

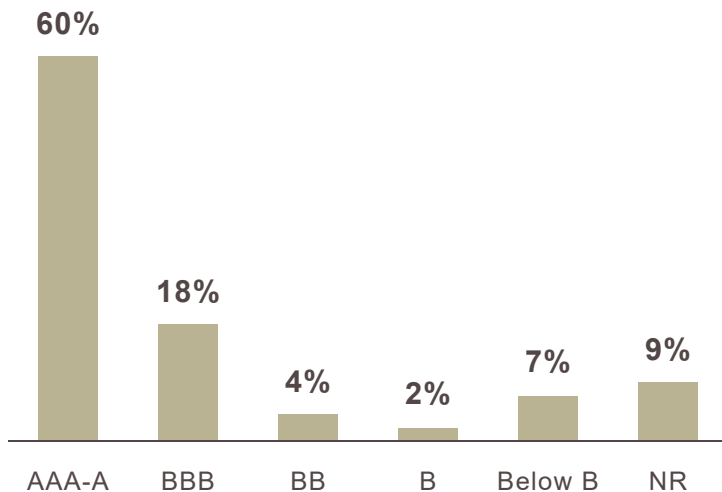
The Approach

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.

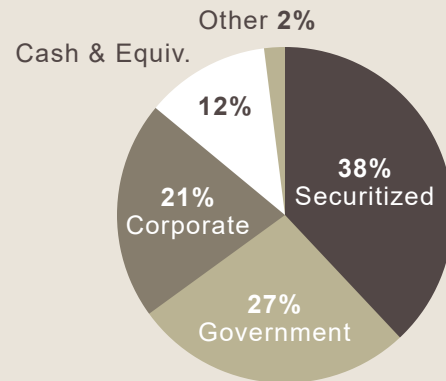
Credit Quality



Key Facts

Assets Managed — \$45 Million
 Holdings — 11
 Min Investment — \$25,000
 Benchmark — Blended Bond Index*

Allocation



Top 5 Holdings (% weight)

JP Morgan Core Plus Bond ETF	15.1%
Goldman Sachs Core Plus Bond	15.1%
DoubleLine Total Return Bond	12.5%
River Canyon Total Return Bond	10.0%
JP Morgan Ultrasound Income ETF	9.9%

* 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: 2023 Addepar; 2023 Morningstar; 2023 Bloomberg

Morningstar Portfolio Dates: 12/31/2022 - GSNIX, FDBIX, PELBX, RCIRX, RCTIX; 01/31/2022 - VEGBX; 02/28/2023 - DBLTX; 04/05/2023 - GOVT, JCPB, JPST, STIP

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