

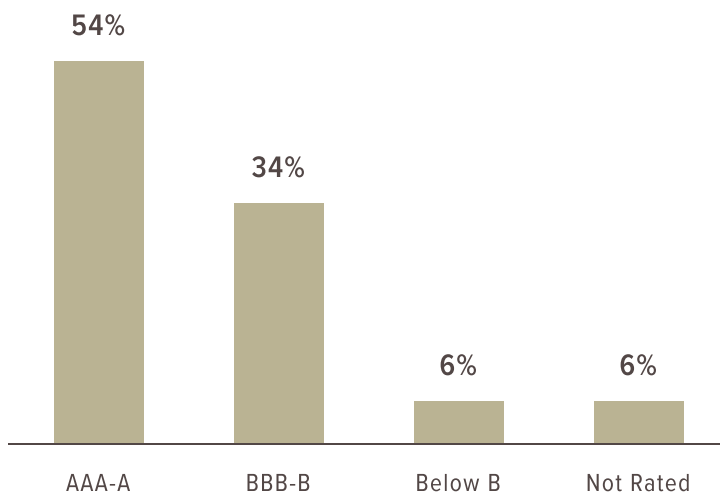
## The Approach

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.

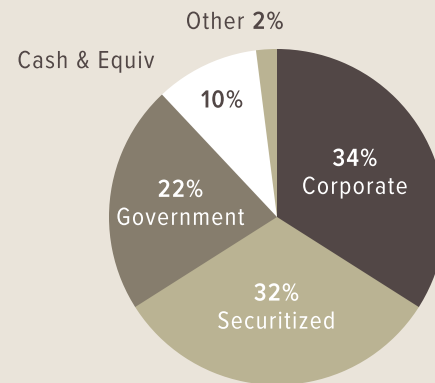
## Credit Quality



## Key Facts

Assets Managed — \$31 Million  
Holdings — 13  
Current Yield — 3.9%  
Effective Duration — 3.5  
Min Investment — \$25,000  
Benchmark — Blended Bond Index\*

## Allocation



## Top 5 Holdings (%)

BlackRock Total Return Bond	20.0%
JP Morgan Ultra-Short Income	17.9%
DoubleLine Core Fixed Income	14.4%
DoubleLine Total Return Bond	10.5%
Angel Oak Multi Strategy Income	5.9%

\* 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: 2019 Addepar; 2019 Morningstar

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