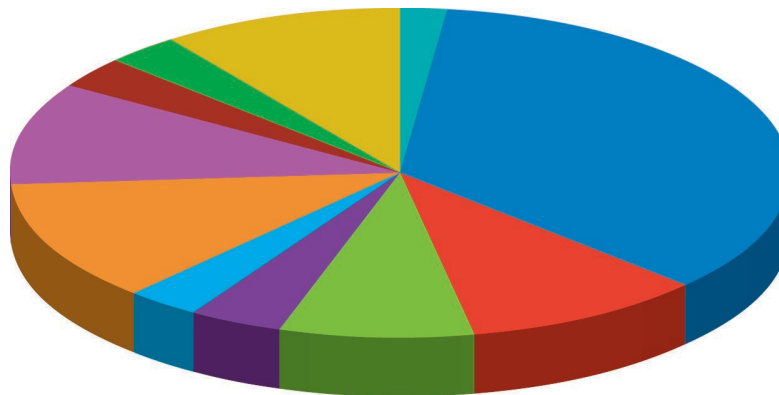


Management (www.marksgroup.com), with research provided by Alpha Investment Consulting Group (www.alpha-investment.com). In an advising role, Alpha Consulting researches and screens thousands of investments and synthesizes the results to Marks Group. The Marks Group is responsible for the final content of the portfolio. Both the manager and advisor are independent, allowing them to view investment products in an unbiased, fiduciary manner. The investment model uses a combination of index funds (passive investment), and mutual funds (active investment). The portfolio is diversified into several asset classes. To capitalize on current trends the managers may concentrate a small portion of the portfolio in a specific sector or sectors. The goal of the Investment Model is to produce results in keeping with the benchmark.

Historical Returns	2019 Q4	2019 Q3	2019 Q2	2019 Q1	YTD	2018	2017	2016
Historical				11.7%	11.7%	-9.8%	20.5%	8.2%
Benchmark				11.8%	11.8%	-8.2%	19.9%	9.4%

Annualized Returns (greater than 1 year)	2019 Q4	2019 Q3	2019 Q2	2019 Q1	YTD	1 Yr	2 Yr	3 Yr	Annualized Return Since Inception
Annualized				11.7%	11.7%	-9.8%	4.3%	5.5%	5.5%
Benchmark				11.8%	11.8%	-9.8%	4.9%	6.4%	6.4%



- 35% US Large Cap
- 10% Mid Value
- 8% Mid Growth
- 4% Small Value
- 3% Small Growth
- 12% International Value
- 10% International Growth
- 3% International Small
- 3% Emerging Markets
- 10% Bonds
- 2% Cash

The Blended Benchmark consists of 20% S&P 500, 15% Russell Mid Cap, 10% Russell 2000, 15% MSCI EAFE, 38% Bloomberg Barclays Capital U.S. Intermediate Government/Credit Bond Index, 2% FTSE 3 month T-Bill