

ACTIVE MANAGEMENT PROCESS

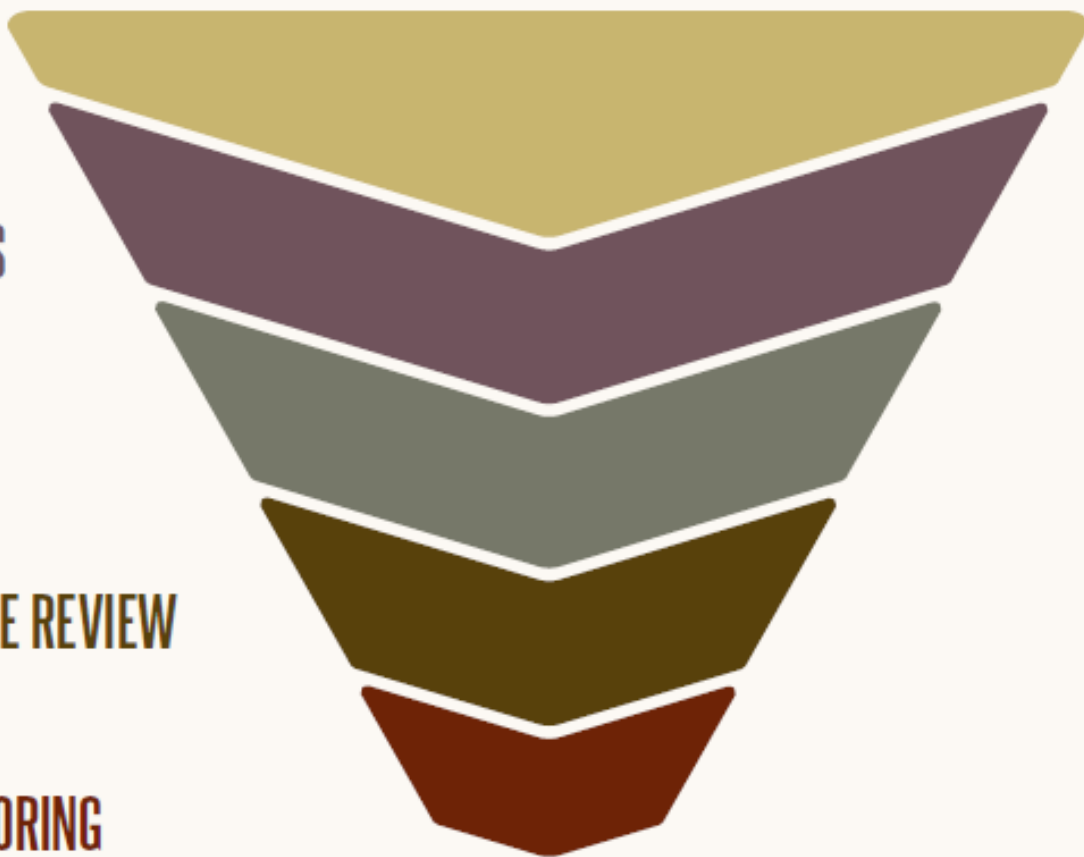
SCREENING OF
FUND UNIVERSE

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

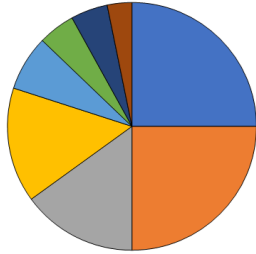
BOND FUNDS

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

Recommended Portfolios

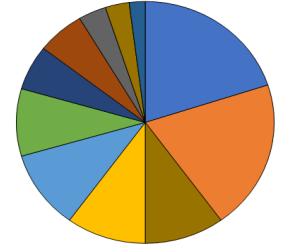
Conservative

- 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%



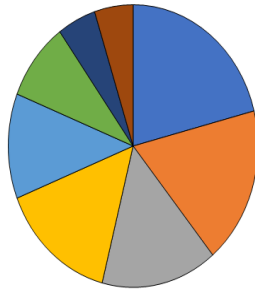
Conservative-Moderate

- 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%



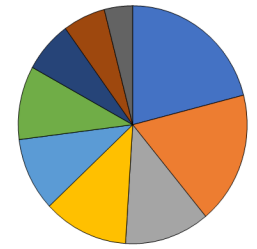
Moderate

- 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%



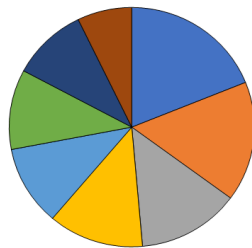
Moderate-Growth

- 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%



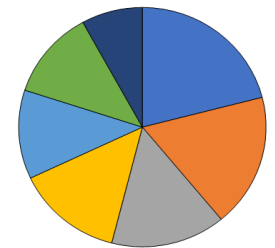
Growth

- Fidelity 500 Index - 18.9%
- Carillion 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%



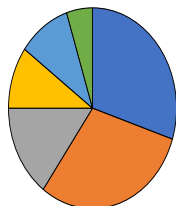
Aggressive Growth

- Vanguard Growth ETF - 21%
- Carillion 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%



