

Report data as of 12/31/2020 | Quarterly Profile

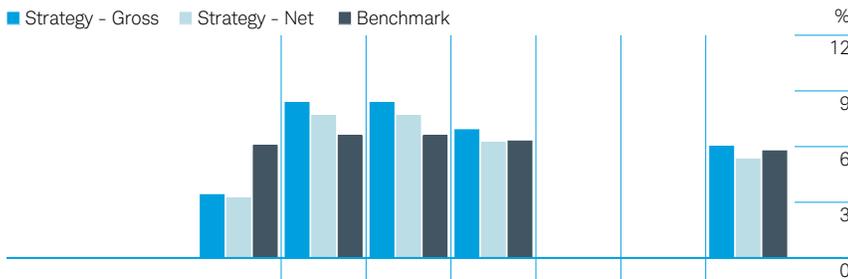
Investment Overview

The Eagle Vertical Income Portfolio (VIP) strategy's investment objective is to provide a high level of current income through a multi-asset framework while minimizing credit risk. The team takes a capital agnostic approach in attempting to achieve an attractive yield goal of Consumer Price Index (CPI) +2% using a mix of corporate bonds, common stocks, and preferred securities, along with opportunistic allocation in high yield bonds (less than 10%). Typically, the portfolio holds 50 to 70 securities with an average of 70% exposure in investment grade corporate bonds, 15% in preferred securities and 15% in equities. The average total portfolio yield of the strategy over the last four years has been around 3.5% to 4%.

Asset Allocation



Trailing Returns



	QTR	YTD	1-Yr	3-Yr	5-Yr	10-Yr	Since*
Strategy - Gross	3.41	8.38	8.38	6.91	—	—	6.02
Strategy - Net	3.24	7.68	7.68	6.22	—	—	5.33
Benchmark	6.06	6.59	6.59	6.30	—	—	5.77

*Please note that "Since Inception" performance shows performance for this strategy beginning 10/01/2016, which is the first full period for which the strategy had performance, although the strategy may have had performance prior to that time.

Firm Information

Firm Name	Eagle Asset Management Inc
Headquarters	Saint Petersburg, Florida
Established	4/1/1976
Assets Under Mgmt (\$MM)	32,411

Strategy Information

Inception	10/1/2016
Assets Under Mgmt (\$MM)	517
Investment Style	Corporate Bond
Benchmark	Blended Benchmark†
Fee Category	Fixed Income
Account Minimum	\$250,000
Tax Loss Harvesting	Yes
Retirement Accounts	Yes
Income Distribution Options	Yes
1-Yr Avg # Holdings	60
1-Yr Avg Cash (%)	7.60
3-Yr Avg Turnover (%)	40.24

Portfolio Characteristics

	Strategy	Benchmark
Yield to Worst (%)	1.62	—
Yield to Maturity (%)	1.83	—
Coupon Rate (%)	3.97	—
Current Yield (%)	3.41	—
Effective Duration	7.53	—
Effective Maturity	8.98	—
Avg Credit Quality	BBB	—

Key Investment Professionals

James Camp, CFA, BS, MBA
Joined firm: 1997; Began career: 1989

Brad Erwin
Joined firm: 2015; Began career: 1995

Joseph Jackson, CFA, BA, MBA
Joined firm: 2004; Began career: 1999

† The blended benchmark is composed of 70% Bloomberg Barclays Corporate Index, 15% P0P2, and 15% S&P 500 High Dividend

Past performance is no guarantee of future results. Performance is shown both gross and net of the maximum Managed Account Select® fee; performance does not reflect the payment of other fees. Please read carefully the sections entitled "Important Disclosures" and "Definitions", which contain more information about the significance and limitations of the information on this page.

