

Snapshot

Morningstar Category	US SA Short-Term Bond
Inception Date	1/1/2003
Strategy Assets	\$178,067,920
Investment Minimum	\$100,000
# of Holdings	37

Strategy Objective

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

Portfolio Characteristics¹

Yield to Maturity (%)	4.81
Effective Duration	3.78
Current Yield (%)	4.35
Average Coupon (%)	4.15
Average Credit Rating (Moody's)	A2
Average Price (\$)	96.33

Top 10 Holdings (%)¹

	Weight
Federal Home Loan Bank System 4.625% 17-nov-2026	6.21
Government Of The United States Of America 3.625% 15-may-2026	6.10
Federal National Mortgage Association 2.125% 24-apr-2026	5.98
Bank Of America Corporation 4.45% 03-mar-2026	3.23
Microsoft Corporation 3.3% 06-feb-2027	3.20
Lowe's Companies, Inc. 3.65% 05-apr-2029	3.17
Walt Disney Company 3.8% 22-mar-2030	3.12
Citigroup Inc. 4.6% 09-mar-2026	2.83
Valero Energy Corporation 4.0% 01-apr-2029	2.80
Home Depot, Inc. 4.5% 15-sep-2032	2.80
Total	39.43

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

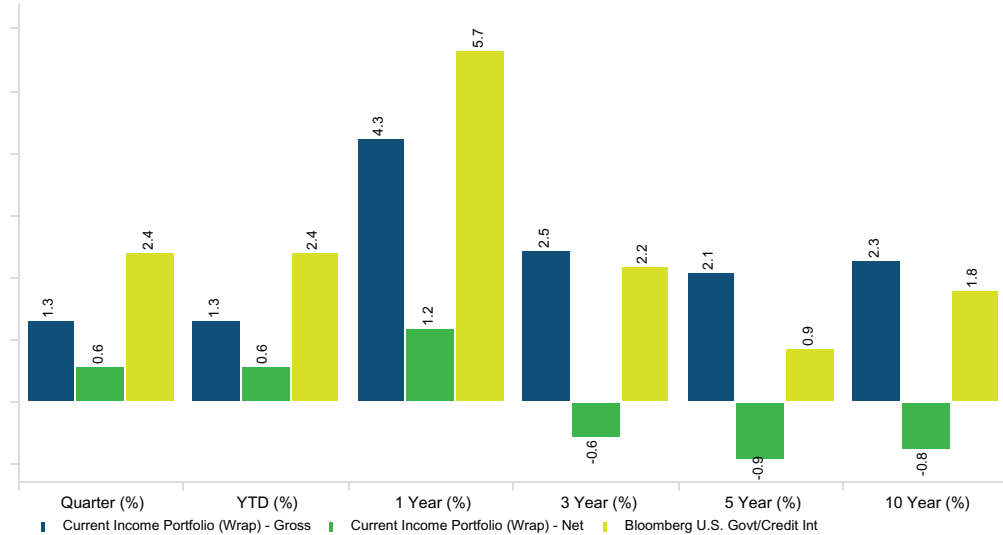
Composite illustrated is the Crossmark Current Income Portfolio Wrap Composite.

Net performance was calculated using the hypothetical highest annual all-inclusive wrap fee of 3.00%, with a deduction of 0.25% from each month's return. Gross performance is shown as supplemental information and represents pure gross returns, as they have not been reduced by transaction costs or fees. Wrap fees include Crossmark's portfolio management fee, 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.

Composite Performance



Composite Trailing Returns

	Quarter (%)	YTD (%)	1 Year (%)	3 Year (%)	5 Year (%)	10 Year (%)
Current Income Portfolio (Wrap) - Gross	1.32	1.32	4.25	2.45	2.08	2.27
Current Income Portfolio (Wrap) - Net	0.57	0.57	1.20	-0.58	-0.94	-0.76
Bloomberg U.S. Govt/Credit Int	2.42	2.42	5.65	2.18	0.86	1.81

Composite Calendar Year Returns

	2024	2023	2022	2021	2020	2019	2018	2017	2016
Current Income Portfolio (Wrap) - Gross	3.90	6.47	-7.91	-0.60	5.61	7.70	0.62	3.76	1.31
Current Income Portfolio (Wrap) - Net	0.85	3.32	-10.69	-3.54	2.45	4.53	-2.36	0.68	-1.68
Bloomberg U.S. Govt/Credit Int	3.00	5.24	-8.23	-1.44	6.43	6.80	0.88	2.14	2.08