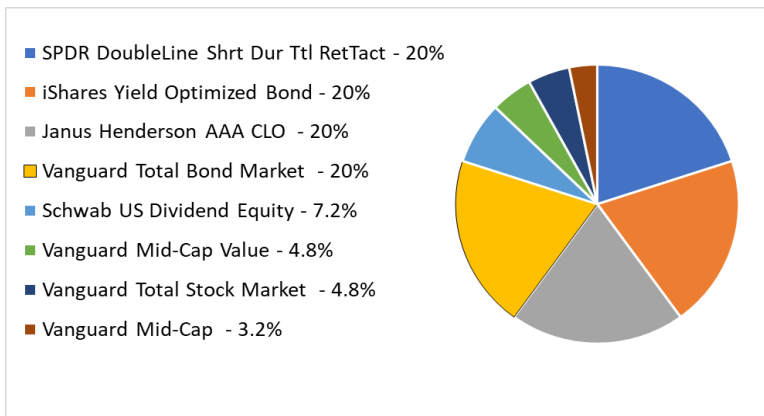
Socially Responsible

- 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%

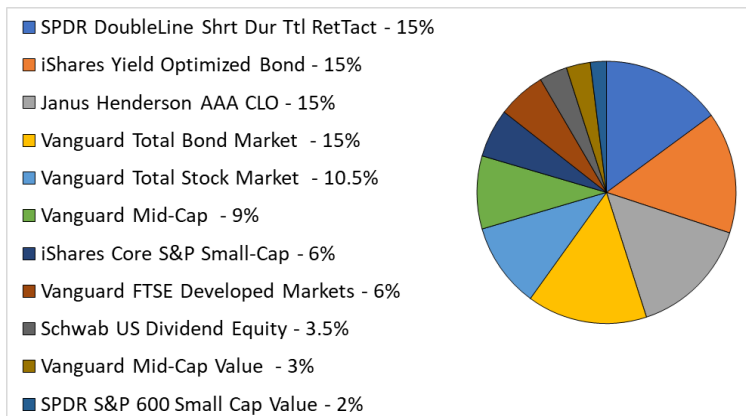


Recommended Portfolios

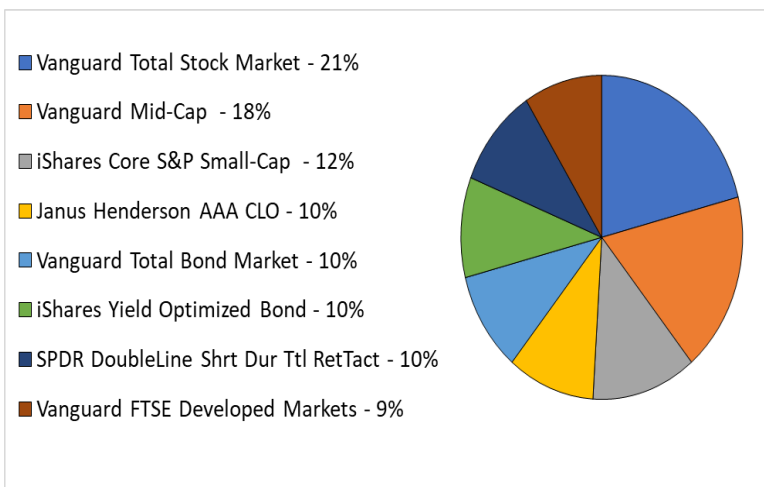
Index ETF- Conservative



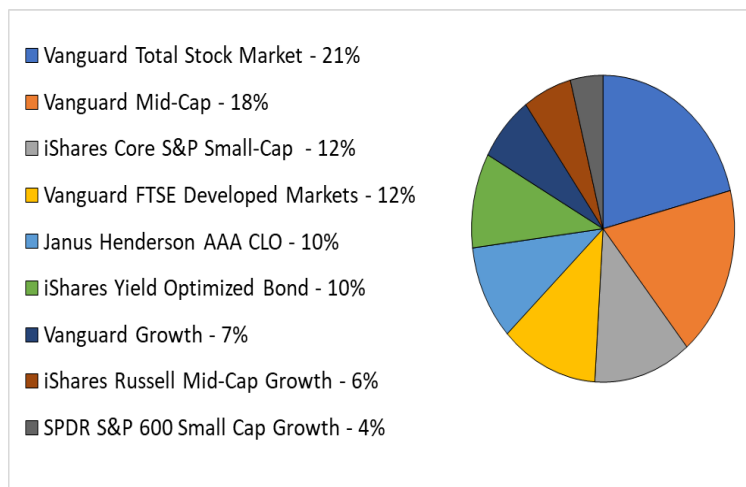
