

**INVESTMENT DESCRIPTION**

*Data as of 9/30/2020*

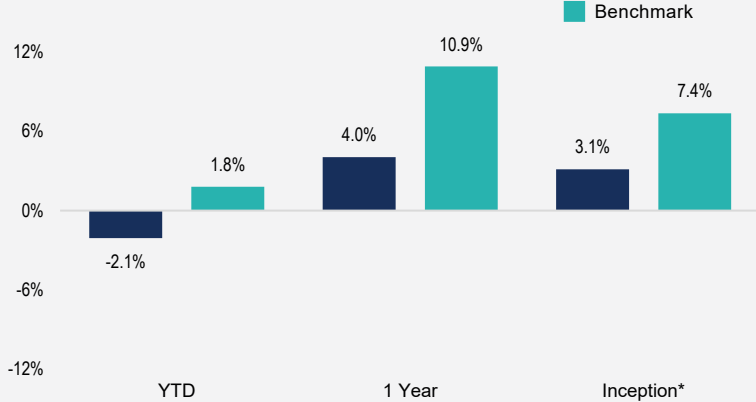
The investment objective is to achieve long-term capital appreciation. It will generally invest the majority of its assets in common stocks of companies of any size. The selected Manager may employ a wide variety of strategies in order to meet the objective. The fund may hold investments in foreign securities using ADR securities and from time to time, based on market factors, the Manager may hold cash in order to mitigate risk. The benchmark used for performance comparison is the 75% S&P 1500 Index and 25% MSCI All Country World ex-U.S. Index.

**MANAGER ALLOCATION**

Aperio Group	21.4%
Yackman Focused	21.3%
12 <sup>th</sup> Street Opportunity	10.3%
Polen Growth	9.1%
London Small Cap	8.9%
12 <sup>th</sup> Street Small Cap Value	8.0%
Applied Finance Valuation 50	7.5%
First Eagle Overseas	6.7%
Polen International Growth	6.2%
T Bank Money Market	0.6%

Expense Ratio: 0.77%

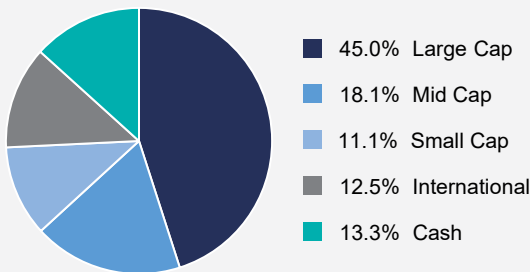
**ANNUALIZED PERFORMANCE**



\* Annualized. Inception date of fund is 8/14/18

**PORTFOLIO ANALYSIS**

**CURRENT ASSET ALLOCATION**



**TEN LARGEST UNDERLYING INVESTMENT POSITIONS**

Investment Position	% of Assets
Polen Growth (POLIX)	9.1%
First Eagle Overseas (SGOIX)	6.9%
Cash & Cash Equivalents	6.7%
Polen International Growth (POIIX)	6.2%
Microsoft (MSFT)	2.2%
Apple (AAPL)	1.8%
Nuance Communications (NUAN)	1.7%
Berry Global (BERY)	1.6%
Procter & Gamble (PG)	1.4%
Pepsico (PEP)	1.4%

