

Portfolio Summary

Aggressive Growth

Long-Term Growth

Balanced Growth

Income & Growth

This content is not to be considered investment advice and is not to be relied upon as the basis for entering into any transaction or advisory relationship or making any investment decision.

Matson Money, Inc. "Matson" is a federally registered investment advisor with the Securities Exchange Commission ("SEC") and has been in business since 1991. In Canada, Matson is registered as a portfolio manager in Ontario, Alberta, and British Columbia. Registration with the SEC and the Canadian securities regulatory authorities does not imply their approval or endorsement of any services provided by Matson. This content is based on the views of Matson. The concepts discussed herein are for educational purposes only. This content includes the opinions, beliefs, or viewpoints of Matson Money and its Co-Advisors and should not be relied upon for entering into any transaction, advisory relationship, or making any investment decision. Other organizations or persons may analyze investments and the approach to investing from a different perspective than that reflected in this content. Nothing included herein is intended to infer that the approach to investing discussed in this content will assure any particular investment result.

All of Matson Money's advisory services are marketed almost exclusively by either Solicitors or Co-Advisors ("Promoters"). The term "Co-Advisor" is equivalent in meaning to the term "Promoter." Co-Advisors are either unaffiliated separately registered investment advisors, or registered representatives and/or investment advisor representatives of unaffiliated dual registrant brokerage firms. Matson is not affiliated with the Co-Advisors or the firms with which they are associated. Each Co-Advisor enters into a contractual agreement to serve as a non-discretionary Co-Advisor with respect to clients referred by the Co-Advisor to Matson. Solicitors typically do not enter into investment management agreement with clients. Both Co-Advisors and Solicitors have similar responsibilities including promoting and referring clients, and client coaching, including maintaining suitability information, routine service issues, and relationship management. All Co-Advisors are independent contractors, not employees or agents of Matson. Co-Advisors are paid fees as set forth under the tri-party Investment Management Agreement. Such fees are negotiable and may range from .20% to 1.2% of Account Owner assets under management. Matson does not retain any portion of these fees and is compensated only through advisory fees embedded in the Matson Funds.

The Co-Advisor receives an annual fee, paid quarterly in advance by Matson, based on total assets under management of the Co-Advisor's clients. Generally, the greater the assets under management that the Co-Advisor's clients have, the higher their annual compensation will be. Due to this compensation arrangement, the Co-Advisor has a financial incentive to promote Matson in lieu of other financial services providers, which results in a material conflict of interest.

Account Owners referred by other Co-Advisors may pay lower advisory fees for comparable services as a result of the range of fees available at each asset level breakpoint.

Co-Advisor's fee may be paid directly by Account Owner to Co-Advisor or this fee may be deducted from Account Owner's account by Matson and paid by Matson to Co-Advisor. No part of this fee is retained by Matson. The Co-Advisor's relationship with Matson, including fees payable from the Account Owner's Account, is governed by a separate agreement between Matson and the Co-Advisor. The nature of this relationship creates an inherent conflict of interest.

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In Canada, Matson acts as a sub-advisor to another registered portfolio manager ("Advisor"). Matson is not affiliated with the Advisor. The Advisor and Matson have entered into a sub-advisory agreement, under which Matson has agreed to sub-advise client accounts managed by the Advisor. Client accounts are invested in strategies managed by Matson. The Advisor is responsible for client onboarding and account opening collection of know-your-client information and suitability determination and overall client relationship management.

All investing involves risks and costs. Your advisor can provide you with more information about the risks and costs associated with specific programs. Your advisor is not affiliated with Matson Money, Inc. The information contained in this content is for educational purposes only and is not intended as investment advice. No investment strategy (including asset allocation and diversification strategies) can ensure peace of mind, guarantee profit, or protect against loss.

PAST PERFORMANCE IS NO GUARANTEE OF FUTURE RESULTS

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This content is not to be considered investment advice and is not to be relied upon as the basis for entering into any transaction or advisory relationship or making any investment decision. All investments involve the risk of loss, including the loss of principal. These risks may not always be mitigated through long-term investing or diversification. This content may include data, graphs, charts, video, multimedia, or other material reflecting the performance of a security, an index, an investment vehicle, a composite, or other instrument over time ("Performance Material"). Past performance, including any performance reflected in Performance Material, is not an indication of future results. You should pay close attention to disclosures provided in this content, which provide important information about the various elements of the material contained therein.

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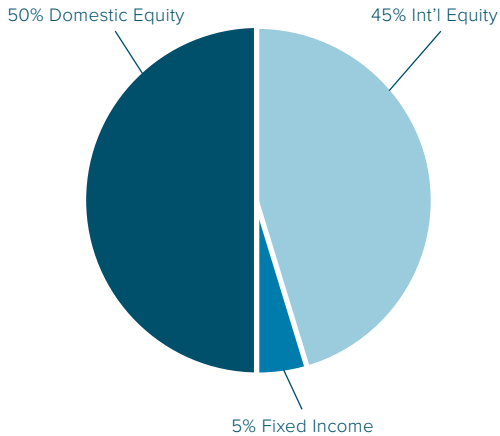
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MATSON MONEY AGGRESSIVE GROWTH STRATEGY

Annualized Compound Returns (%)
All data as of 12/31/2021

95% EQUITY • 5% FIXED INCOME



INVESTMENT OBJECTIVE

Since long-term capital growth is the only goal in this objective, the investor must also accept the high degree of risk inherent in the stock market. The Aggressive Growth Portfolio seeks to provide the greatest growth potential of the four Matson strategies, and exposes the client to the greatest degree of expected volatility. The objective expects to focus the investment in equity funds to help produce better long-term returns. This is a long-term expected investment strategy of at least ten years. Annual withdrawals may not be appropriate with this objective due to the short-term volatility.

PAST PERFORMANCE IS NO GUARANTEE OF FUTURE RESULTS

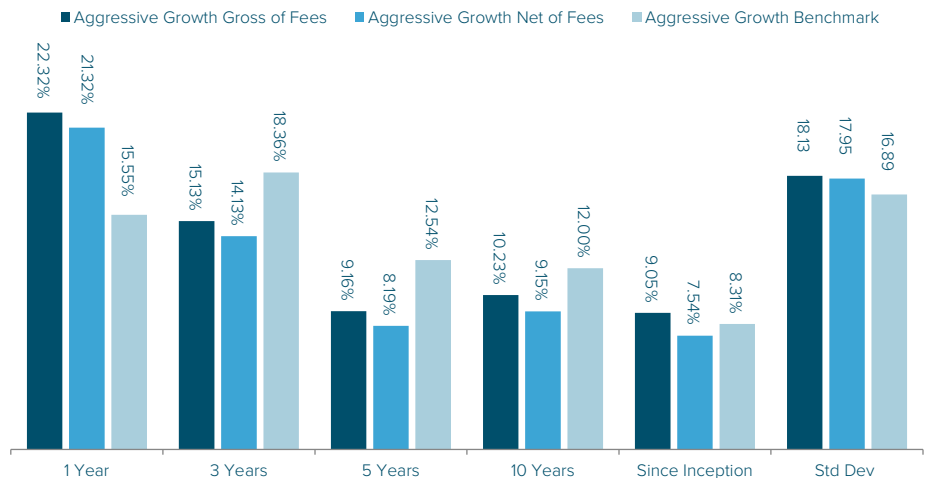
These accounts are invested in various mutual funds according to the objective of the management style and rebalanced periodically. Actual results of accounts under Matson Money's management may have been materially different from results shown herein because of differences in the inception date of the account and restrictions. Net of fee results are time-weighted and dollar-weighted and are net of transaction costs, investment advisory fees, and asset based custodial fees and other administrative fees. Gross of fee results are time-weighted and dollar-weighted and are net of transaction costs. Performance results assume reinvestment of dividends and income plus capital appreciation. Past performance is not to be construed as a guarantee of future performance. Actual Matson Money Investment Performance for the Aggressive Growth Portfolio for the year of 1992 is only for the period of July 1, 1992 to December 31, 1992.

All investing involves risk and costs. Your adviser can provide you with more information about the risks and costs associated with specific programs. No investment strategy (including asset allocation and diversification strategies) can ensure peace of mind, assure profit, or protect against loss.

This booklet is based on the views of Matson Money, Inc. Other persons may analyze investing from a different perspective. Nothing included herein is intended to infer that the approach to investing espoused in this booklet will assure any particular results.

See accompanying GIPS report for disclosures and additional information, including benchmark information. This page must be accompanied with GIPS reports and disclosures.

Portfolio characteristics is included as supplemental information to the GIPS disclosure page.



