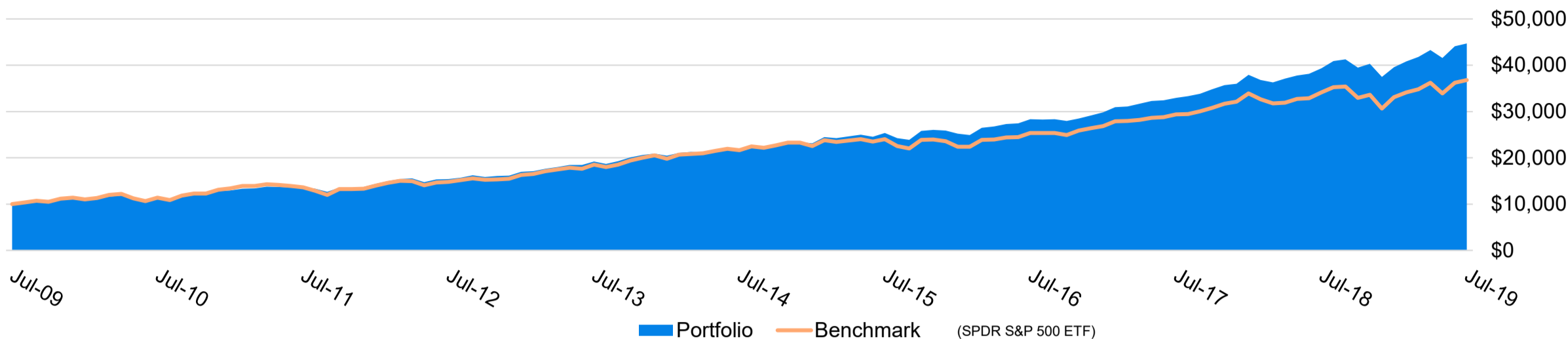


# Hybrid Active/Passive Model

Expense Ratio: 0.07%

Dividend Yield: 1.77%

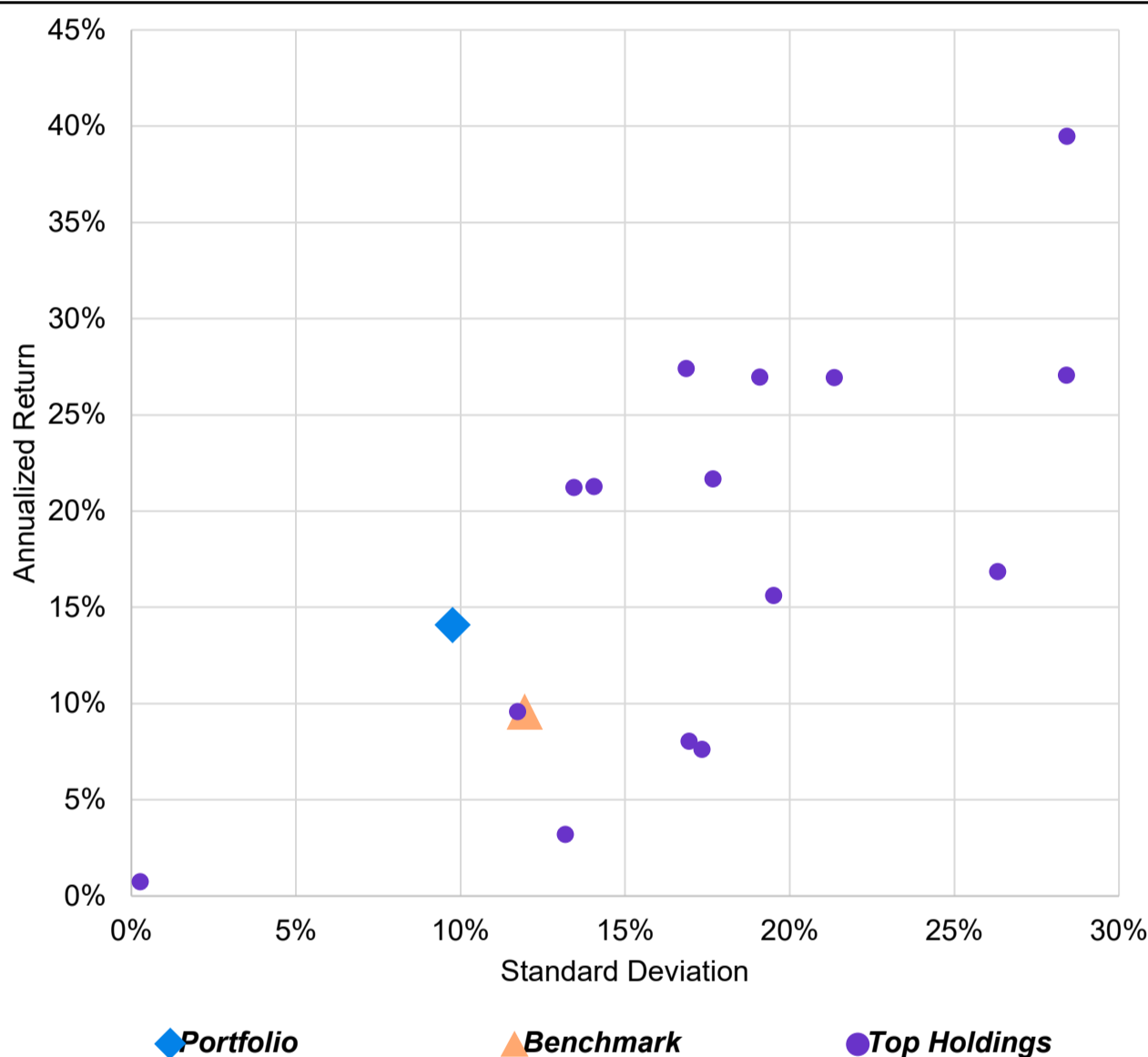
## 10-Year Hypothetical Growth of \$10K



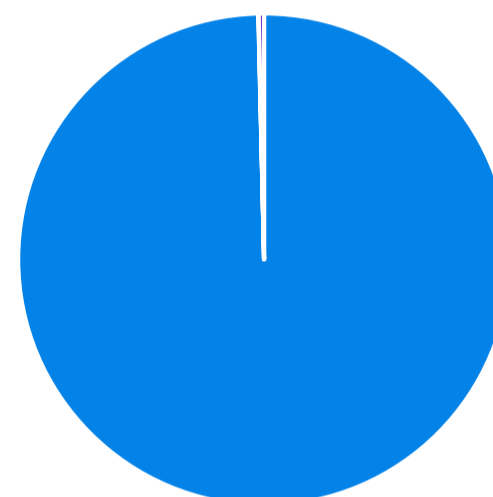
\* 10 year performance assuming current allocation of portfolio not including changes.

## Portfolio Overview

### Risk vs Return (5Y)



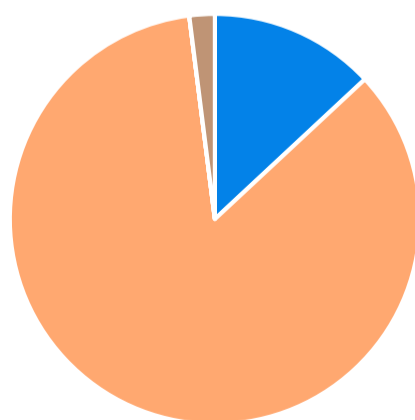
### Region Exposure



	Portfolio	Benchmark
<b>Americas</b>	<b>97.64%</b>	<b>99.04%</b>
North America	97.63%	99.04%
Latin America	0.00%	0.00%
<b>Greater Asia</b>	<b>0.02%</b>	<b>0.05%</b>
Japan	0.00%	0.00%
Australasia	0.00%	0.00%
Asia Developed	0.02%	0.05%
Asia Emerging	0.00%	0.00%
<b>Greater Europe</b>	<b>0.34%</b>	<b>0.91%</b>
United Kingdom	0.20%	0.54%
Europe Developed	0.12%	0.33%
Europe Emerging	0.02%	0.04%
Africa & Middle East	0.00%	0.00%

### Asset Allocation

■ Cash ■ Stock ■ Bond ■ Convertible ■ Preferred ■ Other



	Cash	Stock	Bond	Convertible	Preferred	Other
Portfolio	13.06%	84.94%	0.00%	0.00%	0.00%	2.00%
Benchmark	0.16%	99.84%	0.00%	0.00%	0.00%	0.00%
Drift	12.91%	-14.91%	0.00%	0.00%	0.00%	2.00%

