

ACTIVE MANAGEMENT PROCESS

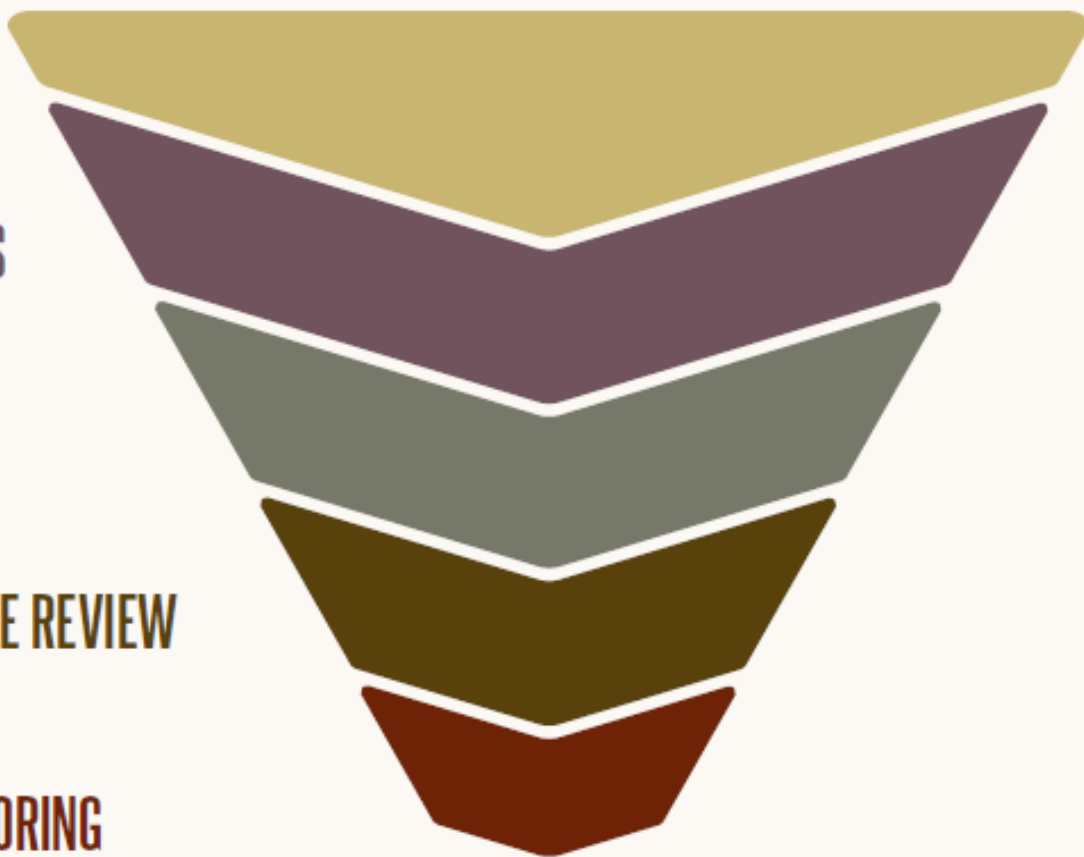
SCREENING OF
FUND UNIVERSE

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

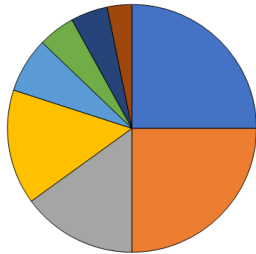
BOND FUNDS

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

Recommended Portfolios

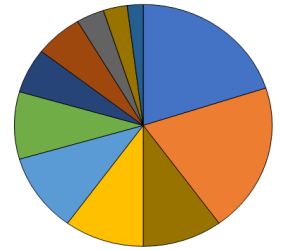
Conservative

- 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%



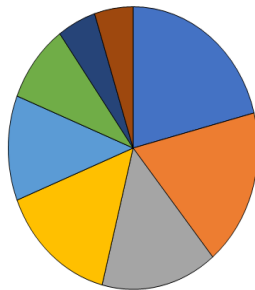
Conservative-Moderate

- 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%



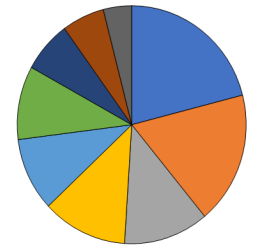
Moderate

