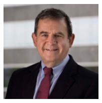
CROSSMARK
GLOBAL INVESTMENTS

SMA STRATEGY COMMENTARIES

QUARTERLY UPDATE: 2Q 2023

ECONOMIC & MARKET
Commentary



written by
Robert C. Doll, **CFA®** Chief Investment Officer

EQUITY MARKETS (INDEX TOTAL RETURN)	Q2 2023	YEAR-TO-DATE
DJIA	3.97%	4.94%
S&P 500	8.74%	16.89%
NASDAQ	13.05%	32.32%
RUSSELL 2000	4.80%	7.67%
RUSSELL 1000 GROWTH	12.81%	29.02%
RUSSELL 1000 VALUE	4.07%	5.12%

S&P EQUITY SECTORS (INDEX TOTAL RETURN)	Q2 2023	YEAR-TO-DATE
COMMUNICATION SERVICES	13.07%	36.24%
CONSUMER DISCRETIONARY	14.58%	33.06%
CONSUMER STAPLES	0.45%	1.28%
ENERGY	-0.89%	-5.52%
FINANCIALS	5.33%	-0.53%
HEALTHCARE	2.95%	-1.48%
INDUSTRIALS	6.49%	10.19%
INFORMATION TECHNOLOGY	17.20%	42.77%
MATERIALS	3.31%	7.74%
REAL ESTATE	1.81%	3.79%
UTILITIES	-2.53%	-5.69%

Source: Bloomberg as of 6/30/23

Another Good Quarter Leaves Valuations Stretched

Equities advanced in Q2 (S&P 500 +8.7%), making the third straight up quarter. The NASDAQ was the standout (up 17%). Treasuries were weaker with ten-year yields rising 31 basis points to 3.81%. Crude fell nearly 7%, after losing 6% in Q1. A pickup in soft landing expectations, disinflation talk, better than expected Q1 earnings, the AI secular growth theme, and easing regional bank stresses were among the tailwinds. Bearish commentary included a more aggressive Fed and global tightening cycle, negative money growth, tightened lending standards, narrow breadth and valuation. Outperforming sectors included technology (+17.2%), consumer discretionary (+14.6%), and communication services (+13.1%). Sectors falling in Q2 included utilities (-2.5%), energy (-0.9%), and consumer staples (+0.5%).

Introduction

- Rising real wages and a sharp slowdown in the pace of monetary policy tightening contributed to a pickup in economic activity in the first half of this year, and that has delayed the onset of a recession.
- We are not yet convinced that the U.S. economy will continue to expand for another year, unless the Fed begins to cut interest rates before the unemployment rate has started to move higher, which we view as very unlikely.
- Excess savings and the sustainability of U.S. consumer spending are at the core of the current debate regarding the economic outlook. Some estimates of the level of excess savings point to a depletion of these savings in a year's time, but other estimates point to a much earlier end point.
- The bottom line for investors is that the recessionary clock is ticking – we just do not know for certain how much time is left. While we still have our doubts about the sustainability of the equity market rally even over the shorter-term, it is possible that global stock prices will continue to rise for some time before unambiguous recessionary signs emerge.
- We advise against chasing the market if the rally continues. At this point in the economic cycle, we value capital preservation over return maximization as a portfolio goal. We continue to recommend that investors stay defensively positioned.

The Economy

Global growth, especially in the U.S. has been resilient with inflation steadily easing. The fear of an approaching recession has been a dominant theme impacting asset markets over the past year. Ironically that fear and related suppressed bond yields have acted to support economic activity since late-2022, working against the goals of central banks and helping to put a floor

ECONOMIC & MARKET
Commentary (Continued)

INTERNATIONAL EQUITY MARKETS (INDEX NET RETURN)	Q2 2023	YEAR-TO-DATE
MSCI ACWI	5.09%	12.77%
MSCI ACWI EX U.S.	1.68%	8.67%
MSCI EAFE	2.08%	10.72%
MSCI EM	0.59%	4.57%

FIXED INCOME MARKETS (INDEX TOTAL RETURN)	Q2 2023	YEAR-TO-DATE
BLOOMBERG U.S. AGGREGATE BOND	-1.14%	1.79%
BLOOMBERG U.S. CORP HIGH YIELD	1.40%	5.02%
BLOOMBERG U.S. GOV/CREDIT	-1.27%	1.86%
BLOOMBERG U.S. T-BILL 1-3 MONTH	1.21%	2.31%

ALTERNATIVES (INDEX TOTAL RETURN)	Q2 2023	YEAR-TO-DATE
REAL ESTATE (FTSE NAREIT)	1.03%	2.61%
COMMODITIES (DJ)	-2.56%	-7.79%
GLOBAL LISTED PRIVATE EQUITY (RED ROCKS)	5.07%	12.62%
CURRENCIES (DB CURRENCY FUTURE HARVEST)	4.09%	5.44%

Source: Bloomberg as of 6/30/23

under inflation. The fear of future demand weakness has helped to lower energy prices to relatively depressed levels, which is ultimately supportive of global growth.

We believe a soft economic landing remains unlikely: – 1) The downtrend in U.S. unemployment has clearly ended and is set to rise over the coming months, 2) The private sector quits rate, an important indicator of excess labor demand is almost back to its pre-pandemic level, 3) U.S. monetary policy remains restrictive, and may become more restrictive soon, and 4) U.S. inflation is slowing, but not fast enough to allow the Fed to begin to ease monetary policy.