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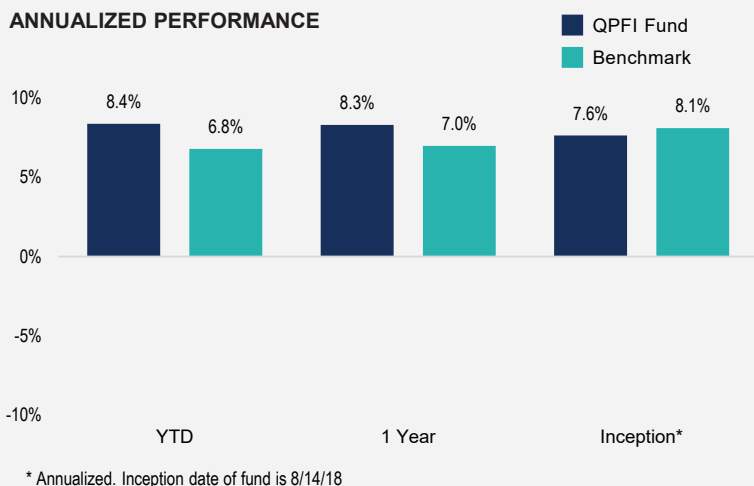
The fund's investment objective is to maximize total return to the investor through a combination of current income from and capital appreciation from the underlying fixed income investments. The fund invests primarily in a diversified portfolio of domestic and foreign corporate bonds, asset-backed securities, mortgage-backed securities, agency issues, treasuries, and sovereign debt. The fund may invest up to 25% of its assets in non-investment grade fixed income securities. This fund is most appropriate for investors seeking exposure to a well-diversified portfolio of fixed income securities. The benchmark used for performance comparison is the Barclays Aggregate Bond Index.

**TARGET MANAGER ALLOCATION**

PIMCO Total Return	63.8%
DoubleLine Core Fixed Income	19.1%
Guggenheim Total Return	17.1%

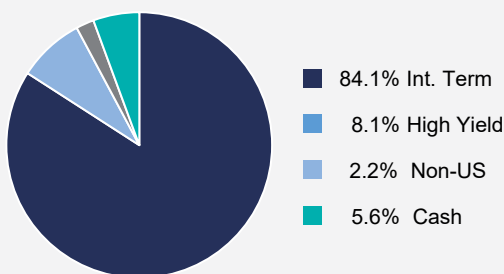
Expense Ratio: 0.45%

**ANNUALIZED PERFORMANCE**



**PORTFOLIO ANALYSIS**

**CURRENT ASSET ALLOCATION**



**TEN LARGEST UNDERLYING INVESTMENT POSITIONS**

Investment Position	% of Assets
PIMCO PAPS Investment Grade	21.8%
Guggenheim Total Return (GIBIX)	18.9%
DoubleLine Core Fixed Income (DBLFX)	16.6%
PIMCO PAPS US Government 470	13.4%
PIMCO PAPS Mortgage 474	11.4%
PIMCO PAPS Asset Backed Securities	6.0%
PIMCO PAPS International 109	3.1%
Cash & Cash Equivalents	2.6%
PIMCO PAPS Emerging 138	2.5%
PIMCO PAPS High Yield 477	1.6%