Index ETF- Conservative Moderate



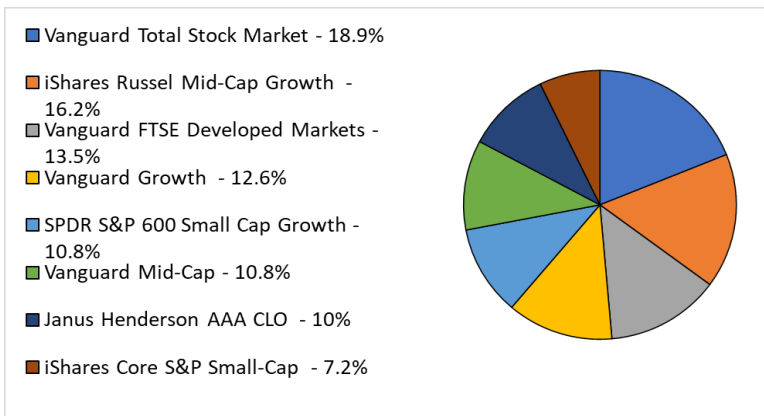
Index ETF-Moderate



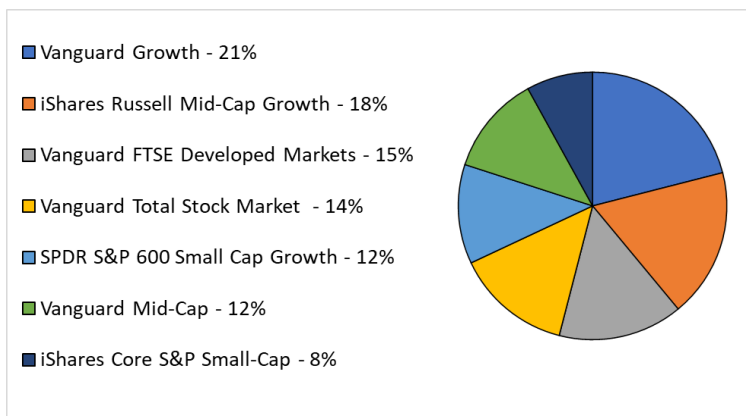
Index ETF- Moderate- Growth



Index ETF-Growth

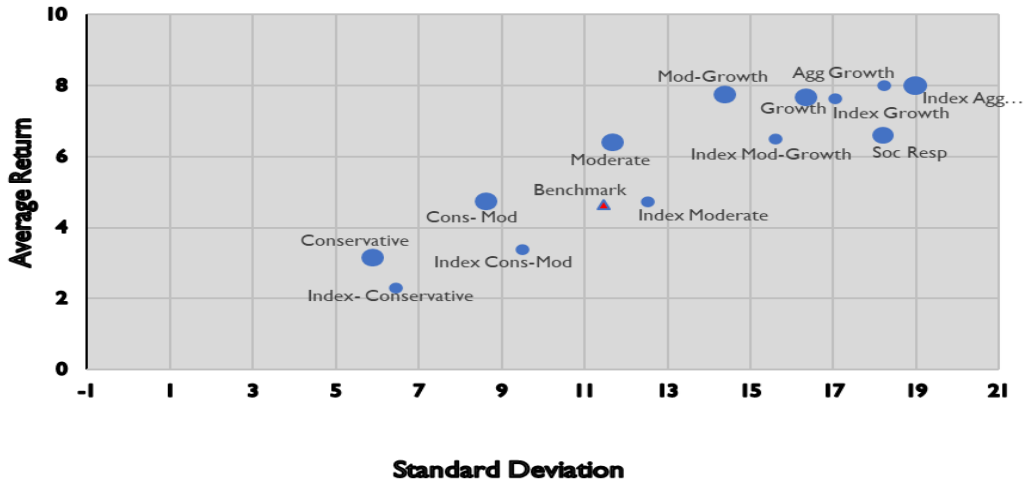


Index ETF- Aggressive Growth



