ETF Portfolio Advantage®

Quarterly Models

Q3 2021

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COMPANY

Main Street Values.
Wall Street Experience.™

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Who We Are

As the first trust and investment firm owned by credit unions, it's not just our fiduciary duty to act in the best interest of our clients, it's our mandate. In 2004, our investment team adopted the strategy of using Exchange Traded Funds (ETFs) in portfolio design, making us one of the first trust companies in the United States to recognize their lower cost and tax efficiency. Since then, we've been recognized by Forbes and Morningstar for investment strategies that manage both risk and return.

Our Investment Philosophy

We offer a wide range of portfolios from the very aggressive to the more conservative, but in all of our strategies we remain vigilant to downside risks. Our portfolio strategy is to actively manage utilizing index ETF securities. ETFs allow us to package low cost, liquid, transparent, and tax efficient vehicles in a way that is easily understood by clients and financial professionals. We focus on long-term strategic asset class allocations and use a top down global macro approach to tactically manage the allocation between asset classes and sub-asset classes in the short-term.

Thoroughly Researched

We take into consideration how economic indicators and current market conditions will impact financial markets.

Non-Proprietary

We do not create our own ETFs, and we do not receive compensation for investing in any particular ETF or fund family.

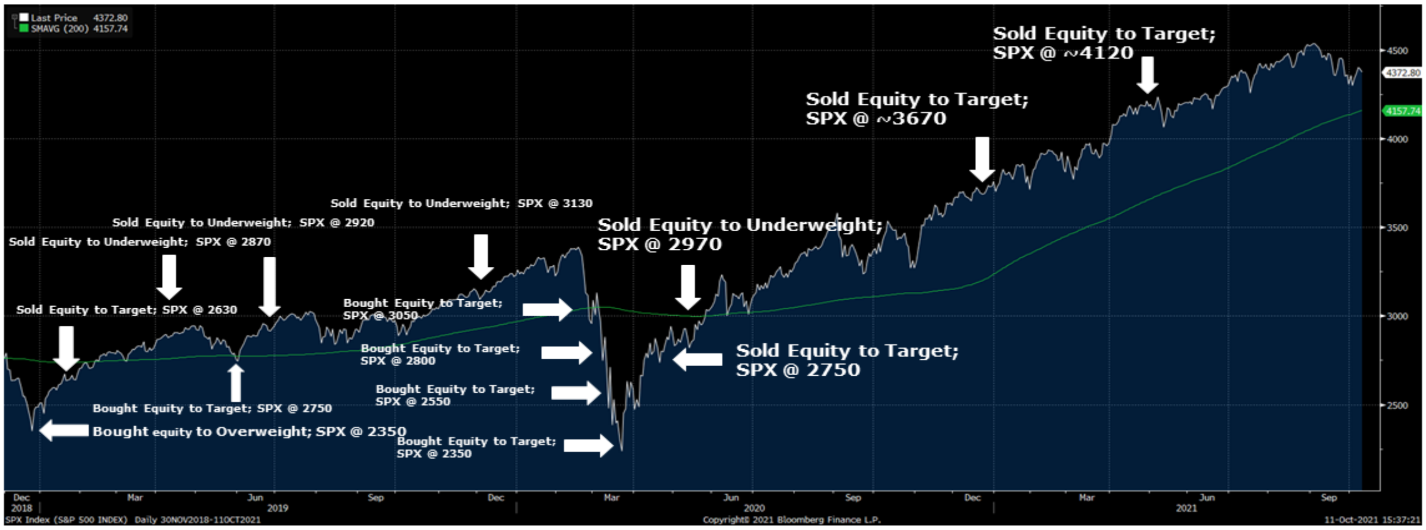
Transparency

Members Trust Company (MTC) claims compliance with Global Investment Performance Standards (GIPS®). MTC's commitment to the fair representation and full disclosure of investment performance is wholly adopted by MTC.

Opportunistic Rebalancing

We tactically manage our portfolios with opportunistic rebalancing strategies by changing the composition and weighting of the underlying holdings as the market fluctuates.

An Overview of our Opportunistic Rebalancing Approach



Non-deposit investment products available through Members Trust Company are not deposits of or guaranteed by the trust company, a credit union or affiliate, are not insured or guaranteed by the NCUA, FDIC or any other governmental agency and are subject to investment risks including possible loss of principal amount invested. Members Trust Company, owned and managed by America's credit unions, is a special purpose federal thrift regulated by the Office of the Comptroller of the Currency. The S&P 500 is an unmanaged index of 500 widely held stocks that is generally considered representative of the U.S. stock market. Past performance is not indicative of future results. Execution prices shown are estimates and are not meant to reflect actual execution prices.