ASSETS UNDER MANAGEMENT as of 12/31/2021

TOTAL AUM:
\$9.7 Billion

TOTAL CLIENTS:
30,056

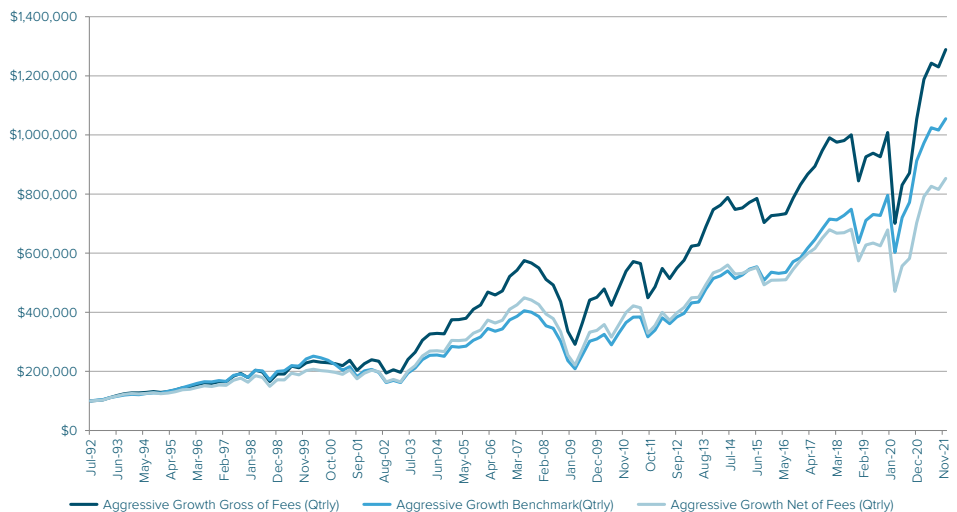
TOTAL AGGRESSIVE GROWTH OBJECTIVE:
\$1.27 Billion
Portfolio Inception: July 1, 1992

MATSON MONEY AGGRESSIVE GROWTH STYLE STANDARD

Money Market	One-Year Fixed Income
Two-Year Fixed Income	Five-Year Gov't
Two-Year Global Fixed Income*	Intermediate Credit*
Intermediate Gov't*	1-3 yr Credit*
U.S. Small Cap Value	U.S. Micro Cap*
U.S. Large Company	U.S. Small Cap
Int'l Small Cap Value	U.S. Large Cap Value
Int'l Large Cap	Int'l Small Company*
Emerging Markets Value*	Int'l Large Cap Value
Inflation Protected Securities	Emerging Markets Small Cap*
	Emerging Markets

*Matson Fund Platform Only

GROWTH OF \$100K SINCE INCEPTION JULY 1, 1992



PORTFOLIO CHARACTERISTICS*

Portfolio Time Horizon	10+ years
Number of Unique Holdings in Funds	24,231
2021 Dividends Distributed by Funds	1.76%
2021 Short-Term Gains Distributed by Funds	0.00%
2021 Long-Term Gains Distributed by Funds	4.51%
Portfolio Weighted Expense Ratio ²	0.83%

Unique Holdings based upon data obtained from DFA for each underlying mutual fund *Matson Money Fund Platform

Matson Money, Inc. AGGRESSIVE GROWTH COMPOSITE GIPS REPORT

Year End	Total Firm Assets (millions)	Composite Assets			Annual Performance Results			
		USD (millions)	Number of Accounts	% of Non-Fee-Paying	Composite Gross	Composite Net	Bench-Mark	Composite Dispersion
2021	\$9,767	\$1,278	13,506	7.31%	22.32%	21.32%	15.55%	0.44%
2020	\$8,384	\$1,006	12,388	7.31%	4.49%	3.57%	14.74%	0.54%
2019	\$8,799	\$976	12,340	6.86%	19.39%	18.31%	25.05%	0.51%
2018	\$8,066	\$759	11,438	7.70%	-14.75%	-15.53%	-11.08%	0.28%
2017	\$8,657	\$843	10,230	7.70%	19.14%	18.02%	22.45%	0.41%
2016	\$7,061	\$637	8,624	8.43%	14.35%	13.21%	9.08%	0.34%
2015	\$6,169	\$527	7,713	7.46%	-3.43%	-4.41%	1.78%	0.37%
2014	\$5,953	\$509	6,642	7.11%	0.78%	-0.29%	2.36%	0.46%
2013	\$5,020	\$446	5,493	6.96%	29.66%	28.19%	29.73%	0.81%
2012	\$3,599	\$334	4,909	6.40%	18.48%	17.04%	16.72%	0.40%
2011	\$3,026	\$305	5,021	5.62%	-9.73%	-10.89%	-7.10%	0.75%
2010	\$2,904	\$346	4,881	5.09%	19.53%	17.88%	18.04%	0.73%
2009	\$2,407	\$314	5,079	3.25%	34.53%	32.50%	30.98%	1.62%
2008	\$1,922	\$251	5,005	3.89%	-39.05%	-40.06%	-38.74%	1.22%
2007	\$2,579	\$431	4,605	3.86%	5.54%	3.89%	3.08%	1.32%
2006	\$2,180	\$336	3,340	2.97%	22.69%	20.78%	18.25%	0.92%
2005	\$1,504	\$216	2,285	3.28%	13.26%	11.38%	11.34%	0.73%
2004	\$1,043	\$144	1,447	2.25%	22.89%	20.93%	18.58%	1.05%
2003	\$709	\$105	1,162	3.10%	48.58%	46.05%	41.33%	2.28%
2002	\$475	\$70	1,138	2.38%	-9.25%	-10.83%	-15.84%	1.80%
2001	\$482	\$75	994	3.51%	0.19%	-1.47%	-9.82%	0.87%
2000	\$432	\$65	848	3.03%	-1.37%	-2.98%	-7.72%	1.97%
1999	\$403	\$49	653	3.74%	19.94%	17.95%	20.98%	3.04%
1998	\$332	\$37	310	0.22%	6.78%	4.98%	11.55%	1.76%
1997	\$315	\$39	308	4.25%	8.18%	6.35%	6.22%	0.43%

Period Ending 12/31/2021	1-Year	5-Year	10-Year
Aggressive Growth Gross of Fees	22.32%	9.16%	10.23%
Aggressive Growth Net of Fees	21.32%	8.19%	9.15%
Benchmark	15.55%	12.54%	12.00%

Aggressive Growth Composite contains all discretionary Aggressive Growth accounts that invest primarily in equities, are high risk, and have a time horizon of greater than ten years. Composite does not include pooled fund accounts. For comparison purposes the composite is measured against a blend of the following indices; 5% One Month T-Bills, 25% Standard & Poor's 500 Index, 25% Russell 2000 Index, 17.5% MSCI EAFE Index (net div), 27.5% MSCI EAFE Small Cap Index (net div), calculated monthly, prior to 2009 the benchmark was calculated quarterly. Prior to January 1, 2010 the composite benchmark exposure to MSCI EAFE Small Cap Index was represented by the price only index. Prior to June 30, 1996, the composite was measured against a different blend of indices, which was changed to more accurately represent the composite strategy. Additional information regarding the previous blended benchmark is available upon request. Beginning January 1, 1999, the minimum account size for this composite is \$1000. Prior to 1999, the number of accounts included in the composite is reported as the number of client relationships. A client relationship may be comprised of multiple portfolios. From 1999 forward, the number of accounts reflects the total number of separate portfolios.

Matson Money, Inc. "Matson" is an independent federally registered investment advisor with the Securities Exchange Commission ("SEC") and has been in business since 1991. In Canada, Matson is registered as a portfolio manager in Ontario and British Columbia. Matson Money is comprised of a bundled company retirement account platform and a standard fee only money management platform. A list of composite descriptions is available upon request.

Matson Money, Inc. claims compliance with the Global Investment Performance Standards (GIPS®) and has prepared and presented this report in compliance with the GIPS standards. The firm was been independently verified for the periods October 1, 1991 through June 30, 1996 by Berge & Company CPAs. Matson Money, Inc. has been independently verified by ACA Group, Performance Services Division ("ACA") from January 1, 2017 through December 31, 2021 and by Ashland Partners & Company, LLP ("Ashland") for the periods from January 1, 1999 through December 31, 2016. (ACA acquired Ashland's GIPS verification and performance practice effective June 2017)

A firm that claims compliance with the GIPS standards must establish policies and procedures for complying with all the applicable requirements of the GIPS standards. Verification provides assurance on whether the firm's policies and procedures related to composite and pooled fund maintenance, as well as the calculation, presentation, and distribution of performance, have been designed in compliance with the GIPS standards and have been implemented on a firm-wide basis. The Aggressive Growth Composite has had a performance examination for the periods January 1, 1999 through December 31, 2021. The verification and performance examination reports are available upon request.

Results are based on fully discretionary accounts under management, including those accounts no longer with the firm. Beginning July 1, 2002, composite policy requires the temporary removal of any portfolio incurring a client initiated significant cash inflow or outflow of 50% of portfolio's beginning asset value. The temporary removal of such an account occurs at the beginning of the month in which the significant cash flow occurs and the account re-enters the composite the month after the cash flow. Additional information regarding the treatment of significant cash flows is available upon request. Past performance is not indicative of future results.

The U.S. Dollar is the currency used to express performance. Returns are presented gross and net of management fees and include the reinvestment of all income. Net of fee performance was calculated using actual management fees. In addition to management fees and transaction costs, net of fee

returns have been reduced by asset based custodial fees and other administrative fees. The annual composite dispersion presented is an asset-weighted standard deviation calculated for the accounts in the composite the entire year. The dispersion measure is calculated using portfolio gross -of-fee returns. Policies for valuing investments, calculating performance, and preparing GIPS reports are available upon request.

The investment management fee schedule, under the private account asset allocation program, for the composite is 2% on the first \$500 thousand, 1% on the next \$500 thousand, 0.75% on the next \$3 million, and 0.50% on the remainder. The investment management fee schedule, under the matson fund program, for the composite is in the range of 1.40% to 0.25%, of which Matson Money receives none of this fee under this program. Actual investment advisory fees incurred by clients may vary.

Matson Money, Inc. changed its name from Abundance Technologies in December 2009. Furthermore, Abundance Technologies, Inc. changed its name from Matrix Asset Allocation in September 2001.

Given the use of Mutual Funds and ETFs for client portfolios Matson Money's valuation policy is very basic and materially differs from the recommended hierarchy in the GIPS Valuation Principles, which pertain to more complex assets.

The Aggressive Growth Composite was created July 1, 1992. The Aggressive Growth Composite inception was July 1, 1992.

