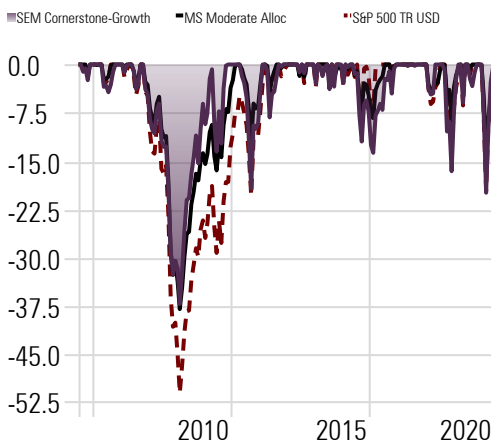


Drawdown - SEM (shaded) vs. Benchmark & S&P

Time Period: 7/1/2005 to 6/30/2020



US Fund Allocation--70% to 85% Equity
SEM Cornerstone-Growth

Max Drawdown	-37.15	-45.24
Max Drawdown # of Periods	16	16
Max Drawdown Peak Date	11/1/2007	11/1/2007
Max Drawdown Valley Date	2/28/2009	2/28/2009

Risk/Return Statistics

Time Period: 7/1/2005 to 6/30/2020

Calculation Benchmark: S&P 500 TR USD

	SEM	Benchmark	S&P 500
Annualized Return	9.32	5.43	8.83
Sharpe Ratio	0.55	0.32	0.51
Alpha	0.87	-2.18	0.00
Beta	0.95	0.85	1.00
Std Dev	14.60	12.76	14.71
Gain/Loss Ratio	1.68	1.46	1.65
Up Capture Ratio	98.71	79.22	100.00
Down Capture Ratio	95.23	88.99	100.00

Program Information

Inception Date: 1/1/2020
 Category: Growth Alloc.
 Maximum SEM Fee: 0.50%
 Max. Financial Advisor Fee: 1.00%

Manager(s) (start date):

Jeffrey Hybiak , CFA (1998)
 Cody Hybiak (2017)

Investment Goal

The Cornerstone Growth model is a quarterly-balanced investment portfolio ranging from 70-100% stocks using a universe of funds managed in a Biblically-responsible manner. "Biblically-responsible" funds focus on the business model of the company by avoiding companies and industries who generate their revenues from "sin" products. Exclusions range from avoiding tobacco and alcohol companies to pharmaceuticals who provide abortion-like products and services. The portfolios monitor a wide range of outside managers who focus on different portions of the market and adjust to those with strong up-trends. Adjustments to the overall allocation are generated by a slow-moving trend indicator at the beginning of the quarter.

Investment Strategy

Cornerstone Growth will weigh the universe of available funds that focus on Biblically-based companies. The allocations will be selected quarterly, with our slow-moving trend indicator determine the program weighting each quarter (in between 70% and 100% stocks) and then our ranking system to determine which funds to use within the universe. The funds range from large to small caps, to domestic and international funds. The Cornerstone models seek to reduce exposure to the stock market during the riskier parts of the market cycle, following the advice of Proverbs 27:12: "The prudent see danger and take refuge, but the simple keep going and pay the penalty" (NIV).

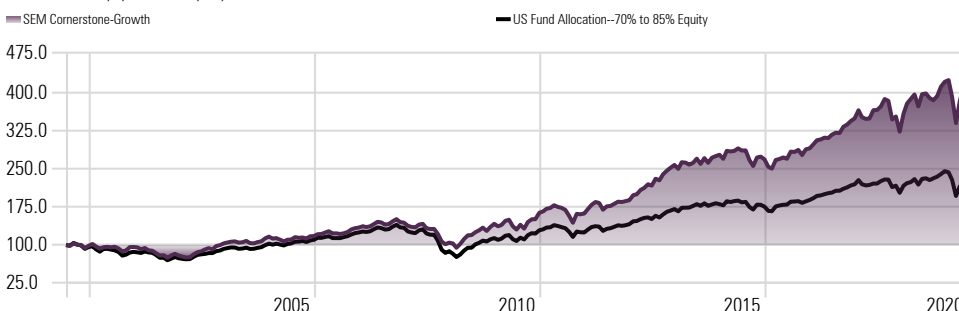
What to Expect

Given by the "Growth" name, the goal of this model is to perform similarly to growth allocation funds which allocate around 85% of the portfolio to equities. Excluding certain industries may result in performance that could differ from a more secular approach. There may be times during the market cycle where the top performing industries are completely excluded from the Cornerstone Portfolios due to the BRI screen. Keep in mind, some of the managers may have a more strict definition for their BRI screens, reducing the diversification even more.