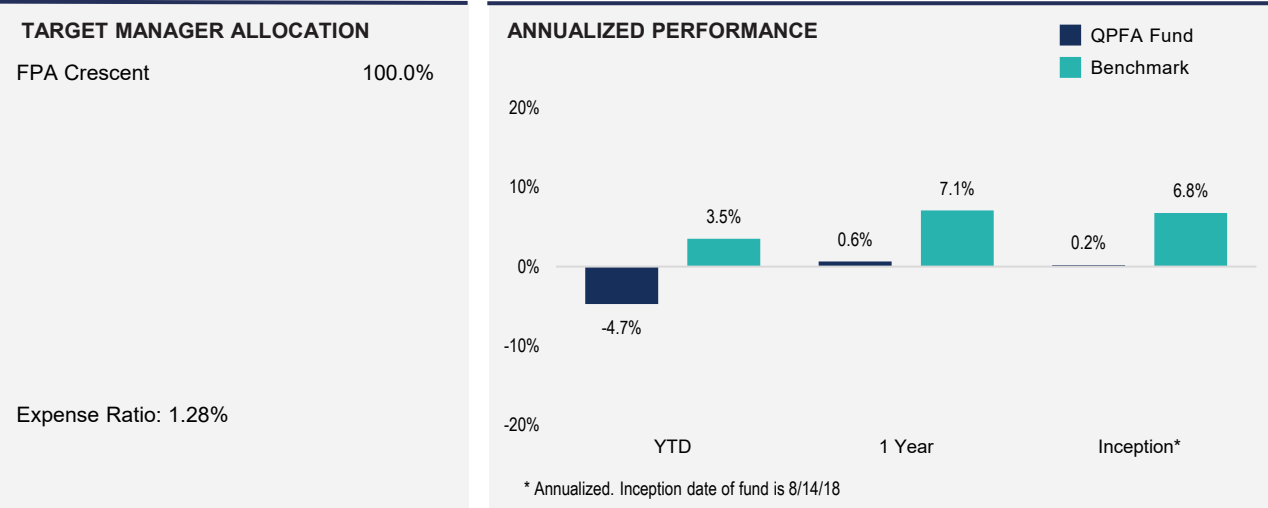
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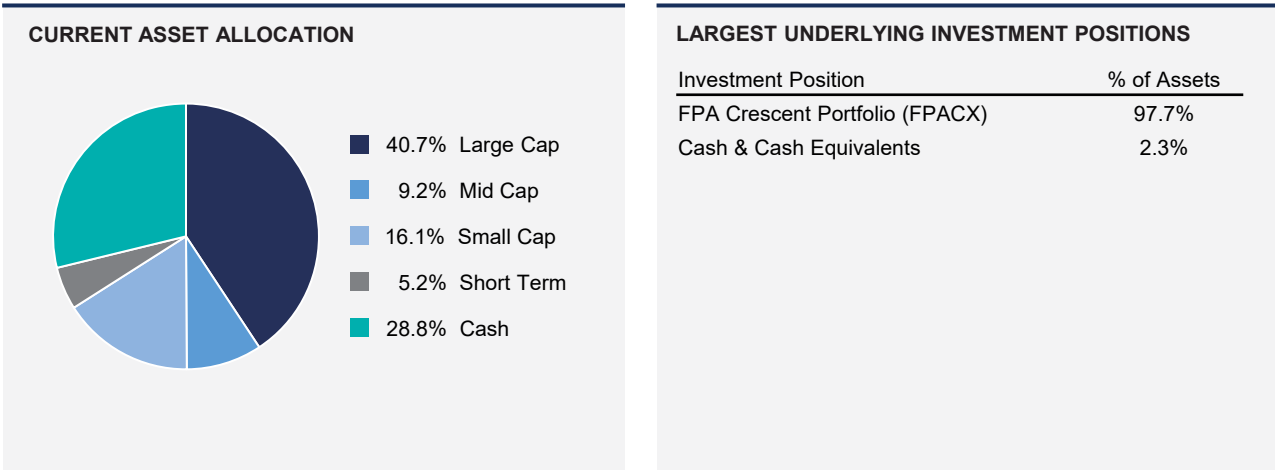
**INVESTMENT DESCRIPTION**

*Data as of 9/30/2020*

The fund's investment objective is to use tactical asset allocation to provide risk-adjusted exposure to a multitude of financial assets. The selected investment managers or mutual funds ("Sub-Advisors") are not constrained by a narrow investment objective or style and they employ a multi-asset, flexible allocation investment approach to invest in a very wide range of domestic and foreign securities. Equity allocations are not restricted by market capitalization (size) or style classification, e.g., growth or value. Investment managers, who are not mutual funds, may have additional investment and trade restrictions to ensure liquidity of the assets under their management. The benchmark is the S&P Target Risk Moderate Index.



**PORTFOLIO ANALYSIS**



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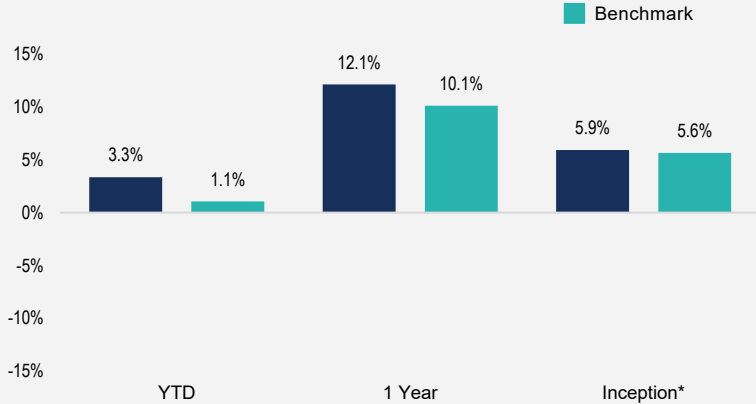
The investment objective of the T Bank Equity ETF Fund is to achieve a balance of long-term capital appreciation with some income. It will generally invest the majority of its assets in exchange traded funds that represent major equity indices. The fund may hold ETFs representing equity indices of any market cap, any investment style, and any country. From time to time, based on market factors, the Fund may hold a portion of its assets in cash. The benchmark used for performance comparison is 67% S&P 1500 Index and 33% MSCI All Country World ex-U.S. Index.

