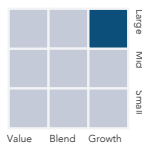


## BALANCED CORE

Balanced Core is a separately managed account investment strategy

### Fact Sheet – 6/30/2020

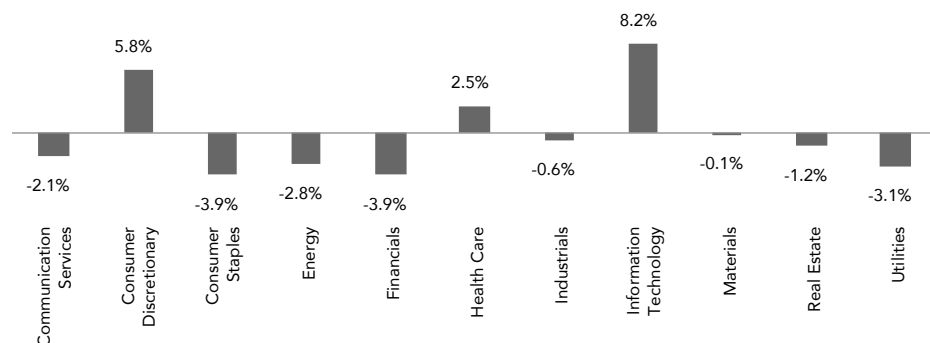
All data below is current as of 6/30/2020 unless otherwise specified.



### Composite Returns – 10 Years

	Trailing	Annualized				2Q20	YTD 6/30/20
	1-Year	3-Years	5-Years	7-Years	10-Years		
<b>Gross</b>	12.16%	10.16%	9.13%	9.45%	9.87%	13.01%	3.45%
<b>Net</b>	8.82%	6.89%	5.90%	6.21%	6.62%	12.17%	1.86%
<b>50% S&amp;P 500 TR / 50% Barclays Capital Gov/Credit</b>	9.35%	8.66%	8.00%	8.37%	9.23%	11.97%	2.42%

### Sector Weightings – Large Cap Core Growth vs. S&P 500 TR<sup>1</sup>



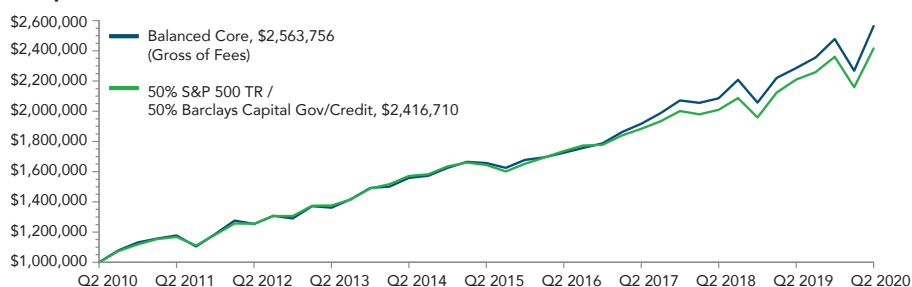
### Core Fixed Income Sector Weightings<sup>1</sup>

	Core Fixed Income	Bloomberg Barclays Capital Gov/Credit
<b>Agencies</b>	24.32%	3.41%
<b>Financials</b>	18.33%	11.86%
<b>Industrials</b>	28.64%	23.77%
<b>Non-Corporates</b>	0.00%	5.11%

	Core Fixed Income	Bloomberg Barclays Capital Gov/Credit
<b>Short-Term</b>	6.36%	0.00%
<b>U.S. Governments</b>	18.86%	52.83%
<b>Utilities</b>	3.50%	3.02%

### Composite Growth of \$1 Million – 10 Years<sup>2</sup>



<sup>1</sup> Model Portfolios are based on a hypothetical account managed during the current quarter. Actual characteristics and income may differ materially from model.

<sup>2</sup> Source: Zephyr StyleADVISOR.

<sup>3</sup> Median

<sup>4</sup> Yield to Effective Maturity

Net performance was calculated using the hypothetical highest annual all-inclusive wrap fee of 3% applied quarterly.

### Morningstar Rating™

★★★★★ OVERALL

Overall rating in the Allocation--50% to 70% Equity category as of 6/30/2020.

### Strategy Objective:

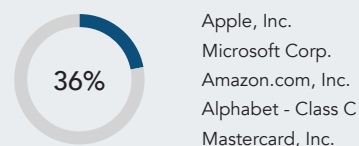
The Crossmark Balanced Core strategy seeks to provide a balance of growth and income.

- Diversified Portfolio
- Capital Appreciation
- Current Income

### Large Cap Core Growth Model Portfolio Characteristics<sup>1</sup>

Market Capitalization	\$ 570.63 B
Price/Earnings Ratio <sup>3</sup>	27.03x
Price/Book Ratio <sup>3</sup>	6.96x
Dividend Yield	1.34%

### Large Cap Core Growth Model Portfolio Top 5 Holdings<sup>1</sup>



% of Total Portfolio: 36%

### Core Fixed Income Model Portfolio Characteristics<sup>1</sup>

Yield To Maturity <sup>4</sup>	0.95%
Duration	4.06
Years To Maturity	4.77
Current Yield	2.86%
Average Coupon	3.19%
Average Price	\$ 109.59

### Core Fixed Income Model Portfolio Top 5 Issuers<sup>1</sup>

U.S. Treasury Notes  
Federal National Mortgage Association  
Federal Home Loan Mortgage Corp.  
AbbVie, Inc.  
American Express

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# BALANCED CORE

Balanced Core is a separately managed account investment strategy

## Fact Sheet – 6/30/2020

All data below is current as of 6/30/2020 unless otherwise specified.