The broad-based allocations still remove most company-specific risk, although this program will be slightly more concentrated than traditional index funds due to the elimination of certain companies and industries. Due to the slower moving nature of the model, it may be fully exposed to a market drop at the beginning of a bear market and slower to get back in at the end of a bear market.

Investment Growth

Time Period: 7/1/2000 to 6/30/2020

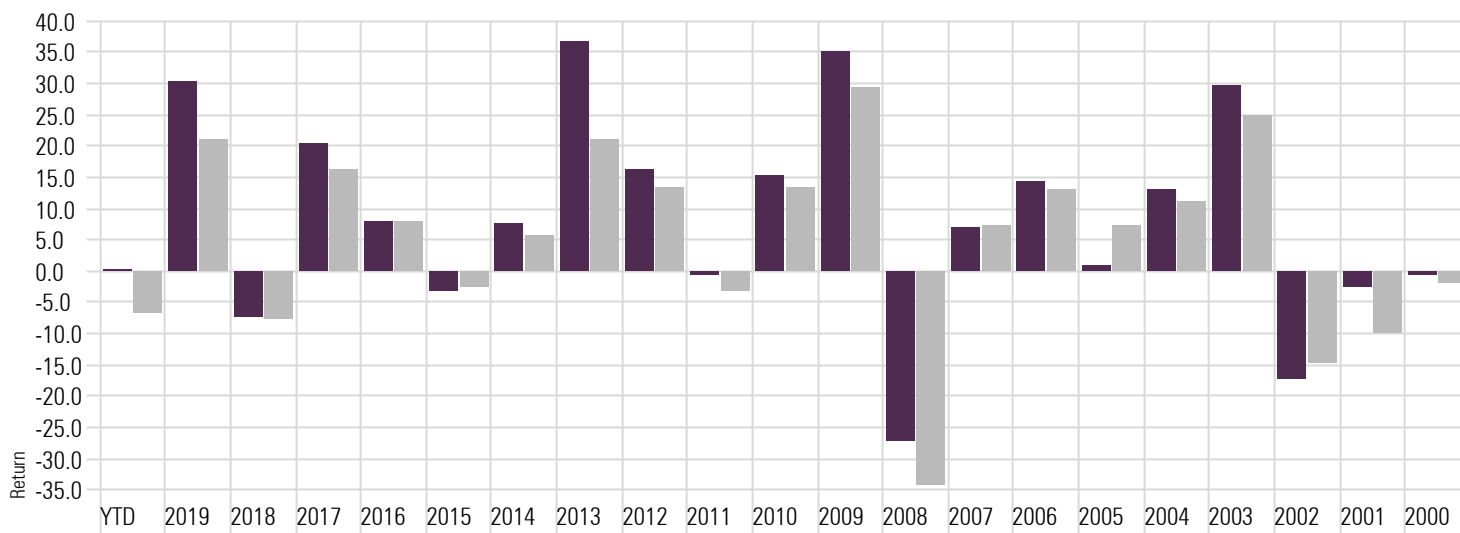


Trailing Returns

	YTD	1 Year	3 Years	5 Years	10 Years	15 Years
SEM Cornerstone-Growth	0.36	6.52	10.03	8.12	12.45	9.32
US Fund Allocation--70% to 85% Equity	-6.80	-0.58	3.91	4.46	7.79	5.43

Calendar Year Returns (Results prior to 1/2020 are HYPOTHETICAL model results)

Calculation Benchmark: US Fund Allocation--70% to 85% Equity



■ SEM Cornerstone-Growth

■ MS Growth Alloc

	YTD	2019	2018	2017	2016	2015	2014	2013	2012	2011	2010	2009	2008	2007	2006	2005	2004	2003	2002	2001	2000
SEM Cornerstone-Growth	0.36	30.30	-7.47	20.30	8.03	-3.24	7.75	36.73	16.17	-0.80	15.24	35.12	-27.18	7.04	14.19	1.00	12.89	29.79	-17.32	-2.56	-0.80
US Fund Allocation--70% to 85% Equity	-6.80	21.08	-7.82	16.21	7.79	-2.73	5.58	20.90	13.39	-3.40	13.44	29.26	-34.36	7.39	13.08	7.41	11.02	24.98	-14.66	-9.87	-1.93

