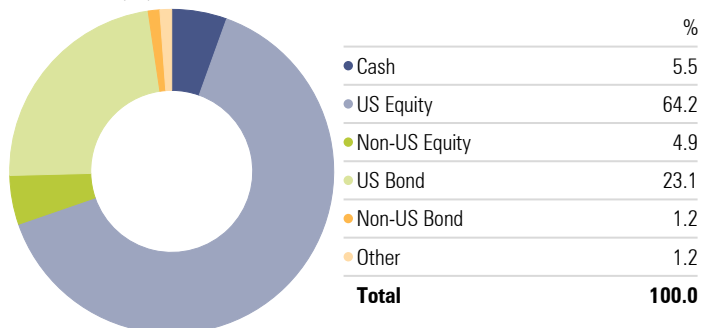




# SEM Cornerstone BAL Model

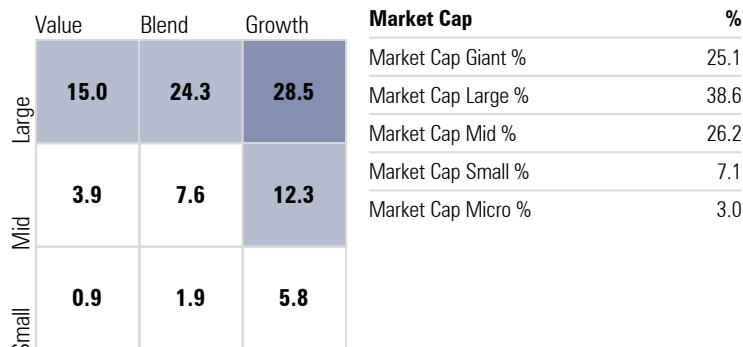
## Asset Allocation

Portfolio Date: 8/31/2020



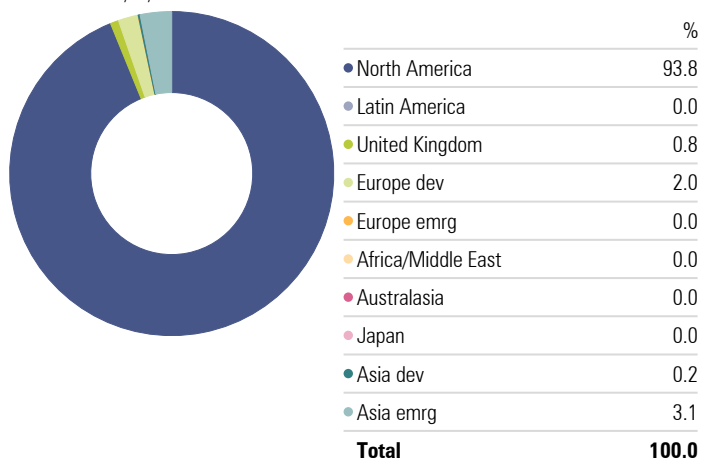
## Morningstar Style Box

Portfolio Date: 8/31/2020

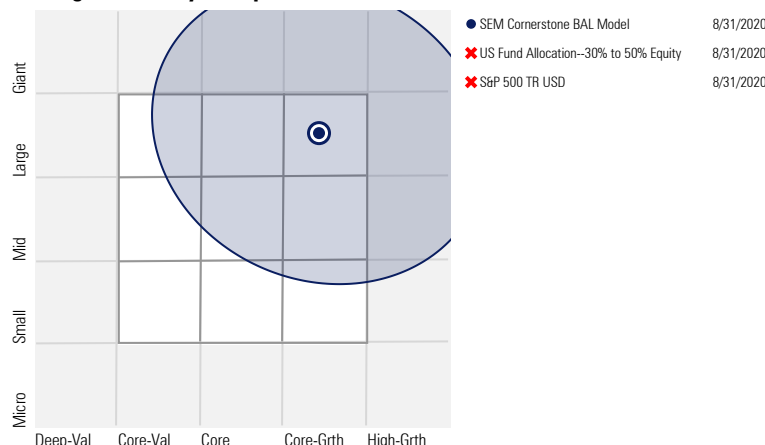


## Current Portfolio - Equity Regional Exposure

Portfolio Date: 8/31/2020

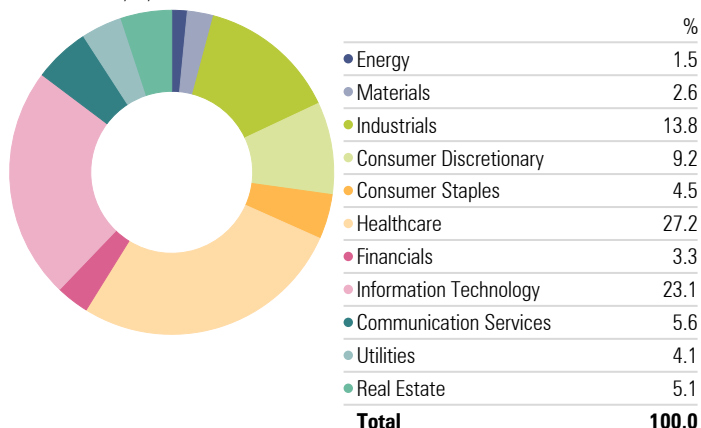


## Holdings-Based Style Map



## Current Portfolio - Equity Sectors

Portfolio Date: 8/31/2020



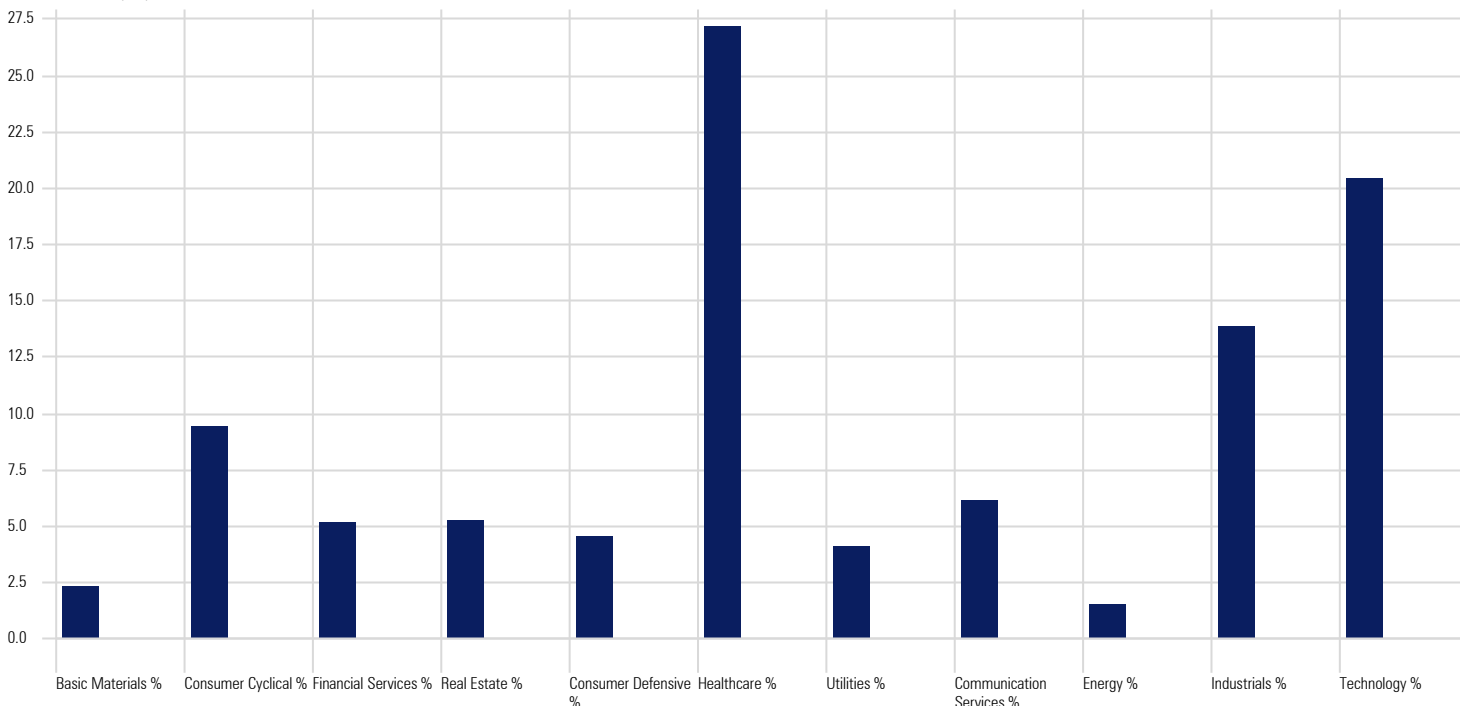
## SEM Cornerstone BAL Model - Top Holdings

Holdings	Beta (1 Yr)	Alloc %
Inspire 100 ETF	—	21.42
Inspire Corporate Bond Impact ETF	—	16.77
GuideStone Funds Growth Equity Investor	—	15.09
GuideStone Funds Equity Index Investor	—	14.59
Eventide Gilead N	—	11.29
Eventide Healthcare & Life Sciences I	—	10.22
Timothy Plan High Yield Bond A	—	8.78
Default Cash	—	1.85
<b>Beta (5 Yr Avg)</b>		—
<b>Turnover Ratio %</b>		28.22
<b>Annual Report Net Expense Ratio</b>		0.79

INFORMATIONAL PURPOSES ONLY - Portfolio Allocations are a snapshot of SEM's holdings for the model as of the dates listed in the report. Allocations are not recommendations for any specific holdings or combinations of holdings. SEM actively monitors each model and may have already made changes to the allocations prior to this report being updated. All investments involve risk including those managed by SEM. Individual clients may have a slightly different allocation based on cash flows and the timing of such. In order to reduce trading frequency, SEM allows client accounts to fluctuate within a given tolerance range & reserves the right to substitute holdings for similar positions.

## Sector Exposure

Portfolio Date: 8/31/2020



SEM Cornerstone BAL Model

US Fund Allocation--30% to 50% Equity

S&P 500 TR USD

## Asset Allocation Changes

Time Period: 9/1/2017 to 8/31/2020

US Equity %

Non-US Equity %

US Bond %

Non-US Bond %

Other

Cash

