

CROSSMARKGLOBAL.COM

Strategy Objective:

The Crossmark Intermediate Fixed Income solution seeks active duration management and the selective rotation of market sectors and the securities within those sectors.

Offering Investors:

- High Quality Securities
- Active Duration Management
- Selective Sector Rotation
- Selective Security Rotation
- Intermediate-Maturity

Model Portfolio Characteristics ³

	Intermediate Fixed Income	Barclays Capital Intermediate Gov/Credit
Yield To Maturity	3.02% ¹	3.20% ²
Duration	2.31	3.84
Years To Maturity	2.54	4.36
Current Yield	3.20%	2.64%
Average Coupon	3.22%	2.58%
Average Price	\$ 100.37	\$ 97.79
# of holdings	27	4,831

Top 10 Model Issuers ³

1. Federal Home Loan Mortgage Corp.
2. U.S. Treasury Notes
3. Federal National Mortgage Association
4. Verizon Communications
5. Goldman Sachs Group
6. Tyson Foods, Inc.
7. JP Morgan Chase & Co.
8. AT&T, Inc.
9. General Electric Capital
10. Cisco Systems, Inc.

¹ Yield to Effective Maturity

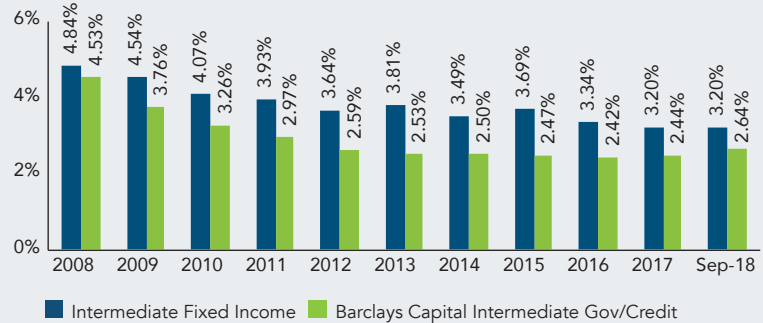
² Yield to Worst

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

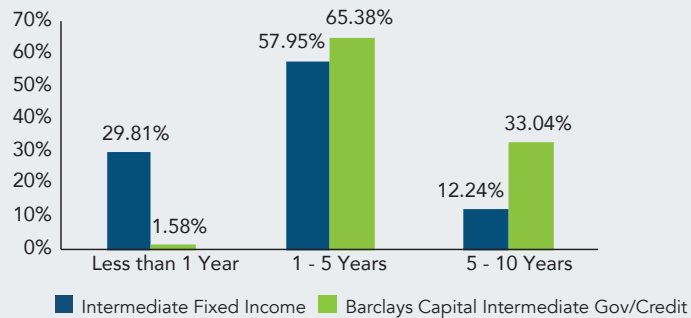
⁴ Returns greater than one year are annualized.

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

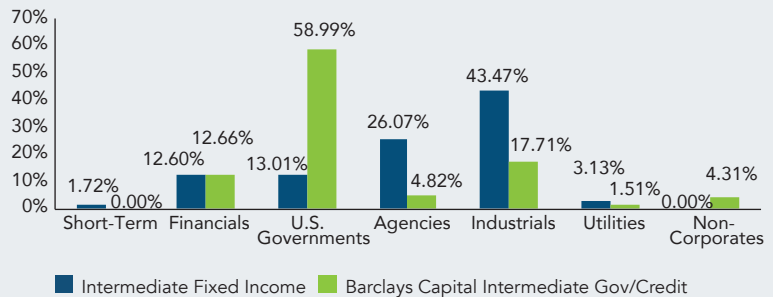
Model Current Yield ³



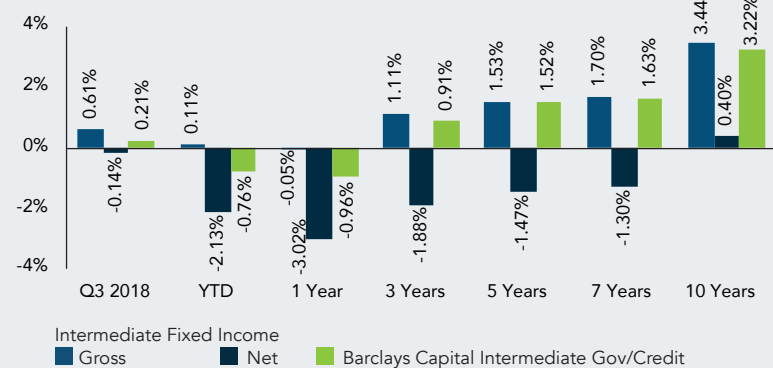
Model Maturity Distribution ³



Model Sector Distribution ³



Composite Trailing Returns – 10 Years ⁴



Intermediate Fixed Income Fact Sheet

Composite Calendar Year Returns – 10 Years

	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017
Intermediate Fixed Income - Gross	4.24%	6.12%	6.17%	6.02%	4.48%	-0.92%	2.23%	1.50%	1.39%	2.06%
Intermediate Fixed Income - Net	1.17%	3.02%	3.07%	2.92%	1.41%	-3.87%	-0.78%	-1.50%	-1.60%	-0.95%
Barclays Capital Intermediate Gov/Credit	5.08%	5.24%	5.89%	5.80%	3.89%	-0.86%	3.13%	1.07%	2.08%	2.14%

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 Intermediate Fixed Income strategy seeks to outperform the bond market over a market cycle while providing positive returns on an annual basis. Our Philosophy is predicated on the belief that superior long-term results can be achieved with less than market risk. To obtain those results, we focus our portfolios in high quality, primarily intermediate maturity securities and add value through duration management and the selective rotation of market sectors and the securities within those sectors.

Crossmark employs a disciplined 4 step process in the management of Fixed Income accounts.

This process seeks to provide above market returns with lower than market risk, while providing clients with reliable levels of current income.



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 Intermediate Fixed Income Wrap Composite contains fully discretionary wrap fixed intermediate accounts. Fixed Intermediate portfolios are invested in bonds of intermediate maturity to provide high income and preservation of capital. 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 Intermediate Government/Credit Bond Index. Barclays Intermediate Govt/Credit Bond is an unmanaged index that tracks the performance of intermediate term U.S. government and corporate bonds.

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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Performance Standards**