Quarterly Performance (Results prior to 1/2020 are HYPOTHETICAL model results)

	1st Qtr	2nd Qtr	3rd Qtr	4th Qtr	Year
2020	-19.25	24.28			0.36
2019	19.89	2.40	-2.99	9.42	30.30
2018	-0.29	5.01	4.91	-15.77	-7.47
2017	6.06	3.04	4.86	4.99	20.30
2016	-0.48	0.91	6.45	1.05	8.03
2015	2.35	0.61	-10.62	5.14	-3.24
2014	1.73	3.00	-3.05	6.07	7.75
2013	10.57	4.13	10.31	7.66	36.73
2012	13.93	-4.61	5.18	1.62	16.17
2011	5.89	0.08	-16.89	12.63	-0.80
2010	4.13	-11.56	11.32	12.41	15.24

DISCLAIMER

All results assume the maximum fees were deducted in arrears and capital gains and dividends were reinvested. The default maximum management fee for all accounts is 0.375% per quarter. Financial advisors may charge up to 1% annually for their portion of the fee based on services provided. The custodian may charge as much as 0.12% per year. Results prior to January 1, 2020 are not actual, they are HYPOTHETICAL model performance. There are inherent limitations in HYPOTHETICAL results. Actual mutual fund prices are utilized where available. HYPOTHETICAL results were obtained by using the actual mutual fund prices and/or estimated fund performance using their benchmark index. Where indices are used, mutual fund expenses are approximated using expense ratios of the funds. Results do not include the benefit of money market dividends used when the model allocations utilized money market funds. Real time results WILL deviate from the HYPOTHETICAL results due to several factors such as mutual fund expenses, differences between the time the trade was placed and the actual market closing price, tracking differences between the fund and the index, the fact that material economic and market factors might have an impact on the investment advisor's decision making process, and the fact that tested results occurred in an unusually strong market environment. Hypothetical performance can be overstated due to survivorship bias. Lower performing investment funds close at a higher rate than better performing ones and closed ones are not included herein. Advisor reserves the right to add or replace trading systems during real time without restating model performance results if they believe the return/risk profile will not change substantially. All accounts within a program at a specific custodian are managed in a similar manner. For more details on the composite construction, please contact Strategic Equity. Individual client results may vary from the performance of the composite. Some or all of the following may occur: There could be cash flows into or out of the account. The advisor could select a different fund in the same asset class for different client accounts. Different custodians could have different fund availability, annual costs, and fees. The advisor may use different trading systems or system allocations at different custodians. Clients in the same program can be charged different fees. Fee schedules are available in Strategic Equity Management's Firm Brochure or upon request.

Benchmark results were provided by Morningstar or the index provider and include dividends.

Past performance is no guarantee of future results. There is potential for loss as well as gain in security investments of any type, including those managed by Strategic Equity Management, Inc. The investments discussed in this presentation may not be suitable for all investors. Strategic Equity Management's Firm Brochure is available upon request.

Benchmark Descriptions and Comparison to SEM Programs

There are material differences between the programs Strategic Equity Management manages and the benchmarks selected that impact performance. The objective of the benchmark is to represent a passive investment in similar asset classes to this program. The objective of SEM's Cornerstone Models is to provide benchmark type returns with lower volatility over a full market cycle. The returns should be expected to vary from the returns of the benchmark due to our active management style, which utilizes money market funds and inverse funds or sub-accounts with the goal of reducing volatility.

The following is a description of the benchmark used in the performance materials:

Morningstar Category Moderate Allocation (70% - 85% Equities): Moderate Allocation portfolios seek to provide both capital appreciation and income by investing in three major areas: stocks, bonds, and cash. These portfolios average 70-85% in equities and the remainder in fixed income and cash.

S&P 500 Index: The S&P 500 index is an unmanaged capitalization weighted group of 500 stocks as selected by Standard & Poor's. They are usually the 500 largest companies in terms of market capitalization and are chosen to represent the entire market's value. The S&P 500, while not a benchmark for any specific SEM program, is often used by institutional investors to compare performance of the overall "stock market". The index is not available for direct investment and therefore does not include any management fees, transaction costs, or other expenses.

There is no representation made as to the future results of SEM's programs or if they will be profitable.
CONTACT Information can be found at www.semwealth.com