**UNDERLYING INDUSTRIES**

Information Technology	25.1%
Health Care	12.8%
Consumer Discretionary	11.9%
Financials	10.4%
Communication Services	9.5%
Industrials	9.3%
Consumer Staples	6.2%
Real Estate	3.8%
Materials	3.5%
Utilities	3.1%
Energy	2.6%

Expense Ratio: 0.17%

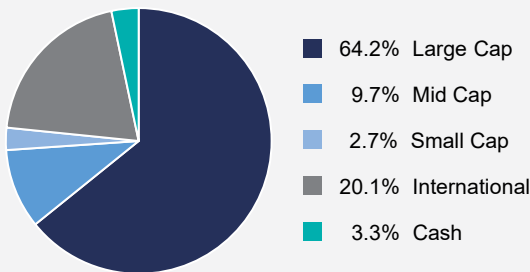
**ANNUALIZED PERFORMANCE**



\* Annualized. Inception date of fund is 2/26/18

**PORTFOLIO ANALYSIS**

**CURRENT ASSET ALLOCATION**



**LARGEST UNDERLYING INVESTMENT POSITIONS**

Investment Position	% of Assets
Vanguard S&P 500 ETF (VOO)	28.8%
iShares Core S&P 500 ETF (IVV)	27.1%
Invesco QQQ Trust (QQQ)	9.9%
Vanguard Mid Cap (VO)	6.0%
iShares Core S&P Mid Cap (IJH)	5.8%
iShares Core Small Cap (IJR)	4.3%
Vanguard FTSE Developed (VEA)	4.2%
iShares Core MSCI EAFE (IEFA)	4.2%
Vanguard Small Cap (VB)	3.5%
Vanguard FTSE Emerging (VWO)	3.4%

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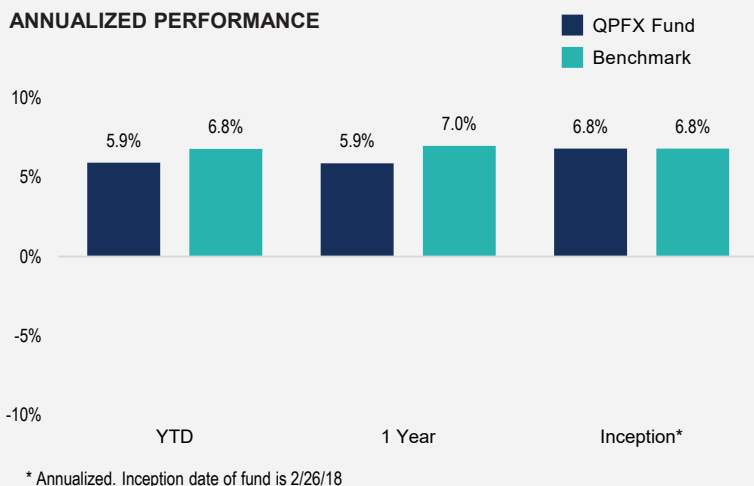
The investment objective of the T Bank Fixed Income ETF Fund is to maximize total return through a combination of current income from and capital appreciation from the underlying fixed income investments. It will generally invest the majority of its assets in exchange traded funds that represent major fixed income indices. The fund may hold ETFs whose underlying positions include domestic and foreign investment-grade corporate bonds, asset-backed securities, mortgage-backed securities, agency issues, treasuries, and sovereign debt. However, the fund may invest up to 10% of its assets in non-investment grade fixed income securities. The benchmark used for performance comparison is the Barclays Aggregate Bond Index.

