

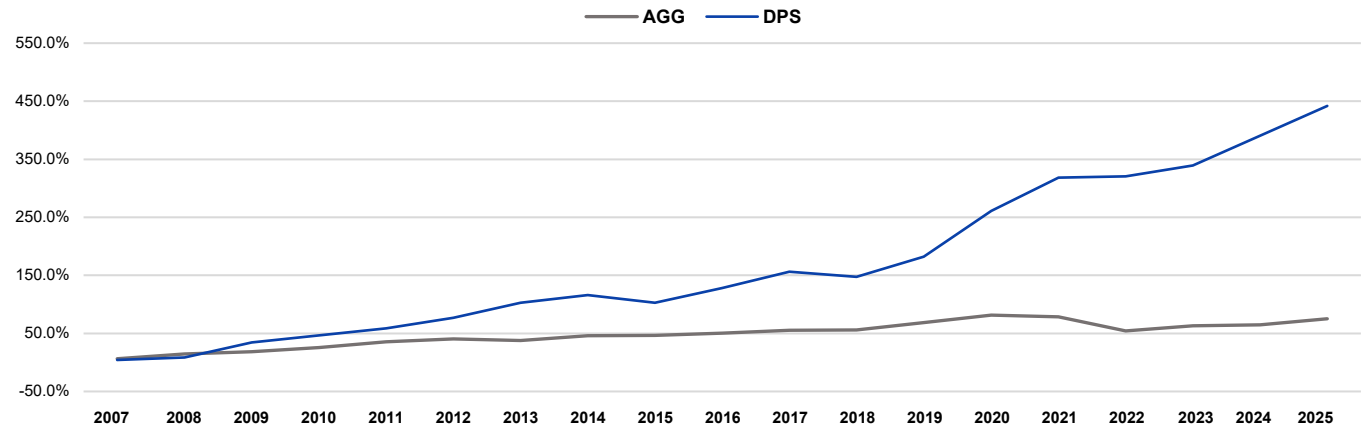
Model Name: **Core Income – Hybrid**

Portfolio Return*: **441.89%**

Start Date: **2006-12-31**

Current Value: **\$54,189.18**

End Date: **2025-09-30**



Performance	2025	2024	2023	2022	2021	2020	2019	2018	2017	2016
CORE INCOME	10.43%	11.67%	4.53%	0.55%	15.75%	27.98%	14.12%	-3.49%	12.33%	12.42%
Benchmark	6.18%	1.31%	5.65%	-15.35%	-1.77%	7.48%	8.46%	0.10%	3.55%	2.41%

Performance	2015	2014	2013	2012	2011	2010	2009	2008	2007
CORE INCOME	-6.10%	6.49%	14.70%	11.61%	8.18%	8.89%	23.93%	4.16%	4.25%
Benchmark	0.48%	6.00%	-1.98%	3.76%	7.69%	6.37%	2.98%	7.90%	6.37%

Fundamentals

Core Income			
QTD 2025	7.73%	3-Year*	7.16%
YTD 2025	10.43%	5-Year*	12.01%
1-Year	12.72%	Inception*	9.43%

Sample Model Exposure	
Allocation 15% to 30% Equity	Intermediate Core-Plus
Allocation 30% to 50% Equity	Intermediate Government
Allocation 50% to 70% Equity	Intermediate-Term Bond
Allocation 70% to 85% Equity	Nontraditional Bond
Bank Loan	Preferred Stock
Convertibles	Real Estate
Corporate Bond	Trading-Inverse Debt
Emerging Markets Bond	Trading-Leveraged Debt
High Yield Bond	World Bond
Inflation-Protected Bond	World Bond - Hedged
Intermediate Core Bond	

Overview

Income Model

The CORE Income Model caters to a preference for stability over high-growth options. It encompasses not only traditional sectors like short-term bonds across government, municipal and corporate domains but also extends to global bonds, high yield, and convertible bond funds. In the context of fluctuating markets, this portfolio aims to offer a steadier investment vehicle while still striving for competitive returns. With a choice of 42 fund options spanning multiple sectors, the CORE Income Model is strategically designed to pivot during market volatility, trading 8-10 times per year.

