

Model Portfolio Report

Prepared on 08/29/2023. Investment Data as of 07/31/2023.



Prepared By:

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Model Portfolio Report

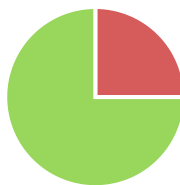
Investment Data as of 07/31/2023.

MODEL TARGET ALLOCATION SUMMARY



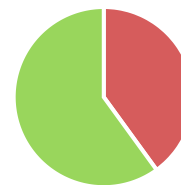
EVIDENCE ADVISORS 401K ETF 10

Equity	10%
Fixed	90%
SV/Cash	0%
Other	0%



EVIDENCE ADVISORS 401K ETF 25

Equity	25%
Fixed	75%
SV/Cash	0%
Other	0%



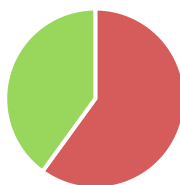
EVIDENCE ADVISORS 401K ETF 40

Equity	40%
Fixed	60%
SV/Cash	0%
Other	0%



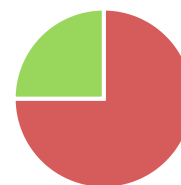
EVIDENCE ADVISORS 401K ETF 50

Equity	50%
Fixed	50%
SV/Cash	0%
Other	0%



EVIDENCE ADVISORS 401K ETF 60

Equity	60%
Fixed	40%
SV/Cash	0%
Other	0%



EVIDENCE ADVISORS 401K ETF 75

Equity	75%
Fixed	25%
SV/Cash	0%
Other	0%



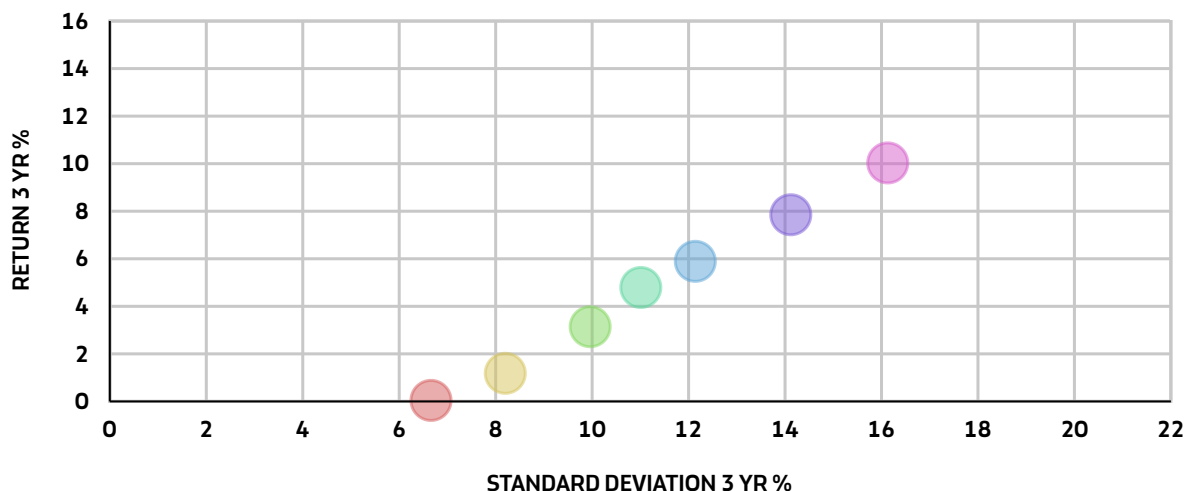
EVIDENCE ADVISORS 401K ETF 90

Equity	90%
Fixed	10%
SV/Cash	0%
Other	0%

Model Portfolio Report

Investment Data as of 07/31/2023.

MODEL PERFORMANCE & RISK SUMMARY



This chart helps to visually review the relative reward (measured by investment return) received by a model for the risk or volatility (measured by standard deviation) of the model over the specified time period. Relatively speaking, the more return you desire, the more risk you must be willing to accept.

Investing involves risk. Loss of principal is possible. An investment in a fund is not a bank deposit, and it is not insured or guaranteed by the Federal Deposit Insurance Corporation (FDIC) or any other government agency. Each fund carries its own specific risks which depend on the types of investments in the fund. Investors should review the fund's prospectus carefully to understand the risks before investing.

The performance information shown represents past performance and is not a guarantee of future results. Investment returns and principal value of an investment will fluctuate so that when shares are redeemed, they may be worth more or less than their original cost. The performance information shown reflects performance without adjusting for sales charges. If adjusted, the load would reduce the performance quoted. Current performance may be higher or lower than the data shown.

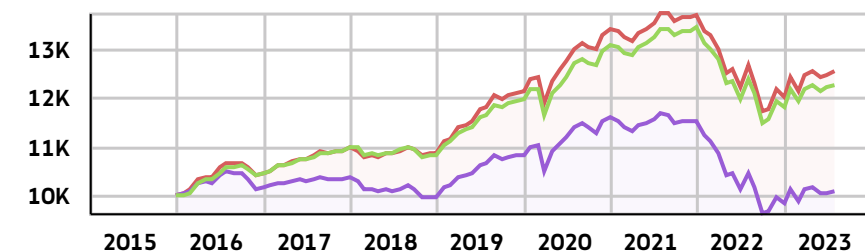
MODEL	PERFORMANCE - USING HISTORICAL ALLOCATIONS							STD DEV 3 YR	STD DEV 5 YR
	QTR	YTD	1YR	3YR	5YR	10YR	SINCE INCEPT.		
Evidence Advisors 401k ETF 10	0.02	4.35	-0.93	-1.21	2.86	-	3.04	6.68	6.33
Evidence Advisors 401k ETF 25	1.83	6.92	1.35	1.14	4.38	-	4.72	8.22	7.98
Evidence Advisors 401k ETF 40	2.57	8.37	3.66	3.1	4.97	-	5.59	9.98	9.83
Evidence Advisors 401k ETF 50	3.13	9.01	5.03	4.75	5.6	-	6.37	11.03	11.05
Evidence Advisors 401k ETF 60	4.13	10.06	5.95	5.85	6.01	-	7.04	12.16	12.47
Evidence Advisors 401k ETF 75	5.94	12.45	8.05	7.81	7.04	-	8.44	14.14	14.81
Evidence Advisors 401k ETF 90	7.4	14.48	9.85	9.99	7.99	-	9.7	16.15	17.07

Model Portfolio Report

Investment Data as of 07/31/2023.

