



List of Composites

Composite	Description
Faithward Aggressive	<p>The Faithward Aggressive Composite contains fee-paying and non-fee paying growth oriented portfolios under full discretionary management of the firm. For comparison purposes the composite is measured against the Morningstar Global Target Market Exposure TR Index . The composite calculation has been appropriately weighted for the size of each portfolio on a time-weighted, total return basis. Monthly portfolio returns have been used in the construction of the composite. Results are based on fully discretionary accounts under management, including those accounts no longer with the firm. The U.S. Dollar is the currency used to express performance. Results are presented gross and net of management fees and include the reinvestment of all income. For interest and capital gains, Faithward does not withhold taxes. For dividends, Faithward will withhold taxes as reported by the Client’s custodian. Returns are calculated net of withholding taxes on dividends. The Net Returns are calculated based upon the highest published fees. The net performance has been calculated by reducing the gross performance by the amount of the highest published fee that may be charged to Faithward clients, 0.85%, employing the strategy during the period under consideration. Actual fees charged to clients may vary depending on, among other things, the applicable fees schedule and portfolio size. Faithward’s fees are available upon request and also may be found in Part 2A of its Form ADV. The annual dispersion presented is an asset-weighted standard deviation calculated using gross returns for the accounts in the composite the entire year. Policies for valuing investments, calculating performance, and preparing GIPS Reports are available upon request. Past performance is not indicative of future results.</p>
Faithward Growth	<p>The Faithward Growth Composite contains fee-paying and non-fee paying growth oriented portfolios under full discretionary management of the firm. For comparison purposes the composite is measured against the Morningstar Global Target Market Exposure TR Index and Morningstar US Core Bond TR USD Index. The composite calculation has been appropriately weighted for the size of each portfolio on a time-weighted, total return basis. Monthly portfolio returns have been used in the construction of the composite. Results are based on fully discretionary accounts under management, including those accounts no longer with the firm. The U.S. Dollar is the currency used to express performance. Results are presented gross and net of management fees and include the reinvestment of all income. For interest and capital gains, Faithward does not withhold taxes. For dividends, Faithward will withhold taxes as reported by the Client’s custodian. Returns are calculated net of withholding taxes on dividends. The Net Returns are calculated based upon the highest published fees. The net performance has been calculated by reducing the gross performance by the amount of the highest published fee that may be charged to Faithward clients, 0.85%, employing the strategy during the period under consideration. Actual fees charged to clients may vary depending on, among other things, the applicable fees schedule and portfolio size. Faithward’s fees are available upon request and also may be found in Part 2A of its Form ADV. The annual dispersion presented is an asset-weighted standard deviation calculated using gross returns for the accounts in the composite the entire year. Policies for valuing investments, calculating performance, and preparing GIPS Reports are available upon request. Past performance is not indicative of future results.</p>

Faithward Moderate	<p>The Faithward Moderate Composite contains fee-paying and non-fee paying growth oriented portfolios under full discretionary management of the firm. For comparison purposes the composite is measured against the Morningstar Global Target Market Exposure TR Index and Morningstar US Core Bond TR USD Index. The composite calculation has been appropriately weighted for the size of each portfolio on a time-weighted, total return basis. Monthly portfolio returns have been used in the construction of the composite. Results are based on fully discretionary accounts under management, including those accounts no longer with the firm. The U.S. Dollar is the currency used to express performance. Results are presented gross and net of management fees and include the reinvestment of all income. For interest and capital gains, Faithward does not withhold taxes. For dividends, Faithward will withhold taxes as reported by the Client's custodian. Returns are calculated net of withholding taxes on dividends. The Net Returns are calculated based upon the highest published fees. The net performance has been calculated by reducing the gross performance by the amount of the highest published fee that may be charged to Faithward clients, 0.85%, employing the strategy during the period under consideration. Actual fees charged to clients may vary depending on, among other things, the applicable fees schedule and portfolio size. Faithward's fees are available upon request and also may be found in Part 2A of its Form ADV. The annual dispersion presented is an asset-weighted standard deviation calculated using gross returns for the accounts in the composite the entire year. Policies for valuing investments, calculating performance, and preparing GIPS Reports are available upon request. Past performance is not indicative of future results.</p>
Faithward Conservative	<p>The Faithward Conservative Composite contains fee-paying and non-fee paying growth oriented portfolios under full discretionary management of the firm. For comparison purposes the composite is measured against the Morningstar US Core Bond TR USD Index. The composite calculation has been appropriately weighted for the size of each portfolio on a time-weighted, total return basis. Monthly portfolio returns have been used in the construction of the composite. Results are based on fully discretionary accounts under management, including those accounts no longer with the firm. The U.S. Dollar is the currency used to express performance. Results are presented gross and net of management fees and include the reinvestment of all income. For interest and capital gains, Faithward does not withhold taxes. For dividends, Faithward will withhold taxes as reported by the Client's custodian. Returns are calculated net of withholding taxes on dividends. The Net Returns are calculated based upon the highest published fees. The net performance has been calculated by reducing the gross performance by the amount of the highest published fee that may be charged to Faithward clients, 0.85%, employing the strategy during the period under consideration. Actual fees charged to clients may vary depending on, among other things, the applicable fees schedule and portfolio size. Faithward's fees are available upon request and also may be found in Part 2A of its Form ADV. The annual dispersion presented is an asset-weighted standard deviation calculated using gross returns for the accounts in the composite the entire year. Policies for valuing investments, calculating performance, and preparing GIPS Reports are available upon request. Past performance is not indicative of future results.</p>
Seven One Seven Aggressive	<p>The Seven One Seven Aggressive Composite contains fee-paying and non-fee paying growth oriented portfolios under full discretionary management of the firm. For comparison purposes the composite is measured against the Morningstar Global Target Market Exposure TR Index. The composite calculation has been appropriately weighted for the size of each portfolio on a time-weighted, total return basis. Monthly portfolio returns have been used in the construction of the composite. Results are based on fully discretionary accounts under management, including those accounts no longer with the firm. The U.S. Dollar is the currency used to express performance. Results are presented</p>

