

## Snapshot

Fixed Income Style Box	
Morningstar Category	US SA Short-Term Bond
Inception Date	1/2/2003
Strategy Assets	\$ 212,210,000
Investment Minimum	\$ 100,000
# of Holdings	35

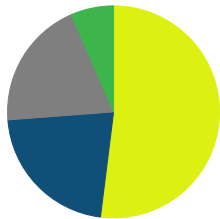
## Strategy Objective

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

## Model Portfolio Characteristics\*

Yield to Maturity	2.14%
Duration (Modified Adjusted)	2.51
Years to Maturity	2.78
Current Yield	3.57%
Average Quality (S&P)	A+
Average Coupon	2.90%

## Model Portfolio Sector Allocation\*



Corporate Bond	52.0
Preferred Stock	21.8
Cash & Equivalents	19.7
Government Related	6.5
<b>Total</b>	<b>100.0</b>

## Model Portfolio Top 10 Holdings\*

	Weight
Federal National Mortgage Association	2.63%
BrightHouse Financial Inc.	2.98%
Southern Company	2.88%
Bank of America Corp PRF PERPETUAL USD 25 - Ser	2.87%
Prudential Financial, Inc.	2.82%
JPMorgan Chase & Co 6% PRF PERPETUAL USD 25 -	2.78%
MetLife Inc Pfd	2.75%
Charles Schwab Corp Deposit Shs Repr 1/40th % Non	2.65%
CVS Health Corp 4.3%	2.34%
Walt Disney Company 3.8%	2.34%
	30.92%

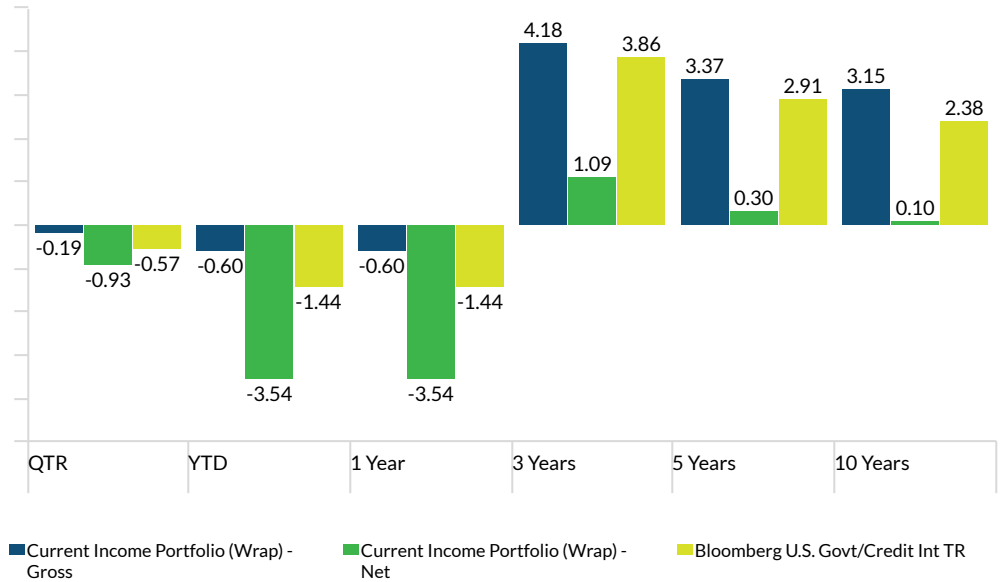
All Investments are subject to risks, including the possible loss of principal. Past performance does not guarantee future results.

Composite illustrated is the Crossmark Current Income Portfolio Wrap Composite.

\* 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.