EVIDENCE ADVISORS 401K ETF 10

PERFORMANCE - USING HISTORICAL ALLOCATIONS



	QTR	YTD	1 YR	3 YR	5 YR	10 YR	SINCE INCEPT.
Model	0.02	4.35	-0.93	-1.21	2.86	-	3.04
Model Net of 3.00% Max Fee	-0.7	2.6	-3.77	-4.04	-0.08	-	0.09
Peer Group Benchmark	0.13	3.99	-0.87	-1.19	2.35	-	2.73

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5 HOLDINGS

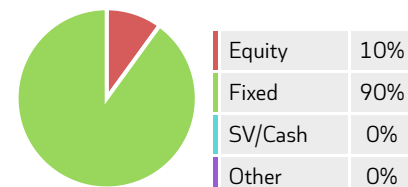
INVESTMENT	TARGET %	SCORE*
Vanguard Interm-Term Bond ETF	30	25
Schwab US TIPS ETF™	20	6
Vanguard Interm-Term Corp Bd ETF	20	0
iShares 1-5 Year invmt Grd Corp Bd ETF	20	23
Schwab US Broad Market ETF™	10	15

The Fi360 Fiduciary Score® is a peer percentile ranking of an investment against a set of quantitative due diligence criteria selected to reflect prudent fiduciary management. All Scores are color coded based on the quartile they fall in (1st - Green; 2nd - Light Green; 3rd - Yellow; 4th - Red). The Weighted Score shown in the Statistics section above was calculated by taking each of the underlying investments' Score and weighting it by their respective allocation in the model.

DETAILS

Annual Advisory Fee (BPS)	10
Inception Date	1/1/2016
Re-balancing Frequency	Monthly

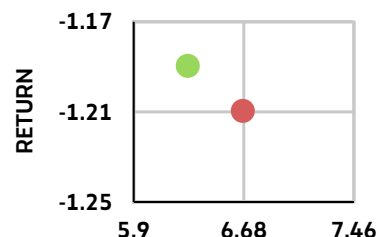
TARGET ALLOCATION



STATISTICS

Weighted Fi360 Fiduciary Score	14
Weighted Net Expense Ratio	0.04
Sharpe Ratio (3 YR)	-0.41

3 YR RETURN / RISK



STANDARD DEVIATION

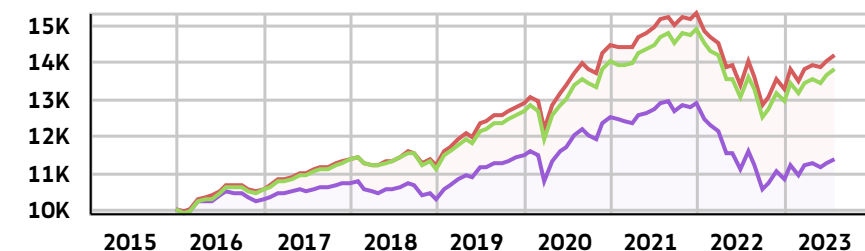
	RETURN	ST DEV
Model	-1.21	6.68
Peer Group Benchmark	-1.19	6.29

Model Portfolio Report

Investment Data as of 07/31/2023.

EVIDENCE ADVISORS 401K ETF 25

PERFORMANCE - USING HISTORICAL ALLOCATIONS



	QTR	YTD	1 YR	3 YR	5 YR	10 YR	SINCE INCEPT.
Model	1.83	6.92	1.35	1.14	4.38	-	4.72
Model Net of 3.00% Max Fee	1.1	5.14	-1.55	-1.75	1.4	-	1.73
Peer Group Benchmark	1.74	6.35	1.31	1.06	3.84	-	4.32

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5 HOLDINGS

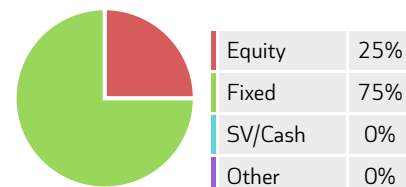
INVESTMENT	TARGET %	SCORE*
Schwab US Broad Market ETF™	25	15
Vanguard Inter-Term Bond ETF	25	25
Vanguard Inter-Term Corp Bd ETF	17	0
iShares 1-5 Year invmt Grd Corp Bd ETF	17	23
Schwab US TIPS ETF™	16	6

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Inception Date	1/1/2016
Re-balancing Frequency	Monthly

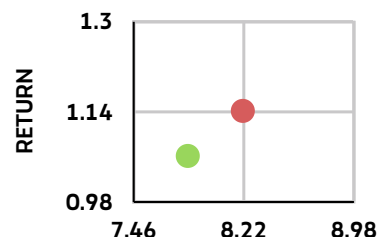
TARGET ALLOCATION



STATISTICS

Weighted Fi360 Fiduciary Score	14
Weighted Net Expense Ratio	0.04
Sharpe Ratio (3 YR)	-0.03

3 YR RETURN / RISK



STANDARD DEVIATION

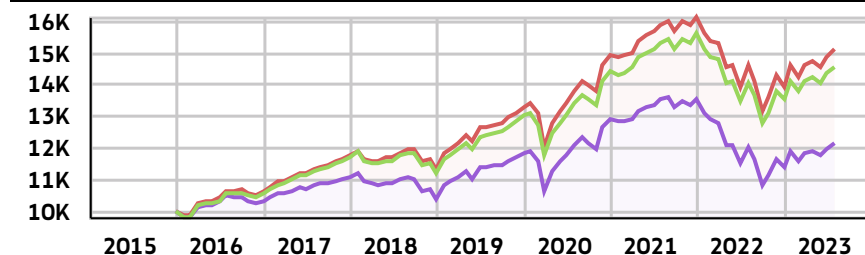
	RETURN	ST DEV
Model	1.14	8.22
Peer Group Benchmark	1.06	7.84

Model Portfolio Report

Investment Data as of 07/31/2023.

EVIDENCE ADVISORS 401K ETF 40

PERFORMANCE - USING HISTORICAL ALLOCATIONS



	QTR	YTD	1 YR	3 YR	5 YR	10 YR	SINCE INCEPT.
Model	2.57	8.37	3.66	3.1	4.97	-	5.59
Model Net of 3.00% Max Fee	1.83	6.56	0.69	0.15	1.98	-	2.57
Peer Group Benchmark	2.42	7.87	3.59	2.81	4.38	-	5.08

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7 HOLDINGS

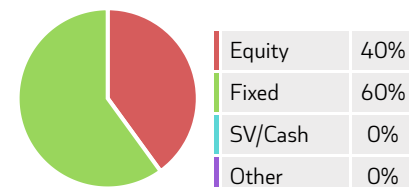
INVESTMENT	TARGET %	SCORE*
Schwab US Broad Market ETF™	24	15
Vanguard Interm-Term Bond ETF	20	25
Vanguard Interm-Term Corp Bd ETF	16	0
Schwab US TIPS ETF™	12	6
Vanguard FTSE Developed Markets ETF	12	20
iShares 1-5 Year invmt Grd Corp Bd ETF	12	23
Vanguard Value ETF	4	0

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DETAILS

Annual Advisory Fee (BPS)	10
Inception Date	1/1/2016
Re-balancing Frequency	Monthly

