

INVESTMENT DESCRIPTION

Data as of 12/31/2022

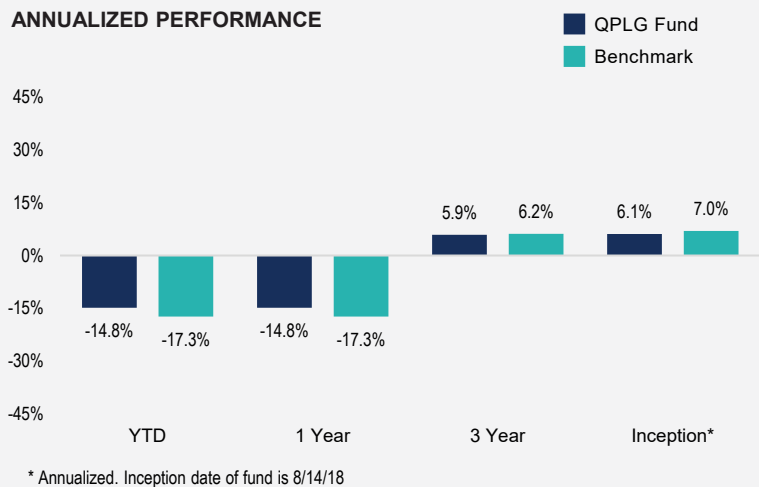
The investment objective is to achieve long-term capital appreciation. It will generally invest the majority of its assets in common stocks of companies of any size. The selected Manager may employ a wide variety of strategies in order to meet the objective. The fund may hold investments in foreign securities 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 80% S&P 1500 Index and 20% MSCI All Country World ex-U.S. Index.

MANAGER ALLOCATION

Yacktman Focused	19.6%
Aperio Group	15.6%
12 th Street Opportunity	10.8%
12 th Street Small Cap Value	9.2%
Applied Finance Valuation 50	8.9%
London Small Cap	8.7%
Polen US Growth	6.4%
OSAM International ADR	6.9%
Polen International Growth	5.5%
Hodges Small Intrinsic Value	6.3%

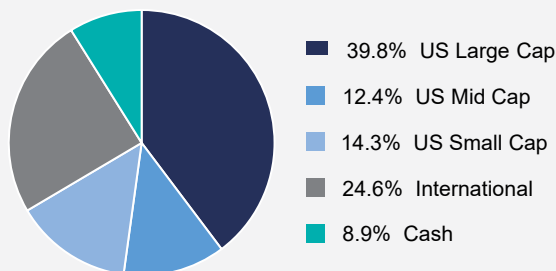
Expense Ratio: 0.68%

ANNUALIZED PERFORMANCE



PORTFOLIO ANALYSIS

CURRENT ASSET ALLOCATION



TEN LARGEST UNDERLYING INVESTMENT POSITIONS

Investment Position	% of Assets
Berry Global (BERY)	2.1%
Microsoft (MSFT)	2.0%
Clean Harbors (CLH)	1.7%
Bollere (BOIVF)	1.6%
Graphic Packaging (GPK)	1.4%
LKQ Corp (LKQ)	1.4%
Apple Computer (AAPL)	1.2%
Alphabet Inc (GOOG)	1.2%
Canadian Natural Resources (CNQ)	1.1%
Dollar General (DG)	1.0%

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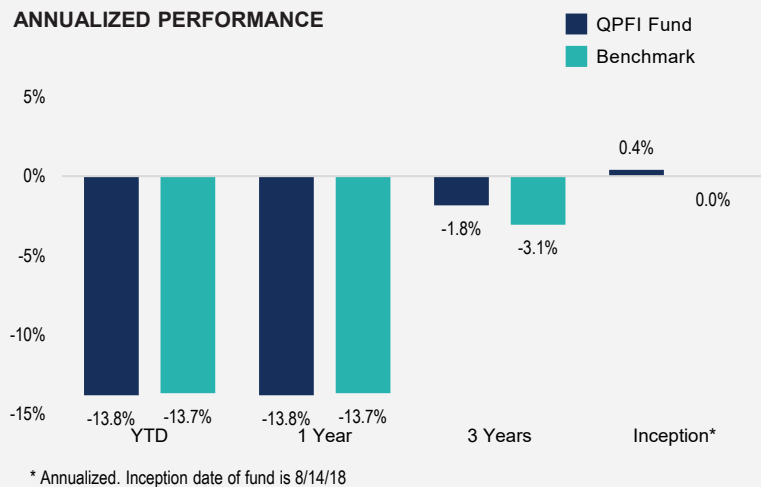
The fund's investment objective is to maximize total return to the investor through a combination of current income from and capital appreciation from the underlying fixed income investments. The fund invests primarily in a diversified portfolio of domestic and foreign corporate bonds, asset-backed securities, 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 80% Bloomberg Barclays US Aggregate Bond Index and 20% Bloomberg Barclays Global Aggregate Bond Index.