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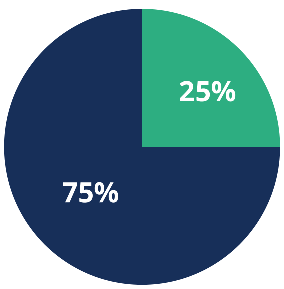
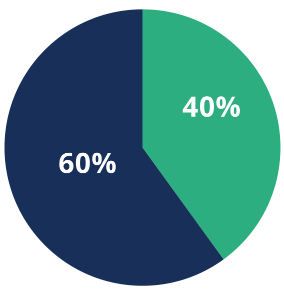
Equities Fixed Income

ETF Asset Allocation by Objective

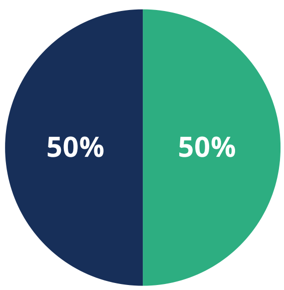
Income ETF



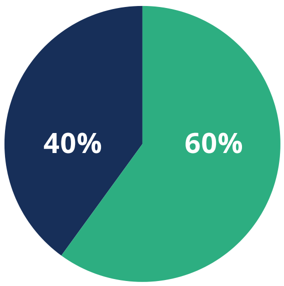
Conservative ETF



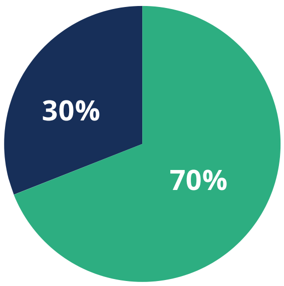
Balanced ETF



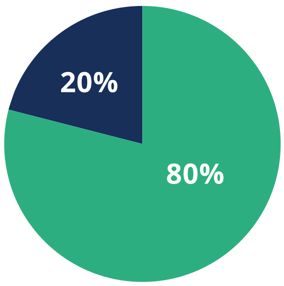
Balanced 60/40 ETF



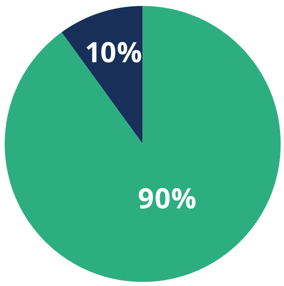
Moderate Growth ETF



Moderate Growth 80/20 ETF



Growth ETF



Investing that's invested in you.

Our mission is to help our clients protect their hard-earned assets, achieve their financial aspirations and ensure their financial legacy thrives.

Founded in 1987 by America's Credit Unions for credit unions, their members and the general public, Members Trust Company is the first national trust and investment firm providing financial stewardship, investment and trust services with "Main Street" member-centric value and values…even for non-credit union accounts. This means we pick up the phone when you call, we treat you and your family as if you were our own, and that doing the right thing is more than our thing, it's our mandate.

With our Main Street values comes Wall Street experience…without the ego or exorbitant fees. Our team of investment professionals hold the prestigious Chartered Financial Analyst® designation and have been continually recognized in the industry as innovators and subject matter experts in trust and investment solutions, big and small.

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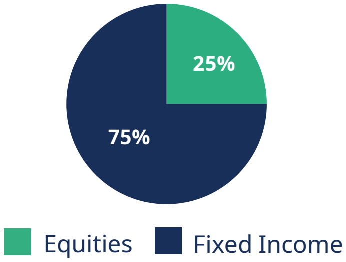


Income ETF Strategy

Q3 2021

The Income ETF Strategy seeks total return through exposure to a diversified portfolio of primarily fixed income, and to a lesser extent, equity asset classes. Exchange Traded Funds (ETFs) are used as the primary portfolio building blocks for their low cost, liquidity, transparency, and tax efficiency. ETFs allow clients to keep more of their return while we manage risk more effectively.

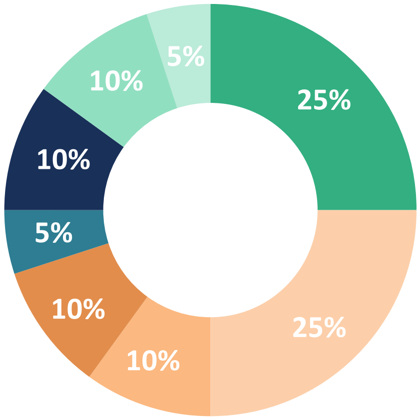
Asset Class Allocation

Asset class targets and ranges provide Members Trust Company with flexibility to manage short-term risks and opportunities within the portfolio while maintaining our commitment to the long-term investment strategy.