The net impact of investor behavior and asset pricing has been to prolong the economic and policy cycles. A recession will eventually occur, but it will develop after monetary conditions finally become restrictive and/or a major financial accident or some other major economic shock occurs. Neither of these conditions exist, nor do they seem likely to develop as long as central banks are cautious and bulls continue to dominate bond markets. Ironically, by constantly betting on recession and significant disinflation, bond bulls are ensuring that these outcomes do not occur, or at least are pushed further into the future. We expect that it will become apparent that underlying inflation is levelling off well above pre-pandemic levels (and well above central banks' target level of 2%). Sticky global inflation and resilient economic activity will eventually force monetary policy to become restrictive and end the investment, economic and policy cycles. However, the path to this end point is unlikely to be a straight line, nor does it seem imminent.

A key factor prolonging the policy and economic cycles has been the lack of concern about the longer-run inflation outlook. This is remarkable since inflation rose significantly and labor markets are tight. Investors are not demanding any extra insurance against a different inflation outcome, and are still willing to back the secular stagnation and low inflation narrative. This complacency is also reflected in central bank expectations, which is that all roads lead to 2% inflation. Only the timing is in doubt, albeit it keeps getting pushed into the future. The short-term good news is that if bond investors do not demand insurance against higher inflation, then the economic expansion will continue longer than the consensus expects. The same will be true for the rate-hiking cycle, which is why we expect higher policy rates and for longer. To this end, the FOMC has already lifted its projected terminal rate four times this hiking cycle, and we do not believe that it is finished.

U.S. consumer confidence has not only failed to deteriorate, but has actually risen modestly this year from already high levels. U.S. consumers continue to spend at a solid pace, although the areas of strength have shifted from goods to services. Being negative about the future seems to reflect the pessimistic press and worries about the general economic outlook, but is not reflected in most people's personal circumstances. Employment opportunities and job security remain elevated. Income growth is solid and excess household savings built up during the pandemic when governments were overly generous with handouts that are still running down.

Financial Markets
The global financial market outlook has settled into a no-man's land, where neither a significant positive nor negative outcome seems probable in the near term. This implies that most markets will track sideways. Catalysts for a sizable move in either direction are not evident near-term. No major asset category is notably cheap, and most are also not particularly expensive either (with the notable exception of the U.S. equity market). Further Fed rate hikes are likely with the curve suggesting rate cuts in 2024 (which have been denied by the Fed).

Fixed Income
Long-term government bond yields have been flat-to-lower since last autumn in most countries somewhat blunting the impact of tightening monetary policies. We expect U.S. ten-year Treasury yields to move toward their October high of 4.25%. The Fed's updated projections showing two more expected hikes this year were triggered by an upgrade to their core PCE inflation forecast for the end of this year (to 3.9%). We are not convinced that this will be the end of Fed tightening.

ECONOMIC & MARKET
Commentary (Continued)

Equities
Equity and credit markets have benefited from relatively calm bond markets since late-2022, expectations for policy easing down the road, and acceptable corporate profits. Stock market gains have not been broadly-based and there is the seemingly omnipresent fear that a recession could develop at any time. Challenges exist for equities with valuations not conducive to holding overweight exposure given the still bearish inflation and policy backdrop. Yet, supportive liquidity conditions and the ongoing rise in corporate profits should continue to prop up prices until the bond market sells off and/or central banks go too far. The rebound in stocks since late-2022 is now looking extended and at the risk of pausing or reversing out since recent gains have relied on a handful of mega-cap and AI-related stocks. Tactically, we remain invested with tight stops, as we do not expect the investment cycle to fundamentally improve. Rather, we expect the opposite, with eventually-rising bond yields and another downleg in risk asset markets. Of course, the timing is still uncertain.

Summary
If financial asset markets were discounting much higher policy rates and bond yields offered a healthy cushion against higher future inflation, then we might be willing to buy long-term bonds. But this is not the case. And until we are bullish on the bond market outlook, it is risky to overweight equities, since there are good odds of first another de-rating phase and then a recession that is necessary in order to sustainably reverse inflationary pressures. The crosscurrents of resilient global economic activity yet easing inflation imply trading ranges in most asset markets, as investors wait to see if/when the long-forecasted recession arrives and whether underlying inflation returns to pre-pandemic levels. We expect both a recession and a failure of inflation to achieve targeted central bank levels. Cyclically, it is getting late to short bonds, but still too early to buy. We recommend equity investments with tight stops, but looking to downgrade once policy/bond markets push monetary conditions into restrictive territory. We are mildly bearish on the U.S. dollar and overweight international markets within a global equity portfolio.

Conclusions:
1. We expect a mild recession to commence between Labor Day and year-end.
2. The weakest GDP quarters are ahead of us.
3. The resilient labor market is beginning to show some cracks.
4. Inflation remains a significant problem and isn't falling fast enough.
5. Fed is likely to follow a higher-for-longer path.
6. Corporate profit estimates remain too high.
7. Sentiment has moved from bearish to bullish.
8. Valuation levels are high (given inflation and interest rates).
9. Stock risk/reward is unfavorable.
10. Domestic and geopolitical risks are multiple.

What To Do?
1. Expect choppy markets (buy dips/trim rallies).
2. Own some bonds.
3. Diversify across asset classes and geographies (more non-U.S.).
4. Focus on free cash flow and high predictability in earnings.
5. Own high quality value and less expensive growth.
6. Consider an absolute return strategy to complement market exposures.
7. At the moment, one has to choose between fighting the Fed and fighting the tape. Accordingly, avoid extreme positions.

