

# XYIS Core & Core wDFA Taxable Fixed Income

## Portfolio Snapshot

**Portfolio Value**  
10,150.01

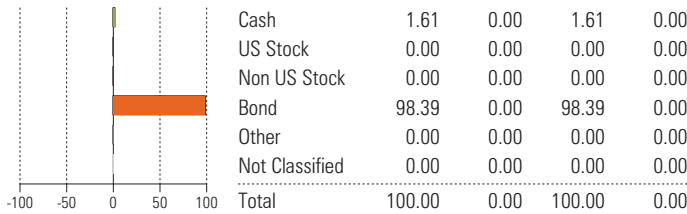
**Benchmark**  
BBgBarc Municipal TR USD

**Account Number**

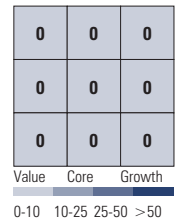
**Report Currency**  
USD

### Analysis

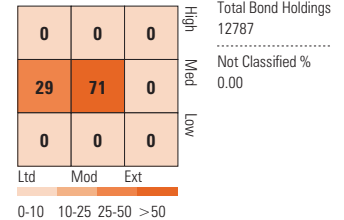
#### Asset Allocation



#### Equity Investment Style %

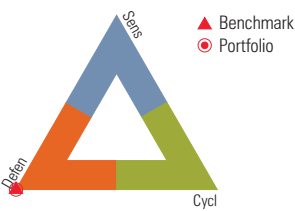


#### Fixed-Income Investment Style %



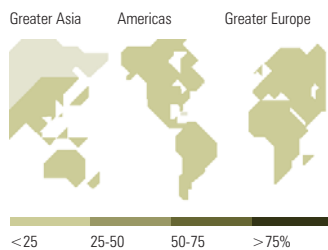
### Stock Analysis

#### Stock Sectors



	Portfolio %	Bmark %
<b>Defen</b>	<b>0.00</b>	<b>0.00</b>
Cons Defensive	0.00	0.00
Healthcare	0.00	0.00
Utilities	0.00	0.00
<b>Sens</b>	<b>0.00</b>	<b>0.00</b>
Comm Svcs	0.00	0.00
Energy	0.00	0.00
Industrials	0.00	0.00
Technology	0.00	0.00
<b>Cycl</b>	<b>0.00</b>	<b>0.00</b>
Basic Matls	0.00	0.00
Cons Cyclical	0.00	0.00
Financial Svcs	0.00	0.00
Real Estate	0.00	0.00
Not Classified	100.00	100.00

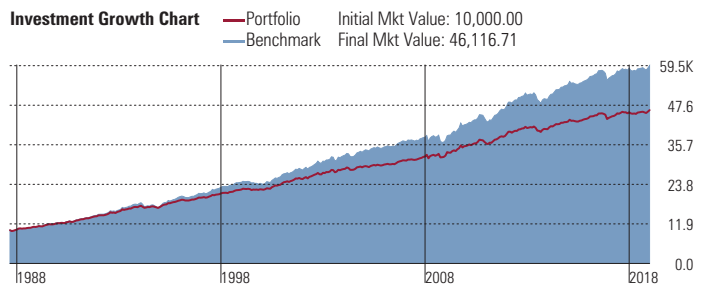
#### Stock Regions



	Portfolio %	Bmark %
<b>Americas</b>	<b>0.00</b>	<b>0.00</b>
North America	0.00	0.00
Central/Latin	0.00	0.00
<b>Greater Asia</b>	<b>0.00</b>	<b>0.00</b>
Japan	0.00	0.00
Australasia	0.00	0.00
Asia Developed	0.00	0.00
Asia Emerging	0.00	0.00
<b>Greater Europe</b>	<b>0.00</b>	<b>0.00</b>
United Kingdom	0.00	0.00
Europe Developed	0.00	0.00
Europe Emerging	0.00	0.00
Africa/Middle East	0.00	0.00
Not Classified	0.00	0.00

### Performance

#### Investment Growth Chart



	3 Mo	1 Yr	3 Yr	5 Yr	10 Yr
<b>Trailing Returns</b>					
Portfolio Return	1.50	1.42	1.79	2.69	3.58
Benchmark Return	1.69	1.28	2.30	3.82	4.85
+/- Benchmark Return	-0.19	0.14	-0.51	-1.12	-1.27

<b>Time Period Return</b>	Best %	Worst %
3 Months	5.00 (07/09-09/09)	-3.81 (09/16-11/16)
1 Year	11.24 (10/08-09/09)	-1.99 (09/12-08/13)
3 Years	6.29 (01/09-12/11)	1.39 (11/15-10/18)

<b>Portfolio Yield</b>	Yield %
Trailing 12 Month	—

#### Performance Disclosure

The performance data quoted represents past performance and does not guarantee future results. The investment return and principal value of an investment will fluctuate thus an investor's shares, when redeemed, may be worth more or less than their original cost. Current performance may be lower or higher than return data quoted herein. For information current to the most recent month-end, please visit <http://www.morningstaradvisor.com/familyinfo.asp>

