

Snapshot

| | |
|----------------------|-----------------------|
| Fixed Inc Style Box | |
| Morningstar Category | US SA Short-Term Bond |
| Inception Date | 1/2/2001 |
| Strategy Assets | \$ 29,530,000 |
| Investment Minimum | \$ 100,000 |
| # of Holdings | 24 |

Portfolio Manager

Victoria Fernandez, CFA

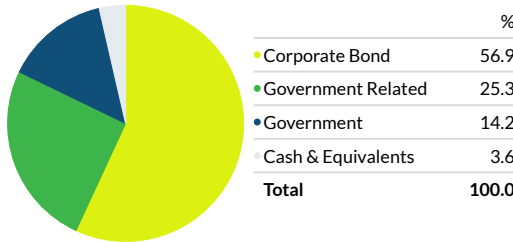
Strategy Objective

Seeks to provide capital preservation, current income, and capital appreciation opportunities through investments in intermediate maturity investment-grade bonds

Model Portfolio Characteristics*

| | |
|------------------------------|-----------|
| Yield to Maturity | 0.76% |
| Duration (Modified Adjusted) | 3.22 |
| Years to Maturity | 3.52 |
| Current Yield | 2.63% |
| Average Coupon | 2.81% |
| Average Quality | AA |
| Average Price | \$ 105.89 |

Model Portfolio Sector Allocation*



Model Portfolio Top 10 Issues*

| Issue | Weight |
|--|--------|
| United States Treasury Notes 2.13% | 8.25% |
| Federal Home Loan Mortgage Corporation 2.38% | 6.01% |
| Federal National Mortgage Association 2% | 5.99% |
| United States Treasury Notes 2% | 5.97% |
| Federal National Mortgage Association 2.38% | 4.91% |
| McDonald's Corporation 3.6% | 4.45% |
| Kimberly-Clark Corporation 3.1% | 4.37% |
| 3M Company 2.88% | 4.30% |
| Target Corporation 3.5% | 4.29% |
| Cisco Systems, Inc. 2.5% | 4.25% |
| | 52.79% |

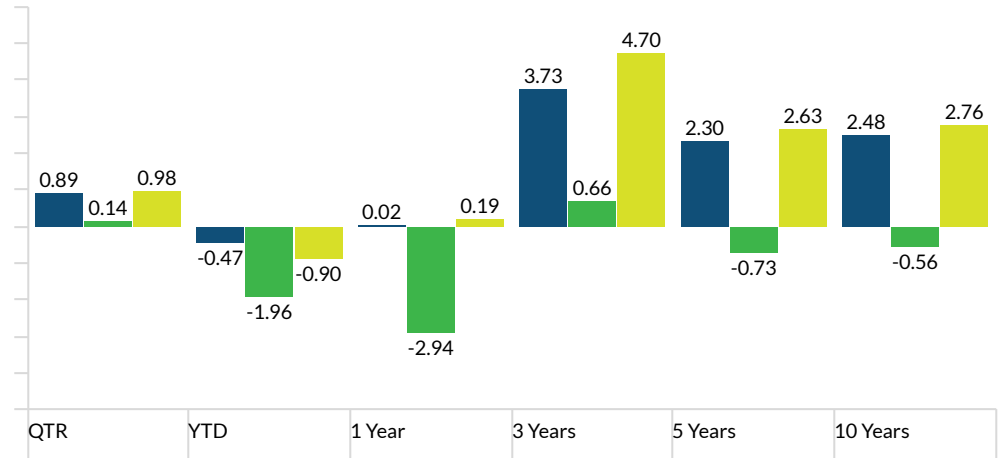
All Investments are subject to risks, including the possible loss of principal. Past performance does not guarantee future results.

Composite illustrated is the Crossmark Intermediate Fixed Income Wrap Composite.

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

Net performance was calculated using the hypothetical highest annual all-inclusive wrap fee of 3% applied quarterly.

Composite Performance



| | QTR | YTD | 1 Year | 3 Years | 5 Years | 10 Years |
|--|-------|--------|--------|---------|---------|----------|
| Intermediate Fixed Income (Wrap) - Gross | 0.89% | -0.47% | 0.02% | 3.73% | 2.30% | 2.48% |
| Intermediate Fixed Income (Wrap) - Net | 0.14% | -1.96% | -2.94% | 0.66% | -0.73% | -0.56% |
| Bloomberg Barclays U.S. Govt/Credit Int TR | 0.98% | -0.90% | 0.19% | 4.70% | 2.63% | 2.76% |

