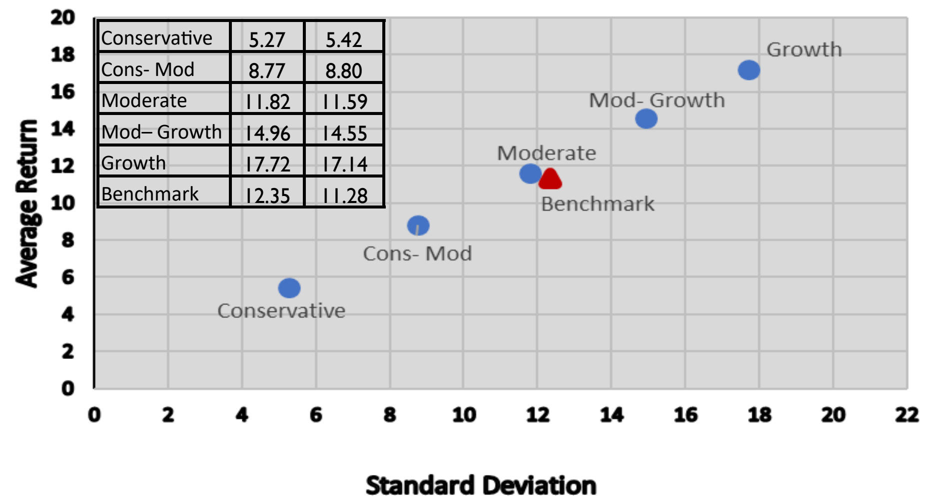
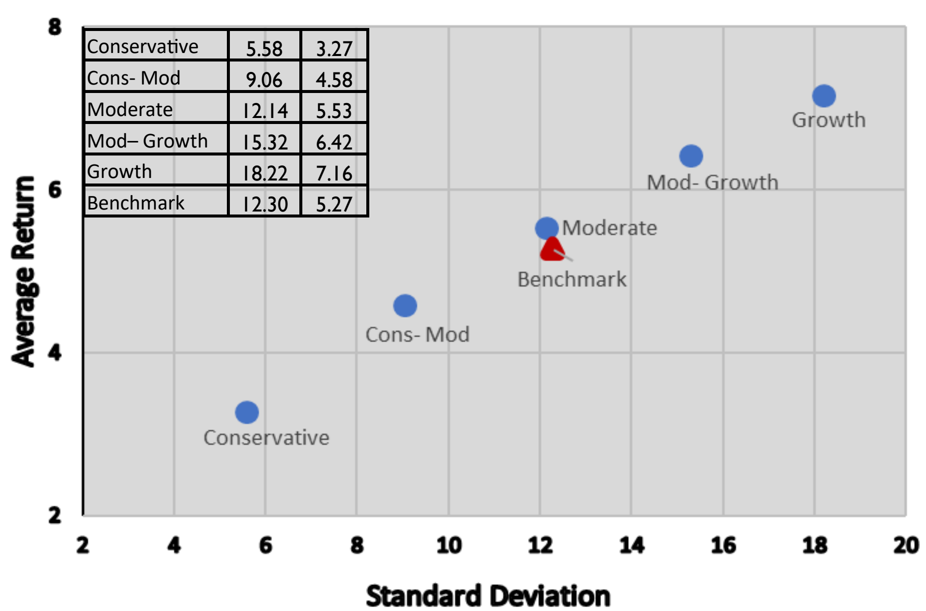
Modern Portfolio Theory

3 year Risk/Return Chart



5 year Risk/Return Chart



DFA Global Allocation 60/40 is a portfolio that seeks total return through capital appreciation and current income. It consists

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Diversification does not assure against market loss.

**A money market fund, if included in your portfolio, is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. Although the fund seeks to preserve the value of your investment at $1.00 per share, it is possible to lose money by investing in this fund.

Investing in derivative instruments as part of its investment strategy may involve certain costs and risks such as liquidity risk, interest rate risk, market risk, credit risk, management risk and the risk that the fund could not close out a position when it would be most advantageous to do so.

The information contained herein is not intended to be personalized investment advise. The information contained herein is based upon a hypothetical investor's time horizon for reaching a retirement goal and risk tolerance and assumes retirement at age 65. It does not take into account your income level, account balance, or other financial resources. You should consider your other assets, income and investments in addition to your plan account. Please contact a professional financial advisor prior to adopting any investment alternative for your plan account.

