

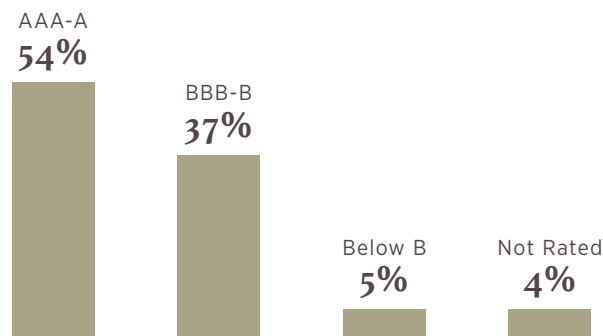
The Approach

The Fixed Income portfolio seeks to generate current income by investing in a diversified set of debt securities with exposures to various currencies, term structures, issuers, collateralization structures and economic sectors. The portfolio is also diversified globally among both developed and emerging market countries.

The Features

The investment objective of the portfolio is current income with a secondary goal of capital appreciation. The portfolio has a flexible mandate, with no constraints on credit quality, duration, geographic region or issuers.

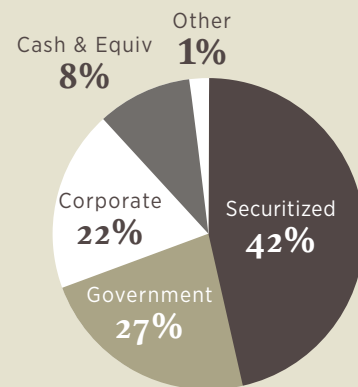
Credit Quality



Key Facts

Assets Managed: \$33 Million
 Number of Holdings: 14
 Current Yield: 3.8%
 Effective Duration: 3.5
 Min Investment: \$25,000
 Benchmark: Blended Bond Index*

Allocation



Top 5 Holdings (%)

Lord Abbett Short Duration Income	11.5%
Eaton Vance Short Duration	11.4%
Virtus Multi-Sector Short Term	11.0%
DoubleLine Total Return Bond	10.4%
Pioneer Bond Fund	9.4%

Footnote

*Blended Bond Index: 65% Barclays US Agg; 20% Barclays US High Yield; 7.5% JP Morgan EM Debt USD; 7.5% JP Morgan EM Debt Local

Sources: 2018 Addepar; 2018 Morningstar

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