- 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%



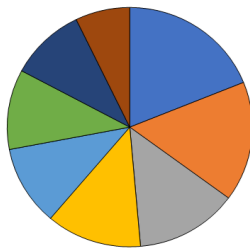
Moderate-Growth

- 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%



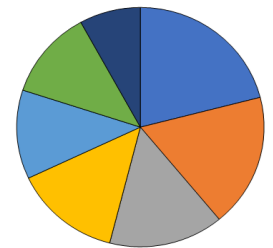
Growth

- 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%



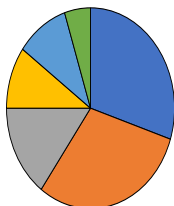
Aggressive Growth

- 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%



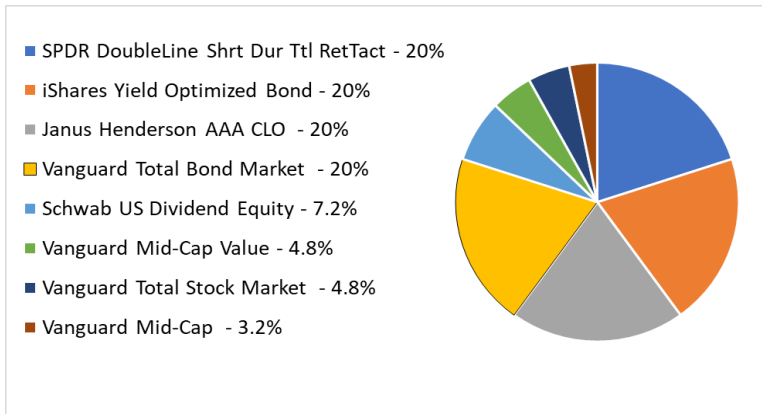
Socially Responsible

- 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%

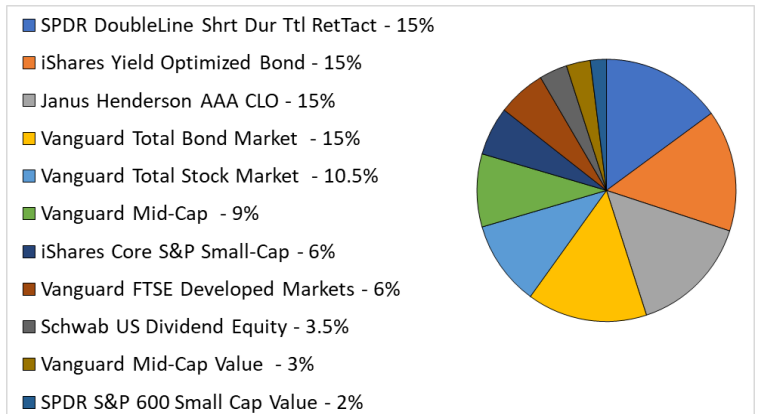


Recommended Portfolios

