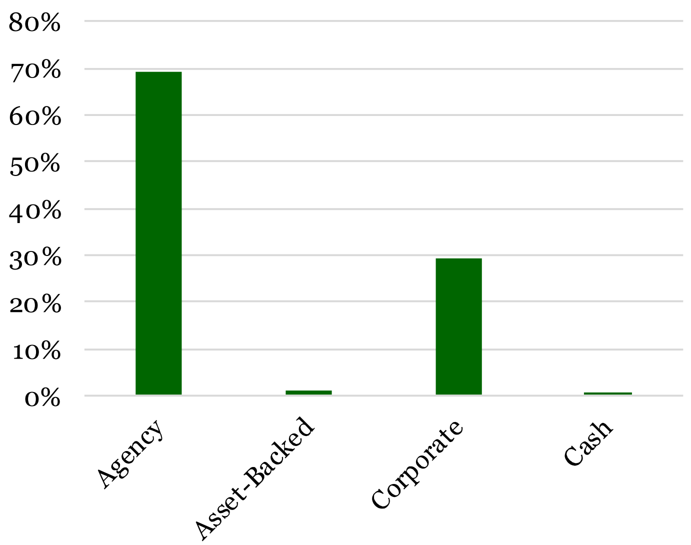
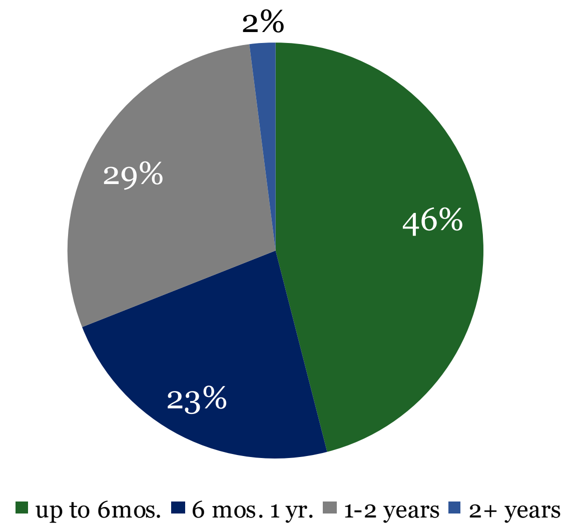
Enhanced Cash
As of December 31, 2019

Tradition Asset Management ("Tradition") is an active manager whose main objective is to outperform our respective index for each strategy over the long-term while minimizing risk. The Enhanced Cash strategy could be appealing to individuals that require a more attractive return profile than traditional cash. The Enhanced Cash strategy benefits from higher yields than typical money market instruments. The shorter duration can help reduce interest rate risk and limit overall volatility. High liquidity and high credit quality are a fundamental focus in portfolio construction. This focus is important to finding attractive opportunities at the front end of the yield curve . Typical duration for enhanced cash portfolio could range between .5 and 1 years depending upon our outlook for the direction of interest rates.

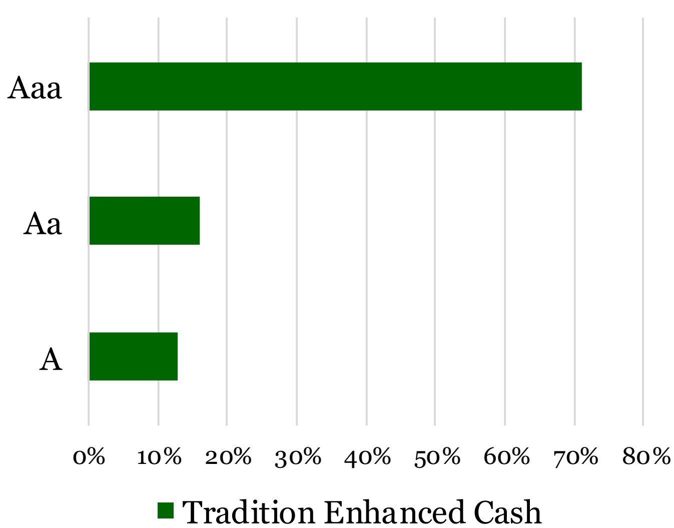
Sector Breakdown



Maturity Distribution



Quality Distribution



*Moody's Investors Service Credit Rating

Characteristics	Tradition Enhanced Cash	ICE BofAML US 1yr T-bill **
Yield to Maturity	1.77%	1.53%
Yield to Worst	1.75%	1.53%
Average Duration (yrs)	0.68	0.86
Effective Maturity (yrs)	0.69	0.85
Average Quality	Aa2	Aaa

** ICE BofAML US 1-year Treasury Bill Index is comprised of a single issue purchased at the beginning of the month and held for a full month. At the end of the month that issue is sold and rolled into a newly selected issue. The issue selected at each month-end rebalancing is the outstanding Treasury Bill that matures closest to, but not beyond, 1 year from the rebalancing date. To qualify for selection, an issue must have settled on or before the month-end rebalancing date. As of 12/31/2019. Source: Bloomberg.