### Composite Calendar Year Returns – 10 Years

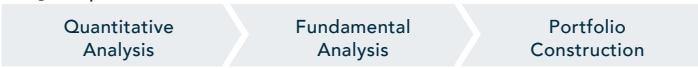
	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
<b>Gross</b>	11.08%	4.98%	8.66%	15.61%	8.97%	3.17%	6.57%	15.94%	-0.71%	20.44%
<b>Net</b>	7.84%	1.83%	5.47%	12.22%	5.74%	0.08%	3.45%	12.53%	-3.69%	16.94%
<b>50% S&amp;P 500 TR / 50% Barclays Capital Gov/Credit</b>	11.34%	5.73%	10.46%	13.90%	9.87%	1.02%	7.59%	12.62%	-2.13%	20.45%

Net performance was calculated using the hypothetical highest annual all-inclusive wrap fee of 3% applied quarterly.

### Investment Process

The Strategy employs a four-step process that combines our Large Cap Core Growth and Core Fixed Income strategies to form a total portfolio solution of stocks and bonds.

Large Cap Core Growth:



Cored Fixed Income:



Crossmark Global Investments, Inc. (Crossmark) is an investment adviser registered with the Securities and Exchange Commission that provides discretionary investment management services to mutual funds, institutions, and individual clients. Crossmark claims compliance with the Global Investment Performance Standards (GIPS®). Prospective clients can obtain a compliant presentation and/or list of composite descriptions by sending a request to: [advisorsolutions@crossmarkglobal.com](mailto:advisorsolutions@crossmarkglobal.com)

The Crossmark Balanced Core Wrap Composite includes all accounts that are invested in an allocation of 50% growth and core stocks of large cap companies, most of which pay dividends, and 50% government obligations, government agency securities, and investment-grade corporate bonds, each with maturities ranging, on average, between 1 and 30 years. This composite includes all fully discretionary wrap accounts that are managed in this style. 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 S&P 500 Index equally blended with the Barclays Capital Government/Credit Bond Index. The S&P 500 Index is a large capitalization weighted index of 500 U.S. companies generally considered to be representative of broad stock market activity. The equity portion of the Balanced Core product was originally measured against the Russell 1000 Growth Index, but as of March 2020, the S&P 500 Index has been determined to be the more accurate index for the historical life of the product. The Barclays Capital U.S. Government/Credit Bond Index measures the performance of investment grade corporate debt and agency bonds that are dollar denominated and have a remaining maturity of greater than one year. The blended benchmark returns presented are calculated by linking the daily blended component returns.

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 Balanced Core strategy may not achieve its objective if the managers' expectations regarding particular securities or markets are not met. Equity investments generally involve two principal risks—market risk and selection risk. The value of equity securities will rise and fall in response to general market and/or economic conditions (equity market risk). The value of any individual equity security will rise and fall in response to the market's perception of the issuer's revenues, earnings, balance sheet, credit worthiness, business plan, and overall perception of the viability of the issuer's business (selection risk). 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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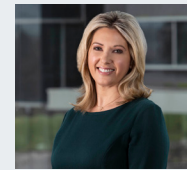
**Global Investment Performance Standards**

SMA-BAL-FS 07/20

### Our Firm:

Crossmark Global Investments is a boutique investment management firm that provides a full suite of investment strategies to institutional investors, financial advisors, and the clients they serve. For over 30 years we have delivered uniquely-constructed products based on our proprietary, disciplined, and repeatable process. We are especially known for helping our clients align their investments with their values by creating socially-conscious, responsible investment strategies. Founded in 1987, we are headquartered in Houston, Texas and manage approximately \$4.9 billion in AUM as of June 30, 2020.

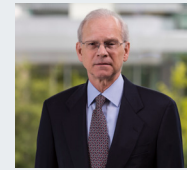
### Portfolio Managers



**VICTORIA FERNANDEZ, CFA®**  
Chief Market Strategist



**BRENT LIEM, CFA®**  
Managing Director



**MELVILLE L. CODY**  
Senior Portfolio Manager

80 years of combined experience.

Supported by the entire Crossmark Global Investments team.

### Morningstar Rating™

★★★★★	OVERALL
★★★★★	3 YEAR
★★★★★	5 YEAR
★★★★★	10 YEAR

Overall, 3 Year, 5 Year and 10 Year rating in the Allocation—50% to 70% Equity category as of 6/30/2020.

The Morningstar Rating™ or “star rating”, is calculated for separate accounts with at least a three-year history. It is calculated based on a Morningstar Risk-Adjusted Return measure that accounts for variation in a managed product's monthly excess performance, placing more emphasis on downward variations and rewarding consistent performance. The top 10% of products in each product category receive 5 stars, the next 22.5% receive 4 stars, the next 35% receive 3 stars, the next 22.5% receive 2 stars, and the bottom 10% receive 1 star. The Overall Morningstar Rating for a managed product is derived from a weighted average of the performance figures associated with its three-, five-, and 10-year (if applicable) Morningstar Rating metrics. The weights are: 100% three-year rating for 36-59 months of total returns, 60% five-year rating/40% three-year rating for 60-119 months of total returns, and 50% 10-year rating/30% five-year rating/20% three-year rating for 120 or more months of total returns. While the 10-year overall star rating formula seems to give the most weight to the 10-year period, the most recent three-year period actually has the greatest impact because it is included in all three rating periods.

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