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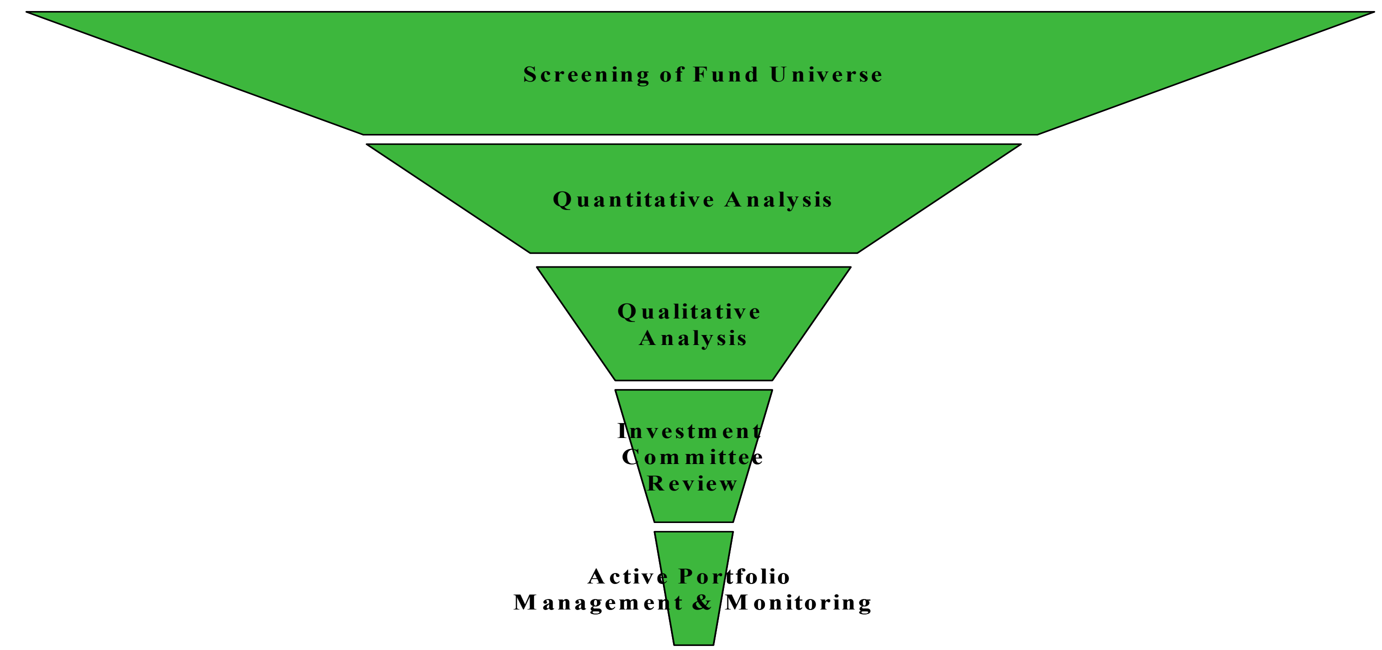
Navigating Your Financial Future

Client Questionnaire

Active Management Process



Committee Review Funds by Style Box

	Value	Blend	Growth
Large	TWEIX- Amer Cent Eq Inc SGENX- First Eagle Global PRF-Invesco Exchange Traded 1000 ETF	MPGFX- Mairs & Power Gr * SPTM- SPDR Total Stock Market SPEM- SPDR Emerging Markets JHQAX- JPMorgan Hedged Equity A QEFA- SPDR Index Shares ETF PRWCX- T Rowe Capital App	DREGX- Dreihaus Emer Mkts Gr PRGFX-T Rowe Price Growth Stock PRHSX- T Rowe Price Health Science GQGPX- GQG Ptnrs Emrg Mkts Equity
Med	VOE- Vanguard Mid-Cap Value ETF ACMVX- Amer Cent Mid Cap Valus KGGAX- Kopernik Global All Cap v	VO- Vanguard Mid cap ETF * VARAX- Vivaldi Merger Arbitrage PARMX- Parnassus Mid Cap	RPMGX- T Rowe Price Mid Cap Gr VXF- Vanguard Ect Market ETF BCSIX- Brown Capital Mgmt Small Co
Small	VIOV- Vanguard S&P Sm Cp 600 Value* QUSOX- PearTree Polaris Value Sm Cap FRVLX- Franklin Small Cap Value A MDYV- SPDR S&P 400 Mid Cap Value SLYV- SPDR S&P 600 Small Cap Value	SCHA- Schwab US Small Cap ETF SPMD- SPDR S&P 400 Mid Cap	CCASX- Conestoga Small Cap PRDSX- T Rowe Price Small Cap Gr