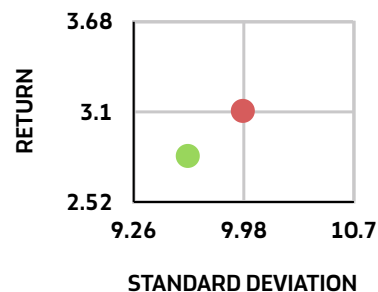
TARGET ALLOCATION



STATISTICS

Weighted Fi360 Fiduciary Score	14
Weighted Net Expense Ratio	0.04
Sharpe Ratio (3 YR)	0.18

3 YR RETURN / RISK



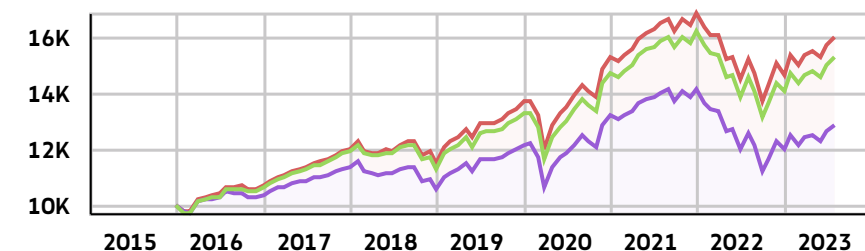
	RETURN	ST DEV
Model	3.1	9.98
Peer Group Benchmark	2.81	9.62

Model Portfolio Report

Investment Data as of 07/31/2023.

EVIDENCE ADVISORS 401K ETF 50

PERFORMANCE - USING HISTORICAL ALLOCATIONS



	QTR	YTD	1 YR	3 YR	5 YR	10 YR	SINCE INCEPT.
Model	3.13	9.01	5.03	4.75	5.6	-	6.37
Model Net of 3.00% Max Fee	2.38	7.19	2.03	1.76	2.58	-	3.34
Peer Group Benchmark	3.12	8.6	4.87	4.31	4.82	-	5.71

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8 HOLDINGS

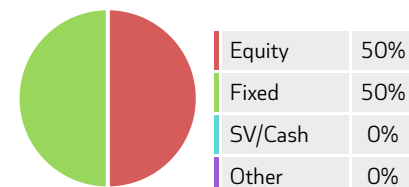
INVESTMENT	TARGET %	SCORE*
Vanguard S&P 500 ETF	22	0
Vanguard Inter-Term Bond ETF	18	25
Vanguard FTSE Developed Markets ETF	15	20
Vanguard Inter-Term Corp Bd ETF	14	0
Vanguard Value ETF	10	0
iShares 1-5 Year invmt Grd Corp Bd ETF	10	23
Schwab US TIPS ETF™	8	6
Schwab US Small-Cap ETF™	3	61

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DETAILS

Annual Advisory Fee (BPS)	10
Inception Date	1/1/2016
Re-balancing Frequency	Monthly

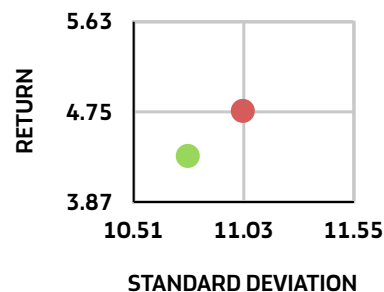
TARGET ALLOCATION



STATISTICS

Weighted Fi360 Fiduciary Score	12
Weighted Net Expense Ratio	0.04
Sharpe Ratio (3 YR)	0.32

3 YR RETURN / RISK



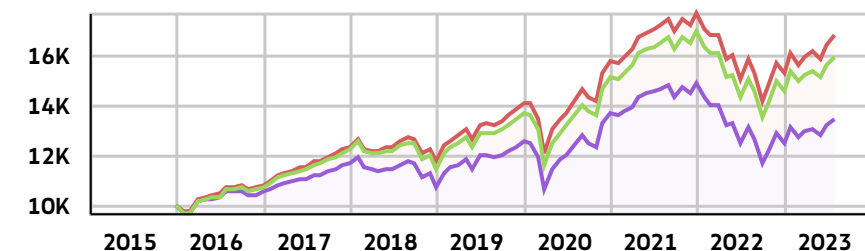
	RETURN	ST DEV
Model	4.75	11.03
Peer Group Benchmark	4.31	10.77

Model Portfolio Report

Investment Data as of 07/31/2023.

EVIDENCE ADVISORS 401K ETF 60

PERFORMANCE - USING HISTORICAL ALLOCATIONS



	QTR	YTD	1 YR	3 YR	5 YR	10 YR	SINCE INCEPT.
Model	4.13	10.06	5.95	5.85	6.01	-	7.04
Model Net of 3.00% Max Fee	3.38	8.23	2.93	2.82	2.99	-	3.99
Peer Group Benchmark	4.05	9.67	5.78	5.39	5.2	-	6.32

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10 HOLDINGS

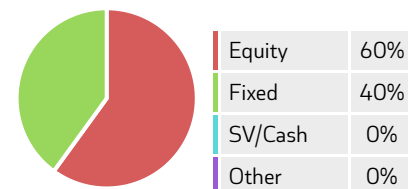
INVESTMENT	TARGET %	SCORE*
Vanguard S&P 500 ETF	24	0
Vanguard Interm-Term Bond ETF	16	25
Vanguard FTSE Developed Markets ETF	15	20
Vanguard Interm-Term Corp Bd ETF	12	0
Vanguard Value ETF	10	0
iShares 1-5 Year invmt Grd Corp Bd ETF	8	23
Schwab US Small-Cap ETF™	6	61
Schwab US TIPS ETF™	4	6
SPDR® Portfolio Emerging Markets ETF	3	17
Vanguard Real Estate ETF	2	56

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DETAILS

Annual Advisory Fee (BPS)	10
Inception Date	1/1/2016
Re-balancing Frequency	Monthly

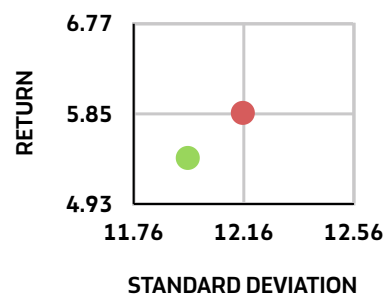
TARGET ALLOCATION



STATISTICS

Weighted Fi360 Fiduciary Score	14
Weighted Net Expense Ratio	0.04
Sharpe Ratio (3 YR)	0.39

3 YR RETURN / RISK



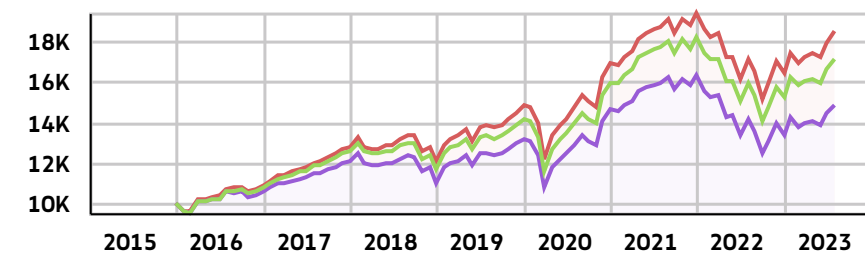
	RETURN	ST DEV
Model	5.85	12.16
Peer Group Benchmark	5.39	11.96

Model Portfolio Report

Investment Data as of 07/31/2023.