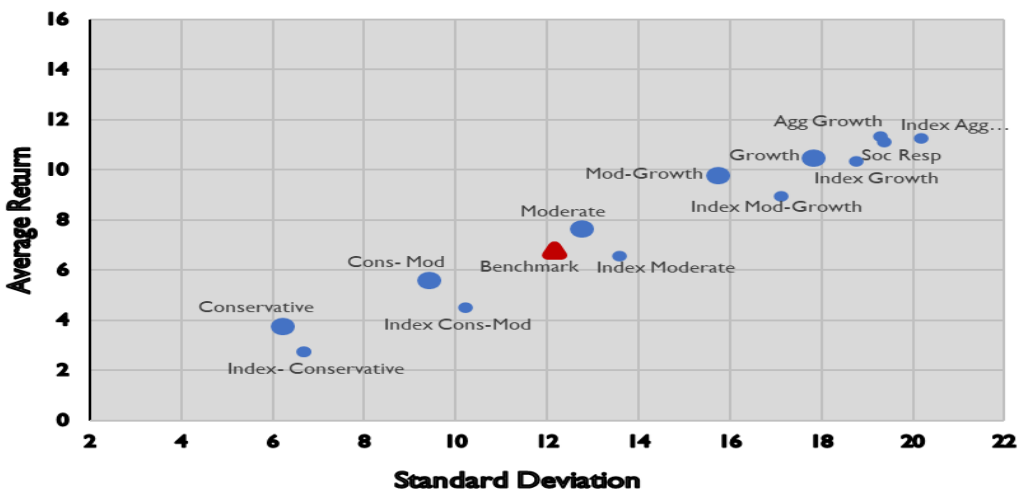
Modern Portfolio Theory

3 year Risk/Return Chart



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

5 year Risk/Return Chart



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

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