

CROSSMARKGLOBAL.COM

Strategy Objective:

The Crossmark Income Opportunities solution seeks to optimize a diversified fixed income strategy while seeking higher levels of income.

Offering Investors:

- High Current Income
- Diversified Sector Exposure
- International Exposure
- Investment-Grade and High Yield Securities

Model Portfolio Characteristics ⁴

	Income Opportunities	Barclays Capital Gov/Credit
Yield to Maturity	4.40% ²	3.40% ³
Duration ¹	2.68	6.33
Years to Maturity ¹	3.28	8.88
Current Yield	5.10%	3.00%
# of Holdings	50	7,008

Top 10 Model Issuers ⁴

1. Stanley Black & Decker, Inc.
2. JP Morgan Chase & Co.
3. Duke Energy Corp.
4. Torchmark Corp.
5. Pitney Bowes, Inc.
6. iShares JP Morgan Emerging Markets
7. U.S. Treasury Notes
8. Charles Schwab Corp.
9. El Paso Natural Gas
10. eBay, Inc.

¹ Does not include preferred stocks, common stocks or ETFs

² Yield to Effective Maturity

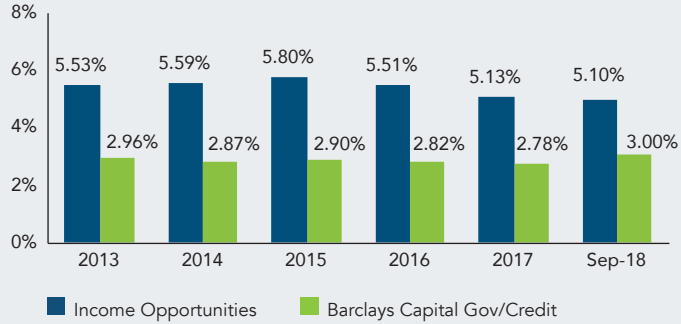
³ Yield to Worst

⁴ Model Portfolios are based on a hypothetical account managed during the current quarter. Actual characteristics and income may differ materially from model.

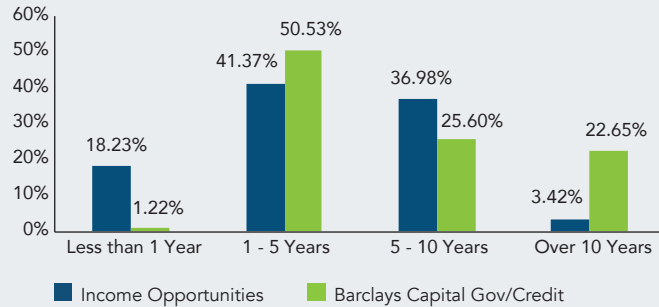
⁵ Returns greater than one year are annualized.

The current quarter's data is preliminary. Net performance was calculated using actual management fees.

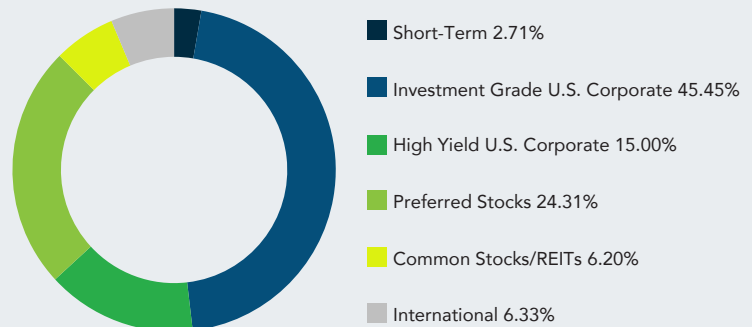
Model Current Yield ⁴



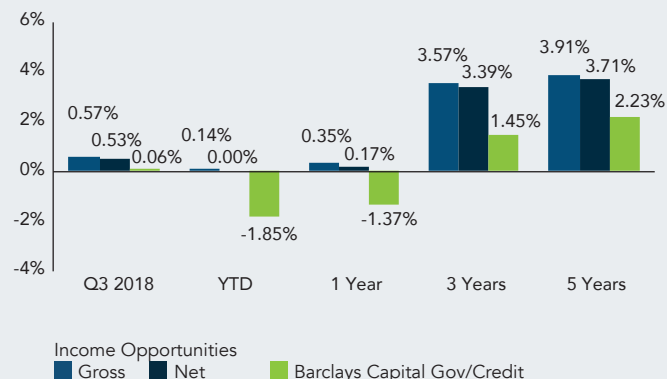
Model Maturity Distribution ⁴



Model Sector Weightings ⁴



Composite Trailing Returns ⁵



Income Opportunities Fact Sheet

Composite Calendar Year Returns

	2013	2014	2015	2016	2017
Income Opportunities - Gross	-0.05%	7.56%	0.45%	5.61%	4.85%
Income Opportunities - Net	-0.30%	7.32%	0.27%	5.43%	4.66%
Barclays Capital Gov/Credit	-2.35%	6.01%	0.15%	3.05%	4.00%

The current quarter's data is preliminary. Net performance was calculated using actual management fees.

Investment Process:

Income Opportunities Portfolios are designed for the investor who is focused on maximizing income generation from their portfolio via allocation to multiple investment sectors.

At Crossmark we utilize a dedicated 4-step investment process in the management of our fixed income accounts. This process allows us to optimize our strategy in differing environments by controlling interest rate risk, rotating out of sectors, and taking advantage of opportunistic market movements.

Investment Style:

- Current Yield-Oriented
- Multi-Sector Allocation
- Intermediate-Duration Portfolio



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

Portfolio Manager:

The Strategy is managed by Victoria Fernandez, 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.

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

Crossmark Income Opportunities Non-Wrap Composite contains fully discretionary Income Opportunities non-wrap accounts. The Income Opportunities product is designed to generate a high level of income by investing in investment grade bonds, non-investment grade bonds (high-yield), preferred stocks, REITs, international sovereign notes, mortgage-backed securities, and bonds from emerging market countries. 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 Barclays Capital Government Credit Bond Index. The Barclays Capital U.S. Government/Credit Bond Index measures the performance of investments grade corporate debt and agency bonds that are dollar denominated and have a remaining maturity of greater than one year.

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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