EVIDENCE ADVISORS 401K ETF 75

PERFORMANCE - USING HISTORICAL ALLOCATIONS



	QTR	YTD	1 YR	3 YR	5 YR	10 YR	SINCE INCEPT.
Model	5.94	12.45	8.05	7.81	7.04	-	8.44
Model Net of 3.00% Max Fee	5.19	10.58	4.96	4.73	3.98	-	5.34
Peer Group Benchmark	5.83	12.23	7.67	6.94	5.88	-	7.35

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9 HOLDINGS

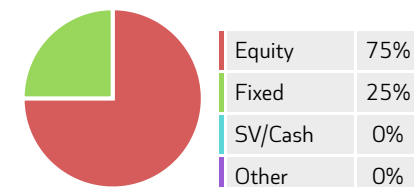
INVESTMENT	TARGET %	SCORE*
Vanguard Value ETF	21	0
Vanguard Russell 1000 Growth ETF	18	0
Vanguard FTSE Developed Markets ETF	17	20
Schwab US Small-Cap ETF™	10	61
Vanguard Inter-Term Bond ETF	10	25
Vanguard Inter-Term Corp Bd ETF	10	0
SPDR® Portfolio Emerging Markets ETF	5	17
iShares 1-5 Year invmt Grd Corp Bd ETF	5	23
Vanguard Real Estate ETF	4	56

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DETAILS

Annual Advisory Fee (BPS)	10
Inception Date	1/1/2016
Re-balancing Frequency	Monthly

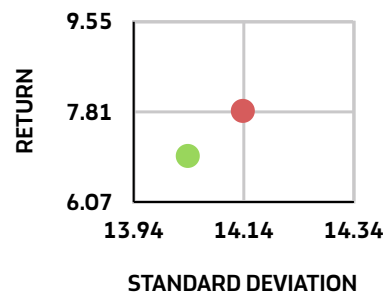
TARGET ALLOCATION



STATISTICS

Weighted Fi360 Fiduciary Score	16
Weighted Net Expense Ratio	0.06
Sharpe Ratio (3 YR)	0.48

3 YR RETURN / RISK



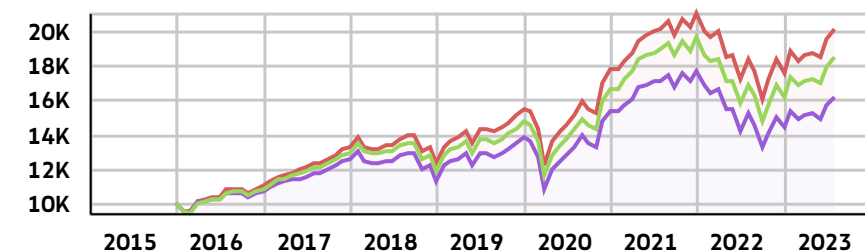
	RETURN	ST DEV
Model	7.81	14.14
Peer Group Benchmark	6.94	14.04

Model Portfolio Report

Investment Data as of 07/31/2023.

EVIDENCE ADVISORS 401K ETF 90

PERFORMANCE - USING HISTORICAL ALLOCATIONS



	QTR	YTD	1 YR	3 YR	5 YR	10 YR	SINCE INCEPT.
Model	7.4	14.48	9.85	9.99	7.99	-	9.7
Model Net of 3.00% Max Fee	6.63	12.57	6.72	6.85	4.91	-	6.57
Peer Group Benchmark	7.19	14.23	9.38	8.93	6.7	-	8.43

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8 HOLDINGS

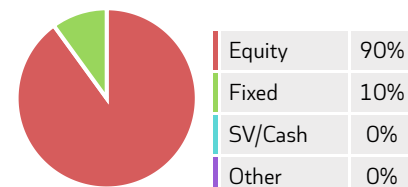
INVESTMENT	TARGET %	SCORE*
Vanguard Value ETF	25	0
Vanguard Russell 1000 Growth ETF	22	0
Vanguard FTSE Developed Markets ETF	20	20
Schwab US Small-Cap ETF™	12	61
SPDR® Portfolio Emerging Markets ETF	6	17
Vanguard Interm-Term Bond ETF	5	25
Vanguard Interm-Term Corp Bd ETF	5	0
Vanguard Real Estate ETF	5	56

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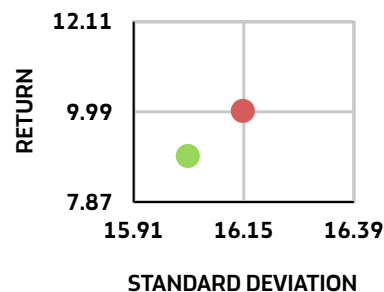
TARGET ALLOCATION



STATISTICS

Weighted Fi360 Fiduciary Score	16
Weighted Net Expense Ratio	0.06
Sharpe Ratio (3 YR)	0.56

3 YR RETURN / RISK



	RETURN	ST DEV
Model	9.99	16.15
Peer Group Benchmark	8.93	16.03

Model Portfolio Report

Investment Data as of 07/31/2023.

MODEL HOLDINGS - STANDARDIZED PERFORMANCE DISCLOSURE

Standardized returns for the quarter-ended 06/30/2023. Returns for periods of less than one year are not annualized. Standardized returns assume reinvestment of dividends and capital gains. It depicts performance without adjusting for the effects of taxation, but are adjusted to reflect sales charges and ongoing fund expenses. If adjusted for taxation, the performance quoted would be significantly reduced. Any sales charge used in the calculation was obtained from the fund's most recent prospectus and/or shareholder report. If sales charges are waived (for example, for investors in a qualified retirement plan), the performance numbers may be higher. Please contact your financial advisor for further information on whether loads are waived on the investment options in your account.

Mutual funds and Exchange Traded Funds (ETFs) are sold by prospectus. Please consider the investment objectives, risks, charges and expenses carefully before investing. The prospectus, and, if available, the summary prospectus, which contains this and other information, can be obtained by calling your financial advisor. Read the prospectus and, if available, the summary prospectus carefully before you invest. *The performance information shown represents past performance and is not a guarantee of future results. Investment returns and principal value of an investment will fluctuate so that when shares are redeemed, they may be worth more or less than their original cost. Current performance may be higher or lower than the data shown. For the most recent month-end performance and information on expenses, visit www.Fi360.com/directory.*

For ETFs, the market price used to calculate the Market Value (MKT) return is the midpoint between the highest bid and the lowest offer on the exchange on which the shares of the Fund are listed for trading, as of the time the Fund's NAV is calculated. If you trade your shares at another time, your return may differ.