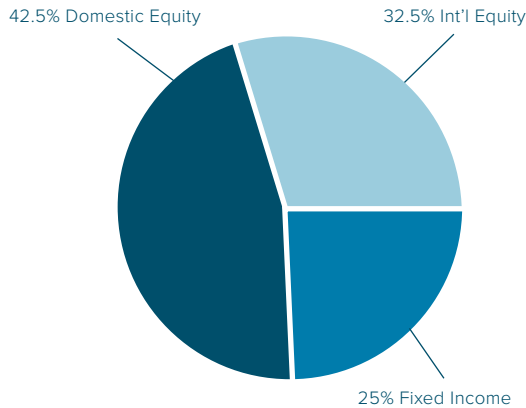
The 2021 three year annualized standard deviation for the Aggressive Growth Composite Gross of Fees and Net of Fees were 20.92% and 20.87% compared to the benchmarks standard deviation of 18.04%. The 2020 three year annualized standard deviation for the Aggressive Growth Composite Gross of Fees and Net of Fees were 21.74% and 21.67% compared to the benchmarks standard deviation of 19.40%. The 2019 three year annualized standard deviation for the Aggressive Growth Composite Gross of Fees and Net of Fees were 12.51% and 12.42% compared to the benchmarks standard deviation of 11.47%. The 2018 three year annualized standard deviation for the Aggressive Growth Composite Gross of Fees and Net Of Fees were 11.44% and 11.44% compared to the benchmarks standard deviation of 11.33%. The 2017 three year annualized standard deviation for the Aggressive Growth Composite Gross of Fees and Net Of Fees were 10.53% and 10.53% compared to the benchmarks standard deviation of 10.10%. The 2016 three year annualized standard deviation for the Aggressive Growth Composite Gross of Fees and Net Of Fees were 11.49% and 11.54% compared to the benchmarks standard deviation of 10.94%. The 2015 three year annualized standard deviation for the Aggressive Growth Composite Gross of Fees and Net Of Fees were 10.80% and 10.74% compared to the benchmarks standard deviation of 10.32%. The 2014 three year annualized standard deviation for the Aggressive Growth Composite Gross of Fees and Net Of Fees were 11.28% and 11.27% compared to the benchmarks standard deviation of 10.58%. The 2013 three year annualized standard deviation for the Aggressive Growth Composite Gross of Fees and Net Of Fees were 15.13% and 14.98% compared to the benchmarks standard deviation of 13.87%. The 2012 three year annualized standard deviation for the Aggressive Growth Composite Gross of Fees and Net Of Fees were 18.94% and 18.82% compared to the benchmarks standard deviation of 17.16%. The 2011 three year annualized standard deviation for the Aggressive Growth Composite Gross of Fees and Net Of Fees were 23.33% and 23.21% compared to the benchmarks standard deviation of 20.59%.

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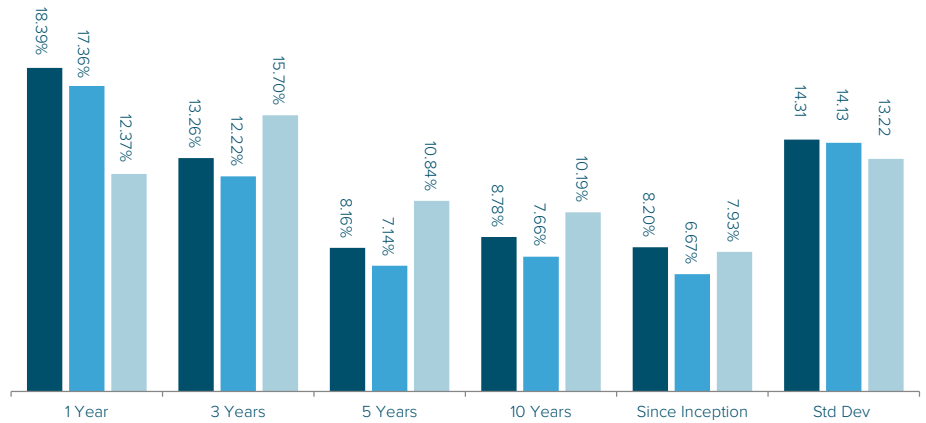
MATSON MONEY LONG-TERM GROWTH STRATEGY

Annualized Compound Returns (%)
All data as of 12/31/2021

75% EQUITY • 25% FIXED INCOME



■ Long-Term Growth Gross of Fees ■ Long-Term Growth Net of Fees ■ Long-Term Growth Benchmark



INVESTMENT OBJECTIVE

The Long-Term Growth Portfolio seeks to provide a reasonably high rate of growth without the full degree of risk usually found in the stock market. The primary goal is long-term capital growth while the secondary goal is preservation of capital. In order to provide the opportunity to achieve long-term capital growth, the investor is expected to encounter greater volatility, including the risk of negative returns, than they would with the choice of the Income and Growth or Balanced Growth strategies. This objective does not, however, seek to expose investors to the full capital risk of the stock market. Returns will not compare with the stock market on a year-to-year basis but are expected to be less volatile than stock market returns. On average, six to nine years may be required to provide the opportunity to achieve this objective. Annual withdrawals may not be appropriate with this objective due to the short-term volatility of the stock market.

PAST PERFORMANCE IS NO GUARANTEE OF FUTURE RESULTS
These accounts are invested in various mutual funds according to the objective of the management style and rebalanced periodically. Actual results of accounts under Matson Money's management may have been materially different from results shown herein because of differences in the inception date of the account and restrictions. Net of fee results are time-weighted and dollar-weighted and are net of transaction costs, investment advisory fees, and asset based custodial fees and other administrative fees. Gross of fee results are time-weighted and dollar-weighted and are net of transaction costs. Performance results assume reinvestment of dividends and income plus capital appreciation. Past performance is not to be construed as a guarantee of future performance. Actual Matson Money Investment Performance for the Long-Term Growth Portfolio for the year of 1992 is only for the period of July 1, 1992 to December 31, 1992.

All investing involves risk and costs. Your adviser can provide you with more information about the risks and costs associated with specific programs. *No investment strategy (including asset allocation and diversification strategies) can ensure peace of mind, assure profit, or protect against loss.*

This booklet is based on the views of Matson Money, Inc. Other persons may analyze investing from a different perspective. Nothing included herein is intended to infer that the approach to investing espoused in this booklet will assure any particular results.

See accompanying GIPS report for disclosures and additional information, including benchmark information. This page must be accompanied with GIPS reports and disclosures.

Portfolio characteristics is included as supplemental information to the GIPS disclosure page.

ASSETS UNDER MANAGEMENT as of 12/31/2021

TOTAL AUM:
\$9.7 Billion

TOTAL CLIENTS:
30,056

TOTAL LONG-TERM GROWTH OBJECTIVE:
\$3.5 Billion

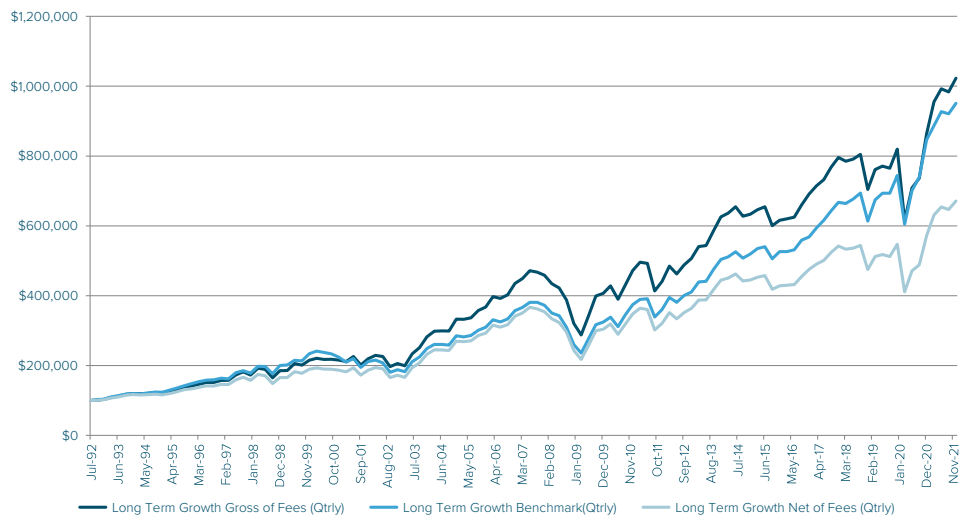
Portfolio Inception: July 1, 1992

MATSON MONEY LONG-TERM GROWTH STYLE STANDARD

One-Year Fixed Income	Money Market
Five-Year Gov't	Two-Year Fixed Income
Intermediate Credit*	Two-Year Global Fixed Income*
1-3 yr Credit*	Intermediate Gov't*
U.S. Micro Cap*	U.S. Small Cap Value
U.S. Small Cap	U.S. Large Company
U.S. Large Cap Value	Int'l Small Cap Value
Int'l Small Company*	Int'l Large Cap
Int'l Large Cap Value	Emerging Markets Value*
Emerging Markets Small Cap*	Inflation Protected Securities
Emerging Markets	

*Matson Fund Platform Only

GROWTH OF \$100K SINCE INCEPTION JULY 1, 1992



PORTFOLIO CHARACTERISTICS*

Portfolio Time Horizon.....	6-9 years
Number of Unique Holdings in Funds.....	24,231
2021 Dividends Distributed by Funds.....	1.47%
2021 Short-Term Gains Distributed by Funds.....	0.00%
2021 Long-Term Gains Distributed by Funds.....	3.47%
Portfolio Weighted Expense Ratio2.....	0.80%

Unique Holdings based upon data obtained from DFA for each underlying mutual fund *Matson Money Fund Platform