Source: MRB Partners, FactSet

COVERED CALL INCOME
Commentary

Separately Managed Account

written by
Paul Townsen, Managing Director – Portfolio Manager

Top 10 Crossmark Covered Call Income Portfolio Holdings	
Apple, Inc.	5.23%
Amazon.com, Inc.	4.68%
Oracle Corp.	4.28%
Advanced Micro Devices, Inc.	4.09%
Microchip Technology Inc.	4.02%
Electronic Arts Inc.	3.49%
D.R. Horton, Inc.	3.28%
Emerson Electric Co.	3.25%
QUALCOMM Inc.	3.21%
Merck & Co., Inc.	3.11%
Total % of Portfolio	**38.64%**

Markets and Performance

Coming off a fairly volatile first quarter of 2023, investors had a recession on their radar, inflation was still running high, there was no economic downturn in sight and the Fed was still raising rates. Throughout the second quarter, the employment market continued to remain strong, earnings were relatively stable and the artificial intelligence or AI trade burst on to the scene in a big way. Mega-cap stocks such as Apple (AAPL), Meta Platforms (META), NVIDIA (NVDA) and the names included in the AI frenzy led the markets higher in the second quarter of the year. The major indexes are all sitting on the cusp of a breakout or have already participated in a major rally even with some quite sizable headwinds to navigate through.

Positive and Negative Contributors to Performance

The Covered Call Income composite outperformed the primary benchmark of the CBOE S&P500 BuyWrite Index (BXM) returning 4.78% and 4.26%, respectively for the quarter ending June 30, 2023. Healthcare and information technology had positive contributions to return from a sector standpoint. Some individual stocks worth mentioning that had positive contributions to return during the quarter were Oracle Corp. (4.28% of total net assets), D.R. Horton (3.28% of total net assets), Delta Airlines (1.71% of total net assets) and Amazon (4.68% of total net assets). From a sector standpoint, consumer discretionary and industrials provided positive contributions to return while information technology and communication services generated negative contributions to return during the quarter. From an option overlay standpoint, we continued to be opportunistic trading certain names and sectors with the plan being to stay short in duration. We also took advantage of the volatility throughout the quarter by resetting multiple option strikes allowing for a continued increase in cash flow.

Looking Ahead

As we head into the third quarter and second half of the year, all eyes will be fixated on the Fed and the direction of interest rates. Monetary tightening is either at, or close, to an end but the markets will also be anxiously looking for an increase in leading economic indicators that could lead to a viable move higher in the markets. The market rally so far this year has been highly concentrated as only seven companies have been responsible for three-quarters of the market gains. For the gains to continue, one would have to think that mid-cap and small-cap stocks would have to be included as well as the value category. The Crossmark team will continue to look for trading opportunities on the option overlay aspect of the strategy with the goal of increasing income through call option premiums and reducing overall volatility.

Crossmark uses a model account to manage the individual client accounts that have selected this investment strategy. The portfolio characteristics shown are based on the model account. The characteristics of any individual account may differ from those of the model account. All performance information shown is composite performance derived from the aggregate of all accounts included in the composite.

* 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.

Composite Performance	QTD	YTD	1 Year	3 Years	5 Years	10 Years
Covered Call Income (Wrap) - Gross	4.78%	9.93%	18.13%	12.71%	8.29%	7.98%
Covered Call Income (Wrap) - Net*	4.02%	8.33%	14.59%	9.36%	5.06%	4.78%
CBOE S&P 500 Buy/Write BXM	4.26%	10.47%	9.02%	10.56%	4.42%	6.26%

GLOBAL EQUITY INCOME
Commentary

Separately Managed Account

written by
Rob Botard, **CFA**® Managing Director – Portfolio Manager

Top 10 Crossmark Global Equity Income Portfolio Holdings	
McDonald's Corp.	2.97%
Cigna Group	2.79%
Texas Instruments Inc.	2.32%
Petroleo Brasileiro SA	1.98%
Quest Diagnostics Inc.	1.97%
Taiwan Semiconductor Mfg. Co.,	1.95%
HP Inc.	1.90%
Paychex, Inc.	1.90%
ASE Technology Holding Co., Ltd.	1.89%
Coca-Cola Company	1.83%
Total % of Portfolio	**21.48%**

Markets and Performance

Performance for the global equity markets overall returned positive results for the second quarter of 2023 ending June 30, 2023. The Global Equity Income Composite benchmark, the S&P Global 1200 Index, ended the quarter with a return of 6.86%. Dividend stocks overall underperformed the general equity market. For global dividend index comparison purposes, the MSCI World High Dividend Yield Index returned 2.06% during the period. The Composite underperformed the S&P Global 1200 Index but outperformed the MSCI World High Dividend Yield Index for the quarter, returning 3.73%.

Positive and Negative Contributors to Performance

The leading positive contributors to performance for the strategy included Petroleo Brasileiro SA (1.98% of total net assets), Andersons, Inc., (1.70% of total net assets) and U.S. Physical Therapy, Inc (1.28% of total net assets). These three stocks rose 54.7%, 27.9%, and 24.5%, respectively, during the second quarter. Advance Auto Parts, Inc. (0.49% of total net assets) was our worst performing stock position, down 41.5% during 2Q23. The stock traded down after reporting disappointing earnings driven by gross margin pressure as inflationary product cost increases were not fully offset by pricing actions. Relative to the S&P Global 1200 Index, the strategy's primary benchmark, underperformance was driven by relative underweights in NVIDIA Corp., Apple Inc., Microsoft Corp., Amazon.com, and Meta. These stocks were excluded from the portfolio because they either do not pay a dividend or their dividend yield failed to meet longstanding minimum criteria for the strategy. From a sector perspective, Information Technology was our largest negative contributor to performance.

