

## Snapshot

Fixed Inc Style Box	<input type="checkbox"/>
Morningstar Category	US SA Corporate Bond
Inception Date	1/2/2008
Strategy Assets	\$ 70,150,000
Investment Minimum	\$ 100,000
# of Holdings	30

## Strategy Objective

The Strategy seeks to provide income and capital appreciation together with capital preservation through the management of high-quality domestic bonds.

## Model Portfolio Characteristics\*

Yield to Maturity(%)	1.64
Duration (Modified Adjusted)	5.43
Years to Maturity	6.43
Current Yield (%)	3.38
Average Coupon (%)	3.79
Average Quality (S&P)	A
Average Price (\$)	110.92

## Model Portfolio Top 10 Issues\*

	Weight
QUALCOMM Incorporated 4.65%	4.15%
AbbVie Inc. 4.5%	3.99%
Morgan Stanley 5%	3.82%
Citigroup Inc. 6.63%	3.74%
The Kroger Co. 3.7%	3.70%
McDonald's Corporation 3.7%	3.67%
United Parcel Service, Inc. 3.05%	3.67%
Amazon.com, Inc. 3.8%	3.65%
Waste Management, Inc. 3.15%	3.63%
Lowes Companies, Inc. 3.1%	3.61%
	37.63%

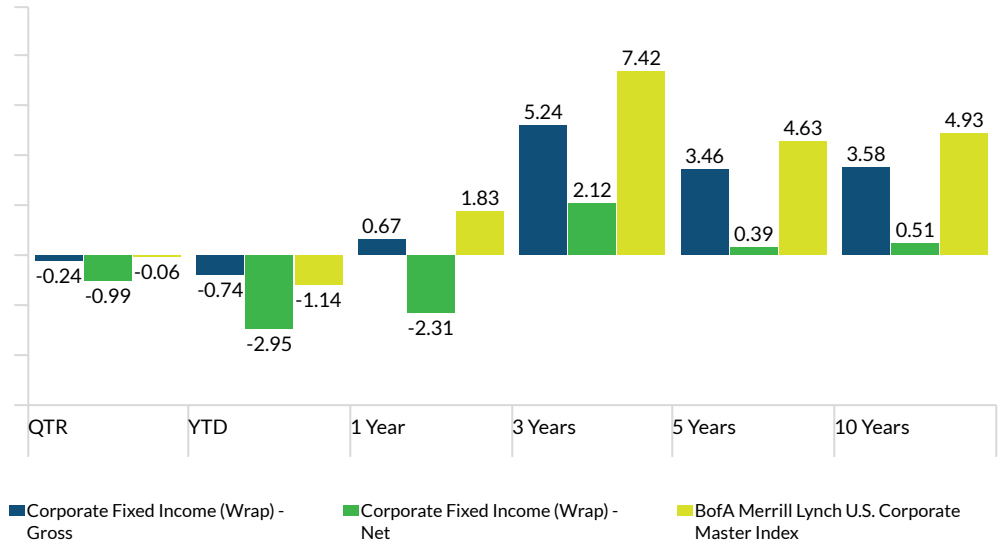
All Investments are subject to risks, including the possible loss of principal. Past performance does not guarantee future results.

Composite illustrated is the Crossmark Corporate 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% applied quarterly.

## Composite Performance (%)



## Composite Trailing Returns

	Qtr	YTD	1 Year	3 Years	5 Years	10 Years
Corporate Fixed Income (Wrap) - Gross	-0.24%	-0.74%	0.67%	5.24%	3.46%	3.58%
Corporate Fixed Income (Wrap) - Net	-0.99%	-2.95%	-2.31%	2.12%	0.39%	0.51%
BofA Merrill Lynch U.S. Corporate Master Index	-0.06%	-1.14%	1.83%	7.42%	4.63%	4.93%

