LIMITED DURATION FIXED INCOME

CROSSMARK GLOBAL INVESTMENTS

AS OF 9/30/2025 SEPARATELY MANAGED ACCOUNT **CROSSMARKGLOBAL.COM**

Snapshot

Morningstar Category	US SA Short-Term Bond
Inception Date	1/1/2001
Strategy Assets	$23,073,255
Investment Minimum	$100,000
# of Holdings	24

Strategy Objective

Seeks to generate consistent cash flow without excessive credit risk

Portfolio Characteristics[1]

Yield to Maturity (%)	3.98
Effective Duration	2.66
Current Yield (%)	3.55
Average Coupon (%)	3.54
Average Credit Rating (Moody's)	A1
Average Price ($)	99.41

Top 10 Holdings (%)[1]

	Weight
Government Of The United States Of America 4.125% 30-sep-2027	7.44
Government Of The United States Of America 4.0% 31-jul-2030	5.63
Government Of The United States Of America 4.0% 31-jan-2029	5.63
Government Of The United States Of America 3.625% 31-may-2028	5.60
Federal National Mortgage Association 2.125% 24-apr-2026	5.53
Government Of The United States Of America 1.875% 31-jul-2026	5.46
Federal National Mortgage Association 1.875% 24-sep-2026	5.43
Cvs Health Corporation 5.3% 01-jun-2033	3.83
General Mills, Inc. 4.2% 17-apr-2028	3.76
Home Depot, Inc. 4.5% 15-sep-2032	3.75
Total	52.05

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

Composite illustrated is the Crossmark Limited Duration Fixed Income Wrap Composite.

Net performance was calculated using the hypothetical highest annual all-inclusive wrap fee of 3.00%, with a deduction of 0.25% from each month's return. Gross performance is shown as supplemental information and represents pure gross returns, as they have not been reduced by transaction costs or fees. Wrap fees include Crossmark's portfolio management fee, 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.

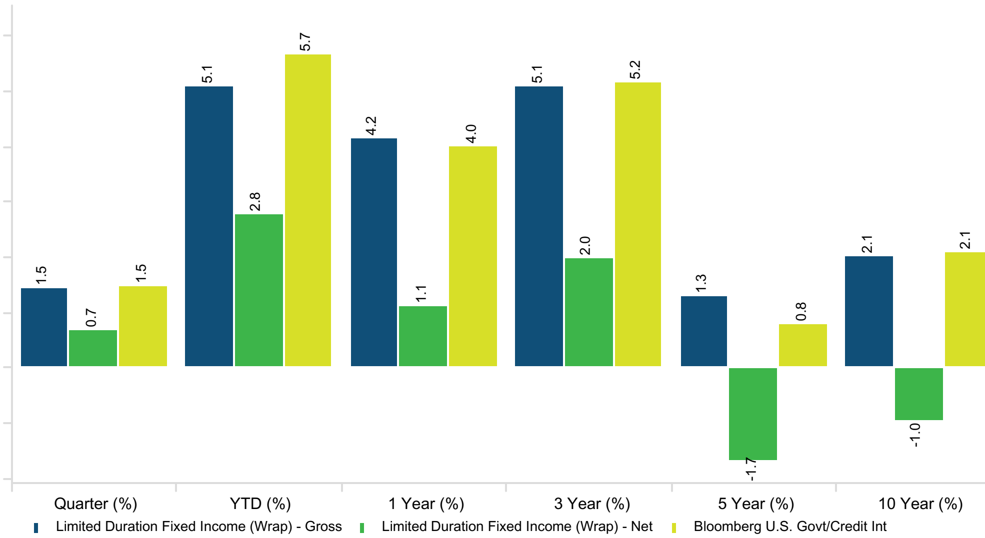
Index returns shown assume the reinvestment of all dividends and distributions.