Looking Ahead

As we move into the second half of 2023, the global economy is anticipated to face a sustained slowdown, propelled by diminished fiscal support, persistent inflation, and rising geopolitical risks, elevating the threat of a recession. Stock markets have become more cautious, transitioning from the strong momentum of the June rally to a defensive stance. The shift is due to concerns around a more aggressive global tightening cycle, higher interest rates, and potential policy mistakes, compounded by the Federal Reserve's divided stance on interest rate hikes. However, there is still optimism, driven by a robust labor market, healthy consumer balance sheets, and the resilience of the U.S. consumer, a significant contributor to GDP.

Economic indicators suggest a potential recession, given signs of stress in financial markets and interest-sensitive sectors, such as housing. On a positive note, despite concerns in the banking and commercial real estate sectors, the quality of assets and loans held by banks is better than in the pre-financial crisis era. Companies, driven by a tight labor market and geopolitical factors, are investing more in capital equipment and technology to enhance productivity and improve profit margins. Near-term risks to the global economy persist, including tighter credit conditions, stubborn inflation, and slower growth in China. However, opportunities remain in sectors that are historically undervalued and experiencing structural growth. We will continue to invest in companies with strong, flexible balance sheets that support increasing dividends, favorable earnings growth and free cash flow.

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Composite Performance	QTD	YTD	1 Year	3 Years	5 Years	10 Years
Global Equity Income (Wrap) - Gross	3.73%	6.86%	8.57%	13.49%	8.20%	10.09%
Global Equity Income (Wrap) - Net*	3.00%	5.31%	5.29%	10.12%	4.97%	6.82%
S&P Global 1200	6.86%	15.08%	18.60%	12.65%	9.55%	10.03%
MSCI World High Dividend Yield	2.06%	3.76%	8.04%	9.65%	6.16%	6.63%

ISRAEL IMPACT
Commentary

Separately Managed Account

written by
Ryan Caylor, CFA® Portfolio Manager – Head of Research

Top 10 Crossmark Israel Impact Portfolio Holdings	
Apple, Inc.	8.15%
Microsoft Corp.	7.24%
Alphabet, Inc. Class A	3.80%
Amazon.com, Inc.	3.36%
NVIDIA Corp.	3.21%
Berkshire Hathaway Inc. Class B	2.59%
Tesla, Inc.	2.08%
Johnson & Johnson	1.98%
Coca-Cola Company	1.98%
Chevron Corp.	1.94%
Total % of Portfolio	**36.32%**

Markets and Performance

For the three months ended June 30, 2023, the total return for the Israel Impact composite portfolio was 9.48%, beating its benchmark (the S&P 500 Index) by +0.74%. Year-to-date through June 30, 2023, the total return of the composite portfolio was 19.26%, which outperformed the benchmark by +2.37%. Using our Barra U.S. Long Term multi-factor risk model, we target a range between +/-140 to 180 basis points (bps) of estimated tracking error (also called "Active Risk") relative to the benchmark on an annual basis. As of June 30, 2023, the composite portfolio was sitting at +/- 150 bps of "Active Risk" relative to the benchmark.

Positive and Negative Contributors to Performance

Sectors contributing the most to relative quarterly performance against the S&P 500 were Information Technology (overweight vs. benchmark), utilities (material underweight), and health care (slight overweight). Sectors detracting most from relative quarterly performance were consumer staples (overweight), communication services (overweight), and industrials (underweight).

Equity holdings contributing the most to relative quarterly performance were Broadcom (AVGO, 1.61% of total net assets), NVIDIA (NVDA, 3.21% of total net assets), and Lennar (LEN, 1.33% of total net assets), all of which are overweight positions relative to the benchmark. Equity holdings detracting the most from relative quarterly performance were Coca-Cola (KO, 1.98% of total net assets), Elevance Health (ELV, 1.50% of total net assets), and Chevron (CVX, 1.94% of total net assets).

From a risk attribution perspective, approximately 1/5th (~15 bps) of the relative quarterly outperformance of the portfolio (+73 bps) was attributable to industry and common quantitative risk factors, and approximately 4/5ths (~58 bps) to stock specific effects. Common quantitative risk factors contributing the most to relative performance were Size (overweight), Mid-Capitalization (underweight), and Momentum (equal weight). Common quantitative risk factors detracting the most from relative performance were Dividend Yield (overweight), Earnings Quality (overweight), and Management Quality (underweight).

We did not make any changes to the strategy during the three-month period ending June 30,2023.

Looking Ahead

The strategy continues to underweight Utilities, Real Estate, and Energy; and most overweight Tech and Consumer Staples. With the year-to-date gains in both the market and in the portfolio, we are actively considering further changes to right-size the portfolio for the uncertain times ahead.

