

Snapshot

Morningstar Category	US SA Short-Term Bond
Inception Date	1/1/2001
Strategy Assets	\$178,526,289
Investment Minimum	\$100,000
# of Holdings	42

Strategy Objective

Seeks current income with reduced credit risk by investing in high-quality government and corporate securities

Portfolio Characteristics

Yield to Maturity (%)	5.04
Duration	4.86
Current Yield (%)	3.75
Average Coupon (%)	3.56
Average Credit Rating (Moody's)	A1
Average Price (\$)	94.56

Top 10 Holdings

	Weight
Federal National Mortgage Association 2.625% 06-sep-2024	7.02%
Federal Home Loan Bank System 4.875% 13-sep-2024	6.32%
Government Of The United States Of America 1.875% 31-jul-2026	5.86%
Government Of The United States Of America 2.125% 30-nov-2023	5.32%
Federal National Mortgage Association 2.125% 24-apr-2026	5.05%
Government Of The United States Of America 3.125% 31-aug-2027	4.33%
Government Of The United States Of America 2.875% 15-may-2028	3.39%
General Mills, Inc. 4.95% 29-mar-2033	2.70%
Government Of The United States Of America 4.25% 30-sep-2024	2.68%
American Express Company 3.4% 22-feb-2024	2.68%
Total	45.35%

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

Composite illustrated is the Crossmark Core Fixed Income Wrap

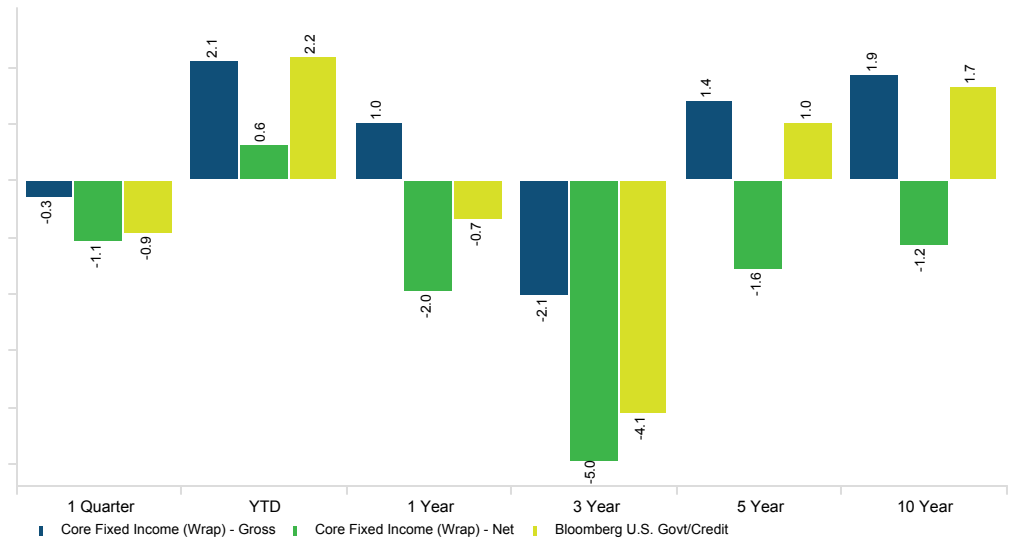
Crossmark uses a model account to manage the individual client accounts that have selected this investment strategy. The portfolio characteristics shown are based on the model account. The characteristics of any individual account may differ from those of the model account. All performance information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

Source: FactSet

Composite Performance (%)



Composite Trailing Returns

	1 Quarter	YTD	1 Year	3 Year	5 Year	10 Year
Core Fixed Income (Wrap) - Gross	-0.32%	2.14%	1.02%	-2.05%	1.42%	1.87%
Core Fixed Income (Wrap) - Net	-1.07%	0.63%	-1.98%	-4.97%	-1.59%	-1.16%
Bloomberg U.S. Govt/Credit	-0.93%	2.21%	-0.70%	-4.11%	1.03%	1.66%

Composite Calendar Year Returns

	2022	2021	2020	2019	2018	2017	2016	2015	2014
Core Fixed Income (Wrap) - Gross	-8.48	-1.02	6.06	8.27	-0.13	3.23	2.69	1.34	4.12
Core Fixed Income (Wrap) - Net	-11.24	-3.96	2.91	5.08	-3.09	0.17	-0.33	-1.67	1.03
Bloomberg U.S. Govt/Credit	-13.58	-1.75	8.93	9.71	-0.42	4.00	3.05	0.15	6.01

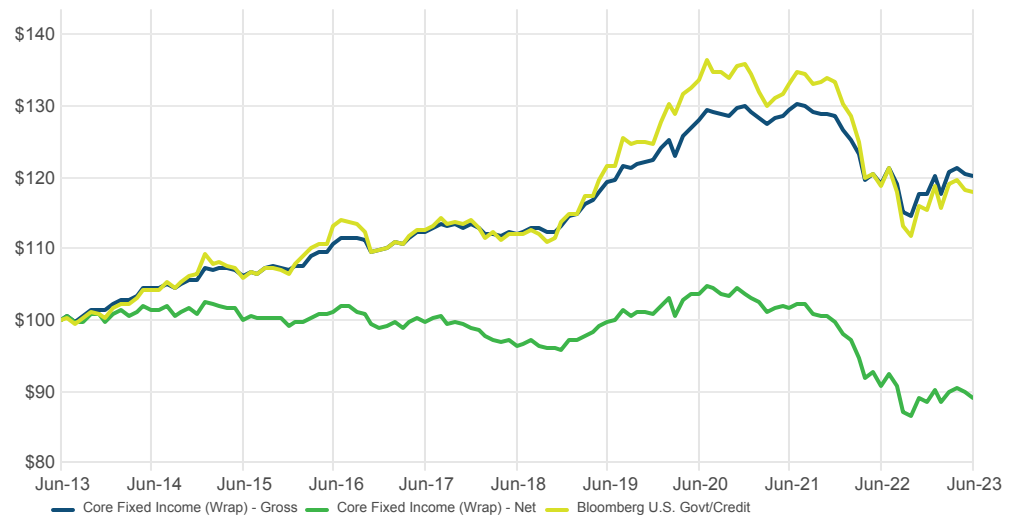
Historical Yield (%)

