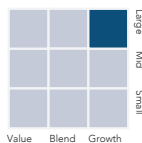


## BALANCED CORE

Balanced Core is a separately managed account investment strategy

### Fact Sheet – 12/31/2019

All data below is current as of 12/31/2019 unless otherwise specified.



### Composite Trailing Returns – 10 Years <sup>1</sup>

	1-Year	3-Years	5-Years	7-Years	10-Years	4Q19 YTD	12/31/19
<b>Gross</b>	20.44%	11.51%	8.80%	9.77%	9.30%	5.20%	20.44%
<b>Net</b>	17.03%	8.28%	5.63%	6.59%	6.12%	4.45%	17.03%
<b>50% Russell 1000 Growth / 50% Barclays Capital Gov/Credit</b>	22.70%	12.42%	9.04%	9.86%	9.72%	5.22%	22.70%

### Large Cap Core Growth Sector Weightings <sup>2</sup>

	Large Cap Core Growth	Russell 1000 Growth
<b>Communication Services</b>	9.9%	11.6%
<b>Consumer Discretionary</b>	16.8%	13.8%
<b>Consumer Staples</b>	3.7%	4.6%
<b>Energy</b>	1.2%	0.3%
<b>Financials</b>	8.2%	3.1%

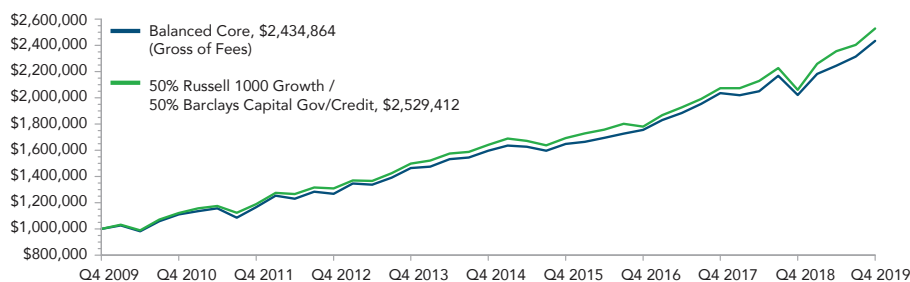
	Large Cap Core Growth	Russell 1000 Growth
<b>Health Care</b>	18.1%	14.7%
<b>Industrials</b>	8.8%	9.3%
<b>Information Technology</b>	30.8%	38.9%
<b>Materials</b>	2.5%	1.3%
<b>Real Estate</b>	0.0%	2.4%

### Core Fixed Income Sector Weightings <sup>2</sup>

	Core Fixed Income	Barclays Capital Gov/Credit
<b>Agencies</b>	24.6%	3.5%
<b>Financials</b>	22.5%	11.3%
<b>Industrials</b>	30.6%	21.8%
<b>Non-Corporates</b>	0.0%	4.7%

	Core Fixed Income	Barclays Capital Gov/Credit
<b>Short-Term</b>	1.5%	0.0%
<b>U.S. Governments</b>	17.0%	56.2%
<b>Utilities</b>	3.9%	2.6%

### Composite Growth of \$1 Million – 10 Years <sup>3</sup>



<sup>1</sup> Returns greater than one year are annualized.

<sup>2</sup> Model Portfolios are based on a hypothetical account managed during the current quarter. Actual characteristics and income may differ materially from model.

<sup>3</sup> Source: Zephyr StyleADVISOR.

<sup>4</sup> Median

<sup>5</sup> Yield to Effective Maturity.

The current quarter's data is preliminary. 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 12/31/2019.