Investment and Insurance Products: NOT FDIC Insured / NO Bank Guarantee/ MAY Lose Value

INVESTMENT NAME	INCEPTION	INVESTMENT RETURN % (LOAD ADJUSTED)				LOAD		GROSS EXP. RATIO	12B-1
	PRODUCT	1 YR	5 YR	10 YR	SINCE INCEPT.	FRONT	DEFERRED		
iShares 1-5 Year invmt Grd Corp Bd ETF-MKT	01/05/2007	1.88	1.81	1.44	2.32	0.00	0.00	0.04	-
iShares 1-5 Year invmt Grd Corp Bd ETF-NAV	01/05/2007	1.82	1.77	1.45	2.33	0.00	0.00	0.04	-
Schwab US Broad Market ETF™-MKT	11/03/2009	18.92	11.31	12.26	13.12	0.00	0.00	0.03	-
Schwab US Broad Market ETF™-NAV	11/03/2009	18.95	11.32	12.27	13.16	0.00	0.00	0.03	-
Schwab US Small-Cap ETF™-MKT	11/03/2009	14.05	5.01	8.64	11.29	0.00	0.00	0.04	-
Schwab US Small-Cap ETF™-NAV	11/03/2009	14.15	5.04	8.63	11.43	0.00	0.00	0.04	-
Schwab US TIPS ETF™-MKT	08/05/2010	-1.36	2.45	2.04	2.55	0.00	0.00	0.04	-
Schwab US TIPS ETF™-NAV	08/05/2010	-1.45	2.44	2.02	2.58	0.00	0.00	0.04	-
SPDR® Portfolio Emerging Markets ETF-MKT	03/19/2007	2.15	2.31	3.80	3.54	0.00	0.00	0.11	-
SPDR® Portfolio Emerging Markets ETF-NAV	03/19/2007	2.30	2.17	3.65	3.71	0.00	0.00	0.11	-
Vanguard FTSE Developed Markets ETF-MKT	08/17/1999	16.37	4.46	5.67	2.52	0.00	0.00	0.05	-
Vanguard FTSE Developed Markets ETF-NAV	08/17/1999	16.53	4.42	5.68	2.55	0.00	0.00	0.05	-
Vanguard Interm-Term Bond ETF-MKT	03/01/1994	-0.56	1.41	1.98	3.70	0.00	0.00	0.04	-
Vanguard Interm-Term Bond ETF-NAV	03/01/1994	-0.69	1.39	1.95	3.71	0.00	0.00	0.04	-
Vanguard Interm-Term Corp Bd ETF-MKT	11/19/2009	2.11	2.05	2.80	3.89	0.00	0.00	0.04	-
Vanguard Interm-Term Corp Bd ETF-NAV	11/19/2009	1.94	2.04	2.78	3.91	0.00	0.00	0.04	-
Vanguard Real Estate ETF-MKT	05/13/1996	-3.98	4.35	6.13	7.42	0.00	0.00	0.12	-
Vanguard Real Estate ETF-NAV	05/13/1996	-3.95	4.36	6.12	7.42	0.00	0.00	0.12	-
Vanguard Russell 1000 Growth ETF-MKT	09/20/2010	26.89	15.03	15.63	15.60	0.00	0.00	0.08	-
Vanguard Russell 1000 Growth ETF-NAV	09/20/2010	27.02	15.05	15.63	15.55	0.00	0.00	0.08	-
Vanguard S&P 500 ETF-MKT	08/31/1976	19.43	12.22	12.83	13.66	0.00	0.00	0.03	-
Vanguard S&P 500 ETF-NAV	08/31/1976	19.54	12.27	12.82	13.78	0.00	0.00	0.03	-

Model Portfolio Report

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MODEL HOLDINGS - STANDARDIZED PERFORMANCE DISCLOSURE

INVESTMENT NAME	INCEPTION	INVESTMENT RETURN % (LOAD ADJUSTED)				LOAD		GROSS EXP. RATIO	12B-1
	PRODUCT	1 YR	5 YR	10 YR	SINCE INCEPT.	FRONT	DEFERRED		
Vanguard Value ETF-MKT	11/02/1992	10.70	9.33	10.50	8.32	0.00	0.00	0.04	-
Vanguard Value ETF-NAV	11/02/1992	10.86	9.34	10.49	8.33	0.00	0.00	0.04	-

Model Portfolio Report

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MODEL BENCHMARKS

EVIDENCE ADVISORS 401K ETF 10

Peer Group Benchmark

PEER GROUP	TARGET %
Intermediate Core Bond	30
Corporate Bond	20
Inflation-Protected Bond	20
Short-Term Bond	20
Large Blend	10

EVIDENCE ADVISORS 401K ETF 25

Peer Group Benchmark

PEER GROUP	TARGET %
Intermediate Core Bond	25
Large Blend	25
Corporate Bond	17
Short-Term Bond	17
Inflation-Protected Bond	16

EVIDENCE ADVISORS 401K ETF 40

Peer Group Benchmark

PEER GROUP	TARGET %
Large Blend	24
Intermediate Core Bond	20
Corporate Bond	16
Foreign Large Blend	12
Inflation-Protected Bond	12
Short-Term Bond	12
Large Value	4

EVIDENCE ADVISORS 401K ETF 50

Peer Group Benchmark

PEER GROUP	TARGET %
Large Blend	22
Intermediate Core Bond	18
Foreign Large Blend	15
Corporate Bond	14
Large Value	10
Short-Term Bond	10
Inflation-Protected Bond	8
Small Blend	3

Model Portfolio Report

Investment Data as of 07/31/2023.

MODEL BENCHMARKS

EVIDENCE ADVISORS 401K ETF 60

Peer Group Benchmark

PEER GROUP	TARGET %
Large Blend	24
Intermediate Core Bond	16
Foreign Large Blend	15
Corporate Bond	12
Large Value	10
Short-Term Bond	8
Small Blend	6
Inflation-Protected Bond	4
Diversified Emerging Mkts	3
Real Estate	2

EVIDENCE ADVISORS 401K ETF 75

Peer Group Benchmark

PEER GROUP	TARGET %
Large Value	21
Large Growth	18
Foreign Large Blend	17
Corporate Bond	10
Intermediate Core Bond	10
Small Blend	10
Diversified Emerging Mkts	5
Short-Term Bond	5
Real Estate	4

EVIDENCE ADVISORS 401K ETF 90

Peer Group Benchmark

PEER GROUP	TARGET %
Large Value	25
Large Growth	22
Foreign Large Blend	20
Small Blend	12
Diversified Emerging Mkts	6
Corporate Bond	5
Intermediate Core Bond	5
Real Estate	5

Model Portfolio Report

Investment Data as of 07/31/2023.