## Composite Calendar Year Returns

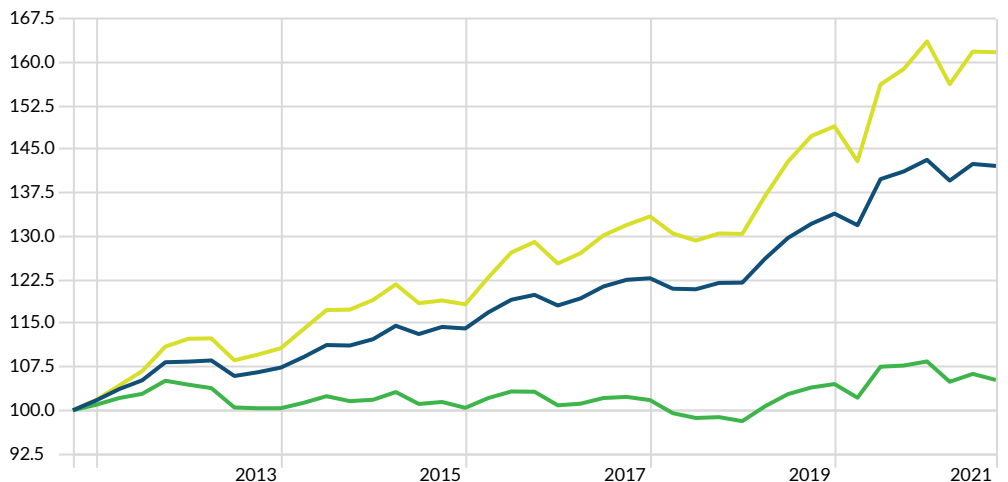
	2020	2019	2018	2017	2016	2015	2014	2013	2012	2011
Corporate Fixed Income (Wrap) - Gross	6.93	9.76	-0.61	3.98	3.48	1.64	4.57	-0.95	6.58	6.61
Corporate Fixed Income (Wrap) - Net	3.74	6.52	-3.57	0.89	0.43	-1.37	1.46	-3.89	3.43	3.46
BofA Merrill Lynch U.S. Corporate Master Index	9.83	14.23	-2.26	6.48	5.96	-0.64	7.53	-1.45	10.38	7.51

## Model Portfolio Historical Yield (%)\*

	2020	2019	2018	2017	2016	2015	2014	2013	2012	2011
Corporate Fixed Income (Wrap) - Gross	3.76	4.25	4.68	4.46	4.68	4.75	4.65	4.69	4.55	4.89
BofA Merrill Lynch U.S. Corporate Master Index	3.31	3.75	4.12	3.80	3.95	4.18	4.17	4.42	4.40	5.00

## Composite Growth of \$100

Time Period: 10/1/2011 to 9/30/2021

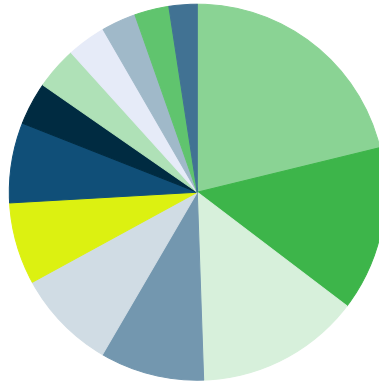


142.2 Corporate Fixed Income (Wrap) - Gross      105.2 Corporate Fixed Income (Wrap) - Net      161.8 BofA Merrill Lynch U.S. Corporate Master Index