## Composite Performance (%)



	Qtr	YTD	1 Year	3 Years	5 Years	10 Years
Current Income Portfolio (Wrap) - Gross	-0.19%	-0.60%	-0.60%	4.18%	3.37%	3.15%
Current Income Portfolio (Wrap) - Net	-0.93%	-3.54%	-3.54%	1.09%	0.30%	0.10%
Bloomberg U.S. Govt/Credit Int TR	-0.57%	-1.44%	-1.44%	3.86%	2.91%	2.38%

## Composite Calendar Year Returns

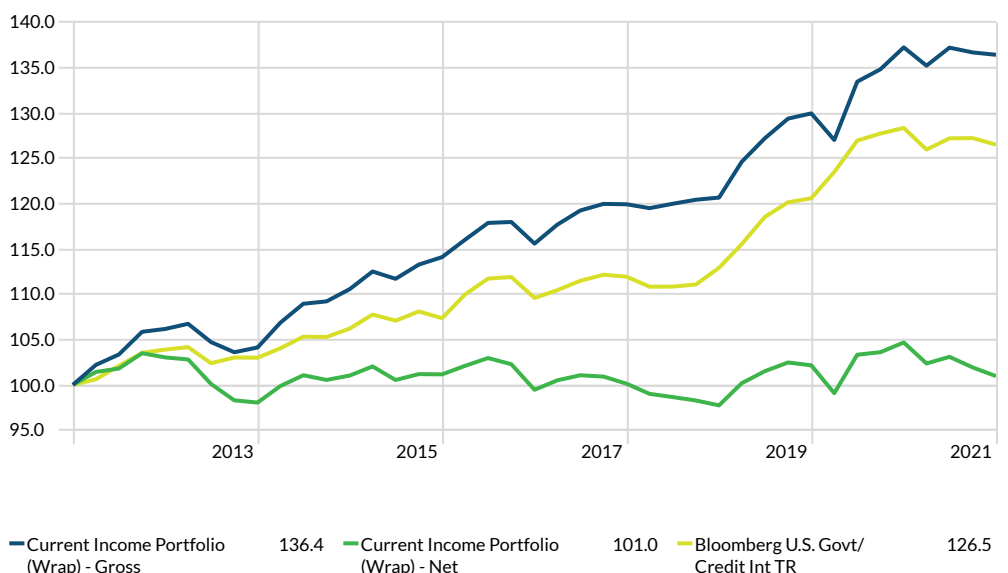
	2021	2020	2019	2018	2017	2016	2015	2014	2013	2012
Current Income Portfolio (Wrap) - Gross	-0.60%	5.61%	7.70%	0.62%	3.76%	1.31%	3.19%	6.19%	-1.93%	6.17%
Current Income Portfolio (Wrap) - Net	-3.54%	2.46%	4.52%	-2.38%	0.67%	-1.68%	0.13%	3.04%	-4.83%	3.02%
Bloomberg U.S. Govt/Credit Int TR	-1.44%	6.43%	6.80%	0.88%	2.14%	2.08%	1.07%	3.13%	-0.86%	3.89%

## Model Portfolio Historical Yield (%)\*

	2021	2020	2019	2018	2017	2016	2015	2014	2013	2012	2011
Current Income Portfolio	3.56	3.70	4.05	4.30	4.37	4.60	4.71	4.67	4.91	4.65	5.05
Bloomberg U.S. Govt/Credit Int TR	1.97	2.11	2.58	2.68	2.44	2.42	2.47	2.50	2.53	2.59	2.97