STATEMENT OF ADDITIONAL DISCLOSURES

INTRODUCTION

This Model Portfolios Report is designed to provide performance data and other information regarding one or multiple models (portfolio of investments). Your financial advisor has entered the model targets (investments and allocations) that were used to calculate the output.

This Model Portfolios Report is for informational purposes only and does not constitute professional investment advice. Some data in this report was obtained from third parties. Although Fi360 obtains data from sources it deems to be reliable, it does not independently verify the data, and does not warrant or represent that the data is timely, complete, or accurate.

With the exception of any custom investments, the underlying investments and their monthly return streams used in the model calculations are sourced from © 2023 Morningstar, Inc. All rights reserved. The data contained herein: (1) is proprietary to Morningstar, Inc. and/or its content providers; (2) may not be copied or distributed; and (3) is not warranted to be accurate, complete or timely. Neither Morningstar, Inc. nor its content providers are responsible for any damages or losses arising from any use of this information. Past performance is no guarantee of future results.

Mutual funds and Exchange Traded Funds (ETFs) are sold by prospectus. Please consider the investment objectives, risks, charges and expenses carefully before investing. The prospectus, and, if available, the summary prospectus, which contains this and other information, can be obtained by calling your financial advisor. Read the prospectus and, if available, the summary prospectus carefully before you invest.

All investments involve risk. The principal value and investment return will fluctuate so that your shares, when redeemed, may be worth more or less than the original cost. All investing involves risk, including the possible loss of principal. This does not apply, however, to the guaranteed portions of group annuity contracts that constitute guaranteed benefit policies as defined in ERISA 401(b)(2)(B).

Collective investment trusts (CITs) are available for investment primarily by eligible retirement plans and entities. Participation in CITs is generally governed by the terms of a Declaration of Trust and a Participation or Adoption Agreement, which is signed by the retirement plan's fiduciary at the time the plan invests in the CITs. In addition, various other documents may contain important information about the CITs including Fund Descriptions, Statement of Characteristics or Investment Guidelines, and/or other fee or investment disclosure documents. All of these documents may contain important information about CIT fees, investment objectives, and risks and expenses of the underlying investments in the CITs and should be read carefully before investing. To obtain a copy, you will need to contact the plan sponsor or trustee of the CIT.

CITs are not insured by FDIC or any other type of deposit insurance; are not deposits or other obligations of, and are not guaranteed by any firm or their affiliates; and involve investment risks, including possible loss of principal invested. CITs are not mutual funds and are exempt from registration and regulation under the Investment Company Act of 1940 (the "1940 Act"), and their units are not registered under the Securities Act of 1933, or applicable securities laws of any state or other jurisdiction. Unit holders of the Funds are not entitled to the protections of the 1940 Act. The decision to invest in CITs should be carefully considered. The CITs unit values will fluctuate and may be worth more or less when redeemed, so unit holders may lose money. CITs are not sold by prospectus and are not available for investment by the public; Fund prices are not quoted in readily available market quotation services.

Fi360 is under common ownership with Matrix Trust Company, who is the discretionary trustee of certain CITs that may be noted in this report.

Separate Accounts are available through a group annuity contract. The contract and other fee/disclosure documents, such as fact sheets, may contain important information about the separate account fees, investment objectives and risks and expenses of underlying investments in the separate accounts and should be read carefully before investing. Certain investment options may not be available in all states or U.S. commonwealths. Some payments or transfers from the Separate Accounts may be deferred as described in the group annuity contracts providing access to the Separate Accounts or as required by applicable law. Such deferment will be based on factors that may include situations such as: unstable or disorderly financial markets or investment conditions which do not allow for orderly investment transactions.

This Statement of Additional Disclosures includes important information regarding the information provided in the report. If an investor does not understand any term or data presented herein, he/she should consult with his/her financial advisor.

MODEL PERFORMANCE

Model performance is shown using either 'Historical' or 'Hypothetical' model target allocations over time.

- The Historical method will start with the oldest set of investments and target allocations which were entered in the system (that could be 1 month ago or 10 years ago). Then, based on any changes entered for the model over time (investments or allocations), the model performance

Model Portfolio Report

Investment Data as of 07/31/2023.

STATEMENT OF ADDITIONAL DISCLOSURES

will be shown using those changes. It will also rebalance the model according to the schedule shown on the report (manually, monthly, quarterly, semi-annually or annually).

- The Hypothetical method will take the current investments and target allocations (as they exist today) and assume they have remained this way over the last 10 years. The model will rebalance according to the schedule shown on the report (manually, monthly, quarterly, semi-annually or annually). Performance represents historical performance of the current investments in the model.

In both the 'Historical' and 'Hypothetical' methods:

1. The monthly investment returns used in the calculations are Total Returns (with no loads included) so they are not adjusted for sales charges (such as front-end loads, deferred loads and redemption fees), but do reflect management, administrative, 12b-1 fees and other costs taken out of fund assets.
2. If an investment does not have a return for a given month, the weighted return for only that month is calculated excluding the investment's target allocation. These are identified within the tables.
3. The individual investment monthly returns are compounded to result in the corresponding model return and risk metrics shown in this report.

Blended Benchmark performance is calculated as follows:

1. If a custom benchmark is assigned, the returns are reflective of the specified indices included in the benchmark.
2. A weighted return is calculated for each month based on the index allocations utilized for that month.
 - a. The same rebalancing schedule used in the model is applied to the custom benchmark.
 - b. If an index does not have a return for a particular month, it will be excluded from the calculations.
3. The individual monthly returns are then compounded to result in the corresponding annualized returns shown in the report.

Peer Group Benchmark performance is calculated as follows:

1. Returns are reflective of the median manager's performance for each peer group utilized in the model.
2. A weighted return is calculated for each month based upon the model investments and allocations utilized for that month.
 - a. The same rebalancing schedule used in the model is applied to the peer group benchmark.
 - b. If a peer group does not have a median return for a particular month, the assigned index return will be used instead.
3. The individual monthly returns are then compounded to result in the corresponding return and risk metrics shown in this report.

The performance of the peer group benchmark and blended benchmark (if included) are not an exact representation of any particular investment, as you cannot invest directly in an index or the peer group median manager that are used in the calculations.

BENCHMARKS

A benchmark gives an investor a point of reference for evaluating a model's performance by comparing benchmark returns to the model's returns. This report may use the following types of benchmarks:

- Blended Benchmark.** This custom benchmark is specified by the financial advisor or other third party who constructed the model. It usually contains a blended set of indices which best represent the underlying risks and objectives of a given model. We calculate a weighted monthly return based on these underlying indices. This provides a representative benchmark to compare a given model's performance against.
- Peer Group Benchmark.** Fi360 will automatically take each investment in the model and map it to their corresponding peer group for each historical period used in the calculations. We then use the median manager return for that peer group and calculate a weighted monthly return based on these median manager returns. This provides a benchmark as if you were invested in the median manager of a given peer group

Model Portfolio Report

Investment Data as of 07/31/2023.

