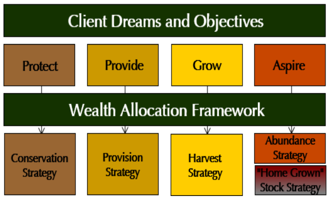


Core Portfolio Allocations

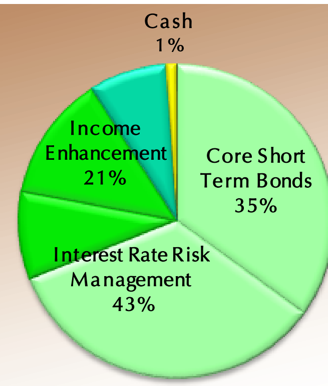
as of March 31, 2022

Conservation

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

Volatility Target *: 0 to 3%

Cash:	1%	Liquidity
Core Short Term Bonds:	35%	High Quality, low cost index
Interest Rate Risk Management:	43%	Ultra short diversified
Income Enhancement:	21%	Securitized, flexible



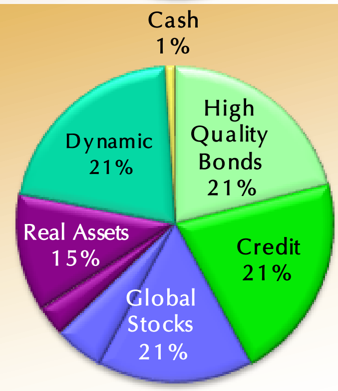
Provision

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

Volatility Target*: 3 to 8%

Sector Allocation:

Cash:	1%	Liquidity
HQ Bonds:	21%	Corporate, TIPS
Credit:	21%	High yield
Global Stocks:	21%	Blue chip dividends
Real Assets:	15%	REITs, commodities
Dynamic:	21%	Tactical income



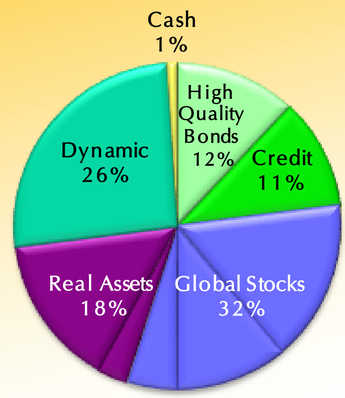
Harvest

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

Volatility Target*: 8 to 15%

Sector Allocation:

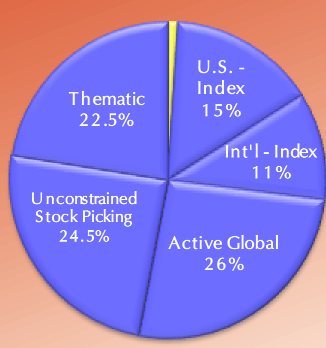
Cash:	1%	Liquidity
HQ Bonds:	12%	Corporate, TIPS
Credit:	11%	High yield
Global Stocks:	32%	Growth and dividends
Real Assets:	18%	REITs, commodities
Dynamic:	26%	Tactical, hedged stocks



Abundance

Objective*: Aggressive portfolio that seeks to outperform major market averages over the long-term.
Volatility Target *: 15 to 24%

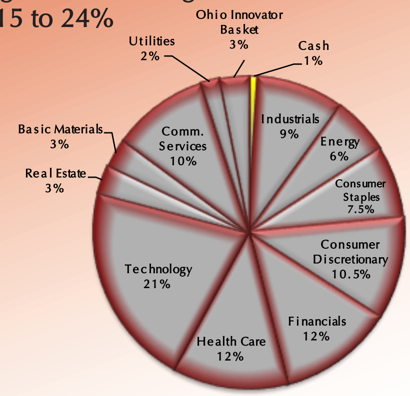
Focuses on global (both U.S. and foreign) stocks. Part of portfolio is Index Aware to the MSCI ACWI and part is designed to be Index Unconstrained.



Home Grown

Objective*: Aggressive portfolio that seeks to outperform major market averages over the long-term.
Volatility Target *: 15 to 24%

Concentrated portfolio of individual U.S. stocks with sector exposures similar to the S&P 500 and roughly half of holdings in Ohio-based companies.



*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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