Tradition Asset Management

A Luxon Financial Company

Enhanced Cash
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Fixed Income Philosophy

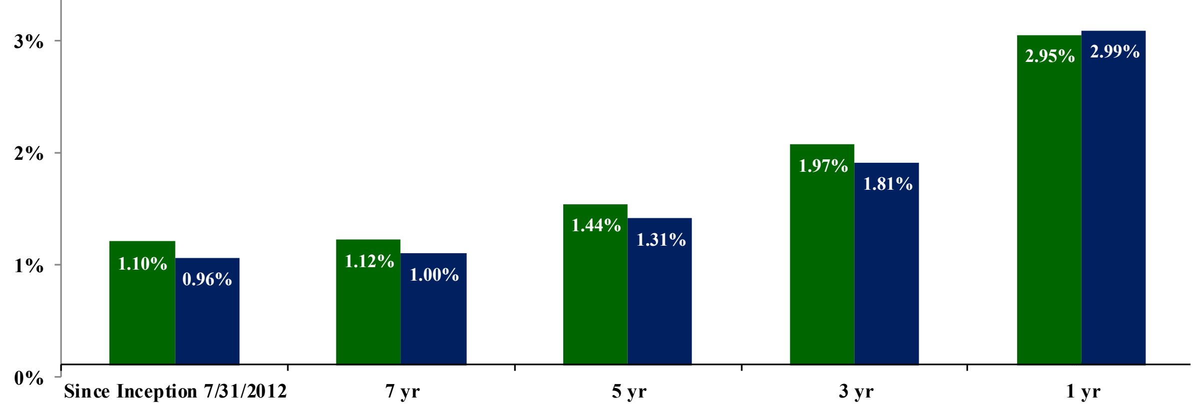
Tradition's fixed income philosophy is a value oriented, active management style that emphasizes attention to movements in interest rates and prudent use of credit through the selection of high-quality fixed income investments. Tradition seeks to deliver outperformance in several ways:

- Security selection
- Sector allocation
- Yield curve positioning
- Interest rate anticipation
- Execution

Firm Summary

- Founded 2000; an affiliate of Luxon Financial LLC
- 9 Investment Professionals
  Average experience of 31 years.
- Strategies – Fixed Income
  Core, Enhanced Cash, Municipal Income
- Strategies – Equity
  All-Cap Advantage, Dividend Value, ESG Focus, Female Focus

Tradition Enhanced Cash Annualized Performance



	Since Inception 7/31/2012	7 yr	5 yr	3 yr	1 yr
TAM Enhanced Cash (Gross)	**1.10%**	**1.12%**	**1.44%**	**1.97%**	**2.95%**
TAM Enhanced Cash (Net)	**0.98%**	**0.99%**	**1.30%**	**1.83%**	**2.80%**
ICE BofAML US 1yr T-bill	**0.96%**	**1.00%**	**1.31%**	**1.81%**	**2.99%**

Past performance is no guarantee of future results.

Management Team

John Feaster
Managing Director of Fixed Income
- Oversees fixed income
- Investment committee member
- 25 years experience managing fixed income portfolios
- Rutgers University – MBA
- Fordham University – BS

Benjamin Halliburton, CFA
Chief Investment Officer
- Oversees investment committee
- 33 years of investing experience managing portfolios
- Duke University – Fuqua School of Business - MBA
- Vanderbilt University – BS

Performance Disclosure: Tradition Asset Management, LLC claims compliance with the Global Investment Performance Standards (GIPS®) and has prepared and presented this report in compliance with the GIPS standards. Tradition Asset Management, LLC has been independently verified for the periods October 17, 2000 through December 31, 2018. A copy of the verification report(s) is/are available upon request. Verification assesses whether (1) the firm has complied with all the composite construction requirements of the GIPS standards on a firm-wide basis and (2) the firm's policies and procedures are designed to calculate and present performance in compliance with the GIPS standards. Verification does not ensure the accuracy of any specific composite presentation. Past performance is no indication of future results, and all investments or assets are subject to certain risks and could lose value in the future due to a variety of financial factors. Tradition Asset Management is the successor of Tradition Capital Management LLC effective April 30, 2019. Tradition Asset Management is a wholly owned subsidiary of Luxon Financial LLC. Tradition Asset Management is the trade name used by Tradition Asset Management LLC and is an SEC (Securities and Exchange Commission) Registered Investment Adviser under the Federal Investment Advisers Act and provides portfolio management and related services for a fee. The U.S. Dollar is the currency used to express performance. Returns are presented gross and net of management fees. The net performance results reflect time-weighted rates of return, the re-investment of dividends and other account earnings, and are net of applicable account transaction and custodial charges, as well as Tradition's management fee. Gross performance includes all the aforementioned criteria except for the deduction of Tradition's management fee. Net of fee performance was calculated using actual management fees. Tradition's current investment management annual base fee schedule is as follows: 1.0% on the first $5MM, 0.8% on assets over $5MM. Actual investment advisory fees incurred by clients may vary. The Enhanced Cash composite contains fully discretionary fixed income accounts that follow the enhanced cash strategy. The Enhanced Cash composite was created in July 2012. The minimum account size for this composite is $1,00,000. The appropriate benchmark for the Enhanced Cash composite is ICE BofAML 1-year Treasury bill. Please visit our website at www.traditioncm.com for all the firm's disclosures and to request copies of the most recent Form ADV Part 2A and Privacy policy as well as Tradition's policies for valuing portfolios, calculating performance, and preparing compliant presentations. Index is for illustrative purposes only. An investor cannot invest directly in an index.