactSet/Crossmark

Composite Performance (%)



Composite Trailing Returns

	Quarter	YTD	1 Year	3 Year	5 Year	10 Year
Current Income Portfolio (Wrap) - Gross	4.38%	6.47%	6.47%	-0.85%	2.08%	2.54%
Current Income Portfolio (Wrap) - Net	3.62%	3.32%	3.32%	-3.81%	-0.95%	-0.51%
Bloomberg U.S. Govt/Credit Int	4.56%	5.24%	5.24%	-1.63%	1.59%	1.72%

Composite Calendar Year Returns (%)

	2023	2022	2021	2020	2019	2018	2017	2016	2015
Current Income Portfolio (Wrap) - Gross	6.47	-7.91	-0.60	5.61	7.70	0.62	3.76	1.31	3.19
Current Income Portfolio (Wrap) - Net	3.32	-10.69	-3.54	2.45	4.53	-2.36	0.68	-1.68	0.13
Bloomberg U.S. Govt/Credit Int	5.24	-8.23	-1.44	6.43	6.80	0.88	2.14	2.08	1.07

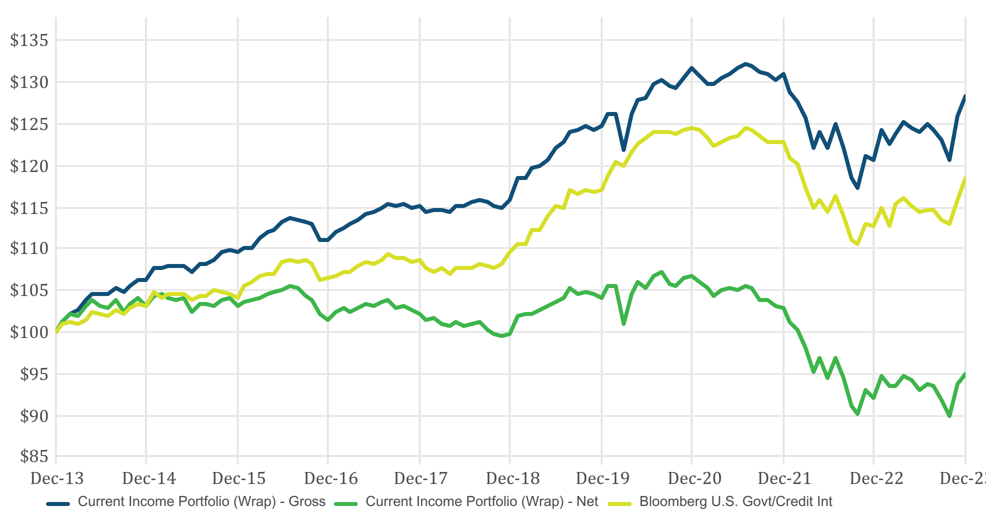
Historical Yield (%)

	2023	2022	2021	2020	2019	2018	2017	2016	2015	2014
Current Income Portfolio	4.16	3.94	3.48	3.68	3.87	4.03	4.11	4.25	4.15	4.45
Bloomberg U.S. Govt/Credit Int	2.79	2.23	1.97	2.11	2.58	2.68	2.44	2.42	2.47	2.50

This reflects the actual historical yield of a representative account managed according to Crossmark's Current Income Portfolio strategy. The yield of each individual account will vary based on account size, the timing of additions and withdrawals, and market movement during the life of the account.