Bonds and Alternative Options

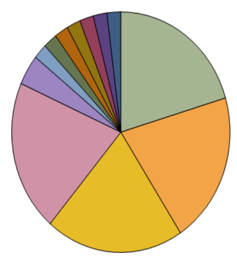
DLTNX – Doubleline Total Return	LALDX- Lord Abbett Short Duration	SPSB- SPDR Short Term Corp Bnd
JPST- JPMorgan Ultra Short Income	IDA12- FDIC Ins Deposit Acct (MM)	
PFFRX- T Rowe Price Floating Rate	PLFLX- PL Floating Rate Income A	ANNAX- AllianzGI Convertible Admin
PRCXX- Federated Prine Cash Oblig.	VCSH- Vanguard Shrt-Term Corp Bd	VCIT- Vanguard Interm-Term Corp Bd .
JNK- SPDR Blmbg Barclays High Yield Bond	STOT- SPDR Doubleline Shrt Tm Corp Bd	
GIBIX- GuggenheimTotal Return Bond Inst *		

•Transaction Fees Applies

Recommended Portfolios

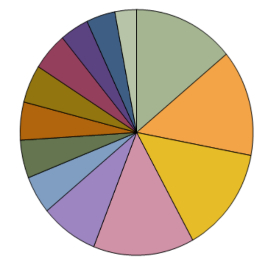
Conservative

- SPDR® Portfolio Short Term Corp Bd ETF - 20%
- SPDR® SSgA Ultra Short Term Bond ETF - 20%
- T. Rowe Price Instl Floating Rate F - 20%
- Vanguard Short-Term Corporate Bond ETF - 20%
- Vanguard Mid-Cap ETF - 4%
- AllianzGI Convertible Administrative - 2%
- Conestoga Small Cap Investors - 2%
- First Trust SMID Cp Rising Div ETF - 2%
- GQG Partners Emerging Markets Equity Inv - 2%
- Invesco Russell 2000 Dynamic Mltfct - 2%
- SPDR® Port S&P 1500 Comps Stk Mkt ETF - 2%
- SPDR® Portfolio Emerging Markets ETF - 2%
- Vanguard Interm-Term Treasury Inv - 2%



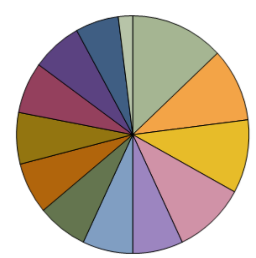
Conservative Moderate

- SPDR® Portfolio Short Term Corp Bd ETF - 14%
- SPDR® SSgA Ultra Short Term Bond ETF - 14%
- T. Rowe Price Instl Floating Rate F - 14%
- Vanguard Short-Term Corporate Bond ETF - 14%
- Vanguard Mid-Cap ETF - 8%
- AllianzGI Convertible Administrative - 5%
- Conestoga Small Cap Investors - 5%
- First Trust SMID Cp Rising Div ETF - 5%
- GQG Partners Emerging Markets Equity Inv - 5%
- Invesco Russell 2000 Dynamic Mltfct - 5%
- SPDR® Port S&P 1500 Comps Stk Mkt ETF - 4%
- SPDR® Portfolio Emerging Markets ETF - 4%
- Vanguard Interm-Term Treasury Inv - 3%



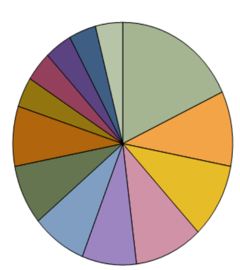
Moderate

- Vanguard Mid-Cap ETF - 13%
- SPDR® Portfolio Short Term Corp Bd ETF - 10%
- SPDR® SSgA Ultra Short Term Bond ETF - 10%
- Vanguard Short-Term Corporate Bond ETF - 10%
- AllianzGI Convertible Administrative - 7%
- Conestoga Small Cap Investors - 7%
- First Trust SMID Cp Rising Div ETF - 7%
- GQG Partners Emerging Markets Equity Inv - 7%
- Invesco Russell 2000 Dynamic Mltfct - 7%
- SPDR® Portfolio Emerging Markets ETF - 7%
- T. Rowe Price Instl Floating Rate F - 7%
- SPDR® Port S&P 1500 Comps Stk Mkt ETF - 6%
- Vanguard Interm-Term Treasury Inv - 2%