Composite Calendar Year Returns

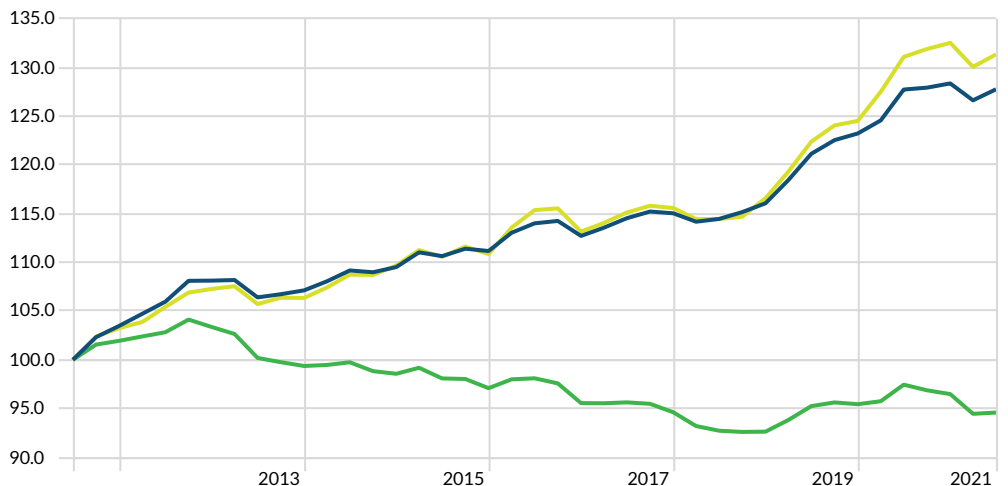
| | 2020 | 2019 | 2018 | 2017 | 2016 | 2015 | 2014 | 2013 | 2012 | 2011 |
|--|-------|-------|--------|--------|--------|--------|--------|--------|-------|-------|
| Intermediate Fixed Income (Wrap) - Gross | 4.17% | 6.17% | 0.90% | 2.06% | 1.39% | 1.50% | 2.23% | -0.93% | 4.48% | 6.02% |
| Intermediate Fixed Income (Wrap) - Net | 1.09% | 3.04% | -2.10% | -0.98% | -1.58% | -1.50% | -0.81% | -3.86% | 1.38% | 2.89% |
| Bloomberg Barclays U.S. Govt/Credit Int TR | 6.43% | 6.80% | 0.88% | 2.14% | 2.08% | 1.07% | 3.13% | -0.86% | 3.89% | 5.80% |

Model Portfolio Historical Yield (%)*

| | 2020 | 2019 | 2018 | 2017 | 2016 | 2015 | 2014 | 2013 | 2012 | 2011 |
|--|------|------|------|------|------|------|------|------|------|------|
| Intermediate Fixed Income | 2.38 | 3.12 | 3.16 | 3.20 | 3.34 | 3.69 | 3.49 | 3.81 | 3.64 | 3.93 |
| Bloomberg Barclays U.S. Govt/Credit Int TR | 2.11 | 2.58 | 2.68 | 2.44 | 2.42 | 2.47 | 2.50 | 2.53 | 2.59 | 2.97 |