Composite Growth of $100

Time Period: 12/31/2013 to 12/31/2023



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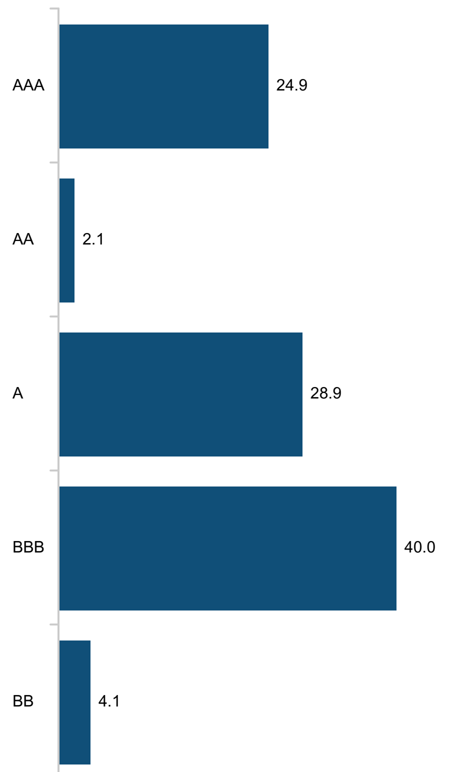
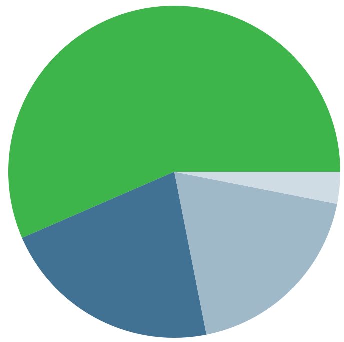
Portfolio Managers

Victoria Fernandez, CFA
Patrick Garboden

Credit Rating Breakdown[1] (%)

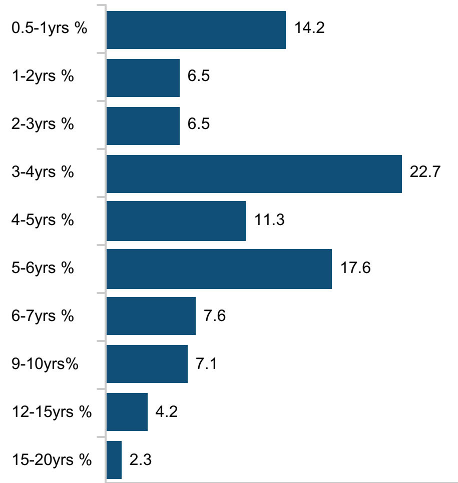


Fixed Income Sector Breakdown[1]

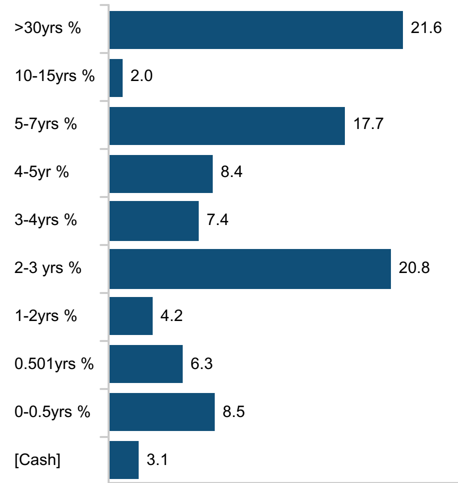


	%
Corporate	56.53
Preferred Securities	21.60
Quasi & Foreign Government	18.76
[Cash]	3.11
Total	**100.0**

Effective Duration[1]



Effective Maturity[1]



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The Crossmark Current Income Portfolio strategy focuses on yield, liquidity and safety of principal by investing in government agency and investment-grade corporate bonds with maturities of less than ten years, in addition to selected fixed-rate preferred stocks. The Crossmark Current Income Portfolio Wrap Composite is comprised of all discretionary, fee-paying, wrap fee accounts managed using this strategy. The composite has a creation date and inception date of January 1, 2003. The primary benchmark for this composite is the Bloomberg U.S. Government /Credit Intermediate Index. The Bloomberg U.S. Government / Credit Intermediate Index measures the performance of the U.S. Dollar denominated U.S. Treasuries, government-related and investment grade U.S. Corporate securities that have a remaining maturity of greater than one year and less than ten years.

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 Current Income Portfolio strategy may not achieve its objective if the managers' expectations regarding particular securities or markets are not met. 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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Source: FactSet/Crossmark