

Portfolio Returns - Gross

Return Date:
1/31/2023

Benchmark Indexes

As of Date: 1/28/2023 Source Data: Gross Return

	Last Week	MTD	QTD	YTD	1 Year	5 Years	10 Years
S&P 500 TR USD	2.48	6.11	6.11	6.11	-6.63	9.98	12.52
MSCI ACWI NR USD	2.14	7.42	7.42	7.42	-6.17	5.98	8.17
Bloomberg US Agg Bond TR USD	0.09	2.99	2.99	2.99	-8.46	0.98	1.43

Accumulation Portfolios

As of Date: 1/28/2023 Source Data: Gross Return

	Last Week	MTD	QTD	YTD	1 Year	5 Years	10 Years
Life By Design - Aggressive Growth	2.12	6.14	6.14	6.14	-6.79	6.75	9.34
Life By Design - Growth	1.89	5.80	5.80	5.80	-6.44	6.29	8.59
Life By Design Tax Efficient Growth	1.70	5.56	5.56	5.56	-5.38	8.53	10.27
Life By Design - Moderate Growth	1.55	5.28	5.28	5.28	-5.95	5.49	7.40
Life By Design - Conservative Growth	1.20	4.76	4.76	4.76	-5.49	4.59	6.15

Preservation Portfolios

As of Date: 1/28/2023 Source Data: Gross Return

	Last Week	MTD	QTD	YTD	1 Year	5 Years	10 Years
Life By Design - Aggressive with Preservation	1.52	4.45	4.45	4.45	-6.82	6.17	8.41
Life By Design - Growth with Preservation	1.17	3.93	3.93	3.93	-6.36	5.36	7.21

Distribution Portfolios

As of Date: 1/28/2023 Source Data: Gross Return

	Last Week	MTD	QTD	YTD	1 Year	5 Years	10 Years
Life By Design - Conservative Income	1.11	3.99	3.99	3.99	-5.07	5.09	6.59
Life By Design Tax Efficient Conservative Income	0.94	3.60	3.60	3.60	-4.36	6.06	7.27

Past performance is not indicative of future results. The hypothetical returns above are shown gross of fees. Gross returns will be reduced by investment advisor fees and other expenses incurred in the management of an account. Illustrations provided depict the performance of a hypothetical mix of securities rebalanced quarterly over the specified period; however, in instances where a security that currently exists that did not exist during the entire period shown (e.g., when a mutual fund was not publicly available until after the specified period began), allocation and attribution information presented for the prior period is that of a relevant asset category, developed by Morningstar, that best matches the security it replaces. Information obtained from third party sources is believed reliable but has not been vetted by the firm or its personnel. Please see attached disclosures.

Sleeve Returns

Return Date:
1/31/2023

Benchmark Indices

As of Date: 1/28/2023 Source Data: Gross Return

	Last Week	MTD	QTD	YTD	1 Year	5 Years	10 Years
S&P 500 TR USD	2.48	6.11	6.11	6.11	-6.63	9.98	12.52
MSCI ACWI NR USD	2.14	7.42	7.42	7.42	-6.17	5.98	8.17
Bloomberg US Agg Bond TR USD	0.09	2.99	2.99	2.99	-8.46	0.98	1.43
60 ACWI - 40 AGG	1.14	5.86	5.86	5.86	-6.78	4.52	5.80

Sleeves

As of Date: 1/28/2023 Source Data: Gross Return

	Last Week	MTD	QTD	YTD	1 Year	5 Years	10 Years
Life By Design Equity Sleeve	2.16	6.26	6.26	6.26	-6.99	6.82	9.49
Life By Design Tax Efficient Equity Sleeve	1.99	6.15	6.15	6.15	-6.09	9.51	11.57
Life By Design Tax Efficient Fixed Income Sleeve	0.02	2.47	2.47	2.47	-2.79	1.78	2.49
Life By Design Fixed Income Sleeve	0.43	3.66	3.66	3.66	-4.75	2.26	3.23
Life By Design Risk-Mitigation Sleeve	1.15	3.44	3.44	3.44	-5.53	5.29	6.83
Life By Design Liquidity Sleeve	0.07	0.48	0.48	0.48	1.69	1.68	1.06

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