

### CROSSMARKGLOBAL.COM

#### Strategy Objective:

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

#### Offering Investors:

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

#### Core Fixed Income Model Portfolio Characteristics <sup>3</sup>

Yield To Maturity <sup>1</sup>	3.17%
Duration	3.08
Years To Maturity	3.83
Current Yield	3.27%
Average Coupon	3.35%
Average Price	\$101.24

#### Core Fixed Income Model Portfolio Top 5 Issuers <sup>3</sup>

1. U.S. Treasury Notes
2. Federal Home Loan Mortgage Corp.
3. Federal National Mortgage Association
4. Abbvie, Inc.
5. Citigroup, Inc.

#### Large Cap Core Growth Model Portfolio Characteristics <sup>3</sup>

Market Capitalization	\$ 236.60 B
Price/Earnings Ratio <sup>2</sup>	24.59x
Price/Book Ratio <sup>2</sup>	6.39x
Dividend Yield	1.46%

#### Large Cap Core Growth Model Portfolio Top 5 Holdings <sup>3</sup>

	Weight
1. Microsoft Corp.	6.04%
2. Apple, Inc.	5.75%
3. Home Depot, Inc.	3.66%
4. JP Morgan Chase & Co.	3.37%
5. Cisco Systems, Inc.	3.20%
Total of Portfolio	22.02%

<sup>1</sup> Yield to Effective Maturity.

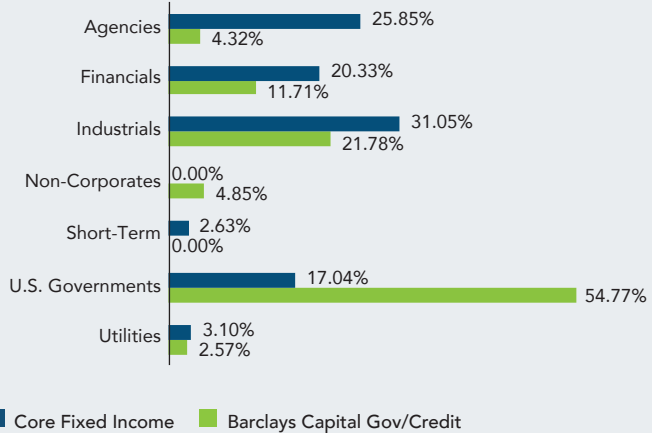
<sup>2</sup> Median

<sup>3</sup> Model Portfolios are based on a hypothetical account managed during the current quarter. Actual characteristics and income may differ materially from model.

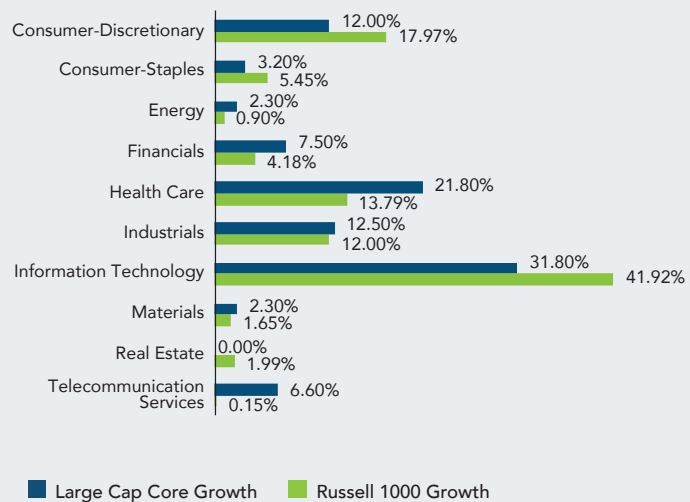
<sup>4</sup> Returns greater than one year are annualized.

The current quarter's data is preliminary. Net performance was calculated using the hypothetical highest annual all-inclusive wrap fee of 3% applied quarterly.

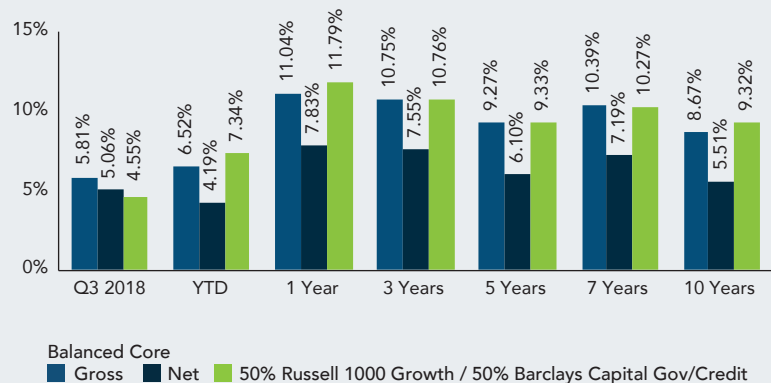
#### Core Fixed Income Sector Weightings <sup>3</sup>



#### Large Cap Core Growth Sector Weightings <sup>3</sup>



#### Composite Trailing Returns – 10 Years <sup>4</sup>



Balanced Core

■ Gross ■ Net ■ 50% Russell 1000 Growth / 50% Barclays Capital Gov/Credit

# Balanced Core Fact Sheet

## Composite Calendar Year Returns – 10 Years

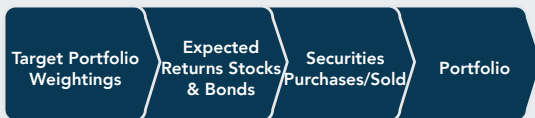
	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017
<b>Balanced Core - Gross</b>	-18.93%	16.58%	11.07%	4.98%	8.66%	15.61%	8.97%	3.17%	6.57%	15.94%
<b>Balanced Core - Net</b>	-21.47%	13.25%	7.85%	1.89%	5.50%	12.30%	5.81%	0.13%	3.46%	12.62%
<b>50% Russell 1000 Growth / 50% Barclays Capital Gov/Credit</b>	-18.55%	20.20%	12.18%	6.00%	10.13%	14.35%	9.57%	3.14%	5.22%	16.46%

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:

Crossmark's Balanced Core portfolio combines our Large Cap Core Growth and Core Fixed Income strategies to form a total portfolio solution of stocks and bonds.

- Disciplined Equity selection:
  - Bottom-up approach
  - Quantitative analysis
  - Fundamental stock evaluation
- Disciplined Fixed Income selection:
  - Duration
  - Yield Curve
  - Sector
  - Issue



### Our Firm:

Crossmark Global Investments is an innovative investment management firm. We provide a full suite of investment management solutions to institutional investors, financial advisors and the clients we serve. We have a multi-decade legacy of specializing in values based investment strategies for clients. Founded in 1987, the firm is headquartered in Houston, Texas and manages approximately \$5.2 billion in AUM.



**VICTORIA FERNANDEZ**  
Chief Market Strategist



**MELVILLE L. CODY**  
Senior Portfolio Manager

### Portfolio Managers:

The Strategy is managed by a team of dedicated professionals focused on investments in fixed income securities of Crossmark Global Investments, Inc. Victoria Fernandez is the Chief Market Strategist. Victoria has Portfolio Manager responsibilities for fixed income products and serves as a member of Crossmark's Investment Policy Committee. She began her career in 1994 and spent the next 24 years in a variety of roles within fixed income investment management. Mel Cody, Senior Portfolio Manager has over 30 years' experience as a securities analyst and portfolio manager. He joined Crossmark in 2010 and was named co-portfolio manager as of March 13, 2012.

Supported by the entire Crossmark Global Investments team.

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 monthly 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 principle.

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