EFS® ADVISORS

Navigating Your Financial Future

EFS ADVISORS CHOICE PROGRAM

ACTIVE MANAGEMENT PROCESS

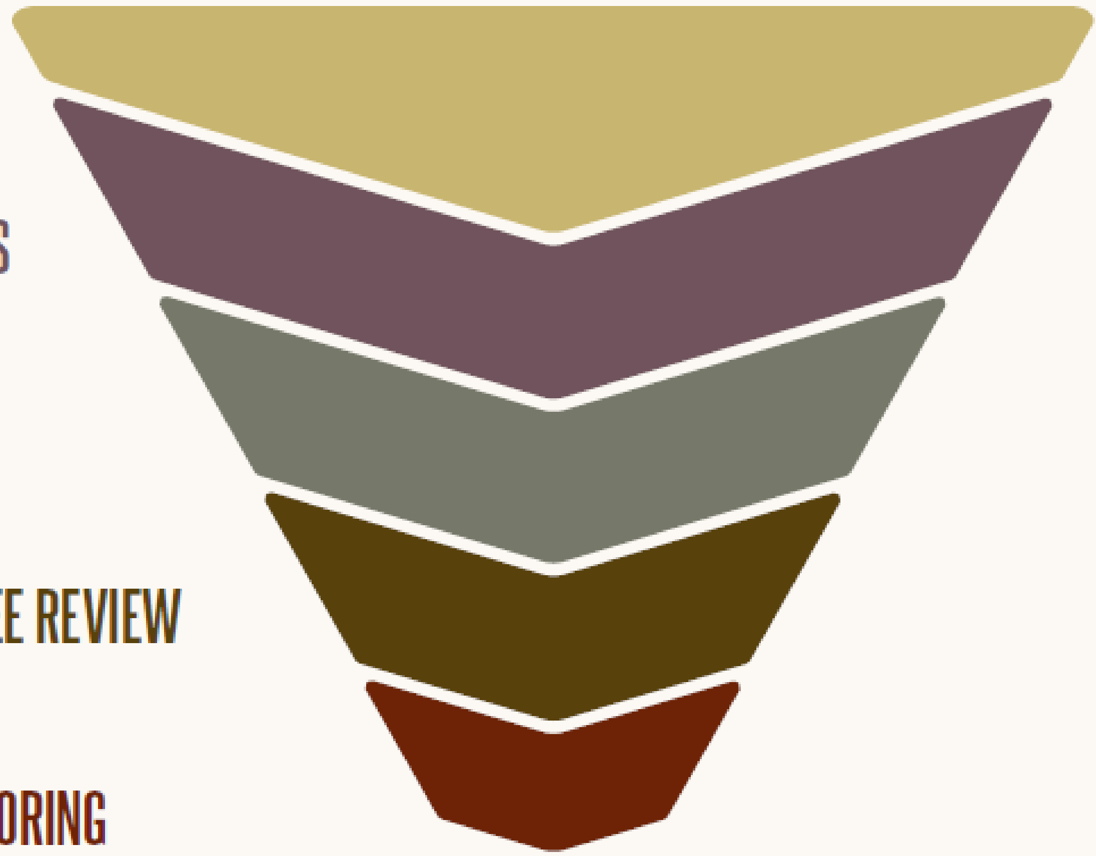
SCREENING OF FUND UNIVERSE

QUANTITATIVE ANALYSIS

QUALITATIVE ANALYSIS

INVESTMENT COMMITTEE REVIEW

ACTIVE PORTFOLIO MANAGEMENT & MONITORING



RECOMMENDED FUNDS BY STYLE BOX

	VALUE	BLEND	GROWTH
LARGE	PFPWX– Parnassus Endeavor SFLNX– Schwab Fundamental US Lrg	FXAIX– Fidelity 500 Index XLSR– SPDR SSgA US Sector Rotation	NASDX– Shelton Nasdaq 100 Index TBCIX– T Rowe Price Blue Chip Growth
MEDIUM	FIDFX– Fidelity Adv Mid Cap Value VMVAX– Vanguard Mid Cap Value Index	CSMUX- Carillon Scout Mid Cap FSMDX- Fidelity Mid Cap Index	HRAUX– Carillon Eagle Mid Cap Gr VXF– Vanguard Ext Market ETF
SMALL	VSIAX– Vanguard Small Cap Value Index	CSPYX– Columbia Small Cap Index	CCALX– Conestoga Small Cap Inv

SPECIALTY FUNDS

DDLS- WisdomTree Dyn Ccy Hedged Intl SmCap Eq
VWILX– Vanguard Intl Growth
VRISX– Virtus KAR Intl Small Cap