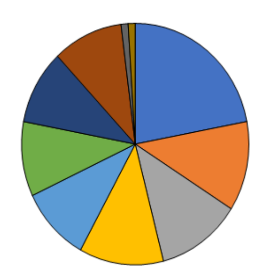
Moderate Growth

- Vanguard Mid-Cap ETF - 18%
- First Trust SMID Cp Rising Div ETF - 10%
- GQG Partners Emerging Markets Equity Inv - 10%
- Invesco Russell 2000 Dynamic Mltfct - 10%
- AllianzGI Convertible Administrative - 8%
- Conestoga Small Cap Investors - 8%
- SPDR® Port S&P 1500 Comps Stk Mkt ETF - 8%
- SPDR® Portfolio Emerging Markets ETF - 8%
- SPDR® Portfolio Short Term Corp Bd ETF - 4%
- SPDR® SSgA Ultra Short Term Bond ETF - 4%
- T. Rowe Price Instl Floating Rate F - 4%
- Vanguard Interm-Term Treasury Inv - 4%
- Vanguard Short-Term Corporate Bond ETF - 4%



Growth

- Vanguard Mid-Cap ETF - 22%
- Conestoga Small Cap Investors - 12%
- First Trust SMID Cp Rising Div ETF - 12%
- SPDR® Portfolio Emerging Markets ETF - 12%
- AllianzGI Convertible Administrative - 10%
- GQG Partners Emerging Markets Equity Inv - 10%
- Invesco Russell 2000 Dynamic Mltfct - 10%
- SPDR® Port S&P 1500 Comps Stk Mkt ETF - 10%
- SPDR® SSgA Ultra Short Term Bond ETF - 1%
- Vanguard Interm-Term Treasury Inv - 1%



EFS ADVISORS

Client Data Worksheet

Risk Questionnaire

1= Strongly Disagree, 5= Strongly Agree

1. To obtain above-average returns on my investments, I am willing to accept above average risk of investment losses.	
2. Staying ahead of inflation is more important to me than maintaining stable principal values.	
3. If an investment loses money over the course of a year, I can easily resist the temptation to sell it.	
4. I do not plan on withdrawing my retirement money for major expenses before I retire.	
5. I consider myself knowledgeable about economic issues and personal investing.	
6. Number of years before expected withdrawals (0-5 Yrs. = 1) (6-10 Yrs. = 2) (11-15 Yrs. = 3) (16-20 Yrs. = 4) (21+ Yrs. = 5)	
Total Score	

EFS ADVISORS CHOICE ONLY

Check in each column below indicating the Recommended model (based on Total Score) and your Selected model by selecting Active or Index. You can choose to create your own investment mix by filling in the percentages and tickers below.
If no model is selected or investments chosen, the default will be a Target Date fund based on birthdate.

FOR ALL OTHER RIA ACCOUNTS

I understand my recommended investment mix may be different than my preferred allocation mix. Check in each column below indicating the Recommended model (based on Total Score) and your Selected model.

Recomm.	Active (Select one)	Index (Select one)		Recommended	Selected
☐	☐	☐	Conservative (0-10)	☐	☐
☐	☐	☐	Conservative- Moderate (11-15)	☐	☐
☐	☐	☐	Moderate (16-20)	☐	☐
☐	☐	☐	Moderate- Growth (21-25)	☐	☐
☐	☐	☐	Growth (26-30)	☐	☐
N/A	☐	N/A	Socially Responsible	N/A	N/A

___%________ ___%________
___%________ ___%________
___%________ ___%________
___%________ ___%________

If no indication is made for EFS Advisors Choice, your funds will be invested in a Target Date Fund based upon the age you will turn 65 until further instruction indicating an alternate investment selection is received by EFS Advisors. The resulting score is a guideline for determining an appropriate asset mix given the risk associated with responses to the questionnaire. This is meant to be a good faith effort. In consideration of the, "Recommended Investment Mix" along with my personal financial concerns and goals, I have indicated the requested portfolio choice above or completed the allocation table which specifies my investment choice(s). In the event my personal circumstances change it is my responsibility to inform EFS Advisors in order to modify or change the personal investment profile. The result of this Questionnaire fulfills the requirements of the Investment Policy Statement of which a copy will remain on file. I will receive a completed copy by request.

Updated 10/2022