TARGET MANAGER ALLOCATION

PIMCO Total Return	61.9%
DoubleLine Core Fixed Income	19.1%
Guggenheim Total Return	19.0%

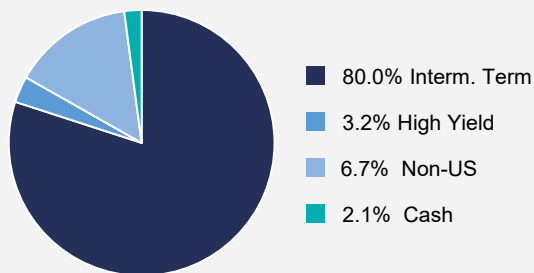
Expense Ratio: 0.45%

ANNUALIZED PERFORMANCE



PORTFOLIO ANALYSIS

CURRENT ASSET ALLOCATION



TEN LARGEST UNDERLYING INVESTMENT POSITIONS

Investment Position	% of Assets
DoubleLine Core Fixed Income (DBLFX)	18.7%
Guggenheim Total Return (GIBIX)	18.6%
PIMCO PAPS Investment Grade	15.3%
PIMCO PAPS Short Term FLTG	12.1%
PIMCO PAPS Government	9.8%
PIMCO PAPS Mortgage 474	8.7%
PIMCO PAPS Asset Backed Securities	8.5%
PIMCO PAPS International 109	4.1%
PIMCO PAPS Emerging 138	2.6%
PIMCO PAPS Municipal Sector 489	0.7%

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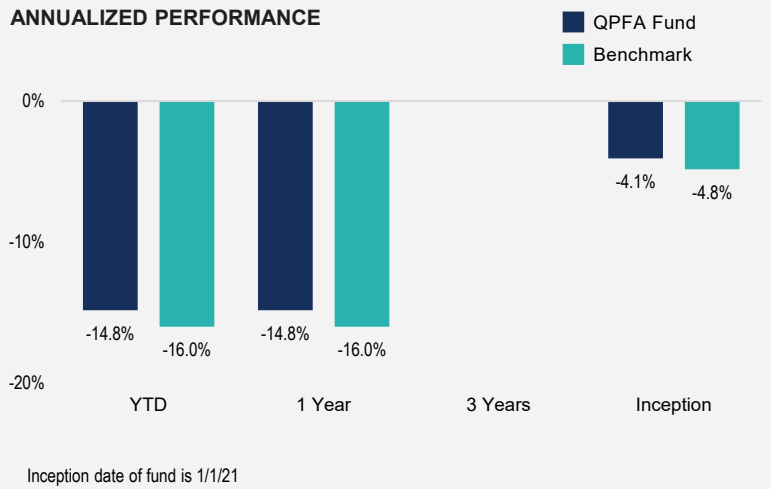
The investment objective of the T Bank International Equity Fund is to achieve long-term capital appreciation through exposure to non-U.S. equity markets. It will generally invest the majority of its assets in exchange traded funds that represent foreign equity indices. The fund may hold ETFs representing equity indices of any market cap, any investment style, and any country outside of the United States. 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 the MSCI All Country World ex-US NTR Index.

UNDERLYING INDUSTRIES

Financials	19.18%
Industrials	14.08%
Information Technology	11.27%
Consumer Discretionary	10.98%
Health Care	9.73%
Materials	8.66%
Consumer Staples	8.05%
Energy	5.95%
Communication Services	5.41%
Real Estate	3.54%
Utilities	3.15%