Matson Money, Inc. LONG-TERM GROWTH COMPOSITE GIPS REPORT

Year End	Total Firm Assets (millions)	Composite Assets			Annual Performance Results			
		USD (millions)	Number of Accounts	% of Non-Fee-Paying	Composite Gross	Composite Net	Bench-Mark	Composite Dispersion
2021	\$9,767	\$3,507	23,092	4.58%	18.39%	17.36%	12.37%	0.97%
2020	\$8,384	\$2,959	23,397	3.64%	5.42%	4.44%	13.68%	0.93%
2019	\$8,799	\$3,123	25,941	3.58%	16.40%	15.30%	21.25%	0.81%
2018	\$8,066	\$2,796	26,649	3.66%	-11.54%	-12.39%	-8.05%	0.75%
2017	\$8,657	\$3,004	25,074	3.49%	15.15%	14.02%	17.46%	0.82%
2016	\$7,061	\$2,378	21,977	3.29%	12.18%	11.01%	8.00%	0.67%
2015	\$6,169	\$2,053	20,653	3.08%	-2.72%	-3.73%	1.37%	0.32%
2014	\$5,953	\$2,009	18,661	3.07%	1.17%	0.07%	3.08%	0.32%
2013	\$5,020	\$1,700	15,267	3.11%	23.59%	22.17%	22.75%	1.14%
2012	\$3,599	\$1,247	12,811	3.02%	14.85%	13.42%	13.87%	0.69%
2011	\$3,026	\$1,109	12,150	2.69%	-6.60%	-7.84%	-3.74%	0.80%
2010	\$2,904	\$1,155	10,892	2.42%	16.16%	14.54%	15.38%	0.78%
2009	\$2,407	\$1,117	10,984	1.22%	26.86%	24.96%	24.92%	2.07%
2008	\$1,922	\$926	10,833	1.55%	-30.14%	-31.30%	-30.25%	1.84%
2007	\$2,579	\$1,265	9,923	1.33%	5.42%	3.72%	4.30%	0.73%
2006	\$2,180	\$1,062	7,906	1.32%	18.46%	16.56%	15.32%	1.07%
2005	\$1,504	\$715	5,735	1.26%	10.27%	8.45%	8.60%	0.95%
2004	\$1,043	\$465	3,566	0.67%	17.96%	16.08%	14.69%	1.13%
2003	\$709	\$315	2,705	0.85%	37.26%	35.03%	32.07%	2.35%
2002	\$475	\$224	2,407	0.45%	-6.24%	-7.79%	-11.03%	1.57%
2001	\$482	\$229	2,076	0.35%	1.80%	0.12%	-5.56%	1.99%
2000	\$432	\$207	1,838	0.64%	0.24%	-1.42%	-4.19%	1.87%
1999	\$403	\$185	1,713	0.63%	16.18%	14.15%	16.75%	2.34%
1998	\$332	\$112	684	0.90%	7.11%	5.15%	12.32%	0.70%
1997	\$315	\$126	712	1.25%	9.86%	7.92%	8.81%	0.60%

Period Ending 12/31/2021	1-Year	5-Year	10-Year
Long-Term Growth Gross of Fees	18.39%	8.16%	8.78%
Long-Term Growth Net of Fees	17.36%	7.14%	7.66%
Benchmark	12.37%	10.84%	10.19%

Long-Term Growth Composite contains all discretionary Long-Term Growth accounts that invest primarily in equities, are medium to high risk, and have a time horizon of six to ten years. Composite does not include pooled fund accounts. For comparison purposes the composite is measured against a blend of the following indices: 20% Barclays Intermediate Government Credit Bond Index (1-10 year), 5% One Month T-Bills, 22.5% Standard & Poor's 500 Index, 20% Russell 2000 Index, 15% MSCI EAFE Index (net div), 17.5% MSCI EAFE Small Cap Index (net div), calculated monthly, prior to 2009 the benchmark was calculated quarterly. Prior to January 1, 2010 the composite benchmark exposure to MSCI EAFE Small Cap Index was represented by the price only index. Prior to June 30, 1996, the composite was measured against a different blend of indices, which was changed to more accurately represent the composite strategy. Additional information regarding the previous blended benchmark is available upon request. Beginning January 1, 1999, the minimum account size for this composite is \$1000. Prior to 1999, the number of accounts included in the composite is reported as the number of client relationships. A client relationship may be comprised of multiple portfolios. From 1999 forward, the number of accounts reflects the total number of separate portfolios.

Matson Money, Inc. "Matson" is an independent federally registered investment advisor with the Securities Exchange Commission ("SEC") and has been in business since 1991. In Canada, Matson is registered as a portfolio manager in Ontario and British Columbia. Matson Money is comprised of a bundled company retirement account platform and a standard fee only money management platform. A list of composite descriptions is available upon request.

Matson Money, Inc. claims compliance with the Global Investment Performance Standards (GIPS®) and has prepared and presented this report in compliance with the GIPS standards. The firm has been independently verified for the periods October 1, 1991 through June 30, 1996 by Berge & Company CPAs. Matson Money, Inc. has been independently verified by ACA Group, Performance Services Division ("ACA") from January 1, 2017 through December 31, 2021 and by Ashland Partners & Company, LLP ("Ashland") for the periods from January 1, 1999 through December 31, 2016. (ACA acquired Ashland's GIPS verification and performance practice effective June 2017).

A firm that claims compliance with the GIPS standards must establish policies and procedures for complying with all the applicable requirements of the GIPS standards. Verification provides assurance on whether the firm's policies and procedures related to composite and pooled fund maintenance, as well as the calculation, presentation, and distribution of performance, have been designed in compliance with the GIPS standards and have been implemented on a firm-wide basis. The Long-Term Growth Composite has had a performance examination for the periods January 1, 1999 through December 31, 2021. The verification and performance examination reports are available upon request.

Results are based on fully discretionary accounts under management, including those accounts no longer with the firm. Beginning July 1, 2002, composite policy requires the temporary removal of any portfolio incurring a client initiated significant cash inflow or outflow of 50% of portfolio's beginning asset value. The temporary removal of such an account occurs at the beginning of the month in which the significant cash flow occurs, and the account re-enters the composite the month after the cash flow. Additional information regarding the treatment of significant cash flows is available upon request. Past performance is not indicative of future results.

The U.S. Dollar is the currency used to express performance. Returns are presented gross and net of management fees and include the reinvestment of all income. Net of fee performance was calculated

using actual management fees. In addition to management fees and transaction costs, net of fee returns have been reduced by asset based custodial fees and other administrative fees. The annual composite dispersion presented is an asset-weighted standard deviation calculated for the accounts in the composite the entire year. The dispersion measure is calculated using portfolio gross -of-fee returns. Policies for valuing investments, calculating performance, and preparing GIPS reports are available upon request.

The investment management fee schedule, under the private account asset allocation program, for the composite is 2% on the first \$500 thousand, 1% on the next \$500 thousand, 0.75% on the next \$3 million, and 0.50% on the remainder. The investment management fee schedule, under the Matson fund program, for the composite is in the range of 1.40% to 0.25%, of which Matson Money receives none of this fee under this program. Actual investment advisory fees incurred by clients may vary.

Matson Money, Inc. changed its name from Abundance Technologies in December 2009. Furthermore, Abundance Technologies, Inc. changed its name from Matrix Asset Allocation in September 2001.

Given the use of Mutual Funds and ETFs for client portfolios Matson Money's valuation policy is very basic and materially differs from the recommended hierarchy in the GIPS Valuation Principles, which pertain to more complex assets.

The Long-Term Growth Composite was created July 1, 1992. The Long-Term Growth Composite inception was July 1, 1992.

The 2021 three-year annualized standard deviation for the Long-Term Growth Composite Gross of Fees and Net of Fees were 16.90% and 16.85% compared to the benchmarks standard deviation of 14.18%. The 2020 three-year annualized standard deviation for the Long-Term Growth Composite Gross of Fees and Net of Fees were 17.57% and 17.50% compared to the benchmarks standard deviation of 15.26%. The 2019 three-year annualized standard deviation for the Long-Term Growth Composite Gross of Fees and Net of Fees were 10.07% and 9.99% compared to the benchmarks standard deviation of 8.98%. The 2018 three-year annualized standard deviation for the Long-Term Growth Composite Gross of Fees and Net of Fees were 9.16% and 9.17% compared to the benchmarks standard deviation of 8.63%. The 2017 three-year annualized standard deviation for the Long-Term Growth Composite Gross of Fees and Net of Fees were 8.35% and 8.35% compared to the benchmarks standard deviation of 7.84%. The 2016 three-year annualized standard deviation for the Long-Term Growth Composite Gross of Fees and Net of Fees were 9.15% and 9.20% compared to the benchmarks standard deviation of 8.56%. The 2015 three-year annualized standard deviation for the Long-Term Growth Composite Gross of Fees and Net of Fees were 8.67% and 8.61% compared to the benchmarks standard deviation of 8.20%. The 2014 three-year annualized standard deviation for the Long-Term Growth Composite Gross of Fees and Net of Fees were 8.92% and 8.90% compared to the benchmarks standard deviation of 8.31%. The 2013 three-year annualized standard deviation for the Long-Term Growth Composite Gross of Fees and Net of Fees were 11.79% and 11.63% compared to the benchmarks standard deviation of 10.85%. The 2012 three-year annualized standard deviation for the Long-Term Growth Composite Gross of Fees and Net of Fees were 14.70% and 14.57% compared to the benchmarks standard deviation of 13.32%. The 2011 three-year annualized standard deviation for the Long-Term Growth Composite Gross of Fees and Net of Fees were 18.08% and 17.97% compared to the benchmarks standard deviation of 16.19%.