Asset Class	Long-Term Target	Short-Term Potential Range
Cash or cash equivalents	2%	0%-20%
Equity	25%	15%-35%
Fixed Income	73%	63%-83%

Portfolio Allocation

	Fund	Sub-Asset Class	Weight
Fixed Income	iShares Short Term Corporate Bond	Short Term Corp	25%
	iShares Barclays 1-3 Year Treasury	Short Term Govt	25%
	iShares Core U.S. Aggregate Bond	Intermediate Bond	10%
	PIMCO 1-5 Year US TIPS Index	Inflation Protection	10%
	SPDR Portfolio Short Term Corp Bond	Short Term Corp	5%
Equity	Vanguard Value ETF	Large Cap Value	10%
	SSGA SPDR S&P 500	Large Cap Blend	10%
	iShares Core MSCI EAFE	Int'l - Developed	5%



Return History for the Income ETF Composite

Gross-of-fees composite returns are presented before management and custodial fees and after underlying investment vehicle expense ratio.

As of 9/30/21

3Mo	YTD	1Yr	3Yr	5Yr	10Yr
0.46	3.99	7.96	6.62	5.44	5.33

12 Month Yield	**1.65%**
Weighted Average Exp Ratio	**0.10**

Calendar Year

2008	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
-0.69	7.37	4.40	6.63	6.13	4.76	0.56	4.66	6.01	-0.86	10.68	7.14

Income ETF: Disclosures

Disclaimer: This is for presentation purposes only and is not an actual client portfolio. Securities products offered are not FDIC or NCUA insured and are not obligations or deposits of, or guaranteed by, any bank, credit union, or savings institution and involve investment risk including the possible loss of principal. Commissions, trailing commissions, management fees and expenses all may be associated with mutual fund and segregated fund investments. Please read the prospectus before investing. All rates of return are the historical annual compounded total returns including changes in unit value and reinvestment of all distributions (for mutual funds) and do not take into account sales, redemptions, distributions or optional charges or income taxes payable by an owner that would have reduced returns. Past performance is not indicative of future results. The information above is obtained or compiled from sources we believe to be reliable. We Do Not Guarantee that such information, will be free from errors, omissions, whether human or mechanical, nor do we guarantee their timeliness, accuracy, or completeness. Return data is from MTC's composites actual account performances.

Members Trust Company is defined as a nationally chartered trust company chartered by the Office of the Comptroller of the Currency. Members Trust Company manages portfolios using exchange traded funds, mutual funds, stocks, bonds and does not include portfolios managed on third party platforms in Total Firm Assets. The inception year of Members Trust Company is 1987 and claims compliance with GIPS® standards since July 01, 2007. GIPS® is a registered trademark of CFA Institute. CFA Institute does not endorse or promote this organization, nor does it warrant the accuracy or quality of the content contained herein. Income ETF includes discretionary investment portfolios with a Fixed Income target allocation of 75% and Equity target allocation of 25% that invest in exchange traded funds while seeking to maximize current income and provide some opportunity for capital growth through participation in the U.S. and International equity market. The Income ETF creation date is December 31, 2005. Since January 01, 2017 the custom benchmark of Income ETF is a blend of 5.00% BofA Merrill Lynch 91 Day T-Bill, 82.50% Morningstar Cons TGT TR and 12.50 % Morningstar Moderately Cons TGT TR, calculated and rebalanced monthly. From January 01, 2016 through December 31, 2016 the benchmark of Income ETF is a blend of 5.00% BofA Merrill Lynch 91 Day T-Bill, 17.50% Barclays Aggregate Bond Index and 77.50% S&P Target Risk Conservative Index, calculated and rebalanced monthly. From January 01, 2011 through December 31, 2015 the benchmark of Income ETF is a blend of 5.00% BofA Merrill Lynch 91 Day T-Bill, 82.50% Morningstar Cons TGT TR and 12.50% Morningstar Moderately Cons TGT TR, calculated and rebalanced monthly. From July 01, 2007 through December 31, 2010 the benchmark of Income ETF is a blend of 5.00% BofA Merrill Lynch 91 Day T-Bill, 27.50% Barclays Aggr Bond and 67.50% S&P Target Risk Conservative Index, calculated and rebalanced monthly. The switch from S&P benchmarks to Morningstar benchmarks occurs on 01/01/2011 after the creation of the Morningstar benchmark series in 2009 and time is given to develop. The switch from the Morningstar benchmark series back to the S&P benchmark series occurs on 01/01/2016 after an update to the S&P benchmark series in 2015 and time is given to develop. The switch from S&P benchmarks to Morningstar benchmarks occurs on 10/01/2017 after observing a higher fit for the Morningstar series relative to the S&P series. The returns for the Income ETF benchmark as of 9/30/2021 for 1 Mo, 3 Mo, YTD, 1Yr, 3 Yr, 5 Yr and 10 Yr are -1.57%, -0.30%, 1.42%, 5.87%, 6.79%, 5.14%, and 4.77%. Gross-of-fees returns are presented before management and custodial fees and after all trading and underlying pooled investment vehicle expenses. Composite and benchmark returns are presented net of non-reclaimable withholding taxes. Valuations are computed and performance is reported in U.S. dollars. To obtain a GIPS composite report, please contact MTCLargentTeam@memberstrust.com.