### Holdings

#### Top 2 holdings out of 2

Vanguard Interm-Term Tx-Ex Adm  
Vanguard Ltd-Term Tx-Ex Adm

Ticker	Type	Holding Value	% Assets
VWIUX	MF	7,105.01	70.00
VMLUX	MF	3,045.00	30.00

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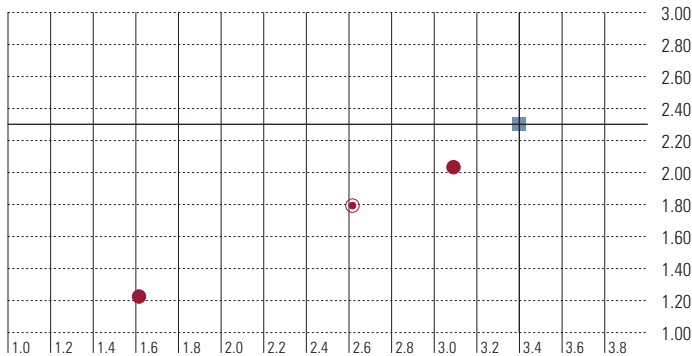
**Account Number**

**Report Currency**  
USD

### Risk Analysis

#### Risk/Reward Scatterplot

● Portfolio ● Holding ■ B-mark 3-Year Mean



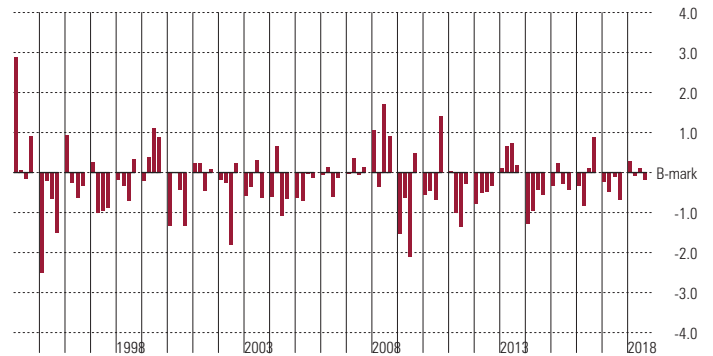
3-Year Standard Deviation

#### Risk and Return Statistics

	3 Yr		5 Yr		10 Yr	
	Portfolio	B-mark	Portfolio	B-mark	Portfolio	B-mark
Standard Deviation	2.62	3.40	2.33	3.06	2.94	3.85
Mean	1.79	2.30	2.69	3.82	3.58	4.85
Sharpe Ratio	0.27	0.36	0.85	1.01	1.08	1.14

#### Performance History Graph

■ Portfolio Quarterly Return +/- Benchmark in %



#### MPT Statistics

	3 Yr	5 Yr	10 Yr
Alpha	-0.23	-0.34	-0.14
Beta	0.76	0.75	0.75
R-squared	98.20	98.02	96.22

### Fundamental Analysis

#### Market Maturity

% of Stocks	—	—
Developed Markets	—	—
Emerging Markets	—	—
Not Available	—	—

#### Geometric Avg Capitalization (Mil)

Portfolio	-
Benchmark	-

#### Valuation Multiples

	Portfolio	B-mark
Price/Earnings	—	—
Price/Book	—	—
Price/Sales	—	—
Price/Cash Flow	—	—

#### Credit Quality

	% of Bonds
AAA	22.81
AA	51.47
A	19.17
BBB	4.97
BB	0.23
B	0.37
Below B	0.00
NR/NA	0.98

#### Type Weightings

% of Stocks	Portfolio	B-mark
High Yield	0.00	0.00
Distressed	0.00	0.00
Hard Asset	0.00	0.00
Cyclical	0.00	0.00
Slow Growth	0.00	0.00
Classic Growth	0.00	0.00
Aggressive Growth	0.00	0.00
Speculative Growth	0.00	0.00
Not Available	100.00	100.00

#### Profitability

% of Stocks	Portfolio	B-mark
2016	—	—
2017	—	—
Net Margin	—	—
ROE	—	—
ROA	—	—
Debt/Capital	—	—

#### Interest Rate Risk

	Portfolio
Maturity	4.70
Duration (total portfolio)	4.50
Avg Credit Quality	A

#### Fund Statistics

Potential Cap Gains Exposure	0.61
Avg Net Exp Ratio	0.09
Avg Gross Exp Ratio	0.09

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### Non-Load Adjustment Returns

Total 2 holdings as of 12/31/2018	Type	Holdings Date	% of Assets	Holding Value	7-day Yield	1 Yr Ret %	3 Yr Ret %	5 Yr Ret %	10 Yr Ret %	Max Front Load %	Max Back Load %
Vanguard Interm-Term Tx-Ex Adm	MF	9/30/2018	70.00	7,105.01	0.03	1.33	2.03	3.25	4.23	—	—
Vanguard Ltd-Term Tx-Ex Adm	MF	9/30/2018	30.00	3,045.00	0.02	1.63	1.23	1.39	2.08	—	—

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