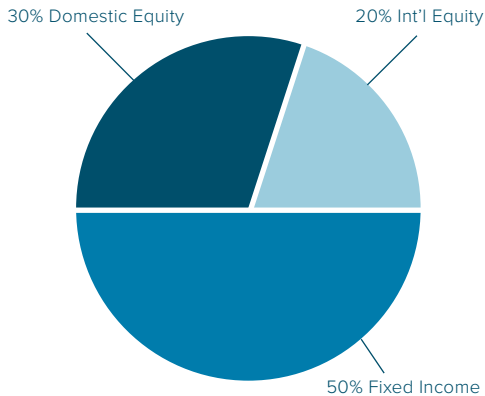
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MATSON MONEY BALANCED GROWTH STRATEGY

Annualized Compound Returns (%)

All data as of 12/31/2021

50% EQUITY • 50% FIXED INCOME



INVESTMENT OBJECTIVE

This Balanced Growth Portfolio has two objectives: to preserve capital and to seek to obtain capital growth. Choosing this objective for your investments indicates a need for a balance between capital preservation and long-term growth. This objective is expected to result in more stable and less volatile investment strategies than with the choice of a longer-term growth investment objective. Inherent in this position is that the earning potential of your investment will likely be less than the Long-Term Growth or Aggressive Growth Portfolio investment strategies, but this objective is expected to be less volatile over time while providing the opportunity to earn a premium above short-term rates. The risk of capital loss and negative returns cannot be eliminated, but with this choice your portfolio is expected to be subjected to less capital risk than is characteristic of the stock market. While the rate of return cannot be compared to the stock market, the investment manager will be expected to exceed the returns from money market funds and three-month Treasury Bills. To attempt to achieve these returns, no less than a full market cycle of three to five years is generally required.

PAST PERFORMANCE IS NO GUARANTEE OF FUTURE RESULTS
These accounts are invested in various mutual funds according to the objective of the management style and rebalanced periodically. Actual results of accounts under Matson Money's management may have been materially different from results shown herein because of differences in the inception date of the account and restrictions. Net of fee results are time-weighted and dollar-weighted and are net of transaction costs, investment advisory fees, and asset based custodial fees and other administrative fees. Gross of fee results are time-weighted and dollar-weighted and are net of transaction costs. Performance results assume reinvestment of dividends and income plus capital appreciation. Past performance is not to be construed as a guarantee of future performance. Actual Matson Money Investment Performance for the Balanced Growth Portfolio for the year of 1991 is only for the period of October 1, 1991 to December 31, 1991.

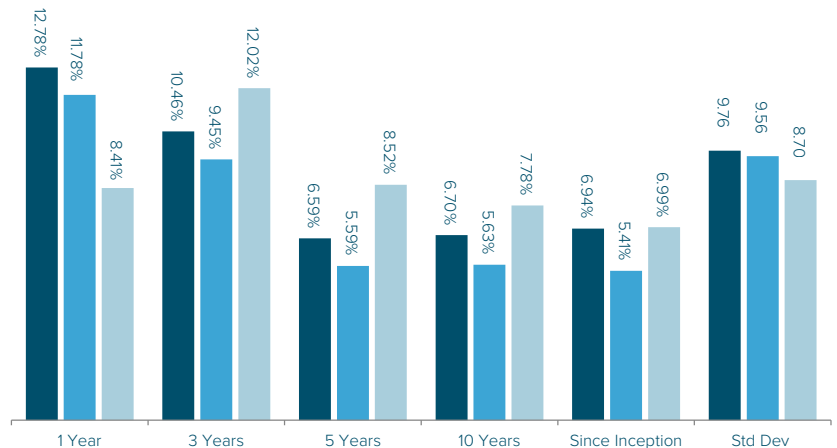
All investing involves risk and costs. Your adviser can provide you with more information about the risks and costs associated with specific programs. *No investment strategy (including asset allocation and diversification strategies) can ensure peace of mind, assure profit, or protect against loss.*

This booklet is based on the views of Matson Money, Inc. Other persons may analyze investing from a different perspective. Nothing included herein is intended to infer that the approach to investing espoused in this booklet will assure any particular results.

See accompanying GIPS report for disclosures and additional information, including benchmark information. This page must be accompanied with GIPS reports and disclosures.

Portfolio characteristics is included as supplemental information to the GIPS disclosure page.

■ Balanced Growth Gross of Fees ■ Balanced Growth Net of Fees ■ Balanced Growth Benchmark



ASSETS UNDER MANAGEMENT

as of 12/31/2021

TOTAL AUM:
\$9.7 Billion

TOTAL CLIENTS:
30,056

TOTAL BALANCED GROWTH OBJECTIVE:
\$4.13 Billion

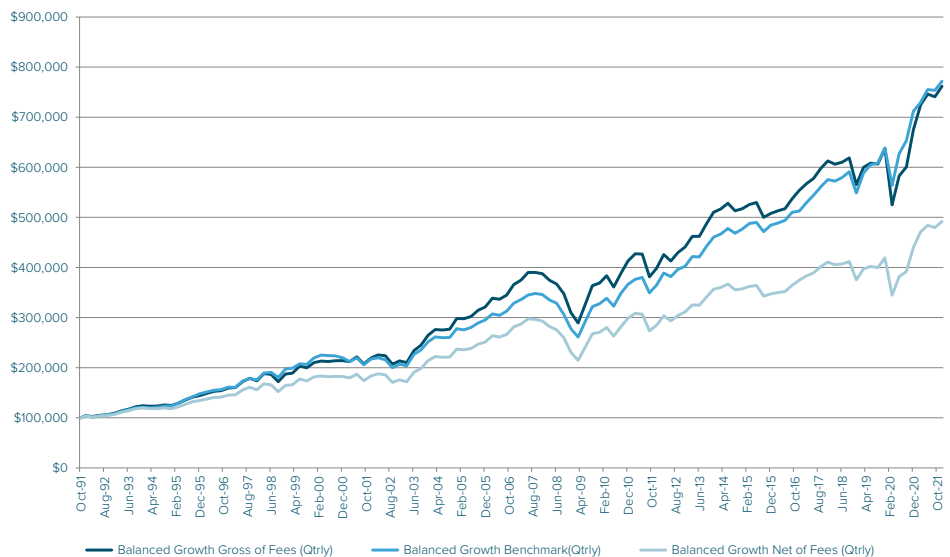
Portfolio Inception: October 1, 1991

MATSON MONEY BALANCED GROWTH STYLE STANDARD

Money Market	One-Year Fixed Income
Two-Year Fixed Income	Five-Year Gov't
Two-Year Global Fixed Income*	Intermediate Credit*
Intermediate Gov't*	1-3 yr Credit *
U.S. Small Cap Value	U.S. Micro Cap*
U.S. Large Company	U.S. Small Cap
Int'l Small Cap Value	U.S. Large Cap Value
Int'l Large Cap	Int'l Small Company*
Emerging Markets Value*	Int'l Large Cap Value
Inflation Protected Securities	Emerging Markets Small Cap*
	Emerging Markets

*Matson Fund Platform Only

GROWTH OF \$100K SINCE INCEPTION OCTOBER 1, 1991



PORTFOLIO CHARACTERISTICS*

Portfolio Time Horizon.....	3-5 years
Number of Unique Holdings in Funds.....	24,231
2021 Dividends Distributed by Funds.....	1.10%
2021 Short-Term Gains Distributed by Funds.....	0.00%
2021 Long-Term Gains Distributed by Funds.....	2.27%
Portfolio Weighted Expense Ratio ²	0.76%

Unique Holdings based upon data obtained from DFA for each underlying mutual fund *Matson Money Fund Platform

Matson Money, Inc. BALANCED GROWTH COMPOSITE GIPS REPORT

Year End	Total Firm Assets (millions)	Composite Assets			Annual Performance Results			
		USD (millions)	Number of Accounts	% of Non-Fee-Paying	Composite Gross	Composite Net	Bench-Mark	Composite Dispersion
2021	\$9,767	\$4,137	20,811	2.20%	12.78%	11.78%	8.41%	1.49%
2020	\$8,384	\$3,667	21,105	2.13%	5.99%	5.00%	11.44%	0.82%
2019	\$8,799	\$3,935	23,975	1.62%	12.75%	11.69%	16.37%	0.98%
2018	\$8,066	\$3,782	25,464	1.55%	-7.77%	-8.66%	-4.63%	1.11%
2017	\$8,657	\$3,981	24,777	1.42%	10.67%	9.59%	12.27%	1.26%
2016	\$7,061	\$3,249	22,342	1.36%	9.05%	7.95%	5.86%	0.94%
2015	\$6,169	\$2,852	21,262	1.25%	-1.82%	-2.82%	1.61%	0.33%
2014	\$5,953	\$2,692	19,362	1.39%	1.32%	0.25%	3.49%	0.33%
2013	\$5,020	\$2,149	15,431	1.46%	15.81%	14.53%	14.47%	1.82%
2012	\$3,599	\$1,444	11,844	1.19%	10.71%	9.40%	10.27%	1.15%
2011	\$3,026	\$1,161	10,063	1.18%	-3.57%	-4.77%	-0.44%	0.80%
2010	\$2,904	\$977	7,877	1.09%	11.91%	10.44%	11.88%	1.03%
2009	\$2,407	\$640	5,409	0.26%	19.03%	17.27%	17.93%	0.97%
2008	\$1,922	\$504	4,678	0.86%	-20.01%	-21.32%	-19.73%	0.96%
2007	\$2,579	\$595	3,972	0.32%	5.91%	4.20%	5.25%	0.73%
2006	\$2,180	\$517	3,321	0.13%	13.94%	12.07%	11.27%	0.62%
2005	\$1,504	\$379	2,567	0.36%	7.68%	5.88%	6.29%	0.52%
2004	\$1,043	\$272	1,793	0.05%	12.52%	10.73%	10.34%	0.92%
2003	\$709	\$204	1,426	0.06%	24.04%	21.93%	21.63%	1.24%
2002	\$475	\$131	1,244	0.34%	-2.62%	-4.27%	-4.78%	0.97%
2001	\$482	\$128	1,035	0.00%	2.37%	0.64%	-1.08%	0.50%
2000	\$432	\$114	949	0.00%	2.02%	0.31%	0.12%	1.04%
1999	\$403	\$111	965	0.00%	12.24%	10.29%	11.29%	2.07%
1998	\$332	\$70	375	0.24%	7.61%	5.69%	12.34%	0.83%
1997	\$315	\$75	305	0.00%	9.13%	7.15%	8.97%	0.39%