### Strategy Objective:

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

- Equity and Fixed Income Investment Exposure
- Large-Cap Growth Oriented Equity Securities
- High Quality Intermediate-Maturity Fixed Income Securities

### Large Cap Core Growth Model Portfolio Characteristics <sup>2</sup>

<b>Market Capitalization</b>	\$ 362.85 B
<b>Price/Earnings Ratio <sup>4</sup></b>	23.55x
<b>Price/Book Ratio <sup>4</sup></b>	7.05x
<b>Dividend Yield</b>	1.37%

### Large Cap Core Growth Model Portfolio Top 5 Holdings <sup>2</sup>



% of Total Portfolio: 26%

### Core Fixed Income Model Portfolio Characteristics <sup>2</sup>

<b>Yield To Maturity <sup>5</sup></b>	2.09%
<b>Duration</b>	4.29
<b>Years To Maturity</b>	5.10
<b>Current Yield</b>	3.27%
<b>Average Coupon</b>	3.53%
<b>Average Price</b>	\$ 106.32

### Core Fixed Income Model Portfolio Top 5 Issuers <sup>2</sup>

U.S. Treasury Notes  
Federal National Mortgage Association  
Federal Home Loan Mortgage Corp.  
AT&T, Inc.  
Abbvie, Inc.

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# BALANCED CORE

Balanced Core is a separately managed account investment strategy

## Fact Sheet – 12/31/2019

All data below is current as of 12/31/2019 unless otherwise specified.

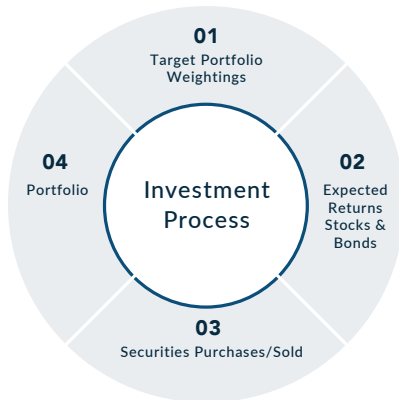
### Composite Calendar Year Returns – 10 Years <sup>1</sup>

	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
<b>Gross</b>	11.07%	4.98%	8.66%	15.61%	8.97%	3.17%	6.57%	15.94%	-0.71%	20.44%
<b>Net</b>	7.85%	1.89%	5.50%	12.30%	5.81%	0.13%	3.46%	12.62%	-3.67%	17.03%
<b>50% Russell 1000 Growth / 50% Barclays Capital Gov/ Credit</b>	12.18%	6.00%	10.13%	14.35%	9.57%	3.14%	5.22%	16.46%	-0.58%	22.70%

<sup>1</sup> The current quarter's data is preliminary. 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.



Crossmark Global Investments, Inc. is an investment advisor registered with the Securities and Exchange Commission under the Investment Advisers Act of 1940. 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)

Crossmark Balanced Core Wrap Composite contains fully discretionary wrap balanced core accounts. Balanced Core portfolios are invested primarily in growth stocks of large dividend paying companies and investment grade bonds primarily of intermediate maturity. The composite excludes portfolios 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 Russell 1000 Growth Index equally blended with the Barclays Capital Government/Credit Bond Index. The Russell 1000 Growth Index measures the performance of the large cap growth segment of the U.S. equity universe. 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.

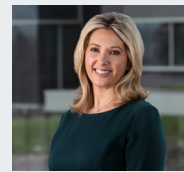
Past performance is not an indicator of future results. Investments made using this strategy involve risk of loss, including the potential loss of principal. The principal risks associated with the Core Fixed Income investment strategy are credit risk (the risk that an issuer will be unable to pay the principal and interest due), interest rate risk (the risk that the value of a particular bond will fluctuate as market interest rates fluctuate), liquidity risk (the risk that the trading market for a particular bond is reduced), and duration risk (interest rate risk over time). For the Large Cap Core Growth investment strategy it includes periodic stock market declines and declines in individual holdings. The Balanced Core strategy is an allocation among the Core Fixed Income and Large Cap Core Growth strategies.

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**Global Investment Performance Standards**

### 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 \$5.1 billion in AUM as of December 31, 2019.



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



**MELVILLE L. CODY**  
Senior Portfolio Manager

56 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 12/31/2019.

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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