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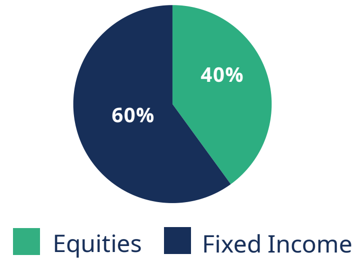


Conservative ETF Strategy

Q3 2021

The Conservative ETF Strategy seeks total return through exposure to a diversified portfolio of primarily fixed income, and to a lesser extent, equity asset classes. Exchange Traded Funds (ETFs) are used as the primary portfolio building blocks for their low cost, liquidity, transparency, and tax efficiency. ETFs allow clients to keep more of their return while we manage risk more effectively.

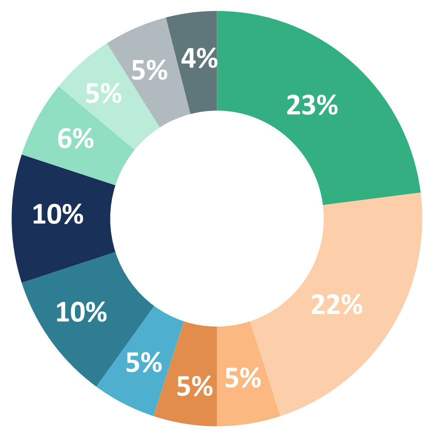
Asset Class Allocation

Asset class targets and ranges provide Members Trust Company with flexibility to manage short-term risks and opportunities within the portfolio while maintaining our commitment to the long-term investment strategy.

Asset Class	Long-Term Target	Short-Term Potential Range
Cash or cash equivalents	2%	0%-20%
Equity	40%	30%-50%
Fixed Income	58%	48%-68%

Portfolio Allocation

	Fund	Sub-Asset Class	Weight
Fixed Income	iShares Short Term Corporate Bond	Short Term Corp	23%
	iShares Barclays 1-3 Year Treasury	Short Term Govt	22%
	iShares Core US Aggregate Bond	Intermediate Bond	5%
	SPDR Short Term Corp Bond	Short Term Corp	5%
	PIMCO 1-5 Yr US TIPS Index	Inflation Protection	5%
Equity	SSGA SPDR S&P 500	Large Cap Blend	10%
	Vanguard Value ETF	Large Cap Value	10%
	iShares Core MSCI EAFE	Int'l - Developed	6%
	iShares Core S&P Mid-Cap	Mid Cap Blend	5%
	iShares Core S&P Small-Cap	Small Cap Blend	5%
	iShares Core MSCI Emerging Mkts	Int'l - Emerging	4%



Return History for the Conservative ETF Composite

Gross-of-fees composite returns are presented before management and custodial fees and after underlying investment vehicle expense ratio.

As of 9/30/21

3Mo	YTD	1Yr	3Yr	5Yr	10Yr
-0.67	5.09	13.02	7.27	6.76	6.97

12 Month Yield	**1.54%**
Weighted Average Exp Ratio	**0.09**

Calendar Year

2008	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
-7.58	10.08	2.88	8.86	10.23	5.47	-0.40	7.67	8.77	-2.68	13.58	8.58

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Conservative ETF: Disclosures

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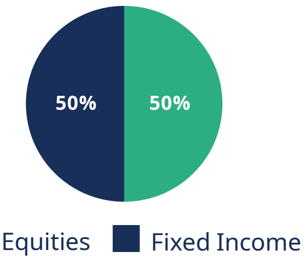


Balanced ETF Strategy

Q3 2021

The Balanced ETF Strategy seeks total return through exposure to a diversified portfolio of equity and fixed income asset classes. Exchange Traded Funds (ETFs) are used as the primary portfolio building blocks for their low cost, liquidity, transparency, and tax efficiency. ETFs allow clients to keep more of their return, while we manage risk more effectively.