STATEMENT OF ADDITIONAL DISCLOSURES

instead of the actual investment manager that was selected. So, any outperformance of the model to this benchmark usually denotes that you have selected investments which have consistently outperformed the median of their peer groups.

This report uses the following peer groups within the Peer Group Benchmark(s):

- Corporate Bond.** Corporate bond portfolios concentrate on investment-grade bonds issued by corporations in U.S. dollars, which tend to have more credit risk than government or agency-backed bonds. These portfolios hold more than 65% of their assets in corporate debt, less than 40% of their assets in non-U.S. debt, less than 35% in below-investment-grade debt, and durations that typically range between 75% and 150% of the three-year average of the effective duration of the Morningstar Core Bond Index.
- Diversified Emerging Mkts.** Diversified emerging-markets portfolios tend to divide their assets among 20 or more nations, although they tend to focus on the emerging markets of Asia and Latin America rather than on those of the Middle East, Africa, or Europe. These portfolios invest predominantly in emerging market equities, but some funds also invest in both equities and fixed income investments from emerging markets.
- Foreign Large Blend.** Foreign large-blend portfolios invest in a variety of big international stocks. Most of these portfolios divide their assets among a dozen or more developed markets, including Japan, Britain, France, and Germany. These portfolios primarily invest in stocks that have market caps in the top 70% of each economically integrated market (such as Europe or Asia ex-Japan). The blend style is assigned to portfolios where neither growth nor value characteristics predominate. These portfolios typically will have less than 20% of assets invested in U.S. stocks.
- Inflation-Protected Bond.** Inflation-protected bond portfolios invest primarily in debt securities that adjust their principal values in line with the rate of inflation. These bonds can be issued by any organization, but the U.S. Treasury is currently the largest issuer for these types of securities.
- Intermediate Core Bond.** Intermediate-term core bond portfolios invest primarily in investment-grade U.S. fixed-income issues including government, corporate, and securitized debt, and hold less than 5% in below-investment-grade exposures. Their durations (a measure of interest-rate sensitivity) typically range between 75% and 125% of the three-year average of the effective duration of the Morningstar Core Bond Index.
- Large Blend.** Large-blend portfolios are fairly representative of the overall US stock market in size, growth rates and price. Stocks in the top 70% of the capitalization of the US equity market are defined as large cap. The blend style is assigned to portfolios where neither growth nor value characteristics predominate. These portfolios tend to invest across the spectrum of US industries, and owing to their broad exposure, the portfolios' returns are often similar to those of the S&P 500 Index.
- Large Growth.** Large-growth portfolios invest primarily in big U.S. companies that are projected to grow faster than other large-cap stocks. Stocks in the top 70% of the capitalization of the U.S. equity market are defined as large cap. Growth is defined based on fast growth (high growth rates for earnings, sales, book value, and cash flow) and high valuations (high price ratios and low dividend yields). Most of these portfolios focus on companies in rapidly expanding industries.
- Large Value.** Large-value portfolios invest primarily in big U.S. companies that are less expensive or growing more slowly than other large-cap stocks. Stocks in the top 70% of the capitalization of the U.S. equity market are defined as large cap. Value is defined based on low valuations (low price ratios and high dividend yields) and slow growth (low growth rates for earnings, sales, book value, and cash flow).
- Real Estate.** Real estate portfolios invest primarily in real estate investment trusts of various types. REITs are companies that develop and manage real estate properties. There are several different types of REITs, including apartment, factory-outlet, health-care, hotel, industrial, mortgage, office, and shopping center REITs. Some portfolios in this category also invest in real estate operating companies.
- Short-Term Bond.** Short-term bond portfolios invest primarily in corporate and other investment-grade U.S. fixed-income issues and typically have durations of 1.0 to 3.5 years. These portfolios are attractive to fairly conservative investors, because they are less sensitive to interest rates than portfolios with longer durations. Morningstar calculates monthly breakpoints using the effective duration of the Morningstar Core Bond Index in determining duration assignment. Short-term is defined as 25% to 75% of the three-year average effective duration of the MCBI.
- Small Blend.** Small-blend portfolios favor U.S. firms at the smaller end of the market-capitalization range. Some aim to own an array of value and growth stocks while others employ a discipline that leads to holdings with valuations and growth rates close to the small-cap averages. Stocks in the bottom 10% of the capitalization of the U.S. equity market are defined as small cap. The blend style is assigned to portfolios where neither growth nor value characteristics predominate.

Model Portfolio Report

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STATEMENT OF ADDITIONAL DISCLOSURES

Peer groups are for comparison only, and do not represent any investable products.

PERFORMANCE

The Growth of 10k chart shows a model's performance (either historical or hypothetical) based on how \$10,000 invested in the model would have grown over time with dividends reinvested. The returns used in the graph are not load-adjusted. The growth of \$10,000 begins at the model's inception (if historical performance is used) or 10 years ago (if hypothetical performance is used). Located alongside the model's graph line are lines that represent the growth of \$10,000 in the Peer Group Benchmark, and if selected, the Blended Benchmark. The Peer Group Benchmark and the Blended Benchmark are detailed in the Model Benchmark Section. All lines are plotted on a logarithmic scale, so that identical percentage changes in the value of a fund have the same vertical distance on the graph. This provides a more accurate representation of performance than would a simple arithmetic graph.

Total Return (With Load). Expressed in percentage terms, an investment's total return is determined each month by taking the change in monthly net asset value, reinvesting all income and capital gains distributions during that month, and dividing by the starting NAV. Reinvestments are made using the actual reinvestment NAV, and daily payoffs are reinvested monthly. Total Return (With Load) is adjusted for front-end loads, deferred loads and redemption fees, but not taxes. For funds with front-end loads, the full amount of the load is deducted. For deferred loads and redemption fees, the percentage charged often declines the longer the shares are held. Total returns for periods longer than one year are expressed in terms of compounded average annual returns (also known as geometric total returns).

FI360 FIDUCIARY SCORE®

Score. The Fi360 Fiduciary Score® is a peer percentile ranking of an investment against a set of quantitative due diligence criteria selected to reflect prudent fiduciary management.

If an investment does not meet an individual due diligence criterion, points are tallied. Investments that satisfy all of the due diligence criteria receive an Fi360 Fiduciary Score of 0. Every other investment is given a Score of 1-100 based on their point total, and representing their percentile ranking within their peer group. The Fi360 Fiduciary Score represents a suggested course of action and is not intended, nor should it be used, as the sole source of information for reaching an investment decision. Visit www.fi360.com/fi360-Fiduciary-Score for the complete methodology document.

Criteria. The following criteria are included as part of the Score calculation.

