

Snapshot

Morningstar Category	US SA Large Blend
Inception Date	1/1/2017
Strategy Assets	\$9,272,077
Investment Minimum	\$250,000
Average Market Cap (Mil)	\$168,782
Model Portfolio # of Holdings	99

Portfolio Managers

Ryan Caylor, CFA

Strategy Objective

Seeks to provide a risk-controlled equity investment experience by investing only in domestic large-cap companies positively engaged with the Israeli economy

Model Portfolio Risk Statistics

Time Period: 9/30/2017 to 9/30/2022

Calculation Benchmark: S&P 500

Std Dev	17.50
Beta	0.97
R2	99.24
Sharpe Ratio (arith)	0.43
Up Capture Ratio	95.21
Down Capture Ratio	99.50
Tracking Error	1.60

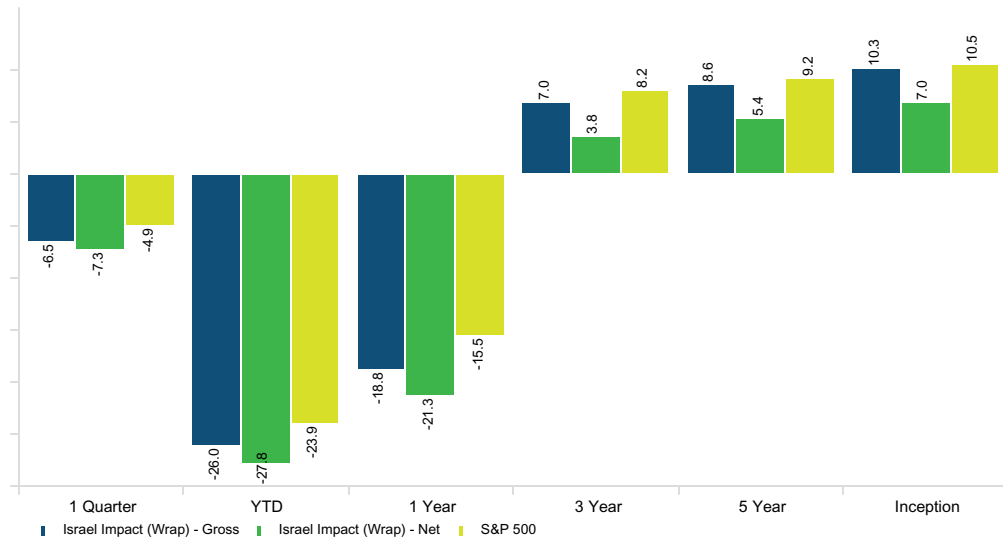
Model Portfolio Characteristics

Dividend Yield, TTM (%)	1.98
Dividend Payout Ratio (%)	27.16
Dividend Growth, 3 Yr Hist (%)	8.26
EPS Growth, 3 Yr Hist (%)	21.39
Price/Earnings Ratio - NTM	14.58
Price/Book Ratio	3.25
Price/Free Cash Flow, TTM	19.01
Return on Equity, TTM (%)	28.51

Model Portfolio Top 10 Holdings

	Weight
Apple Inc.	7.52%
Microsoft Corporation	6.37%
Alphabet Inc. Class A	4.22%
Amazon.com, Inc.	3.49%
Berkshire Hathaway Inc. Class B	2.59%
Johnson & Johnson	2.38%
Chevron Corporation	2.38%
Coca-Cola Company	2.36%
Tesla Inc	2.28%
Procter & Gamble Company	2.25%
Total	35.83%

Composite Performance (%)



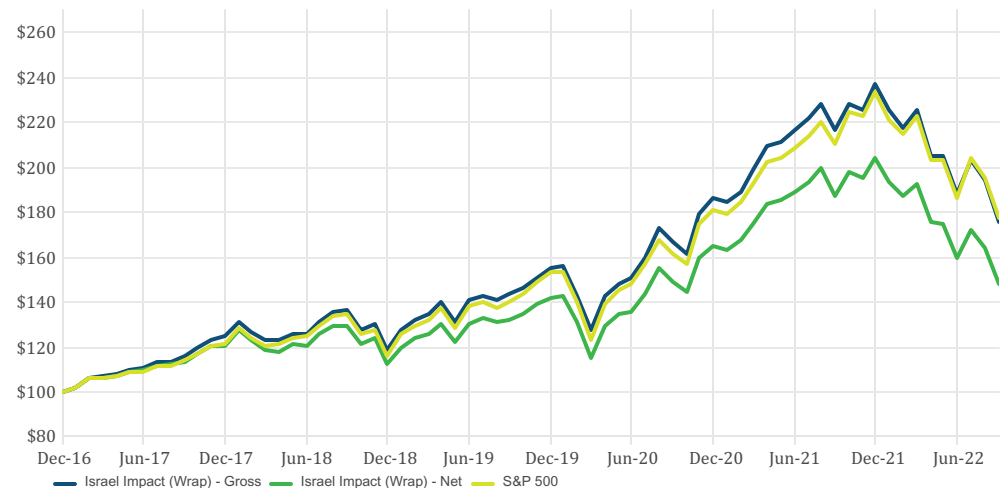
	1 Quarter	YTD	1 Year	3 Year	5 Year	Inception
Israel Impact (Wrap) - Gross	-6.51%	-26.02%	-18.79%	6.99%	8.61%	10.31%
Israel Impact (Wrap) - Net	-7.28%	-27.76%	-21.27%	3.77%	5.37%	7.02%
S&P 500	-4.88%	-23.87%	-15.47%	8.16%	9.24%	10.52%