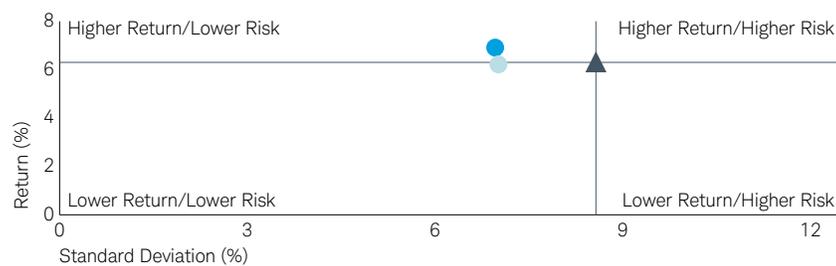
Investment Process

The investment process is based on a conservative credit framework and a relative value and dividend focused equity philosophy. The team uses a combination of top-down macroeconomic outlook, Ned Davis Research, and bottom-up security analysis. Issuers from the Bloomberg Barclays U.S. Corporate Bond Index are screened for leverage, interest coverage, profitability, among other credit metrics to determine inclusion within the portfolio. Once issuers are approved, the team examines the capital structure of each company and generally invest in the highest yielding asset class of that issuer. The defacto asset class is corporate debt; however, when the yield on either the common stock or preferred security is greater than the yield on the 10-year debt for that company, the team will consider investing in the common stock or preferred security. From an equity perspective, the strategy focuses on what the team believes are large cap high quality businesses with high barriers to entry and sustainable dividend yield and consistent payout ratios. Eagle uses a bucketed or stratified sampling approach to managing preferreds exposure, focusing on investment grade issues within the financials and utilities sector. Sector weightings are guided by cross sector relative value considerations and pre-determined allocation guidelines.

Risk Analysis Statistics: 3 Years

	Strategy - Gross	Strategy - Net	Benchmark
Beta	0.79	0.79	1.00
Alpha	1.50	0.83	0.00
R-Squared	93.90	93.85	100.00
Standard Dev (%)	6.96	7.01	8.57
Sharpe Ratio	0.78	0.68	0.58
Max Drawdown (%)	-7.27	-7.42	-10.91
Information Ratio	0.24	-0.04	-
Tracking Error (%)	2.51	2.49	-

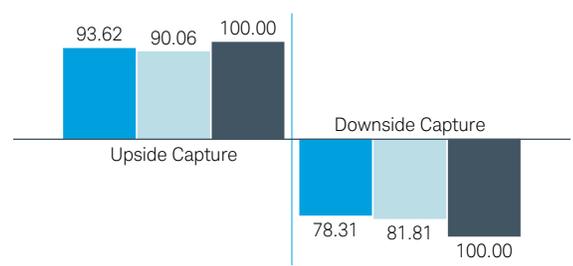
3-Year Risk vs. Return



● Strategy - Gross ● Strategy - Net ▲ Benchmark

	Return (%)	Standard Deviation (%)
Strategy - Gross	6.91	6.96
Strategy - Net	6.22	7.01
Benchmark	6.30	8.57

Upside Capture & Downside Capture: 3 Years

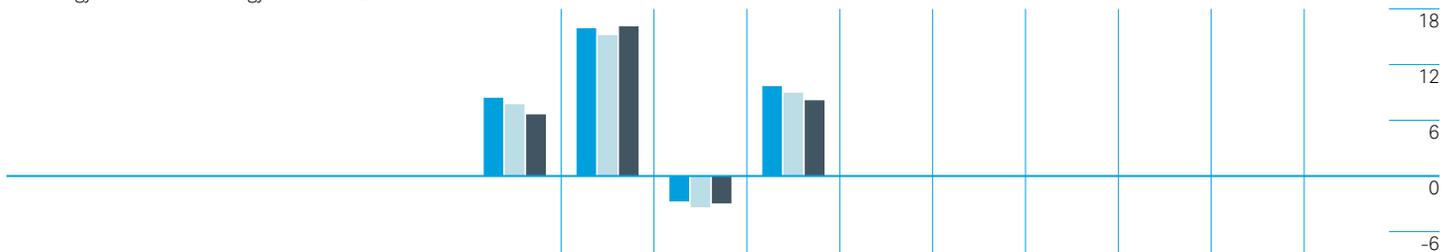


■ Strategy - Gross ■ Strategy - Net ■ Benchmark

	Upside (%)	Downside (%)
Strategy - Gross	93.62	78.31
Strategy - Net	90.06	81.81
Benchmark	100.00	100.00