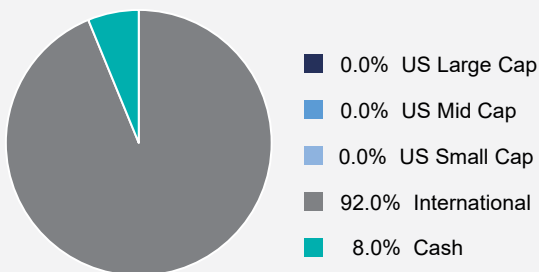
Expense Ratio: 0.15%

ANNUALIZED PERFORMANCE



PORTFOLIO ANALYSIS

CURRENT ASSET ALLOCATION



LARGEST UNDERLYING INVESTMENT POSITIONS

Investment Position	% of Assets
Vanguard FTSE Developed (VEA)	80.3%
Vanguard FTSE Emerging (VWO)	11.7%

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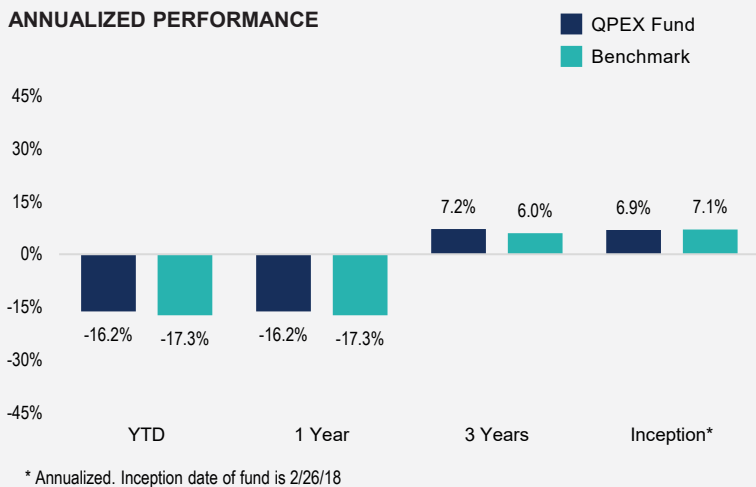
The investment objective of the T Bank Equity ETF Fund is to achieve a balance of long-term capital appreciation with some income. It will generally invest the majority of its assets in exchange traded funds that represent major equity indices. The fund may hold ETFs representing equity indices of any 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 80% S&P 1500 Index and 20% MSCI All Country World ex-U.S. Index.

UNDERLYING INDUSTRIES

Information Technology	21.43%
Health Care	13.48%
Financials	13.21%
Consumer Discretionary	11.26%
Industrials	10.43%
Consumer Staples	6.74%
Communication Services	6.74%
Energy	5.47%
Materials	4.36%
Real Estate	3.57%
Utilities	3.30%

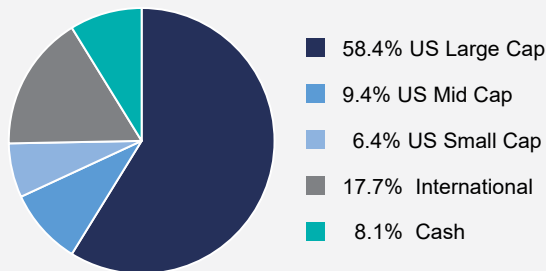
Expense Ratio: 0.14%

ANNUALIZED PERFORMANCE



PORTFOLIO ANALYSIS

CURRENT ASSET ALLOCATION



LARGEST UNDERLYING INVESTMENT POSITIONS

Investment Position	% of Assets
iShares Core S&P 500 ETF (IVV)	29.2%
Vanguard S&P 500 ETF (VOO)	29.2%
Vanguard FTSE Developed (VEA)	7.3%
iShares Core MSCI EAFE (IEFA)	7.3%
iShares Core S&P Mid Cap (IJH)	4.9%
Vanguard Mid Cap (VO)	4.5%
iShares Core Small Cap (IJR)	3.7%
Vanguard FTSE Emerging (VWO)	3.1%
Vanguard Small Cap (VB)	2.7%

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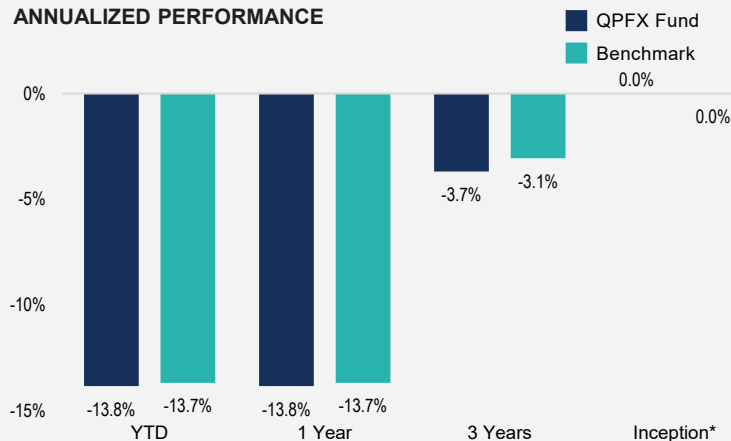
The investment objective of the T Bank Fixed Income ETF Fund is to maximize total return through a combination of current income from and capital appreciation from the underlying fixed income investments. It will generally invest the majority of its assets in exchange traded funds that represent major 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 80% Bloomberg Barclays US Aggregate Bond Index and 20% Bloomberg Barclays Global Aggregate Bond Index.