EXCHANGE TRADED FUNDS

VTI—Vanguard Total Stock Mkt Index
SCHA– Schwab US Small Cap
VEU—Vanguard All World Index
VO– Vanguard Mid Cap

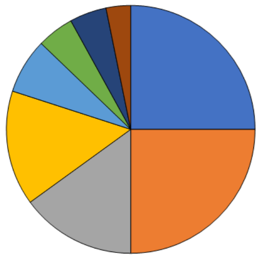
BOND FUNDS

GIBRX– Guggenheim Total Return Bond
DDTRX—Doubleline Total Return
FBNRX—Templeton Global Bond
BND– Vanguard Total Bond Market

Recommended Portfolios

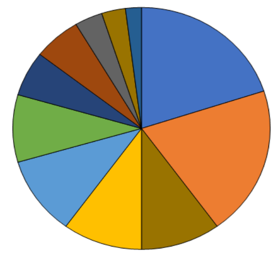
Conservative

- Vanguard Treasury Money Market - 25%
- Janus Henderson AAA CLO ETF - 25%
- Guggenheim Total Return Bond - 15%
- iShares Yield Optimized Bond ETF - 15%
- Parnassus Value Equity - 7.2%
- Vanguard Mid-Cap Value Index - 4.8%
- Fidelity 500 Index - 4.8%
- Fidelity Mid Cap Index - 3.2%



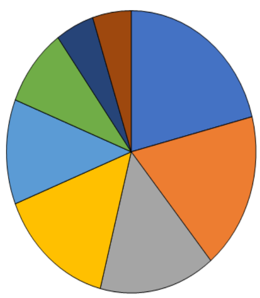
Conservative-Moderate

- Vanguard Treasury Money Market - 20%
- Janus Henderson AAA CLO ETF - 20%
- Guggenheim Total Return Bond - 10%
- iShares Yield Optimized Bond - 10%
- Fidelity 500 Index - 10.5%
- Fidelity Mid Cap Index - 9%
- SPDR MSCI EAFE StrategicFactors ETF - 6%
- FullerThaler Behavioral Sm-Cp Eq - 6%
- Parnassus Value Equity - 3.5%
- Vanguard Mid-Cap Value Index - 3%
- Vanguard Small Cap Value Index - 2%



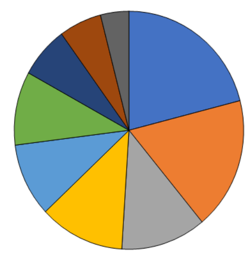
Moderate

- Fidelity 500 Index - 21%
- Fidelity Mid Cap Index - 18%
- Janus Henderson AAA CLO ETF - 15%
- Vanguard Treasury Money Market - 15%
- FullerThaler Behavioral Sm-Cp Eq - 12%
- SPDR MSCI EAFE StrategicFactors ETF - 9%
- iShares Yield Optimized Bond - 5%
- Guggenheim Total Return Bond - 5%



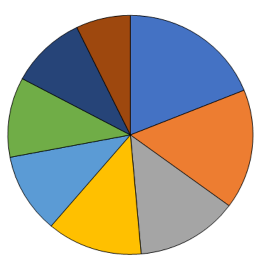
Moderate-Growth

- Fidelity 500 Index - 21%
- Fidelity Mid Cap Index - 18%
- FullerThaler Behavioral Sm-Cp Eq - 12%
- SPDR MSCI EAFE StrategicFactors ETF - 12%
- Janus Henderson AAA CLO ETF - 10%
- Vanguard Treasury Money Market - 10%
- Vanguard Growth ETF - 7%
- Carillion Eagle Mid Cap Growth - 6%
- Conestoga Small Cap - 4%



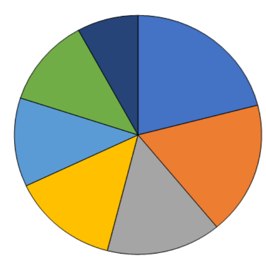
Growth

- Fidelity 500 Index - 18.9%
- Carillon Eagle Mid Cap Growth - 16.2%
- SPDR MSCI EAFE StrategicFactors - 13.5%
- Vanguard Growth ETF - 12.6%
- Conestoga Small Cap - 10.8%
- Fidelity Mid Cap Index - 10.8%
- Janus Henderson AAA CLO ETF - 10%
- FullerThaler Behavioral Sm-Cp Eq - 7.2%



