

SEPARATELY MANAGED ACCOUNTS: PERFORMANCE COMPOSITE RETURNS



Trailing Returns

As of Date: 12/31/2020

	Qtr	YTD	1 Year	3 Years	5 Years	10 Years
Crossmark Balanced Core (Wrap)	5.56%	15.63%	15.63%	11.41%	11.31%	9.74%
Balanced Core Custom Benchmark	6.47%	14.38%	14.38%	10.48%	10.32%	9.21%
Crossmark Core Fixed Income (Wrap)	0.91%	6.06%	6.06%	4.67%	3.99%	3.68%
BBgBarc US Govt/Credit TR USD	0.82%	8.93%	8.93%	5.97%	4.98%	4.19%
Crossmark Covered Call Income (Wrap)	12.17%	5.83%	5.83%	7.02%	8.81%	8.26%
CBOE S&P 500 BuyWrite BXM	7.54%	-2.75%	-2.75%	2.32%	5.33%	6.14%
Crossmark Current Income Portfolio (Wrap)	1.79%	5.61%	5.61%	4.60%	3.76%	3.80%
BBgBarc US Govt/Credit Interm TR USD	0.48%	6.43%	6.43%	4.67%	3.64%	3.11%
Crossmark Global Equity Income (Wrap)	16.28%	10.25%	10.25%	8.98%	13.00%	11.02%
S&P Global 1200 TR	14.20%	15.58%	15.58%	10.82%	12.91%	10.34%
MSCI World High Dividend Yield NR USD	11.64%	-0.03%	-0.03%	4.41%	8.00%	7.56%
S&P 500 TR USD	12.15%	18.40%	18.40%	14.18%	15.22%	13.88%
Crossmark Income Opportunities (Non-Wrap)	3.19%	4.11%	4.11%	4.30%	4.67%	—
BBgBarc US Govt/Credit TR USD	0.82%	8.93%	8.93%	5.97%	4.98%	4.19%
Crossmark Intermediate Fixed Income (Wrap)	0.34%	4.17%	4.17%	3.72%	2.92%	2.78%
BBgBarc US Govt/Credit Interm TR USD	0.48%	6.43%	6.43%	4.67%	3.64%	3.11%
Crossmark Israel Impact (Wrap)	11.55%	20.08%	20.08%	14.34%	—	—
S&P 500 TR USD	12.15%	18.40%	18.40%	14.18%	15.22%	13.88%
Crossmark Large Cap Core Growth (Wrap)	9.73%	24.65%	24.65%	17.43%	17.88%	14.84%
S&P 500 TR USD	12.15%	18.40%	18.40%	14.18%	15.22%	13.88%
Crossmark Municipal Fixed Income (Wrap)	0.48%	2.76%	2.76%	2.63%	2.11%	2.50%
BBgBarc Muni Quality Interm TR USD	0.97%	4.58%	4.58%	3.97%	3.08%	3.51%
Crossmark Small Cap Dividend (Wrap)	28.22%	-0.02%	-0.02%	—	—	—
Russell 2000 Value TR USD	33.36%	4.63%	4.63%	3.72%	9.65%	8.66%

Strategy Information

	Morningstar Category	Equity Style Box	Fixed Inc Style Box	Inception Date	Minimum Investment
Crossmark Balanced Core	US SA Allocation--50% to 70% Equity	■	■	1/2/2001	\$ 150,000
Crossmark Core Fixed Income	US SA Intermediate Core Bond	—	■	1/2/2001	\$ 100,000
Crossmark Covered Call Income	US SA Options-based	■	—	10/3/2005	\$ 250,000
Crossmark Current Income Portfolio	US SA Short-Term Bond	—	■	1/2/2003	\$ 100,000
Crossmark Global Equity Income	US SA World Large Stock	■	—	10/1/2010	\$ 100,000
Crossmark Income Opportunities	US SA Short-Term Bond	■	■	1/2/2013	\$ 1,000,000
Crossmark Intermediate Fixed Income	US SA Short-Term Bond	—	■	1/2/2001	\$ 100,000
Crossmark Israel Impact	US SA Large Blend	■	—	1/3/2017	\$ 250,000
Crossmark Large Cap Core Growth	US SA Large Growth	■	—	1/2/2001	—
Crossmark Municipal Fixed Income	US SA Muni National Short	—	■	1/2/2002	\$ 200,000
Crossmark Small Cap Dividend	US SA Small Value	■	—	8/1/2019	—

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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).

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. These risks include, but are not limited to, potential losses if equity markets or an individual equity security do not move as expected, and the potential for greater losses than if these techniques had not been used. If the market price of a security increases, a call option written against that security limits the gain that can be realized. And, there are 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).

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