UNDERLYING ASSET CLASSES

US Aggregate	77.5%
International Aggregate	7.8%
International Government	8.5%
US Treasury	3.0%
Cash	3.2%

Expense Ratio: 0.16%

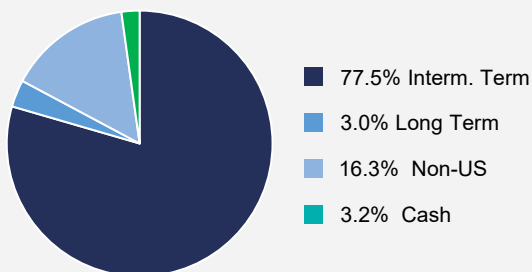
ANNUALIZED PERFORMANCE



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

PORTFOLIO ANALYSIS

CURRENT ASSET ALLOCATION



LARGEST UNDERLYING INVESTMENT POSITIONS

Investment Position	% of Assets
Vanguard Total Bond Market (BND)	38.8%
iShares Barclays Aggregate (AGG)	38.7%
SPDR International Treasury (BWV)	8.5%
iShares International Aggregate (IAGG)	7.8%
iShares 20 Year Treasury (TLT)	3.0%

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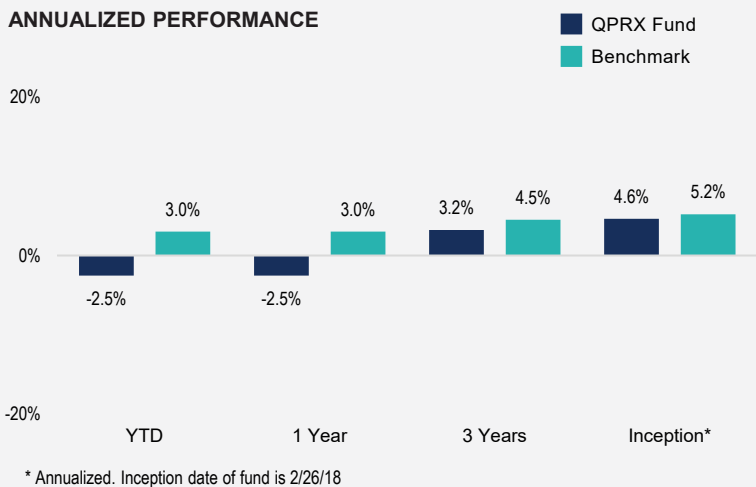
The investment objective of the T Bank Real Asset Fund is to achieve attractive total returns over the long-term and to maximize real returns during inflationary environments by investing in real assets. The Fund defines real assets as investments in real estate companies, commodities, natural resource 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.

UNDERLYING ASSET CLASSES

Energy	46.2%
Real Estate	52.0%
Cash	1.8%

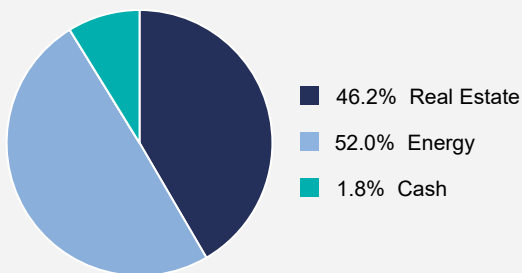
Expense Ratio: 0.50%

ANNUALIZED PERFORMANCE



PORTFOLIO ANALYSIS

CURRENT ASSET ALLOCATION



LARGEST UNDERLYING INVESTMENT POSITIONS

Investment Position	% of Assets
Alerian MLP (AMLPL)	23.9%
Global X MLP (MLPA)	23.7%
iSharesCore US REIT (USRT)	23.2%
Vanguard REIT (VNQ)	23.0%
First Trust North America Energy (EMLP)	4.4%

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