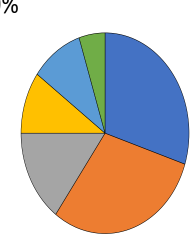
Aggressive Growth

- Vanguard Growth ETF - 21%
- Carillon Eagle Mid Cap Growth - 18%
- SPDR MSCI EAFE StrategicFactors ETF - 15%
- Fidelity 500 Index - 14%
- Conestoga Small Cap - 12%
- Fidelity Mid Cap Index - 12%
- FullerThaler Behavioral Sm-Cp Eq - 8%



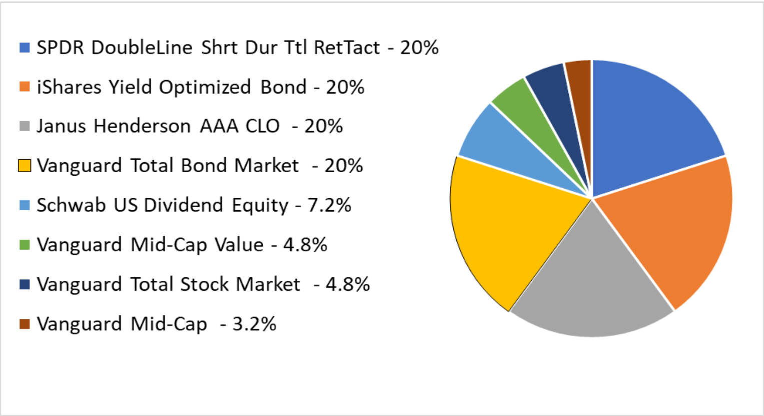
Socially Responsible

- Fuller & Thaler Behavioral Sm Cap Equity R6 - 30%
- Calvert US Mid Cap Core Respons Index - 30%
- Parnassus Endeavor Instl - 15%
- Amana Growth Instl - 10%
- Green Century MSCI Intl Indx Instl - 10%
- Calvert Emerging Markets Equity R6 - 5%

