



GROWTH & INCOME PORTFOLIO

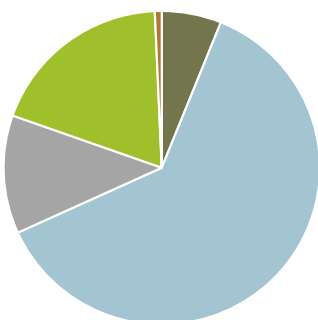
Inception Date 9.01.2009
Portfolio Minimum \$200,000

METHODOLOGY

By combining no-load mutual funds, low-expense Exchange Traded Funds (ETFs) and exposure to targeted niche areas with attractive valuations, we believe we can effectively seek a higher risk-adjusted return than would be possible from mutual funds or ETFs alone.

The Growth & Income Portfolio is a globally-diversified, managed portfolio seeking growth of capital, and some income, over a market cycle. It includes equity and debt mutual funds and ETFs. A typical portfolio may have up to 80% equity exposure from about 20 positions of both index products and actively-managed mutual funds. Growth of capital is the primary goal and income is secondary.

ASSET ALLOCATION^a

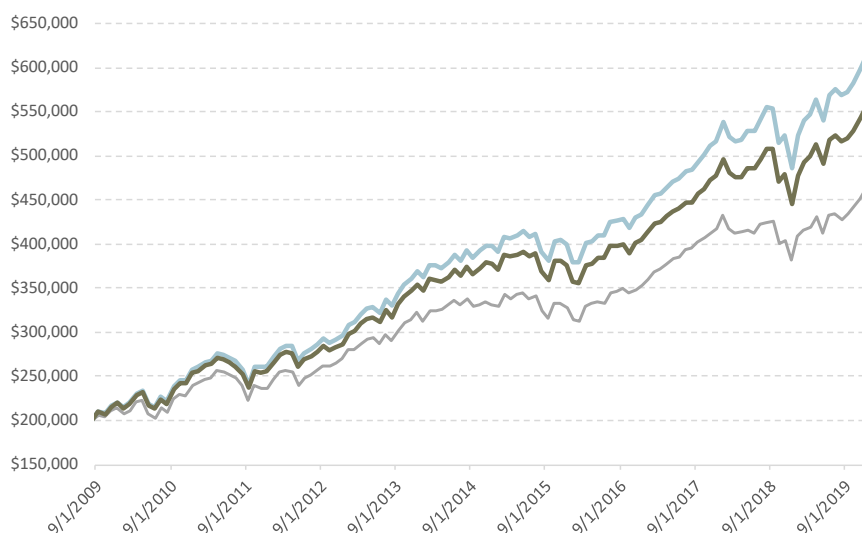


— Cash	6.8%
— US Stocks	61.5%
— Non-US Stocks	12.1%
— Bonds	18.9%
— Other	0.7%

World Regions

Americas	85.2%
Greater Europe	9.4%
Greater Asia	5.4%

GROWTH OF \$200,000 INVESTMENT



	2012	2013	2014	2015	2016	2017	2018	2019	Inception*
GROWTH & INC. Gross	13.32%	24.84%	7.60%	0.62%	8.61%	18.92%	(5.86%)	26.49%	11.48%
GROWTH & INC. Net	12.25%	23.68%	6.56%	(0.33%)	7.56%	17.80%	(6.76%)	25.32%	10.43%
Bench [†]	14.34%	19.19%	2.80%	(1.19%)	7.96%	18.10%	(8.25%)	20.94%	8.46%

AVERAGE Annual	GROWTH & INCOME Gross	GROWTH & INCOME Net	BENCHMARK [†]
2019 YTD	26.49%	25.32%	20.94%
1 yr.	26.49%	25.32%	20.94%
3 yr.	12.30%	11.24%	9.44%
5 yr.	9.13%	8.09%	6.94%
Inception*	11.48%	10.43%	8.46%

*For the period beginning 9/1/2009 through 12/31/2019. Net Performance is net of actual commissions and a maximum fee of 0.96%, and includes investment of all dividends and interest. See reverse for additional information and disclosures. [†]Benchmark is a blend - 75% Lipper Global Multi-Cap Core & 25% Lipper General Bond Fund. ^aThe information shown is included for illustrative purposes only. Holdings are subject to change.

Growth & Income Portfolio

Salzinger Sheaff Brock

Salzinger Sheaff Brock, LLC (“SSB”) is a federally registered investment adviser founded in 2009. Performance data quoted herein represents past performance. **Past performance does not guarantee or indicate future results.** To determine if this strategy is appropriate for you, carefully consider the investment objectives, risk factors, and expenses before investing. Individual account management and construction will vary depending on each client’s investment needs and objectives. Investments employing SSB’s strategies are NOT insured by the FDIC or by any other Federal Government Agency, are NOT Bank deposits, are NOT guaranteed by any Bank or any Bank affiliate, and MAY lose value, including possible loss of principal.

Performance information shown for each composite is presented gross and net of investment management fees. Net returns are net of model fees and are derived by deducting the highest applicable fee rate of 0.96% from the gross returns each quarter. Returns have been reduced by transaction costs and include the reinvestment of investment income (dividends/interest). Valuations and returns are stated in US dollars. Trade date accounting is used. Portfolio returns are calculated using time weighted return methodology on a monthly basis. Composite results consist of all client accounts that are, at a minimum, 80% invested in the strategy and invested for a full month or more. The composite description and the policies for valuing portfolios, calculating performance and preparing composites is available upon request.

The Growth & Income Portfolio composite was created September 1, 2009. The Growth & Income Portfolio consists of fully discretionary portfolios, including those accounts no longer with the firm. The primary investment objective of the portfolio is capital appreciation with income as the secondary objective. Portfolio invests in approximately 20 low expense ETFs and actively-managed mutual funds. The composite is measured against a blended benchmark consisting of 75% Lipper Global Multi-Cap Core Index/25% Lipper General Bond Fund Index.

Lipper Global Multi-Cap Core Index are funds that invest in a variety of market capitalization ranges without concentrating 75% of their equity assets in any one market capitalization range over an extended period of time. Multi-cap funds typically have 25% to 75% of their assets invested in companies both inside and outside the U.S. **Lipper General Bond Fund Index** are funds which do not have quality or maturity restrictions. The funds intend to keep a bulk of their assets in corporate and government debt issues.

An index should only be compared with a mandate that has a similar investment objective. An index is not available for direct investment and does not reflect any of the costs associated with buying and selling individual securities or management fees.