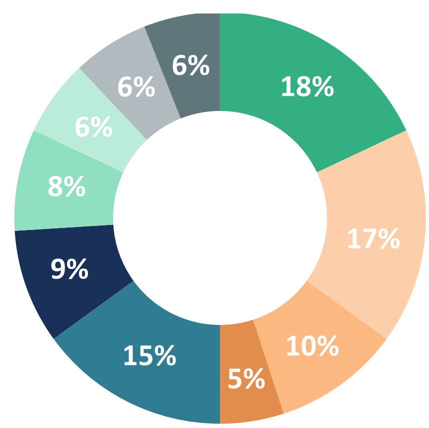
Asset Class Allocation

Asset class targets and ranges provide Members Trust Company with flexibility to manage short-term risks and opportunities within the portfolio while maintaining our commitment to the long-term investment strategy.

Asset Class	Long-Term Target	Short-Term Potential Range
Cash or Cash Equivalents	2%	0%-20%
Equity	50%	40%-60%
Fixed Income	48%	38%-58%

Portfolio Allocation

	Fund	Sub-Asset Class	Weight
Fixed Income	iShares Barclays 1-3 Year Treasury	Short Term Govt	18%
Fixed Income	iShares Short Term Corporate Bond	Short Term Corp	17%
Fixed Income	iShares Core U.S. Aggregate Bond	Intermediate Bond	10%
Fixed Income	SPDR Short Term Corp Bond	Short Term Corp	5%
Equity	SSGA SPDR S&P 500	Large Cap Blend	15%
Equity	Vanguard Value ETF	Large Cap Value	9%
Equity	iShares Core MSCI EAFE	Int'l - Developed	8%
Equity	iShares Core S&P Mid-Cap	Mid Cap Blend	6%
Equity	iShares Core S&P Small-Cap	Small Cap Blend	6%
Equity	iShares Core MSCI Emerging Mkts	Int'l - Emerging	6%



Return History for the Balanced ETF Composite

Gross-of-fees composite returns are presented before management and custodial fees and after underlying investment vehicle expense ratio.

As of 9/30/21

3Mo	YTD	1Yr	3Yr	5Yr	10Yr
-0.84	6.68	16.74	8.60	8.12	8.22

12 Month Yield	**1.46%**
Weighted Average Exp Ratio	**0.08**

Calendar Year

2008	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
-13.35	11.10	1.19	9.89	13.13	6.07	-0.58	8.62	11.00	-3.65	15.39	10.80

Balanced ETF: Disclosures

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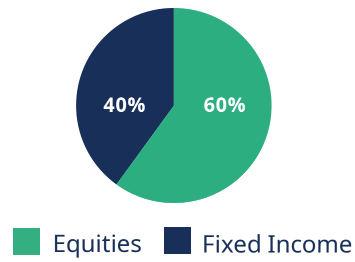

Balanced 60/40 ETF Strategy

Q3 2021

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Asset Class Allocation

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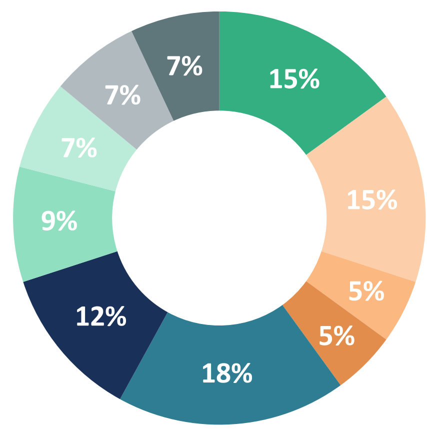
Asset Class	Long-Term Target	Short-Term Potential Range
Cash or cash equivalents	2%	0%-20%
Equity	60%	50%-70%
Fixed Income	38%	28%-48%

Portfolio Allocation

	Fund	Sub-Asset Class	Weight
Fixed Income	iShares Short Term Corporate Bond	Short Term Corp	15%
	iShares Barclays 1-3 Year Treasury	Short Term Govt	15%
	iShares Core U.S. Aggregate Bond	Intermediate Bond	5%
	SPDR Short Term Corp Bond	Short Term Corp	5%
Equity	SSGA SPDR S&P 500	Large Cap Blend	18%
	Vanguard Value ETF	Large Cap Value	12%
	iShares Core MSCI EAFE	Int'l - Developed	9%
	iShares Core S&P Mid-Cap	Mid Cap Blend	7%
	iShares Core S&P Small-Cap	Small Cap Blend	7%
	iShares Core MSCI Emerging Mkts	Int'l - Emerging	7%



Return History for the Balanced 60/40 ETF Composite

Gross-of-fees composite returns are presented before management and custodial fees and after underlying investment vehicle expense ratio.

