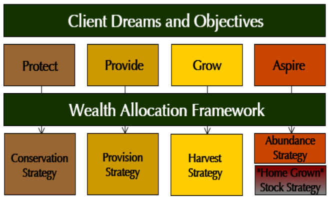


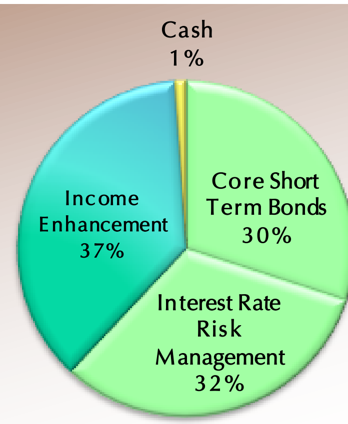
Core Portfolio Allocations

as of June 30, 2019

Conservation

Objective*: Minimal risk and modest income, consistent with preserving principal over time periods of one year or more.

Cash:	1%	Liquidity
Core Short Term Bonds:	30%	High quality, low cost index
Interest Rate Risk Mgmt:	32%	Ultra short, floating rate
Income Enhancement:	37%	Corporate, asset backed



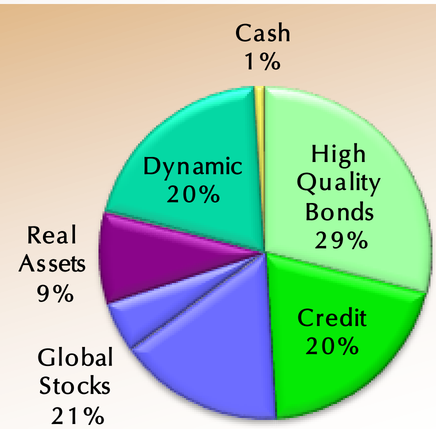
Provision

Objective*: Sustain wealth by focusing on current income and low principal volatility over the long term.

Volatility*: 3 to 8%

Sector Allocation:

Cash:	1%	Liquidity
HQ Bonds:	29%	Corporate, short term
Credit:	20%	High yield, 6% rates
Global Stocks:	21%	Blue chip dividends
Real Assets:	9%	REITs, commodities
Dynamic:	20%	Tactical income...



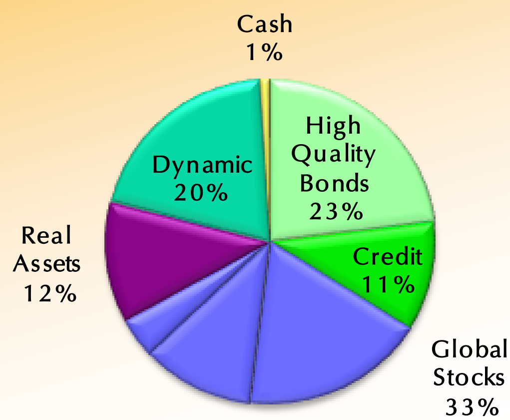
Harvest

Objective*: Risk-managed growth through a multi-asset strategy to achieve long-term dreams and goals.

Volatility*: 8 to 15%

Sector Allocation:

Cash:	1%	Liquidity
HQ Bonds:	23%	Corporate, short term
Credit:	11%	High yield, 6% rates
Global Stocks:	33%	Active and index
Real Assets:	12%	REITs, commodities
Dynamic:	20%	Tactical allocation...



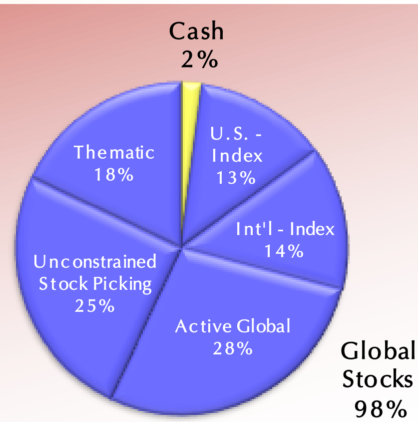
Abundance

Objective*: Aggressive, concentrated portfolio that seeks to outperform major market averages over long -term market cycles.

Volatility*: 15 to 24%

Sector Allocation:

Cash:	2%	Liquidity
Global Index:	27%	Low cost index
Active Global:	28%	Growth, value, small
Unconstrained Stock Picking:	25%	Value tilt
Thematic:	18%	Emg. markets, Fintech



*There is no guarantee portfolio objectives or volatility targets will be met. Allocations subject to change without notice.

The Joseph Group
CAPITAL MANAGEMENT

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