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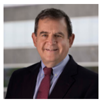
Composite Performance	QTD	YTD	1 Year	3 Years	5 Years	Since Inception
Israel Impact (Wrap) - Gross	9.48%	19.26%	20.58%	14.52%	12.43%	13.42%
Israel Impact (Wrap) - Net*	8.71%	17.57%	16.95%	11.12%	9.08%	10.05%
S&P 500	8.74%	16.89%	19.59%	14.60%	12.31%	13.17%

LARGE CAP CORE UNSCREENED (Formerly Large Cap Core Growth) Commentary

Separately Managed Account



written by
Robert C. Doll, **CFA®** Chief Investment Officer

Top 10 Crossmark Large Cap Core Unscreened Portfolio Holdings	
Apple, Inc.	5.10%
Microsoft Corp.	4.15%
Visa, Inc. Class A	3.10%
Mastercard, Inc. Class A	2.79%
UnitedHealth Group, Inc.	2.75%
Merck & Co., Inc.	2.73%
Caterpillar, Inc.	2.53%
AbbVie, Inc.	2.50%
TJX Companies, Inc.	2.21%
Lowe's Companies, Inc.	2.17%
Total % of Portfolio	**30.04%**

Markets and Performance

The Large Cap Core Unscreened composite rose 4.67% in the second quarter of the year ending June 30, 2023, underperforming the Russell 1000 index benchmark (+8.58%) by 391 basis points. Underperformance was widespread, but was primarily related to stock selection. Our highest quality, low beta positions lagged as high growth and high valuations outperformed in this time period. The weakest performance came from the healthcare and energy sectors.

Positive and Negative Contributors to Performance

Our best performing stocks during the quarter were Dell Technologies (1.17% of total net assets), Broadcom (1.71% of total net assets), and Caterpillar (2.53% of total net assets). The stocks that generated the worst performance were Genpact (1.59% of total net assets), AbbVie (2.50% of total net assets) and the underweight position of NVIDIA (1.02% of total net assets). Owning high profitability, strong management quality, and low beta securities hurt the portfolio's performance in Q2 (as it did in Q1).

Looking Ahead

Heading into Q3 we remain cautious – the yield curve remains deeply inverted, the money supply is shrinking, corporate profits have peaked, banks are tightening their lending standards, the Fed has raised rates 500 basis points in just over a year and threaten to do more, liquidity conditions are not good, and stocks are not cheap. As such, we expect an economic slowdown, earnings cuts, and possibly a recession. Stock selection in this environment requires a focus on quality, the ability to deliver earnings and cash flow, and reasonable valuations.

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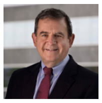
Composite Performance	QTD	YTD	1 Year	3 Years	5 Years	10 Years
Large Cap Core Unscreened (Wrap) - Gross	4.67%	7.12%	14.29%	14.80%	14.64%	14.52%
Large Cap Core Unscreened (Wrap) - Net*	3.93%	5.59%	10.85%	11.38%	11.23%	11.12%
Russell 1000	8.58%	16.68%	19.36%	14.09%	11.92%	12.64%

LARGE CAP EQUITY STRATEGIES (Large Cap Core, Large Cap Growth, and Large Cap Value) Commentary

Separately Managed Accounts



written by

Robert C. Doll, **CFA**® Chief Investment Officer

Top 10 Crossmark Large Cap Core Portfolio Holdings	
Apple Inc.	4.91%
Microsoft Corp.	4.32%
Visa Inc. Class A	2.96%
Adobe Inc.	2.94%
Mastercard Inc. Class A	2.83%
VMware, Inc. Class A	2.56%
Cisco Systems, Inc.	2.39%
Mondelez International, Inc. Class A	2.38%
Booking Holdings Inc.	2.27%
Aflac Inc.	2.22%
Total % of Portfolio	**29.76%**

Top 10 Crossmark Large Cap Growth Portfolio Holdings	
Apple, Inc.	11.52%
Microsoft Corp.	10.72%
Alphabet, Inc. Class A	3.95%
Visa, Inc. Class A	3.84%
Mastercard, Inc. Class A	3.58%
Amazon.com, Inc.	3.43%
Adobe, Inc.	2.95%
Lam Research Corp.	2.55%
Applied Materials, Inc.	2.43%
TJX Companies, Inc.	2.41%
Total % of Portfolio	**47.38%**

Top 10 Crossmark Large Cap Value Portfolio Holdings	
Cisco Systems, Inc.	2.92%
Bank of America Corp	2.87%
Verizon Communications Inc.	2.87%
Gilead Sciences, Inc.	2.65%
Mondelez International, Inc. Class A	2.53%
American Express Company	2.49%
VMware, Inc. Class A	2.45%
JPMorgan Chase & Co.	2.39%
Citigroup, Inc.	2.38%
Salesforce, Inc.	2.37%
Total % of Portfolio	**25.92%**

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** Net performance was calculated using actual management fees.

Markets and Performance

Large Cap Core, Value, and Growth composite portfolios returned 6.10%, 1.79%, and 10.15%, respectively in the second quarter of the year ending June 30, 2023, underperforming the Russell 1000 Index (+8.58%), Russell 1000 Value Index (+4.07%) and Russell Growth Index (+12.81%) by 248, 228, and 266 basis points, respectively. The main source of the underperformance for the quarter was stock selection, which was somewhat offset by positive sector choices. The weakest performance came from the industrials and technology sectors. The profile of our Large Cap suite of strategies centers on higher quality and lower beta companies which lagged during this time period as high growth and high valuations outperformed.

Positive and Negative Contributors to Performance

While our overweight in the technology sector was a positive contributor to performance throughout the quarter, our stock selection did not include enough of the AI-related mega-cap stocks (e.g., underweights in NVIDIA (2.22% of total net assets) and Meta (1.17% of total net assets)). The best performing stocks in the strategies were Dell Technologies (1.14% of total net assets) and Adobe, Inc. (2.94% of total net assets).

Looking Ahead

Heading into Q3 we remain cautious – the yield curve remains deeply inverted, the money supply is shrinking, corporate profits have peaked, banks are tightening their lending standards, the Fed has raised rates 500 basis points in just over a year and threaten to do more, liquidity conditions are not good, and stocks are not cheap. As such, we expect an economic slowdown, earnings cuts, and possibly a recession. Stock selection in this environment requires a focus on quality, the ability to deliver earnings and cash flow, and reasonable valuations.