## Composite Growth of \$100

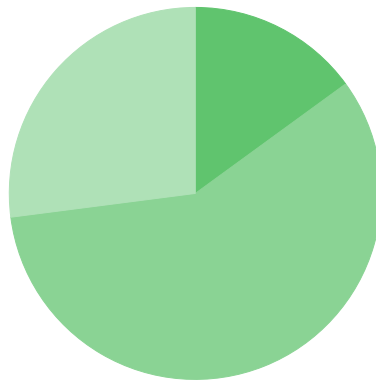
Time Period: 1/1/2012 to 12/31/2021



### Portfolio Manager

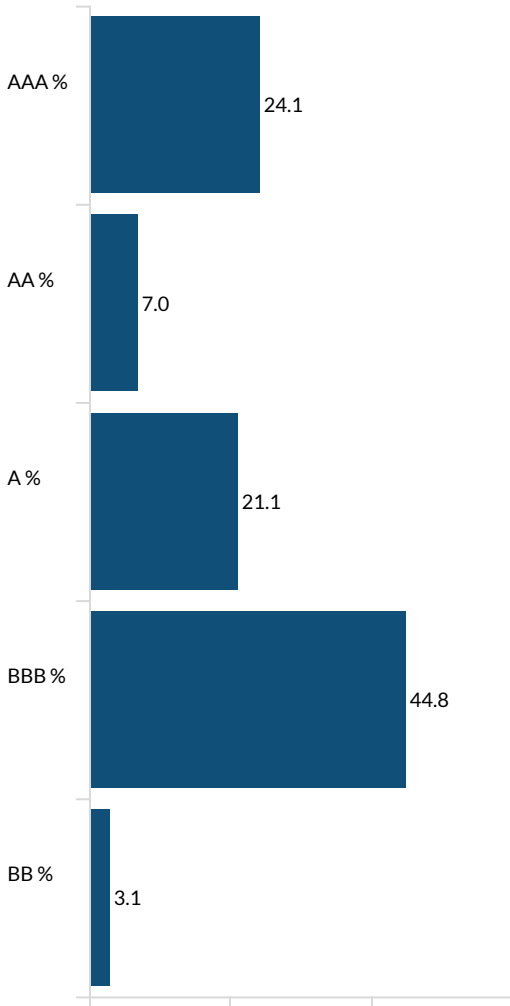
Victoria Fernandez, CFA

### Model Portfolio Coupon Breakdown\*

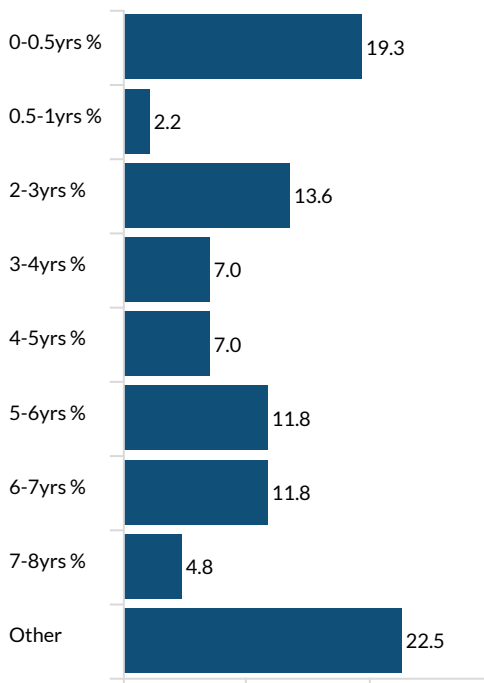


	%
Coupon 2-3%	15.0
Coupon 3-4%	58.0
Coupon 4-5%	27.0
<b>Total</b>	<b>100.0</b>

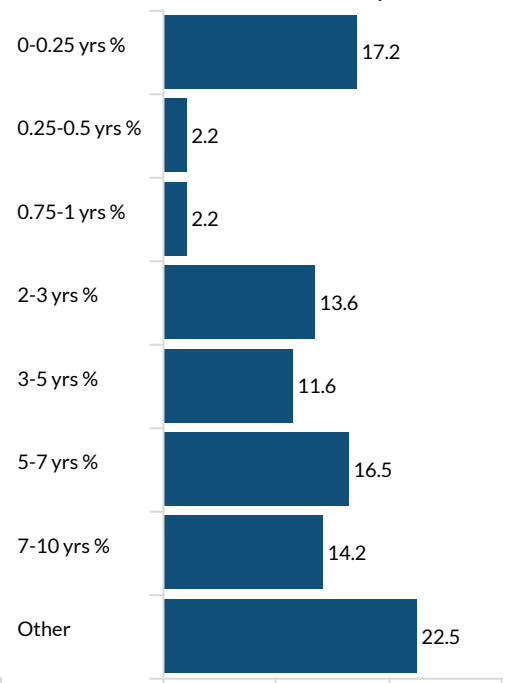
### Model Portfolio Credit Rating Breakdown\*



### Model Portfolio Effective Duration\*



### Model Portfolio Effective Maturity\*



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The Crossmark Current Income Portfolio Wrap Composite includes all fully discretionary wrap current income portfolio accounts. Fixed current income portfolios are invested in high yield bonds of primarily intermediate maturity and selected preferred stocks. 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 Bloomberg U.S. Intermediate Government/Credit Bond Index. The Bloomberg U.S. Intermediate Govt/Credit Bond is an unmanaged index that tracks the performance of intermediate term U.S. government and corporate bonds.

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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