As of 9/30/21

3Mo	YTD	1Yr	3Yr	12/31/2016
-0.91	8.09	19.78	9.26	9.34

12 Month Yield	**1.50%**
Weighted Average Exp Ratio	**0.08**

Calendar Year

	2008	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
Balanced 50/50	-13.35	11.10	1.19	9.89	13.13	6.07	-0.58	8.62	11.00	-3.65	15.39	10.80
Balanced 60/40	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	13.46	-4.69	17.37	11.29
Moderate Growth 70/30	-24.29	13.78	-0.23	13.14	18.68	6.90	-1.18	10.63	16.31	-5.92	20.03	12.55

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Balanced 60/40 ETF: Disclosures

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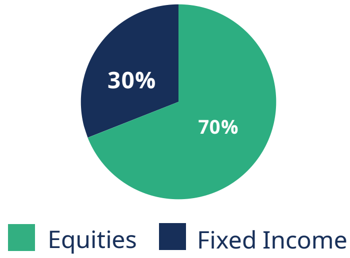


Moderate Growth ETF Strategy

Q3 2021

The Moderate Growth ETF Strategy seeks total return through exposure to a diversified portfolio of primarily equity, and to a lesser extent, fixed income asset classes. Exchange Traded Funds (ETFs) are used as the primary portfolio building blocks for their low cost, liquidity, transparency, and tax efficiency. ETFs allow clients to keep more of their return while we manage risk more effectively.

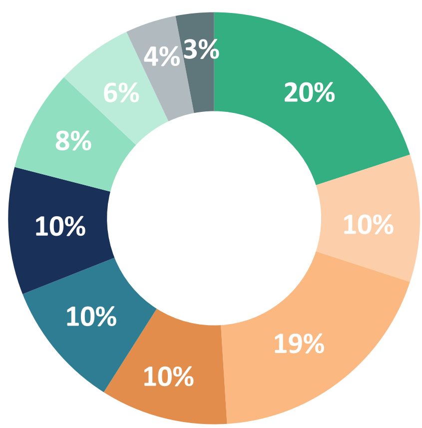
Asset Class Allocation

Asset class targets and ranges provide Members Trust Company with flexibility to manage short-term risks and opportunities within the portfolio while maintaining our commitment to the long-term investment strategy.

Asset Class	Long-Term Target	Short-Term Potential Range
Cash or cash equivalents	2%	0%-20%
Equity	70%	60%-80%
Fixed Income	28%	18%-38%

Portfolio Allocation

	Fund	Sub-Asset Class	Weight
FI	iShares Short Term Corporate Bond	Short Term Corp	20%
	iShares Core U.S. Aggregate Bond	Intermediate Bond	10%
Equity	Vanguard Value ETF	Large Cap Value	19%
	SSGA SPDR S&P 500	Large Cap Blend	10%
	iShares Core MSCI Emerging Markets	Int'l - Emerging	10%
	iShares Core MSCI EAFE	Int'l - Developed	10%
	iShares Core S&P Mid-Cap	Mid Cap Blend	8%
	iShares Core S&P Small-Cap	Small Cap Blend	6%
	Vanguard Small-Cap Growth	Small Cap Growth	4%
	Vanguard Growth ETF	Large Cap Growth	3%



Return History for Moderate Growth ETF Composite

Gross-of-fees composite returns are presented before management and custodial fees and after underlying investment vehicle expense ratio.

As of 9/30/21

3Mo	YTD	1Yr	3Yr	5Yr	10Yr
-1.36	8.53	22.34	9.93	10.28	10.57

12 Month Yield	**1.73%**
Weighted Average Exp Ratio	**0.06**

Calendar Year

2008	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
-24.29	13.78	-0.23	13.14	18.68	6.90	-1.18	10.63	16.31	-5.92	20.03	12.55

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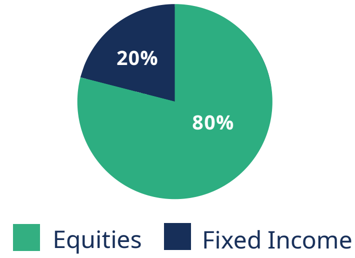


Moderate Growth 80/20 ETF Strategy

Q3 2021

The Moderate Growth 80/20 ETF Strategy seeks total return through exposure to a diversified portfolio of primarily equity, and to a lesser extent, fixed income asset classes. Exchange Traded Funds (ETFs) are used as the primary portfolio building blocks for their low cost, liquidity, transparency, and tax efficiency. ETFs allow clients to keep more of their return while we manage risk more effectively.