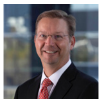
Composite Performance	QTD	YTD	1 Year	Since Inception
Large Cap Core - Gross	6.10%	9.16%	15.54%	2.43%
Large Cap Core - Net**	6.02%	8.99%	15.18%	2.14%
Russell 1000	8.58%	16.68%	19.36%	1.88%

Composite Performance	QTD	YTD	1 Year	Since Inception
Large Cap Growth - Gross	10.15%	20.74%	22.23%	2.22%
Large Cap Growth - Net**	10.10%	20.64%	22.02%	2.07%
Russell 1000 Growth	12.81%	29.02%	27.11%	1.61%

Composite Performance	QTD	YTD	1 Year	Since Inception
Large Cap Value - Gross	1.79%	1.17%	9.86%	1.09%
Large Cap Value - Net**	1.73%	1.05%	9.61%	0.89%
Russell 1000 Value	4.07%	5.12%	11.54%	1.95%

SMALL CAP GROWTH
Commentary

Separately Managed Account



written by
Brent Lium, CFA® Managing Director – Head of Equity Investments

Top 10 Crossmark Small Cap Growth Portfolio Holdings	
Symbotic, Inc. Class A	2.69%
World Wrestling Entertainment, Inc. Class A	2.46%
Shockwave Medical, Inc.	2.36%
Iridium Communications Inc.	2.32%
Qualys, Inc.	2.28%
Medpace Holdings, Inc.	2.16%
Academy Sports and Outdoors, Inc.	2.15%
Inspire Medical Systems, Inc.	2.13%
HealthEquity, Inc.	2.04%
Landstar System, Inc.	1.88%
Total % of Portfolio	**22.48%**

Markets and Performance

In the quarter ending June 30, 2023, the Crossmark Small Cap Growth composite returned 6.16% trailing the primary benchmark, the Russell 2000 Growth, by 0.89%. The Russell 2000 Growth index was up 7.05% during the quarter. Stock selection in technology and consumer discretion led to the underperformance. In addition, not owning a single stock, Super Micro Computer, which was up 133.93% in the quarter, hurt relative performance by 53 bps.

Positive and Negative Contributors to Performance

The strategy's top contributors during the period were Symbotic (2.69% of total net assets), up 87.43%, Navitas Semiconductor (1.75% of total net assets), up 44.19%, and Shockwave Medical (3.36% of total net assets), up 31.63%. Symbotic, a robotic warehouse automation supplier, in addition to a strong earnings report, gained investor interest after being highlighted at the Walmart analyst day as they are contracted to automate all of their distribution centers. Navitas Semiconductor continued its strong year to date performance with a much better than expected earnings report. Their Gallium-Nitride chips are the next generation chips for charging and powering phones, solar components, and other electronics as they are smaller and more efficient than current silicone chips. Shockwave, with a novel soundwave treatment for artery disease, continued to reflect strong fundamental performance.

The strategy's bottom contributors during the period were BioXcel Therapeutics (0.40% of total net assets), down 64.31%, National Storage Affiliates (1.57% of total net assets), down 15.31%, and Academy Sport and Outdoors (2.15% of total net assets), down 17.02%. BioXcel Therapeutics, maker of an FDA approved drug to treat agitation in Schizophrenia, released phase 3 trial results for their drug to treat agitation in dementia patients. While the trial results were positive, there was a data discrepancy in one patient in the trial in the placebo arm. This obviously scared the market, but we believe the discrepancy is minor and will be cleared up with the FDA in relatively short order. National Storage, a self-storage REIT, suffered like all REITs as interest rates went up. Academy Sports and Outdoors, the second largest sporting goods retailer, saw sales disappoint in the quarter as revenue returned to more normal levels post the covid lock down peaks. We feel this is a minor blip on a long-term growth path for Academy.

Looking Ahead

Looking forward, we think the nearly 5% increase in Fed fund rates over the last year or so is beginning to trickle into the economy. Economic data is slowing and there were a couple banking casualties due to higher rates. Given that setup, we are positioning the portfolio in a more defensive manner. We feel our focus on businesses with secular growth, good business models, and strong balance sheets will help us weather such a potential environment.

Composite Performance	QTD	YTD	1 Year	Since Inception
Small Cap Growth (Wrap) - Gross	6.16%	13.63%	11.51%	-11.03%
Small Cap Growth (Wrap) - Net*	5.42%	11.98%	8.12%	-13.72%
Russell 2000 Growth	7.05%	13.55%	18.53%	-11.17%

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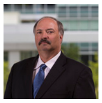
* Net performance was calculated using the hypothetical highest annual all-inclusive wrap fee of 3.00% by deducting .75% from the last month of each quarter. Gross performance is shown as supplemental information and is stated as pure gross of all fees as the returns have not been reduced by transaction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

MUNICIPAL FIXED INCOME
Commentary

Separately Managed Account



written by

Patrick Garboden, Sr. Portfolio Manager

Markets and Performance

Municipal bonds have experienced negative and positive monthly volatility for the second quarter of 2023. April and May sold off and June rallied, bringing generic yields nearly unchanged with 1Q23. Municipal bonds have paid little attention to the US Treasury volatility as tax equivalent yields and strong credit quality offer investors a compelling trading range. Secondary municipal bond data suggest a shift this quarter back into 1-3-year maturities due to the higher yield while the 7-12-year maturity yield improvement is picking up more activity. Final maturities past 12 years has dropped slightly in volume as FOMC suggests the June meeting was a “skip” from rate hikes with the likelihood of at least one more rate hike, speculated to be in July and possibly another hike later in the year. Separately managed accounts, ETFs, funds and money manager flows continue to focus on the short and intermediate part of the curve for a short-term defensive position against the hawkish FOMC verbiage.

