

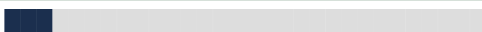


NO. OF FUNDS 5	STRATEGY 80/10/10	NET EXPENSE RATIO* 0.17%
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HOLDINGS & ASSET ALLOCATION

INVESTMENT	WEIGHT	ALLOCATION
Equity ETF	80.0%	
Fixed Income ETF	10.0%	
Liquid Alternatives ETF	10.0%	
Total	100.0%	

STOCK STYLE

	VALUE	BLEND	GROWTH
LARGE	27	32	21
MID	6	8	4
SMALL	0	0	0

STOCK SECTORS (% OF EQUITIES)

Technology	35.9%
Financial Services	11.8%
Communication Svcs.	11.3%
Consumer Cyclical	10.2%
Health Care	8.4%
Industrials	7.8%
Consumer Defensive	4.9%
Energy	3.5%
Real Estate	1.9%
Basic Materials	1.8%
Utilities	2.4%

THE ADVANTAGE: ALTERNATIVES SLEEVE

Unlike a traditional 80/20 portfolio, 10% of the fixed income sleeve is reallocated to liquid alternative strategies — providing diversification beyond stocks and bonds.

5.0%

Managed Futures

Trend-following strategy designed to perform across market environments.

5.0%

Commodity All-Weather

Broad commodity exposure as a hedge against inflation and market stress.

FUND EXPENSES

FUND	WEIGHT	EXP. RATIO
S&P 500 Index ETF	80.0%	0.09%
Managed Futures Strategy ETF	5.0%	0.75%
Commodity All-Weather ETF	5.0%	0.68%
Aggregate Bond ETF	5.0%	0.30%
Short-Term Treasury ETF	5.0%	0.09%
Portfolio Weighted Average*	100.0%	0.17%

IMPORTANT DISCLOSURES

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