1. **Inception Date.** The investment must have at least a 3 year track history
2. **Manager Tenure.** The investment manager must have at least a 2 year track history. (Most senior manager's tenure)
3. **Assets.** The investment must have at least 75 million under management (Total across all share classes for funds/etfs)
4. **Composition.** The investment's allocation to its primary asset class should be greater than or equal to 80%. (Not applied to all peer groups)
5. **Style.** The investment's current style box should match the peer group. (Not applied to all peer groups)
6. **Prospectus Net Exp Ratio.** The investment must place in the top 75% of its peer group
7. **Alpha.** The investment must place in the top 50% of its peer group
8. **Sharpe.** The investment must place in the top 50% of its peer group
9. **1 Year Return.** The investment must place in the top 50% of its peer group
10. **3 Year Return.** The investment must place in the top 50% of its peer group
11. **5 Year Return.** The investment must place in the top 50% of its peer group

Weighted Fi360 Fiduciary Score. The Weighted Score is calculated by taking the Fi360 Fiduciary Score for each holding within the model (as shown in the Holdings table on the Factsheet) and weighting it by its respective target allocation. This is then summed to represent the Weighted Score across the model's holdings. If a holding does not have a Score, it is excluded from the calculation.

Model Portfolio Report

Investment Data as of 07/31/2023.

STATEMENT OF ADDITIONAL DISCLOSURES

EXPENSES

12b-1 Fee. This value is usually taken from the fund's prospectus but may have been edited by your financial advisor if the prospectus amount was not accurate for your given situation. This value is part of the Net Expense Ratio. It represents a maximum annual charge deducted from investment assets to pay for distribution and marketing costs. This value can be rebated back to the client to offset other expenses.

Annual Advisory Fee (BPS). If applicable, this fee will reduce the annual model returns by the specified amount. This fee may be charged by an investment manager to manage the model portfolio including the investments utilized and any changes to the target allocations over time. In many situations, this fee is zero.

Deferred Load. A one-time charge paid at the time of the sale of the fund. The amount is relative to the amount of the investment, so that larger investments incur smaller rates of charge. The sales charge serves as a commission for the broker who sold the fund. Potential fees and sales charges are an important factor to consider before making an investment. The load compensates the broker or financial planner for the service of providing professional investment advice.

Front Load. A one-time deduction from a purchase made into the fund. The amount is relative to the amount of the investment, so that larger investments incur smaller rates of charge. The sales charge serves as a commission for the broker who sold the fund. Potential fees and sales charges are an important factor to consider before making an investment. The load compensates the broker or financial planner for the service of providing professional investment advice.

Prospectus Gross Expense Ratio. This value is from the investment's most recent prospectus. The total gross expenses (net expenses with waiver added back in) divided by the fund's average net assets. If it is not equal to the net expense ratio, the gross expense ratio portrays the fund's expenses had the manager not waived a portion, or all, of its fees. Thus, to some degree, it is an indication of fee contracts. Some fee waivers have an expiration date; other waivers are in place indefinitely.

Weighted Net Expense Ratio. The weighted expense ratio is calculated by taking the Net Expense Ratio for each holding within the model and weighting it by its respective target allocation. If a holding does not have an expense ratio (more common with separately managed accounts), it is excluded from the calculation.

VOLATILITY METRICS

Standard Deviation. Standard deviation is a statistical measure of the historical volatility. It depicts how widely the returns varied over a certain period of time. Investors use standard deviation to try to predict the range of returns that are most likely for a given time period. When a model has a high standard deviation, the predicted range of performance is wide, implying greater volatility. If the model is the only holding in an investor's portfolio, then it is an appropriate measure of risk. If the returns follow a normal distribution, then approximately 68 percent of the time they will fall within one standard deviation of the mean return for the model, and 95 percent of the time within two standard deviations.

Sharpe Ratio. The Sharpe Ratio is a risk-adjusted measure developed by Nobel Laureate William Sharpe. The higher the Sharpe ratio, the better the model's historical risk-adjusted performance. The Sharpe ratio is calculated by dividing the model's annualized excess return by the standard deviation of its annualized excess return. The Sharpe ratio can be used to compare two models directly on how much risk a model had to bear to earn excess return over the risk-free rate.

MPT STATISTICS

Alpha. Alpha is measure of the difference between a model's actual returns and its expected performance, given its level of risk as measured by beta. Alpha is often seen as a measure of the value added or subtracted by the manager. A positive alpha figure indicates the model has performed better than its beta (or expected return) would predict. In contrast, a negative alpha indicates the model underperformed, given the expectations established by the model's beta. Alpha is calculated against the blended benchmark shown in the report.

RISK/REWARD

This chart helps to visually review the relative reward (measured by return) received by a model for the risk or volatility (measured by standard deviation) of the model over a three or five-year period. Relatively speaking, it is preferable for the model to fall in the upper left quadrant of the graph. This shows that the model has lower volatility than the peer group benchmark (represented by the vertical line) and has a higher return than the peer group benchmark (represented by the horizontal line).

Model Portfolio Report

Investment Data as of 07/31/2023.

STATEMENT OF ADDITIONAL DISCLOSURES

Investing involves risk. Loss of principal is possible. An investment in a model is not a bank deposit, and it is not insured or guaranteed by the Federal Deposit Insurance Corporation (FDIC) or any other government agency. Each model carries its own specific risks which depend on the types of investments in the model. Investors should review the model description carefully to understand the risks before investing.

UP/DOWN CAPTURE RATIO

Upside/Downside Capture Ratio shows whether a given model has outperformed—gained more or lost less than the blended benchmark during periods of market strength and weakness, and if so, by how much. Upside capture ratios for funds are calculated by taking the model's monthly return during months when the benchmark had a positive return and dividing it by the benchmark return during that same month. Downside capture ratios are calculated by taking the model's monthly return during the periods of negative benchmark performance and dividing it by the benchmark return.

Upside and downside capture ratios are determined by calculating the geometric average for both the model and index returns during the up and down months, respectively, over each time period. An upside capture ratio over 100 indicates a model has generally outperformed the benchmark during periods of positive returns for the benchmark. Meanwhile, a downside capture ratio of less than 100 indicates that a model has lost less than its benchmark in periods when the benchmark has been in the red.

INVESTMENT STRATEGY & STYLE

Peer Group. Fi360 utilizes the Morningstar Category for peer group assignment. In an effort to distinguish funds by what they own, as well as by their prospectus objectives and styles, Morningstar developed the Morningstar Categories. While the prospectus objective identifies a fund's investment goals based on the wording in the fund prospectus, the Morningstar Category identifies funds based on their actual investment styles as measured by their underlying portfolio holdings (portfolio and other statistics over the past three years). Peer groups are for comparison only, and do not represent any investable products. Please reference the Peer Group Descriptions section for more specific detail on each peer group that is included in this report.