1 Crossmark uses a model account to manage the individual client accounts that have selected this investment strategy. The portfolio characteristics shown are based on the model account. The characteristics of any individual account may differ from those of the model account. All performance information shown is composite performance derived from the aggregate of all accounts included in the composite.

2 Effective September 30, 2025, Crossmark Intermediate Fixed Income strategy changed its name to Limited Duration Fixed Income.

Source: FactSet/Crossmark

Composite Performance



Composite Trailing Returns

	Quarter (%)	YTD (%)	1 Year (%)	3 Year (%)	5 Year (%)	10 Year (%)
Limited Duration Fixed Income (Wrap) - Gross	1.45	5.09	4.15	5.09	1.30	2.05
Limited Duration Fixed Income (Wrap) - Net	0.70	2.79	1.12	2.01	-1.69	-0.97
Bloomberg U.S. Govt/Credit Int	1.51	5.70	4.01	5.17	0.81	2.09

Composite Calendar Year Returns

	2024	2023	2022	2021	2020	2019	2018	2017	2016
Limited Duration Fixed Income (Wrap) - Gross	3.53	5.07	-6.07	-1.00	4.17	6.17	0.90	2.06	1.39
Limited Duration Fixed Income (Wrap) - Net	0.49	1.97	-8.88	-3.94	1.07	3.03	-2.09	-0.97	-1.60
Bloomberg U.S. Govt/Credit Int	3.00	5.24	-8.23	-1.44	6.43	6.80	0.88	2.14	2.08

Historical Yield (%)

	2024	2023	2022	2021	2020	2019	2018	2017	2016	2015
Limited Duration Fixed Income	3.45	3.19	2.91	2.65	2.67	3.31	3.47	3.48	3.62	3.74
Bloomberg U.S. Govt/Credit Int	3.29	2.79	2.23	1.97	2.11	2.58	2.68	2.44	2.42	2.47

This reflects the actual historical yield of a representative account managed according to Crossmark's Limited Duration Fixed Income strategy. The yield of each individual account will vary based on account size, the timing of additions and withdrawals, and market movement during the life of the account.

Composite Growth of $100

Time Period: 9/30/2015 to 9/30/2025

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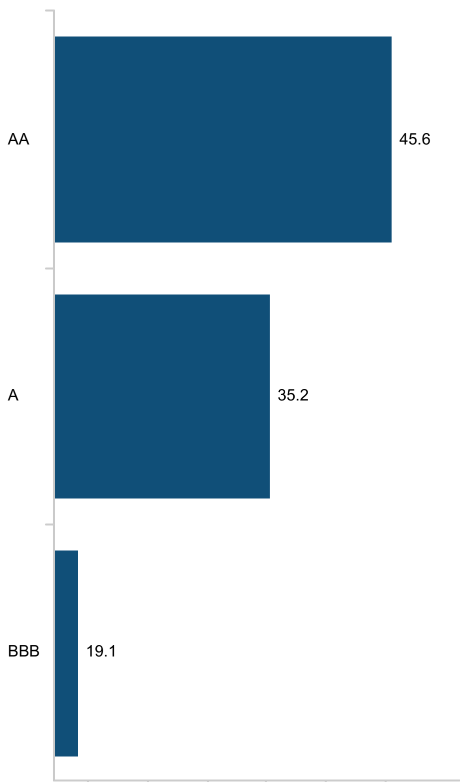
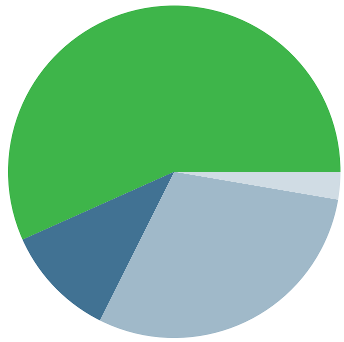
Portfolio Manager

Victoria Fernandez, CFA

Credit Rating Breakdown[1]