	2022	2021	2020	2019	2018	2017	2016	2015	2014	2013
Core Fixed Income	3.30	2.89	3.00	3.35	3.46	3.40	3.59	3.59	3.57	3.67
Bloomberg U.S. Govt/Credit	2.58	2.30	2.38	2.84	3.04	2.78	2.82	2.90	2.87	2.96

This reflects the actual historical yield of a representative account managed according to Crossmark's Core Fixed Income 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

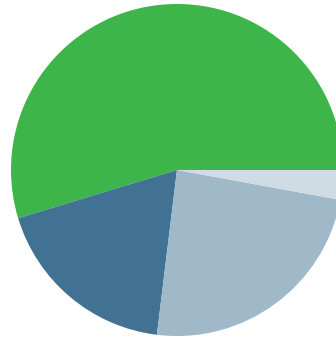
Time Period: 6/30/2013 to 6/30/2023



Portfolio Managers

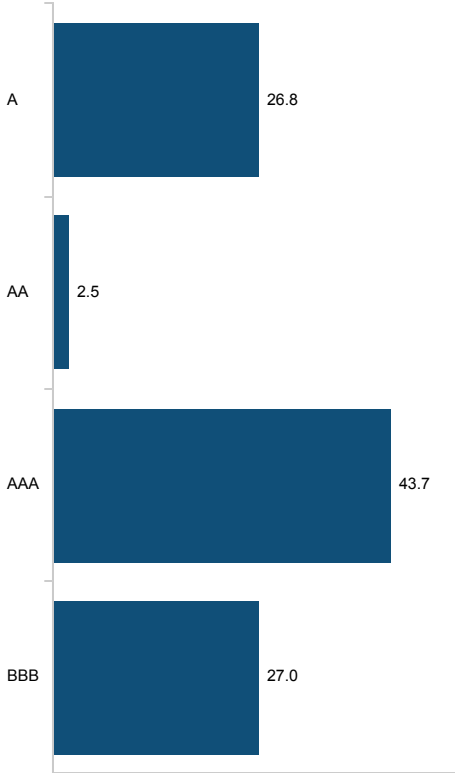
Victoria Fernandez, CFA

Fixed Income Sector Breakdown

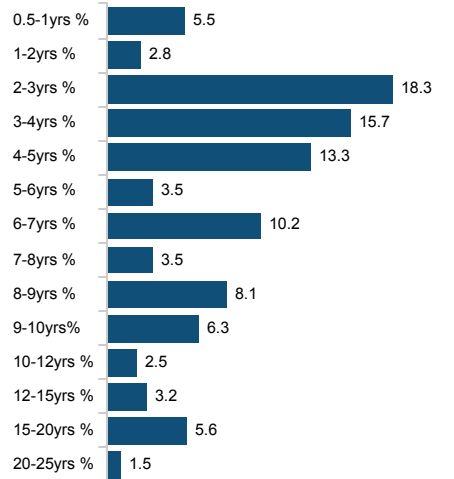


	%
Corporate	54.71
Quasi Government/Agency	18.39
Sovereign	24.08
[Cash]	2.83
Total	100.0

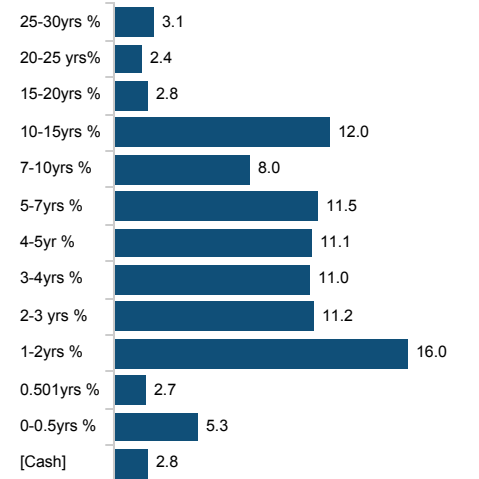
Credit Rating Breakdown



Effective Duration



Effective Maturity



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The Crossmark Core Fixed Income strategy invests in government obligations, government agency, and investment-grade corporate bonds with maturities ranging, on average, between 1-30 years in order to provide high income and preservation of capital. The Crossmark Core Fixed Income Wrap Composite is comprised of all discretionary, fee paying wrap accounts managed using this strategy. The composite has a creation date and inception date of January 1, 2001. The primary benchmark for this composite is the Bloomberg U.S. Government/Credit Bond Index. The Bloomberg U.S. Government/Credit Bond Index measures the performance of investments grade corporate debt and agency bonds that are dollar denominated and have a remaining maturity of greater than one year.

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 Core Fixed Income 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).

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.

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Global Investment Performance Standards