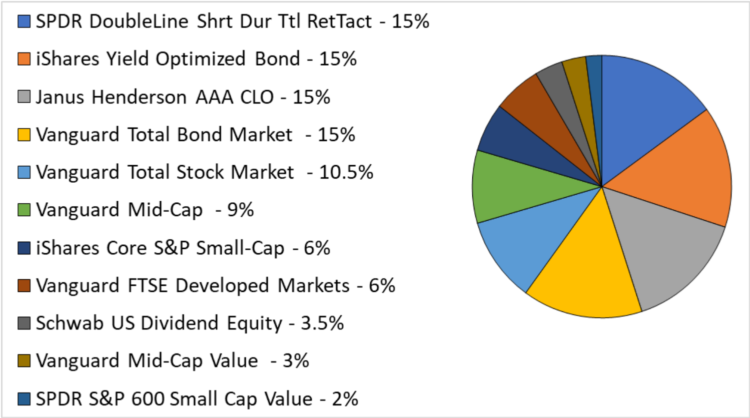


Recommended Portfolios

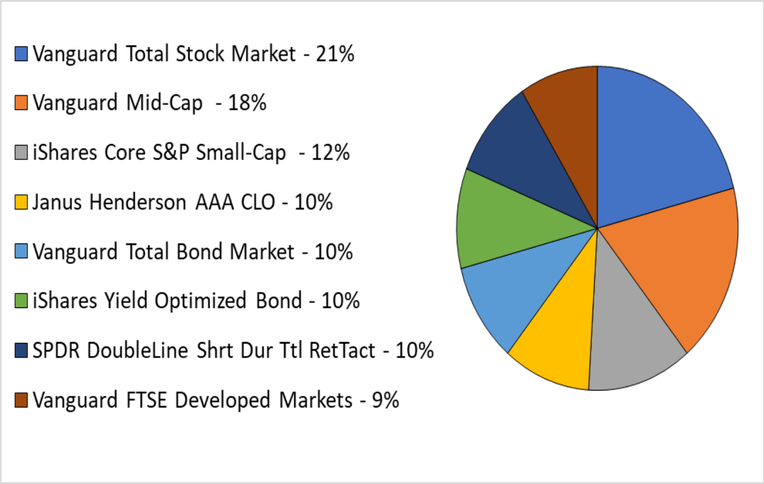
Index ETF- Conservative



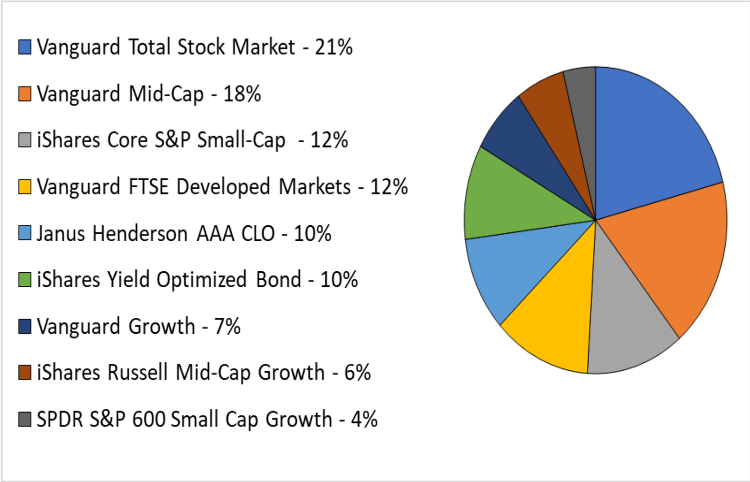
Index ETF- Conservative Moderate



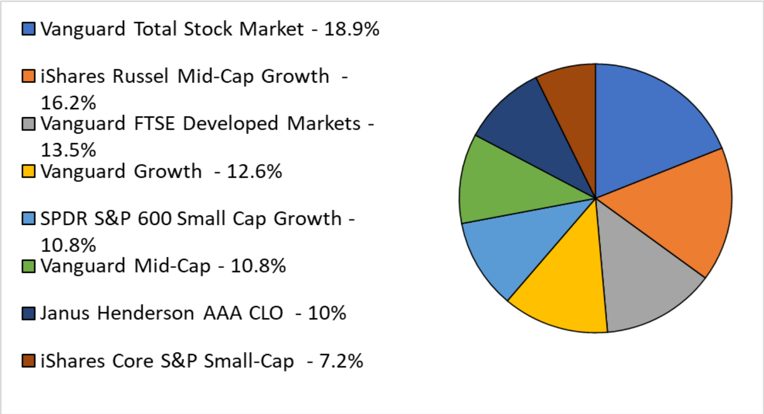
Index ETF-Moderate



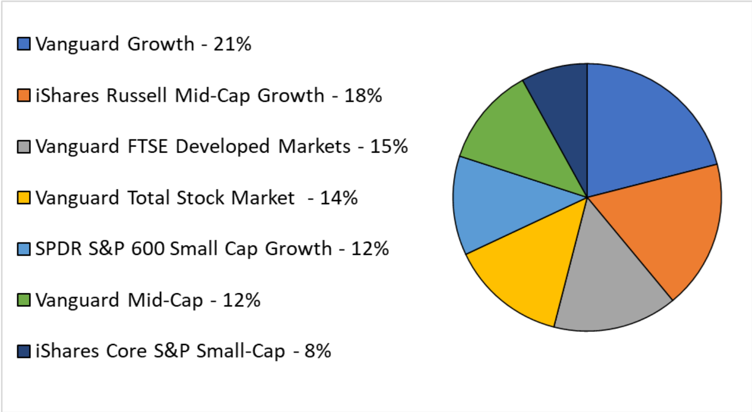
Index ETF– Moderate– Growth



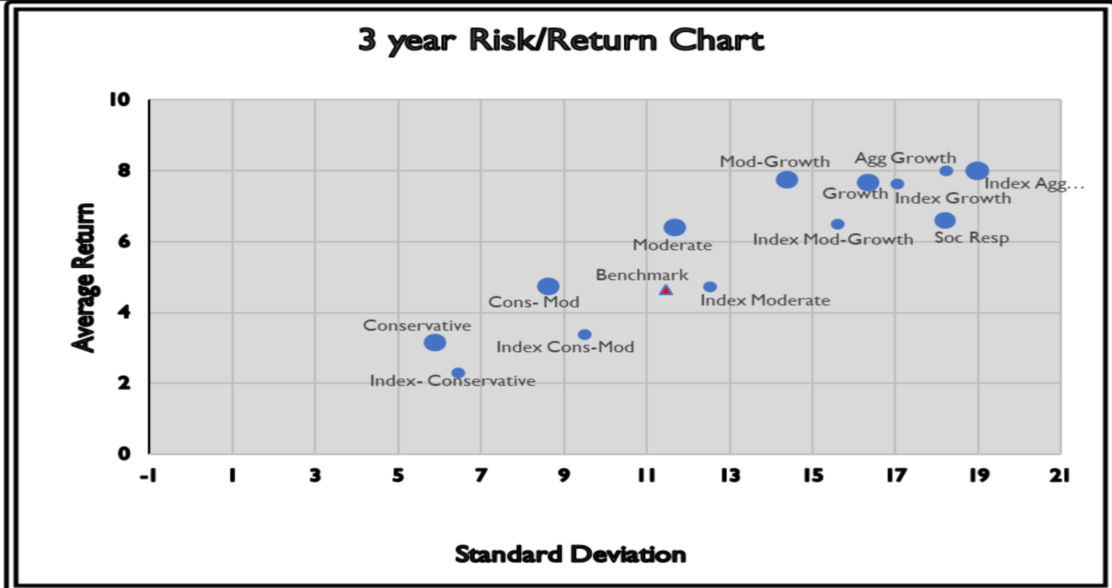
Index ETF-Growth



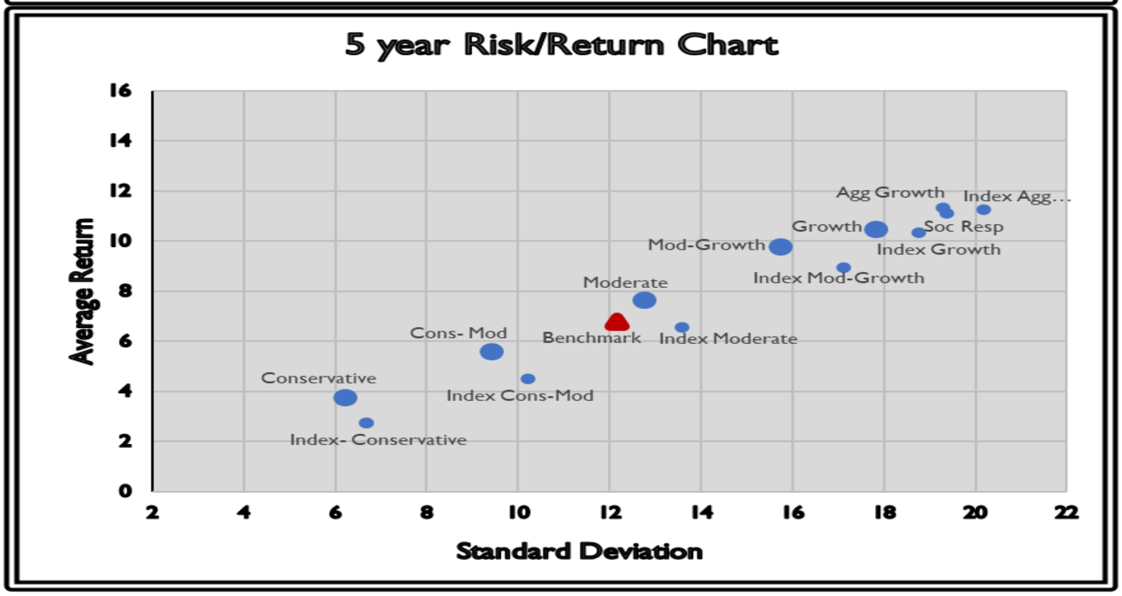
Index ETF– Aggressive Growth



Modern Portfolio Theory



Conservative	5.88	3.15
Cons- Mod	8.61	4.74
Moderate	11.67	6.4
Mod-Growth	14.38	7.75
Growth	16.33	7.67
Agg Growth	18.23	8.01
Soc Resp	18.2	6.59
Index- Conservative	6.45	2.29
Index Cons-Mod	9.5	3.39
Index Moderate	12.53	4.73
Index Mod-Growth	15.59	6.49
Index Growth	17.05	7.64
Index Agg Growth	18.98	8
Benchmark	11.47	4.63



Conservative	6.22	3.75
Cons- Mod	9.41	5.59
Moderate	12.77	7.64
Mod-Growth	15.73	9.79
Growth	17.84	10.47
Agg Growth	19.28	11.32
Soc Resp	19.38	11.13
Index- Conservative	6.7	2.73
Index Cons-Mod	10.22	4.52
Index Moderate	13.57	6.58
Index Mod-Growth	17.12	8.96
Index Growth	18.75	10.36
Index Agg Growth	20.17	11.28
Benchmark	12.18	6.78

Our advisory fees are structured on a **tier-based schedule**, with the highest annual fee being **1.04%** of assets under management. Actual fees may vary depending on portfolio size and specific client arrangements. These fees, along with other factors such as market conditions and individual investment choices, may impact overall returns. Additional costs, including but not limited to fund expenses and transaction fees, may also apply.

DFA Global Allocation 60/40 is a portfolio that seeks total return through capital appreciation and current income. It consists of 60% equity securities and 40% fixed income securities and was selected as a benchmark for its similarity in holdings to model portfolios created by EFS Advisors.