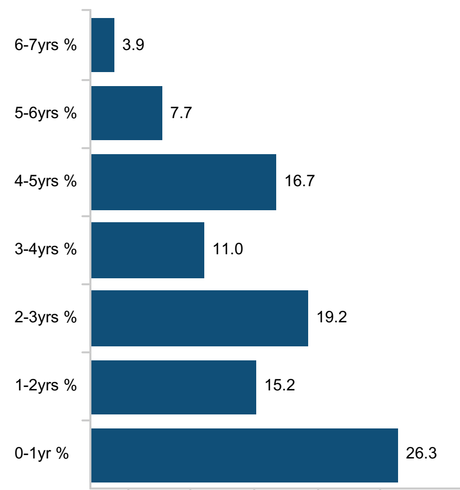


Fixed Income Sector Breakdown[1]

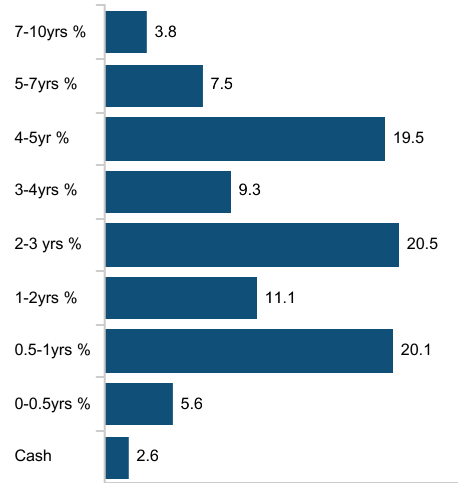


	%
Corporate	56.67
US Government Agencies	10.96
US Treasuries	29.75
Cash	2.61
Total	**100.0**

Effective Duration[1]



Effective Maturity[1]



1 Crossmark uses a model account to manage the individual client accounts that have selected this investment strategy. The portfolio characteristics shown are based on the model account. The characteristics of any individual account may differ from those of the model account. All performance information shown is composite performance derived from the aggregate of all accounts included in the composite.

Crossmark Global Investments, Inc. (Crossmark) is an investment adviser registered with the Securities and Exchange Commission that provides discretionary investment management services to mutual funds, institutions, and individual clients. Investment advice can be provided only after the delivery of Crossmark's firm Brochure and Brochure Supplement Form ADV (Parts 2A and 2B) and Form CRS, and once a properly executed investment advisory agreement has been entered into by the client. Crossmark claims compliance with the Global Investment Performance Standards (GIPS®). Prospective clients can obtain a GIPS Composite Report by sending a request to: advisorsolutions@crossmarkglobal.com.

The Crossmark Limited Duration Fixed Income strategy invests in U.S. Treasury, government agency and investment-grade corporate bonds with a maximum maturity of ten years to provide high income and preservation of capital. The Crossmark Limited Duration Fixed Income Wrap Composite is composed of all discretionary, fee-paying, wrap accounts managed using this strategy. The composite has a creation date and inception date of Jan. 1, 2001. The primary benchmark for this composite is the Bloomberg U.S. Government /Credit Intermediate Index. The Bloomberg U.S. Government /Credit Intermediate Index measures the performance of the U.S. dollar denominated U.S. Treasuries, government-related and investment grade U.S. Corporate securities that have a remaining maturity of greater than one year and less than ten years.

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 Limited Duration 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).

The strategy's investment adviser considers positive value characteristics when making investment decisions. There is a risk that client accounts may forgo otherwise attractive investment opportunities or increase or decrease its exposure to certain types of issuers and, therefore, may underperform strategies that do not consider the same or any positive value characteristics. A company's positive value characteristics are determined based on data and rankings generated by one or more third-party providers unaffiliated with the adviser, and such information may be unavailable or unreliable. Additionally, investors can differ in their views of what constitutes positive value characteristics. As a result, an account may invest in issuers that do not reflect or support, or that act contrary to, the values of any particular investor.

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Source: FactSet/Crossmark