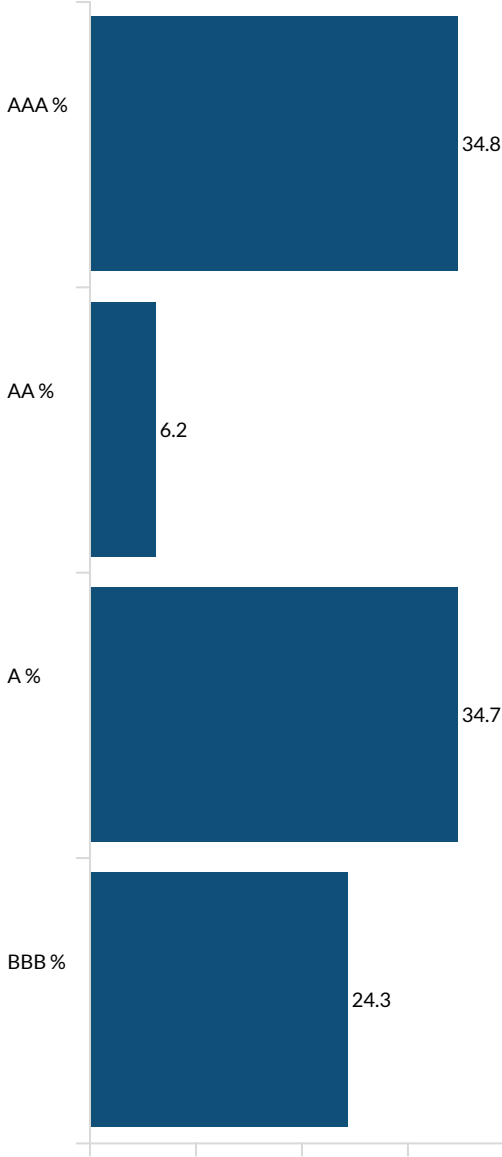
Composite Growth of \$100

Time Period: 7/1/2011 to 6/30/2021

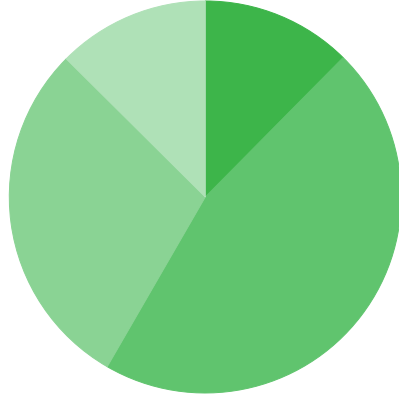


| | | | | | |
|--|-------|--|------|--|-------|
| Intermediate Fixed Income (Wrap) - Gross | 127.8 | Intermediate Fixed Income (Wrap) - Net | 94.6 | Bloomberg Barclays U.S. Govt/Credit Int TR | 131.3 |
|--|-------|--|------|--|-------|

Model Portfolio Credit Rating Breakdown*

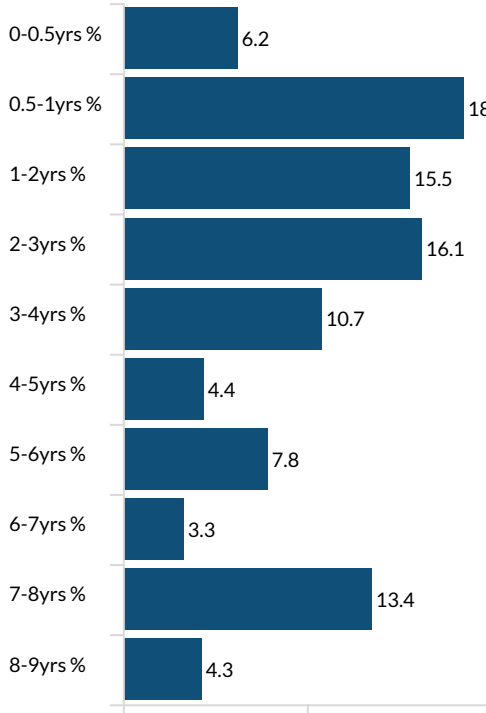


Model Portfolio Coupon Breakdown*

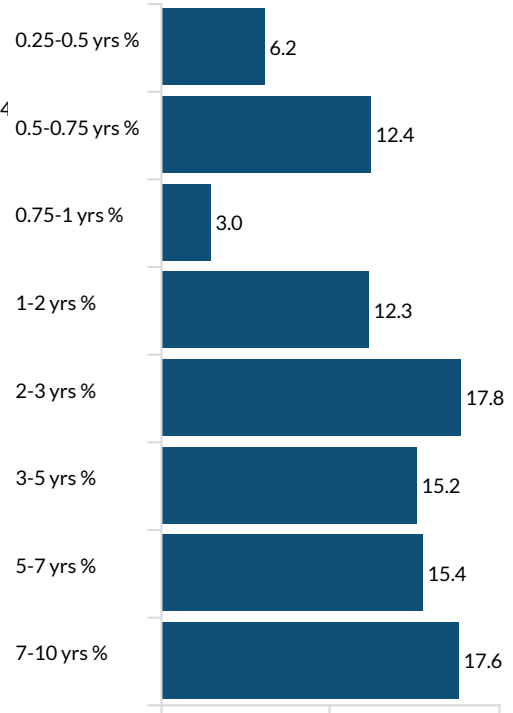


| Coupon | % |
|--------------|--------------|
| Coupon 1-2% | 12.4 |
| Coupon 2-3% | 45.9 |
| Coupon 3-4% | 29.1 |
| Coupon 4-5% | 12.6 |
| Total | 100.0 |

Model Portfolio Effective Duration*



Model Portfolio Effective Maturity*



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The Crossmark Intermediate Fixed Income Wrap Composite includes all fully discretionary wrap Intermediate Fixed Income accounts. Intermediate Fixed Income accounts are invested in bonds of intermediate maturity to provide high income and preservation of capital. The composite excludes accounts 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 Bloomberg Barclays U.S. Intermediate Government/Credit Bond Index. Bloomberg Barclays U.S. 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.

All Investments are subject to risks, including the possible loss of principal. Past performance does not guarantee future results. The Intermediate Fixed Income Strategy may not achieve its objective if the managers' expectations regarding particular securities or markets are not met. 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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