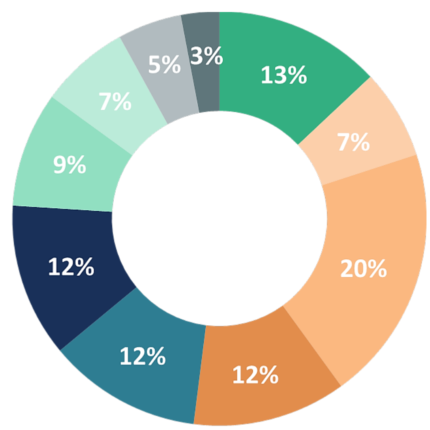
Asset Class Allocation

Asset class targets and ranges provide Members Trust Company with flexibility to manage short-term risks and opportunities within the portfolio while maintaining our commitment to the long-term investment strategy.

Asset Class	Long-Term Target	Short-Term Potential Range
Cash or cash equivalents	2%	0%-20%
Equity	80%	70%-90%
Fixed Income	18%	8%-28%

Portfolio Allocation

	Fund	Sub-Asset Class	Weight
FI	iShares Short Term Corporate Bond	Short Term Corp	13%
	iShares Core U.S. Aggregate Bond	Intermediate Bond	7%
Equity	Vanguard Value ETF	Large Cap Value	20%
	SSGA SPDR S&P 500	Large Cap Blend	12%
	iShares Core MSCI Emerging Markets	Int'l - Emerging	12%
	iShares Core MSCI EAFE	Int'l - Developed	12%
	iShares Core S&P Mid-Cap	Mid Cap Blend	9%
	iShares Core S&P Small-Cap	Small Cap Blend	7%
	Vanguard Small-Cap Growth	Small Cap Growth	5%
	Vanguard Growth ETF	Large Cap Growth	3%



Return History for Moderate Growth 80/20 ETF Composite

Gross-of-fees composite returns are presented before management and custodial fees and after underlying investment vehicle expense ratio.

As of 9/30/21

3Mo	YTD	1Yr	12/31/2019
-1.42	10.37	26.39	13.82

12 Month Yield 1.71%
Weighted Average Exp Ratio 0.07

Calendar Year

	2008	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
Moderate Growth 70/30	-24.29	13.78	-0.23	13.14	18.68	6.90	-1.18	10.63	16.31	-5.92	20.03	12.55
Moderate Growth 80/20	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	11.29
Growth 90/10	-34.18	16.63	-1.95	15.88	24.81	7.07	-1.12	12.41	20.77	-7.85	24.35	16.46

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Moderate Growth 80/20 ETF: Disclosures

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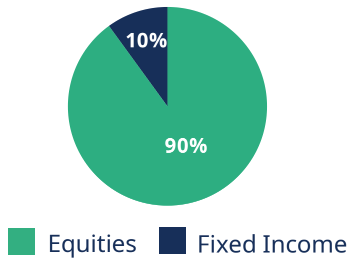


Growth ETF Strategy

Q3 2021

The Growth ETF Strategy seeks total return through exposure to a diversified portfolio of primarily equity, and to a lesser extent, fixed income asset classes. Exchange Traded Funds (ETFs) are used as the primary portfolio building blocks for their low cost, liquidity, transparency, and tax efficiency. ETFs allow clients to keep more of their return while we manage risk more effectively.

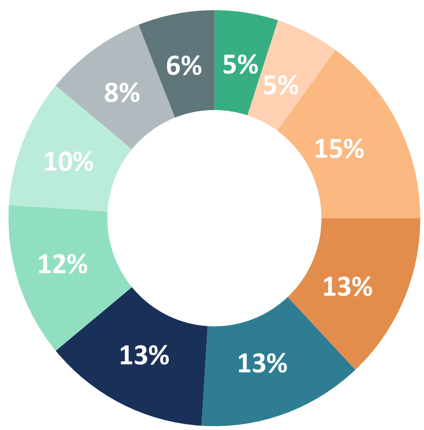
Asset Class Allocation

Asset class targets and ranges provide Members Trust Company with flexibility to manage short-term risks and opportunities within the portfolio while maintaining our commitment to the long-term investment strategy.