Positive and Negative Contributors to Performance

The Crossmark Municipal Fixed Income composite posted a minimal loss of -0.12% for the quarter ending June 30, 2023, versus a loss of -0.65% for the Bloomberg Quality Intermediate Municipal Index. Investing in high-quality credit with a premium coupon positively contributed to the composite portfolio’s performance. For 2Q23, the hospital revenue sector, which Crossmark currently avoids, has outperformed the general municipal market, ahead of the Crossmark Municipal Fixed Income average composite. The Crossmark Municipal Fixed Income strategy will continue to focus on the higher quality rated municipal bonds as a conservative hedge against potential declines in the economy of the future.

Looking Ahead

Municipal bond volatility, primarily from municipal bond mutual funds net outflow positions, as well as the FDIC liquidation of $7.45 Billion of municipal bonds from SVB and Signature Bank could continue to be an opportunity to acquire municipal bonds at favorable levels for Separately Managed Accounts (SMA) and patient investors in 3Q23. July redemptions from called and maturing bonds and interest is scheduled to be $38 Billion which will be the largest monthly redemption for the calendar year. The media, investors, and traders have been speculating when the FOMC will begin to cut rates while the FOMC has done their best to temper speculation with hawkish discussions of holding interest rates “higher for longer” to fight inflation. The FOMC skipped a rate hike last meeting, which was the pattern back in 2019, and will likely increase rates by 25 basis points at the July meeting. Confusion and speculation of further hikes after July could cause volatility through year end. Economic changes are seldom linear in a given direction so surprises to data could contribute to future volatility. Regardless of future FOMC decisions and economic data, municipal bond yields are better than what we have seen in over a decade resulting in a great period to reassess asset allocation to fixed income.

Crossmark continues to find value in the secondary municipal market with bonds rated A or better by Moody’s, Standard & Poors, or Fitch at the time of purchase and involved with essential services like water, sewer, power, streets, highways, public education, and general obligations. Our Strategy focuses on maturities in the eight to twenty-year range with call features between 2027 and 2034. The municipal bond yield curve has increased in the five to twelve-year maturities making these call features an ideal area to focus on during volatile periods. The Strategy will utilize longer duration positioning than the benchmark index on reinvestments as the FOMC continues their rate hike battle with inflation, focusing on higher-quality municipalities with a goal to move duration longer as the interest rate curve normalizes.

Crossmark uses a model account to manage the individual client accounts that have selected this investment strategy. All performance information shown is composite performance derived from the aggregate of all accounts included in the composite.

Composite Performance	QTD	YTD	1 Year	3 Years	5 Years	10 Years
Municipal Fixed Income (Wrap) - Gross	-0.12%	1.58%	2.36%	-0.03%	1.23%	1.56%
Municipal Fixed Income (Wrap) - Net*	-0.86%	0.07%	-0.67%	-3.00%	-1.77%	-1.45%
Bloomberg Municipal Quality Intermediate	-0.65%	1.42%	2.33%	-0.52%	1.66%	2.08%

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TAXABLE FIXED INCOME

Separately Managed Accounts

(Core Fixed Income, Corporate Fixed Income, Current Income Portfolio, Intermediate Fixed Income, and Income Opportunities)

Commentary

written by

Victoria Fernandez, CFA® Chief Market Strategist

Markets and Performance

The market seemed to get ahead of itself in the first half of 2023 vis a vis the rate path hike of the Federal Reserve and other central banks. Multiple rate cuts were priced in earlier this year which is something we kept speaking to our clients about trying to determine how the market was coming to that conclusion when central banks kept saying there was more work to be done. During the 2nd quarter of the year, we started to see those rate cuts removed from market pricing causing bond yields to move higher. The U.S. 2yr Treasury yield moved up by 87 basis points during the quarter while the U.S. 10yr Treasury yield moved up 37 basis points. Although we still believe that the cycle highs in yields were seen during 4Q 2022, we do anticipate some movement higher in yields this year.

Positive and Negative Contributors to Performance

With the shift higher in yields during the quarter, the strongest positive contributions to performance for the taxable fixed income composite portfolios for the quarter ending June 30, 2023, were the effects of both our duration positioning and our allocation decisions. The composite portfolios outperformed their respective benchmarks during this time period, except for the Corporate Fixed Income composite which was flat versus its benchmark. The largest drag on performance for the Corporate Fixed Income composite came from the selection effect within the corporate allocation due to a more concentrated portfolio as compared to the benchmark. For all of the strategies except for Current Income Portfolio, our placement along the yield curve was a negative effect as the yield curve continued to steepen to historically high levels in the short-end of the curve which is where our treasury positioning has been as of late to capture higher yields. In the Current Income Portfolio, due to the preferred allocation, the yield curve placement was actually a positive contributor to outperformance versus the benchmark index. The overweight to the corporate allocation also provided a positive contribution to performance for all the strategies due to the higher levels of income generation from that sector. Many of the best performing holdings were the investment-grade corporate financial and insurance holdings as that sector was hit hard earlier this year from the regional banking issues but has rebounded and provided positive performance for the portfolio. The holdings in the staples category struggled during the quarter as the market shrugged off near-term recession fears.