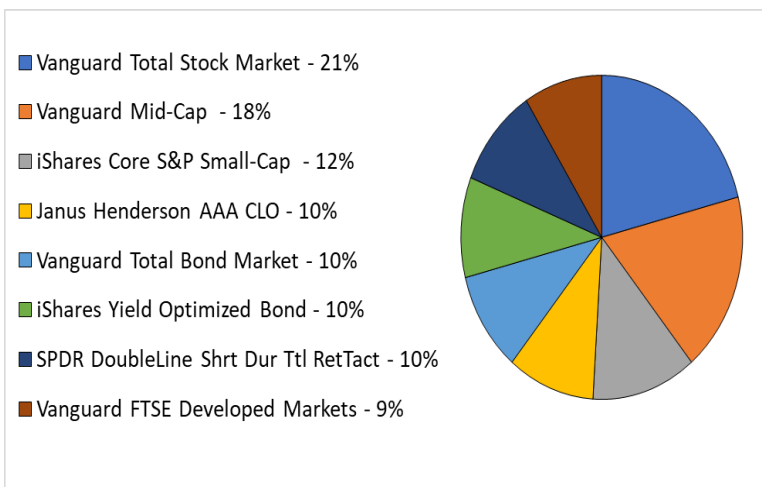
Index ETF- Conservative



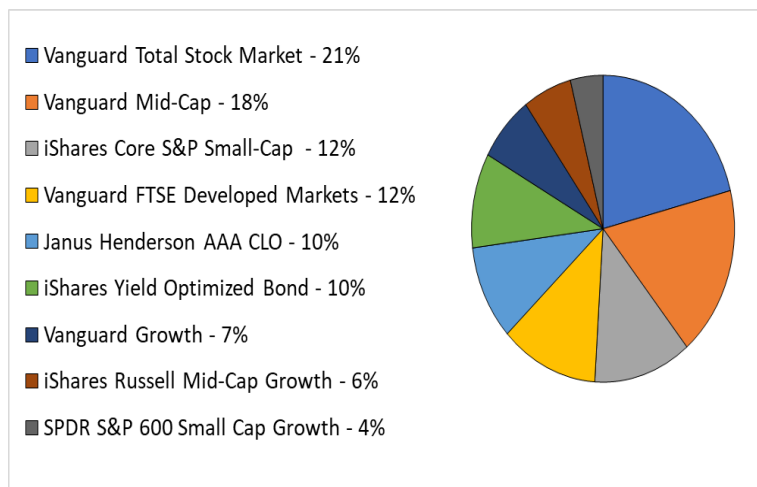
Index ETF- Conservative Moderate



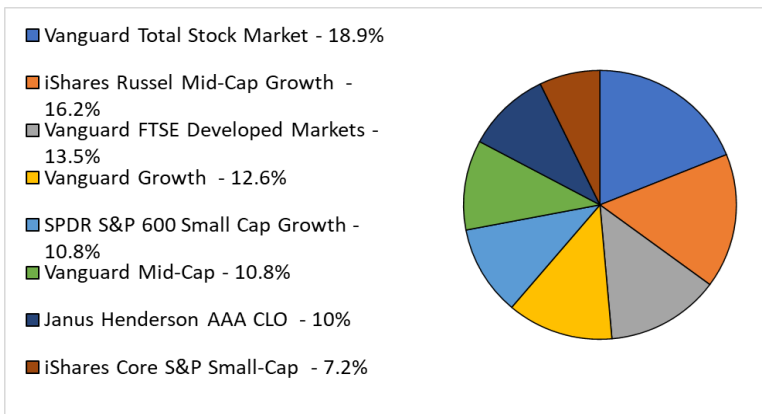
Index ETF-Moderate



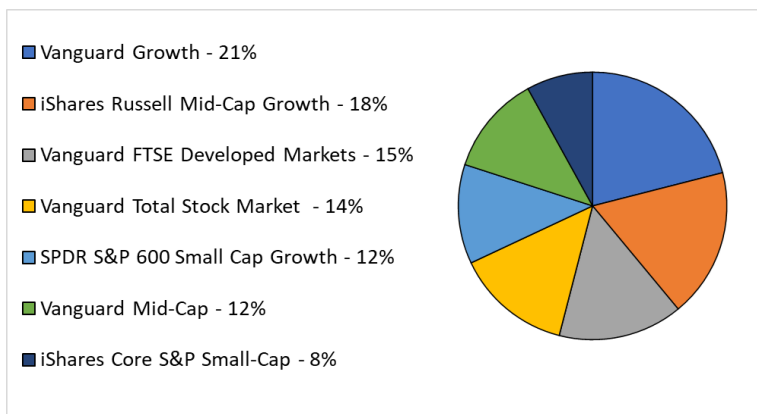
Index ETF- Moderate- Growth



Index ETF-Growth

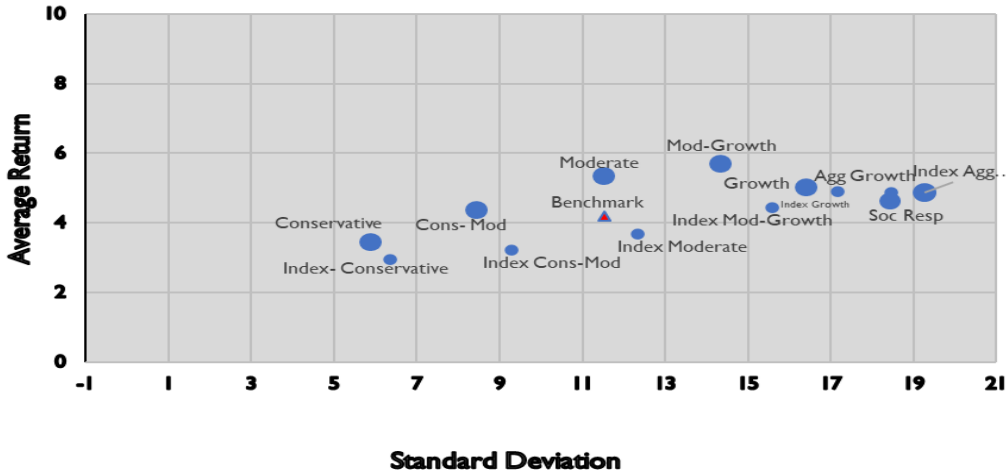


Index ETF- Aggressive Growth



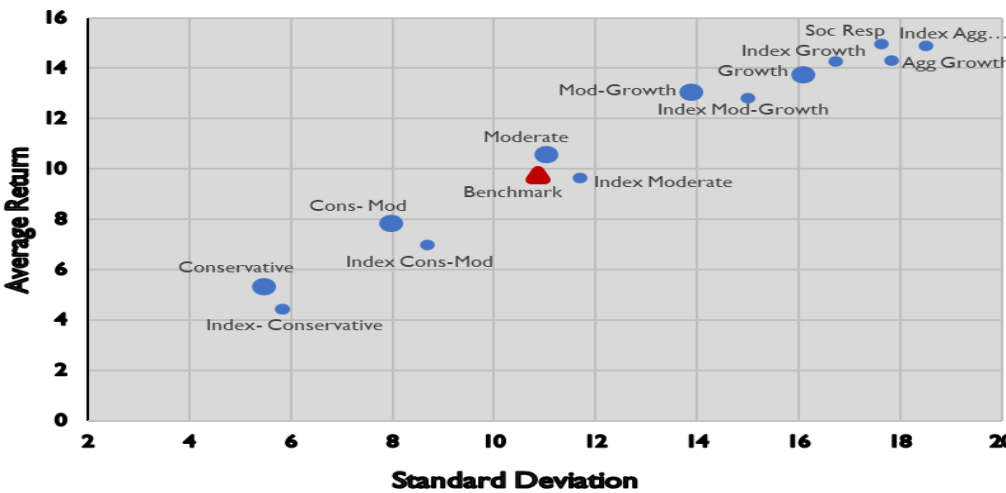
Modern Portfolio Theory

3 year Risk/Return Chart



Conservative	5.87	3.44
Cons- Mod	8.43	4.37
Moderate	11.52	5.35
Mod-Growth	14.32	5.71
Growth	16.4	5.01
Agg Growth	18.47	4.88
Soc Resp	18.44	4.62
Index- Conservative	6.36	2.94
Index Cons-Mod	9.29	3.22
Index Moderate	12.34	3.68
Index Mod-Growth	15.57	4.44
Index Growth	17.17	4.91
Index Agg Growth	19.27	4.86
Benchmark	11.53	4.17

5 year Risk/Return Chart



Conservative	5.46	5.31
Cons- Mod	7.97	7.82
Moderate	11.02	10.58
Mod-Growth	13.88	13.05
Growth	16.08	13.75
Agg Growth	17.82	14.3
Soc Resp	17.63	14.97
Index- Conservative	5.85	4.42
Index Cons-Mod	8.68	6.98
Index Moderate	11.69	9.65
Index Mod-Growth	15	12.81
Index Growth	16.74	14.26
Index Agg Growth	18.5	14.88
Benchmark	10.88	9.74

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