**UNDERLYING ASSET CLASSES**

US Aggregate	74.2%
US Treasury	13.0%
International Aggregate	5.3%
International Government	5.0%

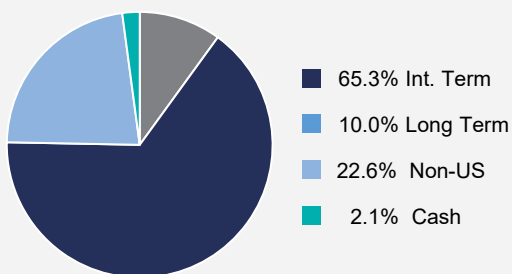
Expense Ratio: 0.18%

**ANNUALIZED PERFORMANCE**



**PORTFOLIO ANALYSIS**

**CURRENT ASSET ALLOCATION**



**LARGEST UNDERLYING INVESTMENT POSITIONS**

Investment Position	% of Assets
Vanguard Total Bond Market (BND)	38.0%
iShares Barclays Aggregate (AGG)	36.2%
iShares 20 Year Treasury (TLT)	13.0%
iShares International Aggregate (IAGG)	5.3%
SPDR International Treasury (BWX)	5.0%
Cash & Cash Equivalents	2.5%

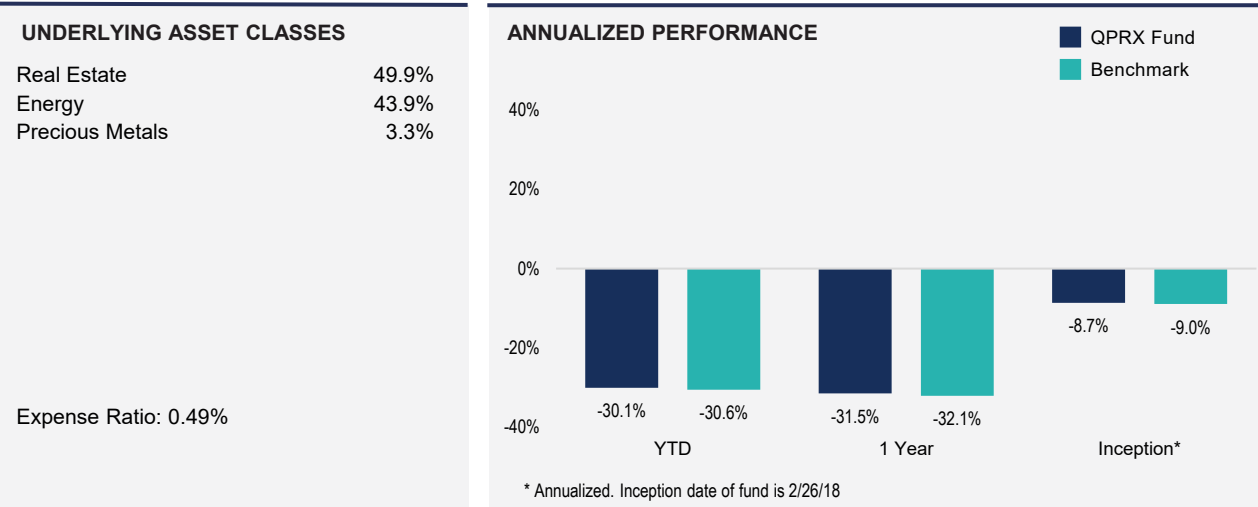
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The investment objective of the T Bank Real Asset Fund is to achieve attractive total returns over the long-term and to maximize real returns during inflationary environments by investing in real assets. The Fund defines real assets as investments in real estate companies, commodities, natural resource companies, global infrastructure companies, gold, precious metals, other currency substitutes, and master limited partnerships engaged in the production, processing, storage, and transportation of depletable natural resources and minerals. The benchmark used for performance comparison is 50% MSCI US REIT Index and 50% Alerian MLP Index.



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