Looking Ahead

The Federal Reserve continues to influence the markets with updated Fed Funds expectations at their last meeting and the belief by many FOMC participants that at least two more rate hikes are needed. Inflation remains sticky in part due to rents and labor costs as the labor market remains strong and wages continue to move higher. As central banks around the globe try to tackle inflation, continued volatility seems like the most likely path for the second half of this year. In such an environment, our 4-step investment process of focusing on duration, yield curve placement, sector and security selection allows us to evaluate the economy and participate in opportunistic trades as appropriate.

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** Net performance was calculated using actual management fees.

Composite Performance	QTD	YTD	1 Year	3 Years	5 Years	10 Years
Core Fixed Income (Wrap) - Gross	-0.32%	2.14%	1.02%	-2.05%	1.42%	1.87%
Core Fixed Income (Wrap) - Net*	-1.07%	0.63%	-1.98%	-4.97%	-1.59%	-1.16%
Bloomberg U.S. Govt/Credit	-0.93%	2.21%	-0.70%	-4.11%	1.03%	1.66%

Composite Performance	QTD	YTD	1 Year	3 Years	5 Years	10 Years
Corporate Fixed Income (Wrap) - Gross	-0.20%	2.79%	1.82%	-2.41%	1.47%	2.07%
Corporate Fixed Income (Wrap) - Net*	-0.95%	1.27%	-1.21%	-5.32%	-1.55%	-0.96%
BofA Merrill Lynch U.S. Corporate Master Index	-0.20%	3.25%	1.46%	-3.24%	1.83%	2.68%

Composite Performance	QTD	YTD	1 Year	3 Years	5 Years	10 Years
Current Income Portfolio (Wrap) - Gross	0.26%	2.81%	1.51%	-1.09%	1.49%	2.12%
Current Income Portfolio (Wrap) - Net*	-0.49%	1.28%	-1.52%	-4.03%	-1.53%	-0.91%
Bloomberg U.S. Govt/Credit Intermediate	-0.81%	1.50%	-0.10%	-2.46%	1.23%	1.41%

Composite Performance	QTD	YTD	1 Year	3 Years	5 Years	10 Years
Income Opportunities - Gross	0.52%	3.49%	2.13%	-0.59%	1.36%	2.53%
Income Opportunities - Net**	0.49%	3.42%	1.98%	-0.75%	1.20%	2.35%
Bloomberg U.S. Govt/Credit	-0.93%	2.21%	-0.70%	-4.11%	1.03%	1.66%

Composite Performance	QTD	YTD	1 Year	3 Years	5 Years	10 Years
Intermediate Fixed Income (Wrap) - Gross	-0.31%	1.57%	0.68%	-1.72%	1.16%	1.31%
Intermediate Fixed Income (Wrap) - Net*	-1.06%	0.06%	-2.32%	-4.65%	-1.84%	-1.69%
Bloomberg U.S. Govt/Credit Intermediate	-0.81%	1.50%	-0.10%	-2.46%	1.23%	1.41%

Our Firm

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Contact a member of our Advisor Solutions Team

advisorsolutions@crossmarkglobal.com | 888.845.6910

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All Investments are subject to risks, including the possible loss of principal. Past performance does not guarantee future results. The Strategies may not achieve their objectives 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).

Small-cap investments may be subject to smaller companies risk. Stocks of smaller, less seasoned companies are generally subject to greater price fluctuations, less liquidity, higher transaction costs, and higher investment risk than those of larger, more seasoned issuers. Smaller companies may have limited product lines, markets, or financial resources, and they may be dependent on a limited management group or lack substantial capital reserves or an established performance record. There is generally less publicly available information about such companies than for larger, more established companies.

Investments in securities of issuers in foreign countries involves additional risks not associated with domestic investments. These risks include, but are not limited to: (1) political and financial instability; (2) currency exchange rate fluctuations; (3) greater price volatility and less liquidity in particular securities and in certain foreign markets; (4) lack of uniform accounting, auditing, and financial reporting standards; (5) less government regulation and supervision of some foreign stock exchanges, brokers and listed companies; (6) delays in transaction settlement in certain foreign markets; (7) less availability of information; and (8) imposition of foreign withholding or other taxes.

Options are not suitable for every investor. Writing call options to generate income and to potentially hedge against market declines by generating option premiums involves risk. If the market price of a security increases, a call option written against that security limits the gain that can be realized. And, there can be significant differences between the securities and options markets that could result in an imperfect correlation between these markets, causing a given transaction not to achieve its objectives.

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). Many municipal bonds also include call features that allow the issuer to call the bonds—repaying the principal before maturity—usually done in the context of a refinancing transaction if/when interest rates fall. When a bond is called, the holder does not incur a loss, but cash received from the call must be re-deployed, generally in a less favorable interest rate environment (call risk).

Some strategies incorporate values-based screening policies which exclude certain securities issuers from the universe of otherwise available investments. As a result, the strategy may not achieve the same level of performance as it otherwise would have in the absence of the screening process. If the strategy has invested in a company that is later discovered to be in violation of one or more screening criteria and liquidation of an investment in that company is required, selling the securities at issue could result in a loss to the strategy. Further, the strategy's values-based screening policies may prevent the strategy from participating in an otherwise suitable investment opportunity.

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Crossmark claims compliance with the Global Investment Performance Standards (GIPS®). Prospective clients can obtain a GIPS Composite Report by sending a request to: advisorsolutions@crossmarkglobal.com.

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.

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