### Portfolio Manager

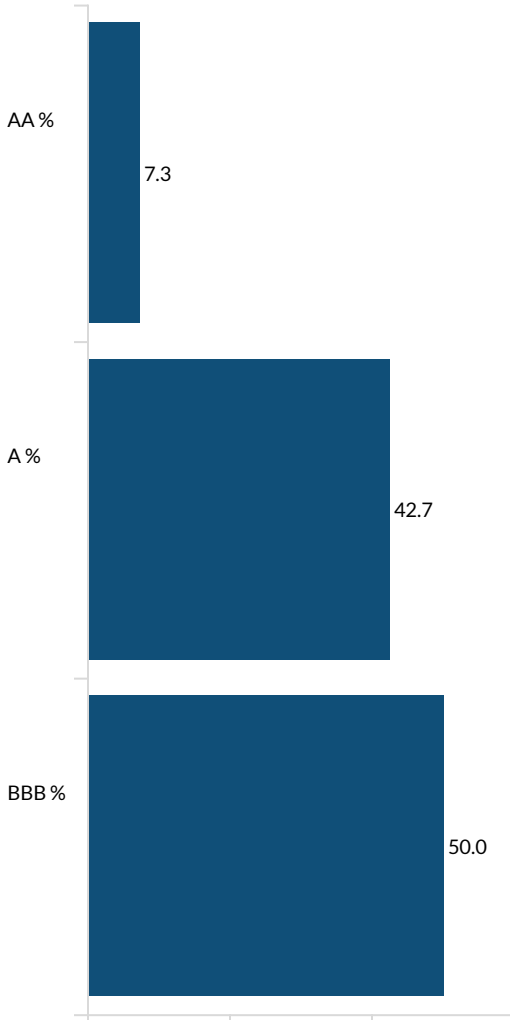
Victoria Fernandez, CFA

### Model Portfolio Corporate Sector Breakdown\*

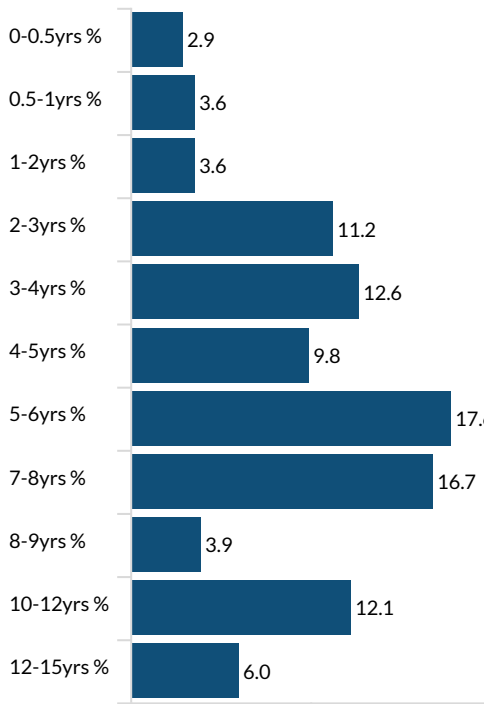


Sector	%
Retail	21.2
Financial Services	14.2
Technology & Electronics	14.1
Consumer Goods	9.0
Healthcare	8.6
Insurance	7.0
Banking	6.9
Transportation	3.7
Services	3.6
Cash	3.4
Energy	3.0
Media	3.0
Capital Goods	2.4
<b>Total</b>	<b>100.0</b>

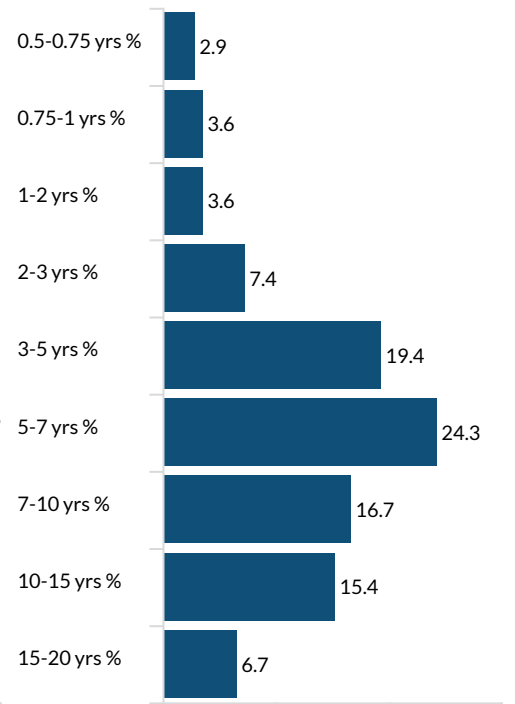
### Model Portfolio Credit Rating Breakdown\*



### Model Portfolio Effective Duration\*



### Model Portfolio Effective Maturity\*



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The Crossmark Corporate Fixed Income Wrap Composite includes all fully discretionary wrap Corporate Fixed Income accounts. Corporate Fixed Income portfolios are invested solely in corporate bonds. 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. The primary benchmark for this composite is the Merrill Lynch Corporate Master Index. The Merrill Lynch Corporate Master tracks the performance of U.S. dollar denominated investment grade corporate debt publicly issued in the U.S. domestic market.

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 Corporate 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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