	<p>gross and net of management fees and include the reinvestment of all income. For interest and capital gains, Faithward does not withhold taxes. For dividends, Faithward will withhold taxes as reported by the Client's custodian. Returns are calculated net of withholding taxes on dividends. The Net Returns are calculated based upon the highest published fees. The net performance has been calculated by reducing the gross performance by the amount of the highest published fee that may be charged to Faithward clients, 0.85%, employing the strategy during the period under consideration. Actual fees charged to clients may vary depending on, among other things, the applicable fees schedule and portfolio size. Faithward's fees are available upon request and also may be found in Part 2A of its Form ADV. The annual dispersion presented is an asset-weighted standard deviation calculated using gross returns for the accounts in the composite the entire year. Policies for valuing investments, calculating performance, and preparing GIPS Reports are available upon request. Past performance is not indicative of future results.</p>
<p>Seven One Seven Growth</p>	<p>The Seven One Seven Growth Composite contains fee-paying and non-fee paying growth oriented portfolios under full discretionary management of the firm. For comparison purposes the composite is measured against the Morningstar Global Target Market Exposure TR Index and Morningstar US Core Bond TR USD Index. The composite calculation has been appropriately weighted for the size of each portfolio on a time-weighted, total return basis. Monthly portfolio returns have been used in the construction of the composite. Results are based on fully discretionary accounts under management, including those accounts no longer with the firm. The U.S. Dollar is the currency used to express performance. Results are presented gross and net of management fees and include the reinvestment of all income. For interest and capital gains, Faithward does not withhold taxes. For dividends, Faithward will withhold taxes as reported by the Client's custodian. Returns are calculated net of withholding taxes on dividends. The Net Returns are calculated based upon the highest published fees. The net performance has been calculated by reducing the gross performance by the amount of the highest published fee that may be charged to Faithward clients, 0.85%, employing the strategy during the period under consideration. Actual fees charged to clients may vary depending on, among other things, the applicable fees schedule and portfolio size. Faithward's fees are available upon request and also may be found in Part 2A of its Form ADV. The annual dispersion presented is an asset-weighted standard deviation calculated using gross returns for the accounts in the composite the entire year. Policies for valuing investments, calculating performance, and preparing GIPS Reports are available upon request. Past performance is not indicative of future results.</p>
<p>Seven One Seven Moderate</p>	<p>The Seven One Seven Moderate Composite contains fee-paying and non-fee paying growth oriented portfolios under full discretionary management of the firm. For comparison purposes the composite is measured against the Morningstar Global Target Market Exposure TR Index and Morningstar US Core Bond TR USD Index. The composite calculation has been appropriately weighted for the size of each portfolio on a time-weighted, total return basis. Monthly portfolio returns have been used in the construction of the composite. Results are based on fully discretionary accounts under management, including those accounts no longer with the firm. The U.S. Dollar is the currency used to express performance. Results are presented gross and net of management fees and include the reinvestment of all income. For interest and capital gains, Faithward does not withhold taxes. For dividends, Faithward will withhold taxes as reported by the Client's custodian. Returns are calculated net of withholding taxes on dividends. The Net Returns are calculated based upon the highest published fees. The net performance has been calculated by reducing the gross performance by the amount of the highest published fee that may be charged to Faithward clients, 0.85%, employing the strategy during the period under consideration. Actual fees charged to clients may vary depending on, among other</p>