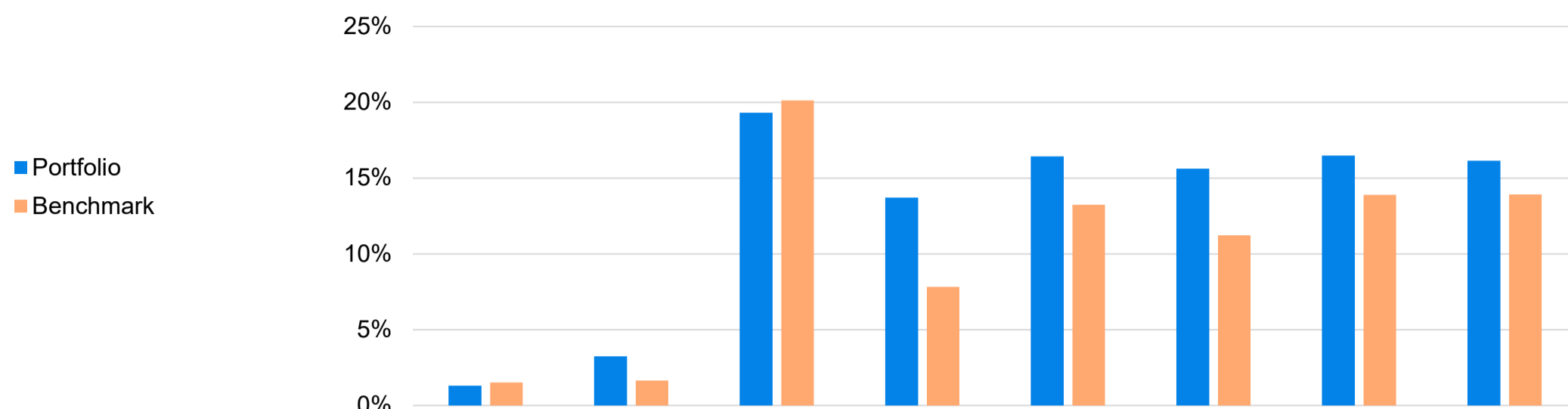
### Top Holdings

Name	Weight
SPDR® S&P 500 ETF	37.00%
SPDR® Blmbg Barclays 1-3 Mth T-Bill ETF	13.00%
Verizon Communications Inc	5.00%
NextEra Energy Inc	5.00%
JPMorgan Chase & Co	5.00%
Boston Scientific Corp	5.00%
Visa Inc	5.00%
McDonald's Corp	5.00%
The Home Depot Inc	4.00%
Microsoft Corp	3.34%
Apple Inc	3.33%
Amazon.com Inc	3.33%
iShares Russell 2000 Growth ETF	2.00%
Ulta Beauty Inc	2.00%
SPDR® Gold Shares	2.00%



