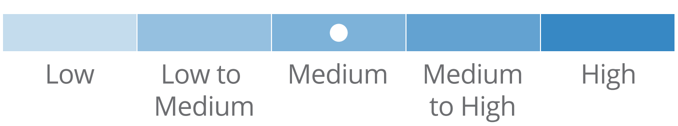
LOW RISK PORTFOLIO

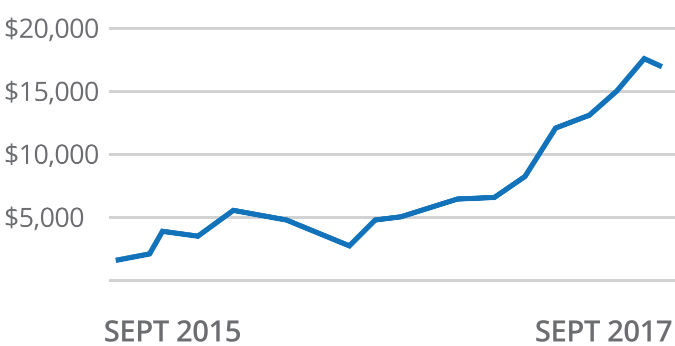
PERFORMANCE

Period	Fund
1 month	2.23%
3 month	1.34%
6 month	0.06%
1 year	1.86%
2 years	-2.35%
3 years	0.86%
5 years	1.24%
7 years	0.74%
10 years	3.56%
YTD	1.24%
Since Inception	4.49%

VOLITITY METER



GROWTH SINCE INCEPTION



TOP TEN HOLDINGS

Apple, Inc.	4.3%
Microsoft Corp.	3.3%
UnitedHealth Group, Inc.	3.1%
Citigroup, Inc.	2.7%
Pfizer, Inc.	2.3%
Alphabet, Inc., Class A	2.3%
Walt Disney Co. (The)	2.3%
Bank of America Corp.	2.2%
10 years	2.1%
Amazon.com, Inc.	1.9%
Total of top ten	26.5%

A Fund's volatility is determined using a statistical measure called "standard deviation". Standard deviation measures the amount of variability of returns that has historically occured relative to the average return. The higher the standard of deviation of a fund, the greater the range of returns it has experience in the past. Other types of risk, both measurable and non-measurable, exist. In addition, just as historical performance may not be indicative of future returns, a fund's historical volatility may not be indicative of its future volatility.