Period Ending 12/31/2021	1-Year	5-Year	10-Year
Balanced Growth Gross of Fees	12.78%	6.59%	6.70%
Balanced Growth Net of Fees	11.78%	5.59%	5.63%
Benchmark	8.41%	8.52%	7.78%

Balanced Growth Composite contains all discretionary Balanced Growth accounts that invest primarily in a balanced strategy, are moderate risk, and have a time horizon of three to five years. Composite does not include pooled fund accounts. For comparison purposes the composite is measured against a blend of the following indices; 40% Barclays Intermediate Government Credit Bond Index (1-10 year), 10% One Month T-Bills, 20% Standard & Poor's 500 Index, 10% Russell 2000 Index, 7.5% MSCI EAFE Index (net div), 12.5% MSCI EAFE Small Cap Index (net div), calculated monthly, prior to 2009 the benchmark was calculated quarterly. Prior to January 1, 2010 the composite benchmark exposure to MSCI EAFE Small Cap Index was represented by the price only index. Prior to June 30, 1996, the composite was measured against a different blend of indices, which was changed to more accurately represent the composite strategy. Additional information regarding the previous blended benchmark is available upon request. Beginning January 1, 1999, the minimum account size for this composite is \$1000. Prior to 1999, the number of accounts included in the composite is reported as the number of client relationships. A client relationship may be comprised of multiple portfolios. From 1999 forward, the number of accounts reflects the total number of separate portfolios.

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Results are based on fully discretionary accounts under management, including those accounts no longer with the firm. Beginning July 1, 2002, composite policy requires the temporary removal of any portfolio incurring a client initiated significant cash inflow or outflow of 50% of portfolio's beginning asset value. The temporary removal of such an account occurs at the beginning of the month in which the significant cash flow occurs, and the account re-enters the composite the month after the cash flow. Additional information regarding the treatment of significant cash flows is available upon request. Past performance is not indicative of future results.

The U.S. Dollar is the currency used to express performance. Returns are presented gross and net of management fees and include the reinvestment of all income. Net of fee performance was calculated using actual management fees. In addition to management fees and transaction costs,

net of fee returns have been reduced by asset based custodial fees and other administrative fees. The annual composite dispersion presented is an asset-weighted standard deviation calculated for the accounts in the composite the entire year. The dispersion measure is calculated using portfolio gross -of-fee returns. Policies for valuing investments, calculating performance, and preparing GIPS reports are available upon request.

The investment management fee schedule, under the private account asset allocation program, for the composite is 2% on the first \$500 thousand, 1% on the next \$500 thousand, 0.75% on the next \$3 million, and 0.50% on the remainder. The investment management fee schedule, under the Matson fund program, for the composite is in the range of 1.40% to 0.25%, of which Matson Money receives none of this fee under this program. Actual investment advisory fees incurred by clients may vary.

Matson Money, Inc. changed its name from Abundance Technologies in December 2009. Furthermore, Abundance Technologies, Inc. changed its name from Matrix Asset Allocation in September 2001.

Given the use of Mutual Funds and ETFs for client portfolios Matson Money's valuation policy is very basic and materially differs from the recommended hierarchy in the GIPS Valuation Principles, which pertain to more complex assets.

The Balanced Growth Composite was created October 1, 1991. The Balanced Growth Composite inception was October 1, 1991.

The 2021 three-year annualized standard deviation for the Balanced Growth Composite Gross of Fees and Net of Fees were 11.96% and 11.91% compared to the benchmarks standard deviation of 9.34%. The 2020 three-year annualized standard deviation for the Balanced Growth Composite Gross of Fees and Net of Fees were 12.46% and 12.39% compared to the benchmarks standard deviation of 10.05%. The 2019 three-year annualized standard deviation for the Balanced Growth Composite Gross of Fees and Net of Fees were 7.00% and 6.93% compared to the benchmarks standard deviation of 5.86%. The 2018 three-year annualized standard deviation for the Balanced Growth Composite Gross of Fees and Net Of Fees were 6.29% and 6.31% compared to the benchmarks standard deviation of 5.55%. The 2017 three-year annualized standard deviation for the Balanced Growth Composite Gross of Fees and Net Of Fees were 5.64% and 5.64% compared to the benchmarks standard deviation of 5.04%. The 2016 three-year annualized standard deviation for the Balanced Growth Composite Gross of Fees and Net Of Fees were 6.24% and 6.30% compared to the benchmarks standard deviation of 5.53%. The 2015 three-year annualized standard deviation for the Balanced Growth Composite Gross of Fees and Net Of Fees were 6.03% and 5.98% compared to the benchmarks standard deviation of 5.46%. The 2014 three-year annualized standard deviation for the Balanced Growth Composite Gross of Fees and Net Of Fees were 6.22% and 6.23% compared to the benchmarks standard deviation of 5.52%. The 2013 three-year annualized standard deviation for the Balanced Growth Composite Gross of Fees and Net Of Fees were 8.01% and 7.87% compared to the benchmarks standard deviation of 7.08%. The 2012 three-year annualized standard deviation for the Balanced Growth Composite Gross of Fees and Net Of Fees were 9.94% and 9.83% compared to the benchmarks standard deviation of 8.55%. The 2011 three year annualized standard deviation for the Balanced Growth Composite Gross of Fees and Net Of Fees were 12.18% and 12.08% compared to the benchmarks standard deviation of 10.64%.

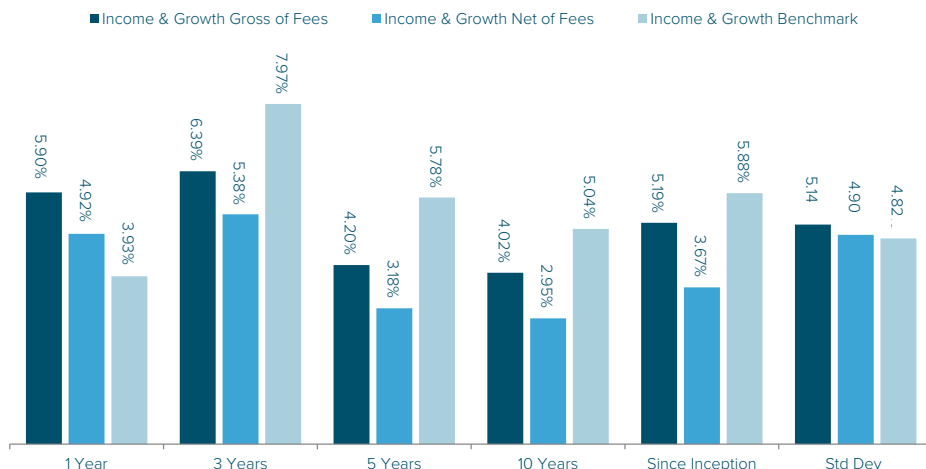
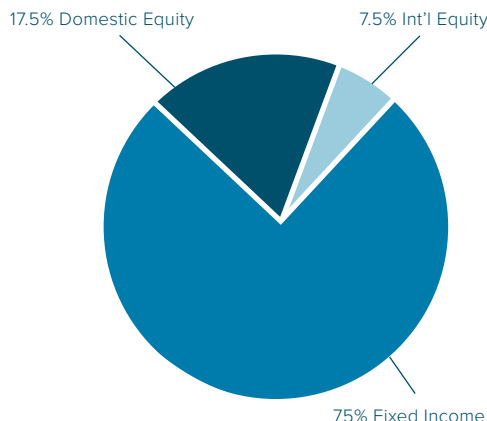
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MATSON MONEY INCOME & GROWTH STRATEGY

Annualized Compound Returns (%)

All data as of 12/31/2021

25% EQUITY • 75% FIXED INCOME



INVESTMENT OBJECTIVE

This objective of the Income & Growth Portfolio investment strategy is to minimize capital fluctuations while attempting to deliver a rate of return in excess of inflation as measured by the consumer price index (C.P.I.). The choice of this objective indicates a realization that the client's portfolio must stay ahead of inflation to make any real gains. While this approach is expected to provide the least amount of capital fluctuation, the possibility of negative returns is not eliminated, only sought to be reduced. This approach does imply a substantial reduction of capital growth when compared to the stock market. This objective fits with a time horizon of less than three years.

ASSETS UNDER MANAGEMENT

as of 12/31/2021

TOTAL AUM:
\$9.7 Billion

TOTAL CLIENTS:
30,056

TOTAL INCOME AND GROWTH OBJECTIVE:
\$432 Million

Portfolio Inception: October 1, 1992

MATSON MONEY INCOME & GROWTH STYLE STANDARD

Money Market	One-Year Fixed Income
Two-Year Fixed Income	Five-Year Gov't
Two-Year Global Fixed Income*	Intermediate Credit*
Intermediate Gov't*	1-3 yr Credit*
U.S. Small Cap Value	U.S. Micro Cap*
U.S. Large Company	U.S. Small Cap
Int'l Small Cap Value	U.S. Large Cap Value
Int'l Large Cap	Int'l Small Company*
Emerging Markets Value*	Int'l Large Cap Value
Inflation Protected Securities	Emerging Markets Small Cap*
	Emerging Markets

*Matson Fund Platform Only

PAST PERFORMANCE IS NO GUARANTEE OF FUTURE RESULTS

These accounts are invested in various mutual funds according to the objective of the management style and rebalanced periodically. Actual results of accounts under Matson Money's management may have been materially different from results shown herein because of differences in the inception date of the account and restrictions. Net of fee results are time-weighted and dollar-weighted and are net of transaction costs, investment advisory fees, and asset based custodial fees and other administrative fees. Gross of fee results are time-weighted and dollar-weighted and are net of transaction costs. Performance results assume reinvestment of dividends and income plus capital appreciation. Past performance is not to be construed as a guarantee of future performance. Actual Matson Money Investment Performance for the Income and Growth portfolio for the year of 1992 is only for the period of October 1, 1992 to December 31, 1992.