# Hypothetical Performance

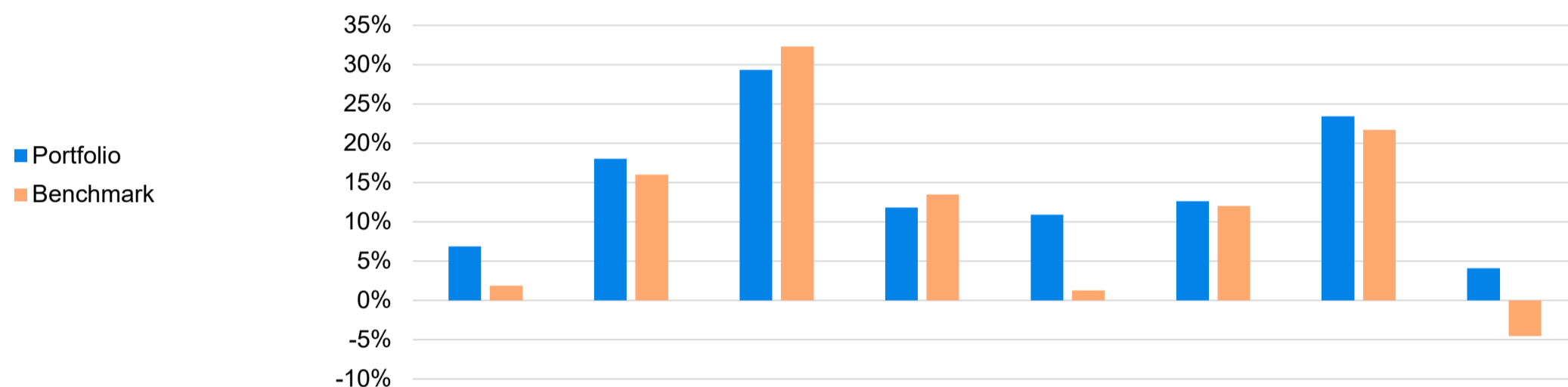
## Trailing Returns



	1 Month	3 Month	YTD	1 Year	3 Year	5 Year	7 Year	10 Year
Portfolio	1.31%	3.26%	19.31%	13.72%	16.44%	15.63%	16.48%	16.15%
Benchmark	1.51%	1.65%	20.11%	7.83%	13.24%	11.21%	13.90%	13.91%
+/- Benchmark	-0.20%	1.60%	-0.80%	5.89%	3.19%	4.41%	2.57%	2.24%

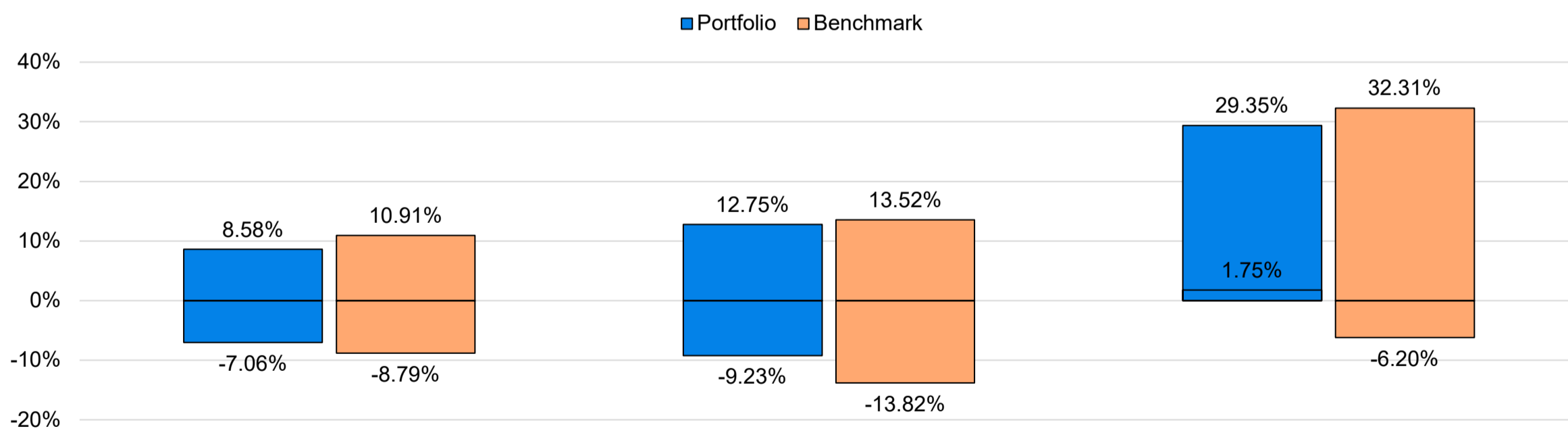
\* Returns are as of last month-end, and returns over 1 year are annualized

## Annual Returns



	2011	2012	2013	2014	2015	2016	2017	2018
Portfolio	6.87%	18.01%	29.35%	11.82%	10.92%	12.61%	23.41%	4.08%
Benchmark	1.89%	15.99%	32.31%	13.46%	1.25%	12.00%	21.70%	-4.56%
+/- Benchmark	4.98%	2.02%	-2.96%	-1.64%	9.67%	0.61%	1.71%	8.64%

## Best & Worst Returns



	1 Month				3 Month				1 Year			
	Best %	Date	Worst %	Date	Best %	Date	Worst %	Date	Best %	Date	Worst %	Date
Portfolio	8.58%	8/10 - 9/10	-7.06%	11/18 - 12/18	12.75%	12/11 - 3/12	-9.23%	9/18 - 12/18	29.35%	12/12 - 12/13	1.75%	2/15 - 2/16
Benchmark	10.91%	9/11 - 10/11	-8.79%	11/18 - 12/18	13.52%	12/18 - 3/19	-13.82%	6/11 - 9/11	32.31%	12/12 - 12/13	-6.20%	2/15 - 2/16

\* Best & Worst Returns from over 10 Years

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