

Snapshot

Morningstar Category	US SA Short-Term Bond
Inception Date	1/01/2001
Strategy Assets	\$142,290,512
Investment Minimum	\$100,000
# of Holdings	41

Strategy Objective

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

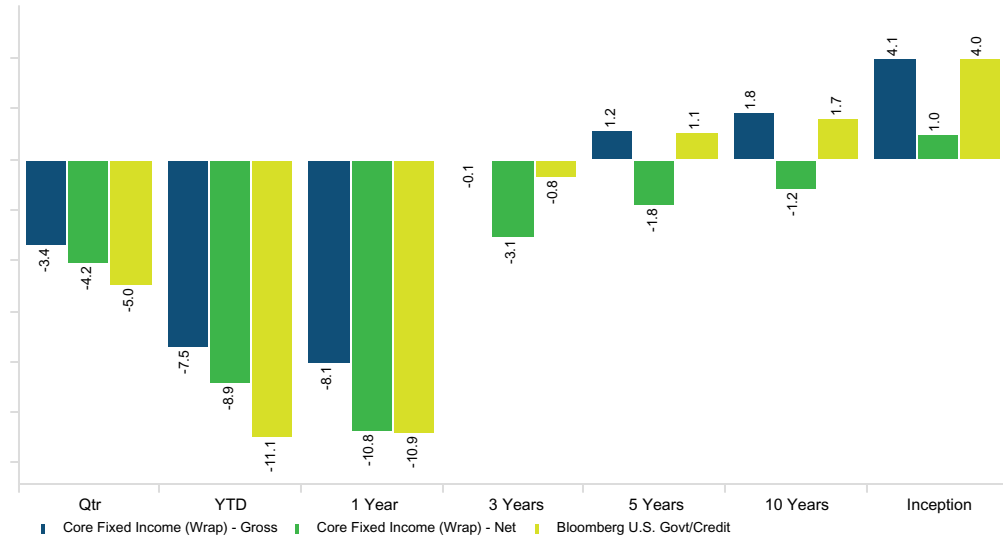
Model Portfolio Characteristics*

Yield to Maturity (%)	3.71
Duration	4.69
Current Yield (%)	3.32
Average Coupon (%)	3.24
Average Credit Rating (Moody's)	A1
Average Price (\$)	97.24

Model Portfolio Top 10 Holdings*

	Weight
Federal National Mortgage Association 2.625% 06-sep-2024	7.23%
Federal National Mortgage Association 2.375% 19-jan-2023	6.39%
Government Of The United States Of America 1.875% 31-jul-2026	6.10%
Government Of The United States Of America 2.125% 30-nov-2023	5.37%
Federal National Mortgage Association 2.125% 24-apr-2026	5.26%
Federal Home Loan Mortgage Corporation 2.75% 19-jun-2023	4.51%
Government Of The United States Of America 2.0% 31-jul-2022	3.65%
American Express Company 3.4% 22-feb-2024	2.74%
Federal National Mortgage Association 2.0% 05-oct-2022	2.72%
Abbvie Inc. 4.5% 14-may-2035	2.66%
	46.63%

Composite Performance (%)



Composite Trailing Returns

	Qtr	YTD	1 Year	3 Years	5 Years	10 Years
Core Fixed Income (Wrap) - Gross	-3.42%	-7.47%	-8.05%	-0.10%	1.16%	1.84%
Core Fixed Income (Wrap) - Net	-4.15%	-8.87%	-10.81%	-3.08%	-1.84%	-1.19%
Bloomberg U.S. Govt/Credit	-5.03%	-11.05%	-10.85%	-0.77%	1.05%	1.67%

Composite Calendar Year Returns

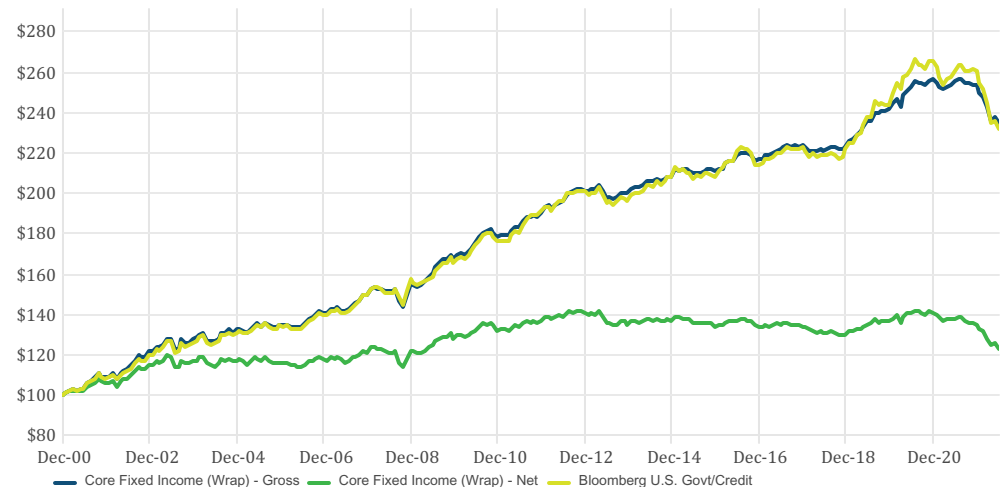
	2021	2020	2019	2018	2017	2016	2015	2014	2013
Core Fixed Income (Wrap) - Gross	-1.02	6.06	8.27	-0.13	3.23	2.69	1.34	4.12	-0.87
Core Fixed Income (Wrap) - Net	-3.96	2.91	5.08	-3.09	0.17	-0.33	-1.67	1.03	-3.82
Bloomberg U.S. Govt/Credit	-1.75	8.93	9.71	-0.42	4.00	3.05	0.15	6.01	-2.35