Asset Class	Long-Term Target	Short-Term Potential Range
Cash or cash equivalents	2%	0%-20%
Equity	90%	80%-100%
Fixed Income	8%	0%-18%

Portfolio Allocation

	Fund	Sub-Asset Class	Weight
FI	iShares Core U.S. Aggregate Bond	Intermediate Bond	5%
	iShares Barclays 1-3 Yr Treasury	Short Term Gov't	5%
Equity	Vanguard Value ETF	Large Cap Value	15%
	iShares Core MSCI EAFE	Int'l - Developed	13%
	iShares Core MSCI Emerging Mkts	Int'l - Emerging	13%
	iShares Core S&P Mid-Cap	Mid Cap Blend	13%
	SSGA SPDR S&P 500	Large Cap Blend	12%
	Vanguard Growth ETF	Large Cap Growth	10%
	iShares Core S&P Small-Cap	Small Cap Blend	8%
	Vanguard Small-Cap Growth ETF	Small Cap Growth	6%



Return History for the Growth ETF Composite

Gross-of-fees composite returns are presented before management and custodial fees and after underlying investment vehicle expense ratio.

As of 9/30/21

3Mo	YTD	1Yr	3Yr	5Yr	10Yr
-1.64	10.62	28.22	11.88	12.74	12.97

12 Month Yield	**1.47%**
Weighted Average Exp Ratio	**0.07**

Calendar Year

2008	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
-34.18	16.63	-1.95	15.88	24.81	7.07	-1.12	12.41	20.77	-7.85	24.35	16.46

Growth ETF: Disclosures

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Composite Returns Comparison

Gross-of-fees composite returns are presented before management and custodial fees and after underlying investment vehicle expense ratio.

As of 9/30/2021

	Allocation *(Equity / Fixed)*	1Mo *Return %*	3Mo *Return %*	YTD *Return %*	1Yr *Return %* (Annualized)	3Yr *Return %* (Annualized)	5Yr *Return %* (Annualized)	10Yr *Return %* (Annualized)	Return Start Date
Income ETF	25/75	-1.17	0.46	3.99	7.96	6.62	5.44	5.33	12/31/2005
Conservative ETF	40/60	-1.59	-0.67	5.09	13.02	7.27	6.76	6.97	4/30/2006
Balanced ETF	50/50	-2.09	-0.84	6.68	16.74	8.60	8.12	8.22	12/31/2005
Balanced 60/40 ETF	60/40	-2.40	-0.91	8.09	19.78	9.26	N/A	N/A	12/31/2016
Moderate Growth ETF	70/30	-2.80	-1.36	8.53	22.34	9.93	10.28	10.57	12/31/2005
Moderate Growth 80/20 ETF	80/20	-3.21	-1.42	10.37	26.39	N/A	N/A	N/A	12/31/2019
Growth ETF	90/10	-3.51	-1.64	10.62	28.22	11.88	12.74	12.97	12/31/2005

Market Returns for Comparison	1Mo *Return %*	3Mo *Return %*	YTD *Return %*	1Yr *Return %*	3Yr *Return %*	5Yr *Return %*	10Yr *Return %*
S&P 500 Index*	-4.65	0.58	15.91	29.98	15.97	16.87	16.61
MSCI ACWI*	-4.09	-0.95	11.48	27.99	13.15	13.79	12.52
MSCI EAFE ND*	-2.83	-0.33	8.84	26.36	8.22	9.42	8.69
MSCI Emerging Markets ND*	-3.96	-8.03	-1.16	18.52	8.91	9.58	6.45
Barclays Aggregate Index*	-0.87	0.05	-1.55	-0.90	5.35	2.94	3.01

Calendar Year

	2008	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
Income ETF	-0.69	7.37	4.40	6.63	6.13	4.76	0.56	4.66	6.01	-0.86	10.68	7.14
Conservative ETF	-7.58	10.08	2.88	8.86	10.23	5.47	-0.40	7.67	8.77	-2.68	13.58	8.58
Balanced ETF	-13.35	11.10	1.19	9.89	13.13	6.07	-0.58	8.62	11.00	-3.65	15.39	10.80
Balanced 60/40 ETF	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	13.46	-4.69	17.37	11.29
Moderate Growth ETF	-24.29	13.78	-0.23	13.14	18.68	6.90	-1.18	10.63	16.31	-5.92	20.03	12.55
Moderate Growth 80/20 ETF	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	16.62
Growth ETF	-34.18	16.63	-1.95	15.88	24.81	7.07	-1.12	12.41	20.77	-7.85	24.35	16.46

Market Returns for Comparison	2008	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
S&P 500 Index*	-38.49	15.06	2.11	16.00	32.29	13.68	1.37	11.95	21.82	-4.39	31.48	18.39
Barclays Aggregate Index*	5.24	6.54	7.84	4.21	-2.02	5.97	0.55	2.65	3.54	0.01	8.72	7.51

**Source: Northern Trust*

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Composite Returns Comparison: Disclosures

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Corporate Office: 14055 Riveredge Drive
Suite 525 | Tampa, FL 33637

(888) 727-9191
Local: (813) 631-9191
Fax: (813) 631-9898

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