	<p>things, the applicable fees schedule and portfolio size. Faithward's fees are available upon request and also may be found in Part 2A of its Form ADV. The annual dispersion presented is an asset-weighted standard deviation calculated using gross returns for the accounts in the composite the entire year. Policies for valuing investments, calculating performance, and preparing GIPS Reports are available upon request. Past performance is not indicative of future results.</p>
<p>Seven One Seven Conservative</p>	<p>The Seven One Seven Conservative Composite contains fee-paying and non-fee paying growth oriented portfolios under full discretionary management of the firm. For comparison purposes the composite is measured against the Morningstar US Core Bond TR USD Index. The composite calculation has been appropriately weighted for the size of each portfolio on a time-weighted, total return basis. Monthly portfolio returns have been used in the construction of the composite. Results are based on fully discretionary accounts under management, including those accounts no longer with the firm. The U.S. Dollar is the currency used to express performance. Results are presented gross and net of management fees and include the reinvestment of all income. For interest and capital gains, Faithward does not withhold taxes. For dividends, Faithward will withhold taxes as reported by the Client's custodian. Returns are calculated net of withholding taxes on dividends. The Net Returns are calculated based upon the highest published fees. The net performance has been calculated by reducing the gross performance by the amount of the highest published fee that may be charged to Faithward clients, 0.85%, employing the strategy during the period under consideration. Actual fees charged to clients may vary depending on, among other things, the applicable fees schedule and portfolio size. Faithward's fees are available upon request and also may be found in Part 2A of its Form ADV. The annual dispersion presented is an asset-weighted standard deviation calculated using gross returns for the accounts in the composite the entire year. Policies for valuing investments, calculating performance, and preparing GIPS Reports are available upon request. Past performance is not indicative of future results.</p>
<p>Diversified Dividend Growers</p>	<p>The Diversified Dividend Growers Composite contains fee-paying and non-fee paying growth oriented portfolios under full discretionary management of the firm. For comparison purposes the composite is measured against the S&P U.S. Dividend Growers Index TR. The composite calculation has been appropriately weighted for the size of each portfolio on a time-weighted, total return basis. Monthly portfolio returns have been used in the construction of the composite. Results are based on fully discretionary accounts under management, including those accounts no longer with the firm. The U.S. Dollar is the currency used to express performance. Results are presented gross and net of management fees and include the reinvestment of all income. For interest and capital gains, Faithward does not withhold taxes. For dividends, Faithward will withhold taxes as reported by the Client's custodian. Returns are calculated net of withholding taxes on dividends. The Net Returns are calculated based upon the highest published fees. The net performance has been calculated by reducing the gross performance by the amount of the highest published fee that may be charged to Faithward clients, 0.85%, employing the strategy during the period under consideration. Actual fees charged to clients may vary depending on, among other things, the applicable fees schedule and portfolio size. Faithward's fees are available upon request and also may be found in Part 2A of its Form ADV. The annual dispersion presented is an asset-weighted standard deviation calculated using gross returns for the accounts in the composite the entire year. Policies for valuing investments, calculating performance, and preparing GIPS Reports are available upon request. Past performance is not indicative of future results.</p>
<p>Buffered Harbor</p>	<p>The Buffered Harbor Composite contains fee-paying and non-fee paying growth oriented portfolios under full discretionary management of the firm. For comparison purposes the composite is measured against the Morningstar Global Target Market Exposure TR Index</p>

	<p>and Morningstar US Core Bond TR USD Index. The composite calculation has been appropriately weighted for the size of each portfolio on a time-weighted, total return basis. Monthly portfolio returns have been used in the construction of the composite. Results are based on fully discretionary accounts under management, including those accounts no longer with the firm. The U.S. Dollar is the currency used to express performance. Results are presented gross and net of management fees and include the reinvestment of all income. For interest and capital gains, Faithward does not withhold taxes. For dividends, Faithward will withhold taxes as reported by the Client's custodian. Returns are calculated net of withholding taxes on dividends. The Net Returns are calculated based upon the highest published fees. The net performance has been calculated by reducing the gross performance by the amount of the highest published fee that may be charged to Faithward clients, 0.85%, employing the strategy during the period under consideration. Actual fees charged to clients may vary depending on, among other things, the applicable fees schedule and portfolio size. Faithward's fees are available upon request and also may be found in Part 2A of its Form ADV. The annual dispersion presented is an asset-weighted standard deviation calculated using gross returns for the accounts in the composite the entire year. Policies for valuing investments, calculating performance, and preparing GIPS Reports are available upon request. Past performance is not indicative of future results.</p>
<p>US Treasury Ladder</p>	<p>The US Treasury Ladder Strategy provides a solution for investors who are seeking capital Preservation and Income. The Strategy's main objective is to achieve a conservative return by investing in individual United States Treasury securities or ETFs and mutual funds primarily holding US Treasury securities, and cash and cash equivalents. The strategy seeks to invest in a ladder of equally market value weighted U.S. Treasury securities maturing at the end of each calendar quarter for periods of 3 months to 5 years with the goal of minimizing reinvestment interest rate risk. Capital appreciation and income is derived from investments in fixed income investments. The US Treasury Ladder Strategy is designed for investors with a lower tolerance for volatility and risk in their portfolio and targets an overall allocation of 99% in fixed income, 1% in cash. For comparison purposes the composite is measured against the Morningstar US Core Bond TR USD Index.</p>