Historical Yield (%)

	2024	2023	2022	2021	2020	2019	2018	2017	2016	2015
Current Income Portfolio	4.24	4.16	3.94	3.48	3.68	3.87	4.03	4.11	4.25	4.15
Bloomberg U.S. Govt/Credit Int	3.29	2.79	2.23	1.97	2.11	2.58	2.68	2.44	2.42	2.47

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

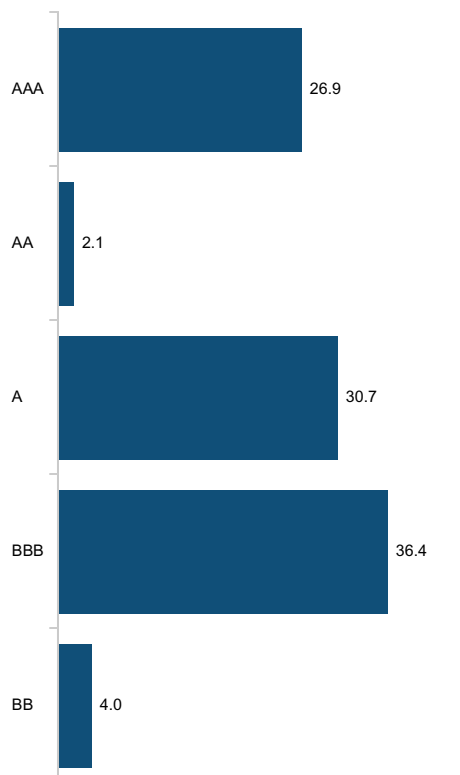
Time Period: 3/31/2015 to 3/31/2025



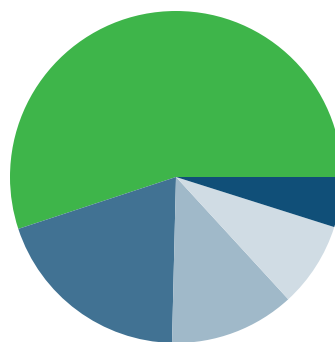
Portfolio Manager

Victoria Fernandez, CFA

Credit Rating Breakdown¹

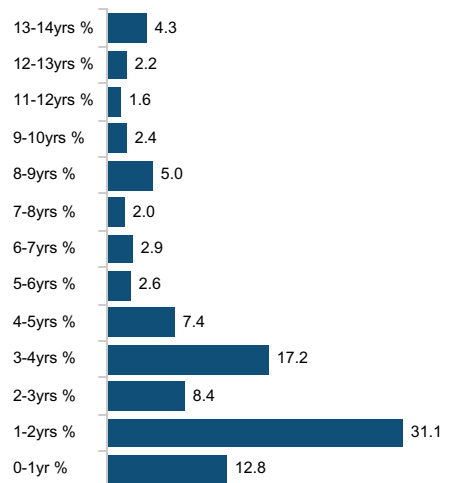


Fixed Income Sector Breakdown¹

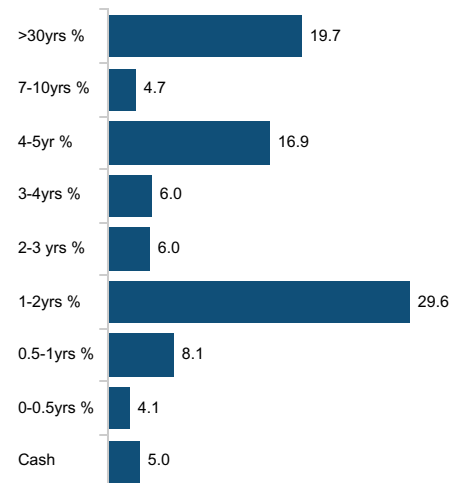


	%
Corporate	54.98
Preferred Securities	19.72
US Government Agencies	12.19
US Treasuries	8.16
Cash	4.96
Total	100.0

Effective Duration¹



Effective Maturity¹



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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 composed of all discretionary, fee-paying, wrap fee accounts managed using this strategy. The composite has a creation date and inception date of Jan. 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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Performance Standards**

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

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Source: FactSet/Crossmark