Composite Calendar Year Performance (%)

	2021	2020	2019	2018	2017
Israel Impact (Wrap) - Gross	27.62	20.08	30.18	-4.37	24.60
Israel Impact (Wrap) - Net	23.89	16.43	26.44	-7.28	20.94
S&P 500	28.71	18.40	31.49	-4.38	21.83

Composite Growth of \$100

Time Period: 1/1/2017 to 9/30/2022



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

Composite illustrated is the Crossmark Israel Impact 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 3.00% 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.

Index returns shown assume the reinvestment of all dividends and distributions.

Leading Contributors

Time Period: 6/30/2022 to 9/30/2022

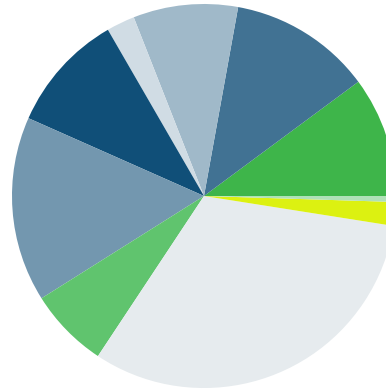
	Return	Contribution
Tesla Inc	18.17	0.25
Amazon.com, Inc.	6.39	0.14
Danaher Corporation	14.97	0.14
Regeneron Pharmaceuticals,...	16.53	0.14
Biogen Inc.	30.92	0.09
Johnson Controls Internatio...	12.59	0.08
Cadence Design Systems, Inc...	8.93	0.07
PayPal Holdings, Inc.	23.24	0.07
Walmart Inc.	7.14	0.06
Aptiv PLC	17.76	0.05

Leading Detractors

Time Period: 6/30/2022 to 9/30/2022

	Return	Contribution
Meta Platforms Inc. Class A	-15.86	-0.18
Comcast Corporation Class A	-24.75	-0.22
Mastercard Incorporated Cla...	-19.63	-0.22
Coca-Cola Company	-10.29	-0.25
AT&T Inc.	-25.84	-0.26
NVIDIA Corporation	-19.90	-0.27
Procter & Gamble Company	-11.63	-0.27
Verizon Communications Inc.	-24.24	-0.33
Alphabet Inc. Class A	-12.22	-0.49
Microsoft Corporation	-9.12	-0.55

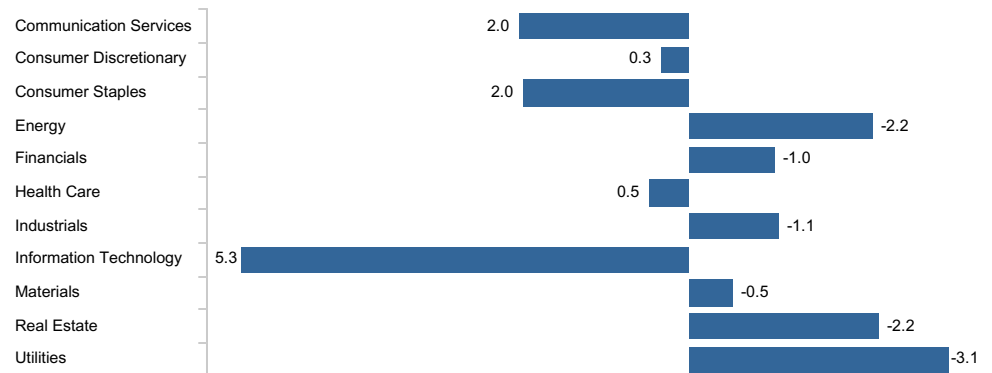
Model Portfolio Sector Allocation



	%
Communication Services	10.12
Consumer Discretionary	12.05
Consumer Staples	8.85
Energy	2.38
Financials	10.0
Health Care	15.59
Industrials	6.77
Information Technology	31.68
Materials	2.00
Real Estate	.57
Total	100.0

Model Portfolio Sector Exposure Relative to Benchmark

Calculation Benchmark: S&P 500



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The Crossmark Israel Impact strategy allows investors to exclude companies who violate the Israeli anti-embargo agreement, and invest in companies that have a direct positive impact on the economic growth and stability of the country. The Crossmark Israel Impact Wrap composite is comprised of all discretionary, fee-paying, wrap fee accounts managed using this strategy. The composite has a creation date and inception date of January 1, 2017. For comparison purposes, the composite is measured against the S&P 500 Index. The S&P 500 Index is large capitalization weighted index of 500 U.S. companies generally considered to be representative of stock market activity.

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 Israel Impact strategy may not achieve its objective 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).

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Global Investment Performance Standards