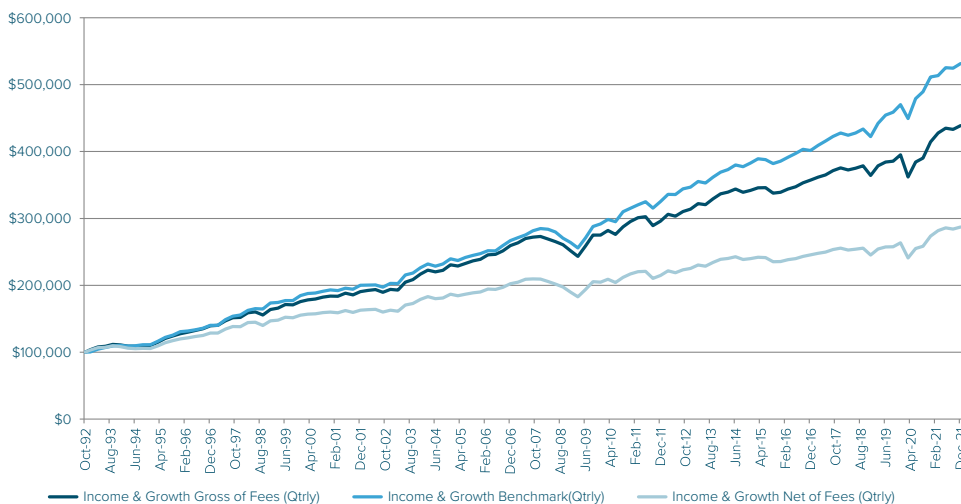
All investing involves risk and costs. Your adviser can provide you with more information about the risks and costs associated with specific programs. *No investment strategy (including asset allocation and diversification strategies) can ensure peace of mind, assure profit, or protect against loss.*

This booklet is based on the views of Matson Money, Inc. Other persons may analyze investing from a different perspective. Nothing included herein is intended to infer that the approach to investing espoused in this booklet will assure any particular results.

See accompanying GIPS report for disclosures and additional information, including benchmark information. This page must be accompanied with GIPS reports and disclosures.

Portfolio characteristics is included as supplemental information to the GIPS disclosure page.

GROWTH OF \$100K SINCE INCEPTION OCTOBER 1, 1992



PORTFOLIO CHARACTERISTICS*

Portfolio Time Horizon	<3 years
Number of Unique Holdings in Funds	24,231
2021 Dividends Distributed by Funds	0.72%
2021 Short-Term Gains Distributed by Funds	0.00%
2021 Long-Term Gains Distributed by Funds	1.06%
Portfolio Weighted Expense Ratio ²	0.71%

Unique Holdings based upon data obtained from DFA for each underlying mutual fund *Matson Money Fund Platform

Matson Money, Inc. INCOME & GROWTH COMPOSITE GIPS REPORT

Year End	Total Firm Assets (millions)	Composite Assets			Annual Performance Results			
		USD (millions)	Number of Accounts	% of Non-Fee-Paying	Composite Gross	Composite Net	Bench-Mark	Composite Dispersion
2021	\$9,767	\$432	3,231	4.55%	5.90%	4.92%	3.93%	0.52%
2020	\$8,384	\$385	3,156	3.14%	4.84%	3.83%	8.76%	0.92%
2019	\$8,799	\$393	3,459	2.57%	8.47%	7.42%	11.35%	0.30%
2018	\$8,066	\$411	3,737	2.71%	-3.03%	-3.99%	-1.25%	0.32%
2017	\$8,657	\$441	3,927	2.13%	5.17%	4.10%	6.54%	0.28%
2016	\$7,061	\$413	3,879	2.29%	5.32%	4.22%	4.08%	0.87%
2015	\$6,169	\$406	3,925	2.25%	-0.78%	-1.82%	0.78%	0.71%
2014	\$5,953	\$408	3,811	2.55%	1.52%	0.45%	3.64%	0.17%
2013	\$5,020	\$394	3,404	2.45%	7.24%	6.06%	6.48%	0.41%
2012	\$3,599	\$310	2,851	1.67%	6.10%	4.87%	6.69%	0.82%
2011	\$3,026	\$251	2,349	1.14%	0.19%	-1.01%	3.12%	0.23%
2010	\$2,904	\$192	1,720	1.35%	7.38%	6.00%	8.00%	0.52%
2009	\$2,407	\$100	937	1.07%	9.29%	7.80%	10.59%	0.78%
2008	\$1,922	\$46	479	0.42%	-7.78%	-9.33%	-7.34%	0.59%
2007	\$2,579	\$28	297	0.02%	5.17%	3.40%	6.76%	0.39%
2006	\$2,180	\$27	283	0.28%	8.60%	6.62%	7.94%	0.65%
2005	\$1,504	\$21	253	0.31%	3.66%	1.68%	3.19%	0.28%
2004	\$1,043	\$20	217	0.45%	6.36%	4.40%	5.91%	0.49%
2003	\$709	\$12	147	0.00%	11.84%	9.85%	11.44%	1.06%
2002	\$475	\$10	104	0.00%	1.79%	0.04%	1.47%	0.77%
2001	\$482	\$5	56	0.00%	3.57%	1.79%	3.60%	0.26%
2000	\$432	\$5	53	0.02%	4.72%	2.93%	4.61%	0.65%
1999	\$403	\$7	64	0.39%	7.19%	5.83%	6.40%	0.71%
1998	\$332	\$6	36	0.00%	7.85%	6.30%	11.50%	1.51%
1997	\$315	\$12	22	0.00%	8.95%	7.42%	10.98%	0.73%

Period Ending 12/31/2021	1-Year	5-Year	10-Year
Income & Growth Gross of Fees	5.90%	4.20%	4.02%
Income & Growth Net of Fees	4.92%	3.18%	2.95%
Benchmark	3.93%	5.78%	5.04%

Income & Growth Composite contains all discretionary Income and Growth accounts that invest primarily in fixed income, are low risk, and have a time horizon of three years or less. Composite does not include pooled fund accounts. For comparison purposes the composite is measured against a blend of the following indices; 65% Barclays Intermediate Government Credit Bond Index (1-10 year), 10% One Month T-Bills, 12.5% Standard & Poor's 500 Index, 5% Russell 2000 Index, 7.5% MSCI EAFE Index (net div), calculated monthly, prior to 2009 the benchmark was calculated quarterly. Prior to June 30, 1996, the composite was measured against a different blend of indices, which was changed to more accurately represent the composite strategy. Additional information regarding the previous blended benchmark is available upon request. Beginning January 1, 1999, the minimum account size for this composite is \$1000. Prior to 1999, the number of accounts included in the composite is reported as the number of client relationships. A client relationship may be comprised of multiple portfolios. From 1999 forward, the number of accounts reflects the total number of separate portfolios.

Matson Money, Inc. "Matson" is an independent federally registered investment advisor with the Securities Exchange Commission ("SEC") and has been in business since 1991. In Canada, Matson is registered as a portfolio manager in Ontario and British Columbia. Matson Money is comprised of a bundled company retirement account platform and a standard fee only money management platform. A list of composite descriptions is available upon request.

Matson Money, Inc. claims compliance with the Global Investment Performance Standards (GIPS®) and has prepared and presented this report in compliance with the GIPS standards. The firm was been independently verified for the periods October 1, 1991 through June 30, 1996 by Berge & Company CPAs. Matson Money, Inc. has been independently verified by ACA Group, Performance Services Division ("ACA") from January 1, 2017 through December 31, 2021 and by Ashland Partners & Company, LLP ("Ashland") for the periods from January 1, 1999 through December 31, 2016. (ACA acquired Ashland's GIPS verification and performance practice effective June 2017).

A firm that claims compliance with the GIPS standards must establish policies and procedures for complying with all the applicable requirements of the GIPS standards. Verification provides assurance on whether the firm's policies and procedures related to composite and pooled fund maintenance, as well as the calculation, presentation, and distribution of performance, have been designed in compliance with the GIPS standards and have been implemented on a firm-wide basis. The Income & Growth Composite has had a performance examination for the periods January 1, 1999 through December 31, 2021. The verification and performance examination reports are available upon request.

Results are based on fully discretionary accounts under management, including those accounts no longer with the firm. Beginning July 1, 2002, composite policy requires the temporary removal of any portfolio incurring a client initiated significant cash inflow or outflow of 50% of portfolio's beginning asset value. The temporary removal of such an account occurs at the beginning of the month in which the significant cash flow occurs and the account re-enters the composite the month after the cash flow. Additional information regarding the treatment of significant cash flows is available upon request. Past performance is not indicative of future results.

The U.S. Dollar is the currency used to express performance. Returns are presented gross and net of management fees and include the reinvestment of all income. Net of fee performance was calculated using actual management fees. In addition to management fees and transaction costs, net of fee returns

have been reduced by asset based custodial fees and other administrative fees. The annual composite dispersion presented is an asset-weighted standard deviation calculated for the accounts in the composite the entire year. The dispersion measure is calculated using portfolio gross -of-fee returns. Policies for valuing investments, calculating performance, and preparing GIPS reports are available upon request.

The investment management fee schedule, under the private account asset allocation program, for the composite is 2% on the first \$500 thousand, 1% on the next \$500 thousand, 0.75% on the next \$3 million, and 0.50% on the remainder. The investment management fee schedule, under the Matson fund program, for the composite is in the range of 1.40% to 0.25%, of which Matson Money receives none of this fee under this program. Actual investment advisory fees incurred by clients may vary.