Model Portfolio Historical Yield (%)*

	2021	2020	2019	2018	2017	2016	2015	2014	2013	2012	2011
Core Fixed Income	3.02	2.90	3.27	3.31	3.21	3.39	3.59	3.50	3.67	3.56	3.59
Bloomberg U.S. Govt/Credit	2.30	2.38	2.84	3.04	2.78	2.82	2.90	2.87	2.96	2.92	3.29

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 Core Fixed Income Wrap Composite.

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

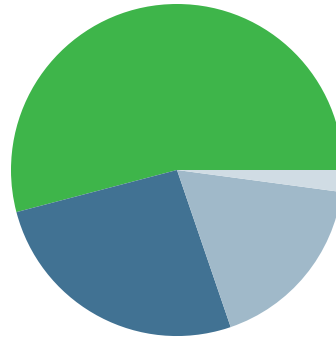
Net performance was calculated using the hypothetical highest annual all-inclusive wrap fee of 3.00% by deducting .75% from the last month of each quarter. Gross performance is shown as supplemental information and is stated as pure gross of all fees as the returns have not been reduced by transaction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

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

Portfolio Managers

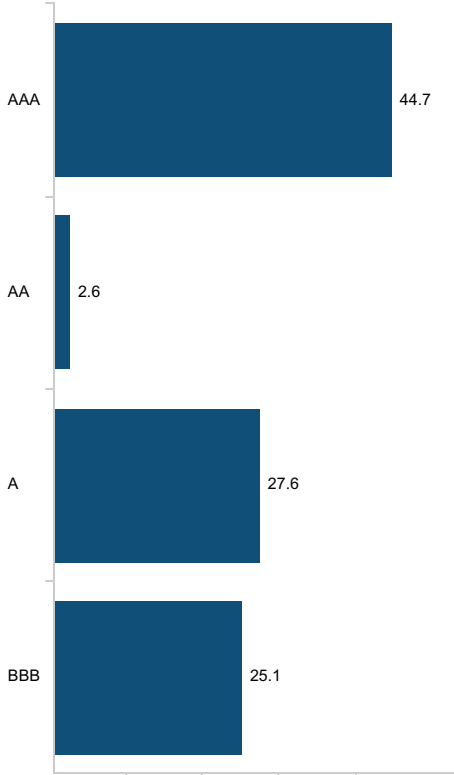
Victoria Fernandez, CFA

Model Portfolio Fixed Income Sector Breakdown*

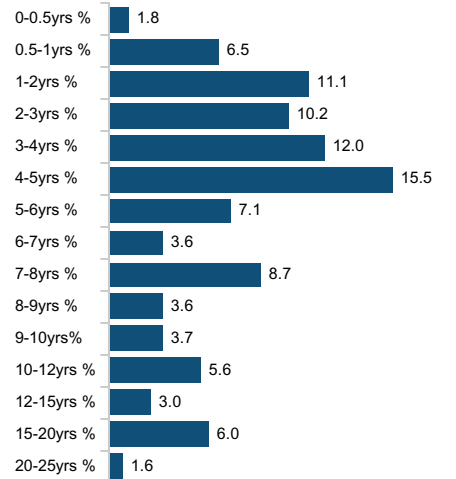


	%
Corporate	54.14
Quasi & Foreign Government	26.12
Sovereign	17.71
[Cash]	2.04
Total	100.0

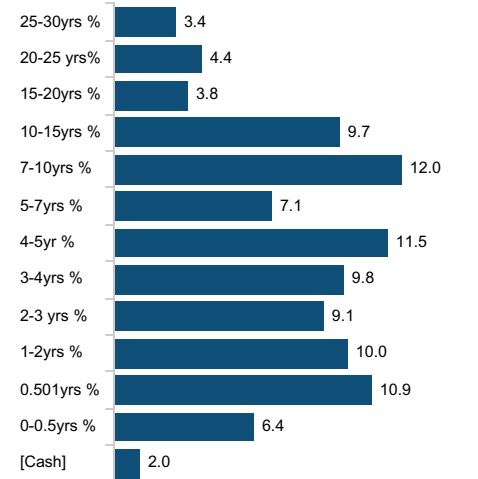
Model Portfolio Credit Rating Breakdown*



Model Portfolio Effective Duration*



Model Portfolio 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 was created on January 1, 2001 and consists of all discretionary, fee paying wrap accounts managed using this strategy. The primary benchmark for this composite is the Bloomberg U.S. Government/Credit 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).

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