Matson Money, Inc. changed its name from Abundance Technologies in December 2009. Furthermore, Abundance Technologies, Inc. changed its name from Matrix Asset Allocation in September 2001.

Given the use of Mutual Funds and ETFs for client portfolios Matson Money's valuation policy is very basic and materially differs from the recommended hierarchy in the GIPS Valuation Principles, which pertain to more complex assets.

The Income & Growth Composite was created October 1, 1992. The Income & Growth Composite inception was October 1, 1992.

The 2021 three-year annualized standard deviation for the Income and Growth Composite Gross of Fees and Net of Fees were 5.93% and 5.87% compared to the benchmarks standard deviation of 4.80%. The 2020 three-year annualized standard deviation for the Income and Growth Composite Gross of Fees and Net of Fees were 6.20% and 6.15% compared to the benchmarks standard deviation of 5.12%. The 2019 three-year annualized standard deviation for the Income and Growth Composite Gross of Fees and Net of Fees were 3.33% and 3.29% compared to the benchmarks standard deviation of 2.99%. The 2018 three-year annualized standard deviation for the Income and Growth Composite Gross of Fees and Net Of Fees were 2.91% and 2.95% compared to the benchmarks standard deviation of 2.72%. The 2017 three-year annualized standard deviation for the Income and Growth Composite Gross of Fees and Net Of Fees were 2.54% and 2.55% compared to the benchmarks standard deviation of 2.60%. The 2016 three-year annualized standard deviation for the Income and Growth Composite Gross of Fees and Net Of Fees were 2.96% and 2.99% compared to the benchmarks standard deviation of 2.96%. The 2015 three-year annualized standard deviation for the Income and Growth Composite Gross of Fees and Net Of Fees were 3.04% and 2.98% compared to the benchmarks standard deviation of 3.14%. The 2014 three-year annualized standard deviation for the Income and Growth Composite Gross of Fees and Net Of Fees were 3.12% and 3.11% compared to the benchmarks standard deviation of 3.04%. The 2013 three-year annualized standard deviation for the Income and Growth Composite Gross of Fees and Net Of Fees were 3.84% and 3.69% compared to the benchmarks standard deviation of 3.69%. The 2012 three-year annualized standard deviation for the Income and Growth Composite Gross of Fees and Net Of Fees were 4.62% and 4.50% compared to the benchmarks standard deviation of 4.11%. The 2011 three-year annualized standard deviation for the Income and Growth Composite Gross of Fees and Net Of Fees were 6.08% and 6.00% compared to the benchmarks standard deviation of 5.55%.

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ENDNOTES

This content is not to be considered investment advice and is not to be relied upon as the basis for entering into any transaction or advisory relationship or making any investment decision.

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All of Matson Money's advisory services are marketed almost exclusively by either Solicitors or Co-Advisors ("Promoters"). The term "Co-Advisor" is equivalent in meaning to the term "Promoter." Co-Advisors are either unaffiliated separately registered investment advisors, or registered representatives and/or investment advisor representatives of unaffiliated dual registrant brokerage firms. Matson is not affiliated with the Co-Advisors or the firms with which they are associated. Each Co-Advisor enters into a contractual agreement to serve as a non-discretionary Co-Advisor with respect to clients referred by the Co-Advisor to Matson. Solicitors typically do not enter into investment management agreement with clients. Both Co-Advisors and Solicitors have similar responsibilities including promoting and referring clients, and client coaching, including maintaining suitability information, routine service issues, and relationship management. All Co-Advisors are independent contractors, not employees or agents of Matson. Co-Advisors are paid fees as set forth under the tri-party Investment Management Agreement. Such fees are negotiable and may range from .20% to 1.2% of Account Owner assets under management. Matson does not retain any portion of these fees and is compensated only through advisory fees embedded in the Matson Funds.

The Co-Advisor receives an annual fee, paid quarterly in advance by Matson, based on total assets under management of the Co-Advisor's clients. Generally, the greater the assets under management that the Co-Advisor's clients have, the higher their annual compensation will be. Due to this compensation arrangement, the Co-Advisor has a financial incentive to promote Matson in lieu of other financial services providers, which results in a material conflict of interest.

Account Owners referred by other Co-Advisors may pay lower advisory fees for comparable services as a result of the range of fees available at each asset level breakpoint.

Co-Advisor's fee may be paid directly by Account Owner to Co-Advisor or this fee may be deducted from Account Owner's account by Matson and paid by Matson to Co-Advisor. No part of this fee is retained by Matson. The Co-Advisor's relationship with Matson, including fees payable from the Account Owner's Account, is governed by a separate agreement between Matson and the Co-Advisor. The nature of this relationship creates an inherent conflict of interest.

Additionally, Co-Advisors who have entered into a Co-Advisory Agreement with Matson Money can also choose to enroll in the Matson Money Brand Ambassador program under an additional separate Brand Ambassador Agreement with Matson Money. A Brand Ambassador can use Matson's Licensed Marks in connection with the operation of its business as an investment advisor, and Matson grants the Brand Ambassador a license to use the Licensed Marks, subject to the terms and conditions of the Agreement. In addition, the Brand Ambassador retains Matson to provide certain operational consulting services in connection with the Brand Ambassador's business operations and use of the Licensed Marks, and provides such Operational Consulting Services which includes additional training and coaching, subject to the terms and conditions of the Agreement. Matson Money receives compensation for the Brand Ambassador arrangement of approximately \$100,000 to cover the cost of creating branded assets like films, presentations, logos, and other various marketing material, as well as additional services like in-depth training and coaching for leading the American Dream Experience. Some additional expenses can be charged for additional services.

In Canada, Matson acts as a sub-advisor to another registered portfolio manager ("Advisor"). Matson is not affiliated with the Advisor. The Advisor and Matson have entered into a sub-advisory agreement, under which Matson has agreed to sub-advise client accounts managed by the Advisor. Client accounts are invested in strategies managed by Matson. The Advisor is responsible for client onboarding and account opening collection of know-your-client information and suitability determination and overall client relationship management.

All investing involves risks and costs. Your advisor can provide you with more information about the risks and costs associated with specific programs. Your advisor is not affiliated with Matson Money, Inc. The information contained in this content is for educational purposes only and is not intended as investment advice. No investment strategy (including asset allocation and diversification strategies) can ensure peace of mind, guarantee profit, or protect against loss.

PAST PERFORMANCE IS NO GUARANTEE OF FUTURE RESULTS

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This content is not to be considered investment advice and is not to be relied upon as the basis for entering into any transaction or advisory relationship or making any investment decision. All investments involve the risk of loss, including the loss of principal. These risks may not always be mitigated through long-term investing or diversification. This content may include data, graphs, charts, video, multimedia, or other material reflecting the performance of a security, an index, an investment vehicle, a composite, or other instrument over time ("Performance Material"). Past performance, including any performance reflected in Performance Material, is not an indication of future results. You should pay close attention to disclosures provided in this content, which provide important information about the various elements of the material contained therein.

Matson Money Investment Philosophy

Matson Money believes that the stock market is efficient and that free markets work. Based on this belief, Matson focuses on attempting to capture market returns utilizing asset class or structured funds, seeks to utilize broad diversification, and attempts to eliminate stock picking, track record investing, and market timing from the investment process.

Matson Money manages client investments utilizing a fund-of-funds strategy. Client accounts are invested in a mix of a proprietary series of mutual funds advised by Matson, which allocate investments across three broad asset classes: domestic equity, international equity, and fixed income. Matson-advised funds seek to allocate across these broad asset classes by investing in various mutual funds or ETFs. The specific target allocation of each client's Matson-advised strategy depends on the individual investor's risk tolerance and investment horizon, and is selected by the client at account opening. More information on mutual funds, ETFs, and associated fees, is available in fund prospectus documents, available online at: <http://funddocs.filepoint.com/matsonmoney/>.

Fund of Funds Risk: The investment performance of client portfolios is affected by the investment performance of the underlying funds in which the portfolio is invested. The ability of the total client portfolio to achieve its investment objective depends on the ability of the underlying Matson-advised mutual funds to meet their investment objectives, on Matson's decisions regarding the allocation of the portfolio's assets among the underlying Matson-advised mutual funds, and on Matson's decisions regarding investments made by the underlying Matson-advised mutual funds. The portfolio may allocate assets to an underlying fund or asset class that underperforms other funds or asset classes. There is no assurance that the investment objective of the portfolio or any underlying fund will be achieved. When the portfolio invests in underlying funds, investors are exposed to a proportionate share of the expenses of those underlying funds in addition to the expenses of the portfolio. Matson may receive fees both directly on your account as well as on the money your account invests in the underlying funds, and the underlying funds themselves may bear expenses of the mutual funds or ETFs in which they invest. Through its investments in the underlying funds, the portfolio is subject to the risks of the underlying funds' investments, with certain underlying fund risks described later in this content. More information on mutual funds, ETFs, and associated fees, is available in fund prospectus documents, available online at: <http://funddocs.filepoint.com/matsonmoney/>.

References to Holdings

Due to Matson's investment philosophy and methodology, any references by Matson or by unaffiliated third parties to specific holdings, number of holdings, or specific countries or asset classes are references to the underlying funds in which the Matson-advised mutual funds invest. Mutual funds currently use SEC Forms N-PORT and N-CSR to disclose their quarterly holdings at the end of each fiscal quarter (Form N-PORT replaced Form N-Q), therefore any specific holdings cited are accurate as of that date or is data provided directly by the underlying fund company itself, and do not in any way represent portfolio management research or trading decisions made by Matson Money, other than to the extent Matson Money has allocated Matson-advised mutual fund investments to such underlying funds. Form N-PORT can be found online at <https://www.sec.gov/Archives/edgar/>.

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