Calendar Year Returns

■ Strategy - Gross ■ Strategy - Net ■ Benchmark



	2020	2019	2018	2017	2016	2015	2014	2013	2012	2011
Strategy - Gross	8.38	15.86	-2.69	9.63	-	-	-	-	-	-
Strategy - Net	7.68	15.11	-3.32	8.92	-	-	-	-	-	-
Benchmark	6.59	16.07	-2.90	8.11	-	-	-	-	-	-

† The blended benchmark is composed of 70% Barclays Corporate Index, 15% P0P2, and 15% S&P 500 High Dividend

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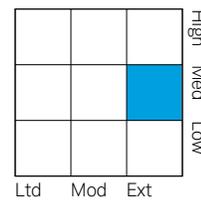
Portfolio Construction

The portfolio will have a minimum allocation of 50.0% to corporate bonds and 30% maximum allocation to common stocks or preferred securities. The maximum combined allocation to common stocks and preferred securities is 50.0%. The team can also use cash and cash equivalents as a risk mitigation tool. To ensure appropriate sector diversification, the team generally will not purchase financials within corporate bonds or common stocks since financials are a major constituent in the preferred market. Typically the portfolio will consist of 50-75 holdings and individual corporate bond, preferred, and common stock positions are generally 1.5-2.5%, 1.0%-1.5%, and 1.0% in size, respectively. Within the preferreds allocation, fixed for life and \$25 par preferreds make up the bulk of the exposure with the remaining allocated to fixed to float and \$1000 par preferred securities. The corporate bond exposure has an average credit rating of BBB, duration of 8.1 years and diversified industry exposure. The equity component has its largest allocations within health care, consumer staples and real estate and communication services sectors. Securities may be sold when any of the following occur: there is a change in the interest rate outlook and/or economic environment that requires repositioning in the portfolio, there is deterioration in underlying credit conditions, another security or sector that is more attractive is identified, or capital gains can be taken without compromising long-term income returns.

Top 10 Holdings

Holding Name	% of Portfolio
O'Reilly Automotive, Inc.	3.07
Nasdaq Inc	2.92
Burlington Northern Santa Fe LLC	2.46
Discovery Communications, LLC	2.23
Autozone, Inc.	2.20
Moodys Corp	2.20
Becton, Dickinson and Company	2.19
Paypal Holdings Incorporation	2.12
Laboratory Corp of America Holdings	2.11
FiServ Inc.	2.07
Total Top 10 Holdings	23.57

Duration vs. Credit Quality

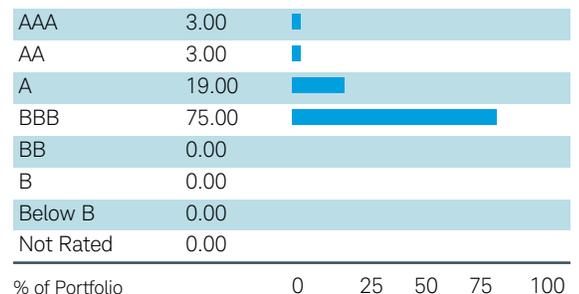


Effective Duration 7.53
Avg Credit Quality BBB

Sector Weightings

Sector Name	Strategy
Government	0.00
Government Related	0.00
Municipal Taxable	0.00
Municipal Tax-Exempt	0.00
Bank Loan	0.00
Convertible	0.00
Corporate Bond	86.42
Preferred Stock	6.74
Agency Mortgage-Backed	0.00
Non-Agency Residential Mortgage-Backed	0.00
Commercial Mortgage-Backed	0.00
Covered Bond	0.00
Asset-Backed	0.00
Cash & Equivalents	6.84

Credit Quality Allocation



Bond Maturity Characteristics

Maturity Range	% of Portfolio
< 1 Year	0.00
1-3 Years	5.78
3-5 Years	15.51
5-7 Years	18.91
7-10 Years	32.66
10-15 Years	3.92
> 15 Years	23.21

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Sector Weightings/Country Exposure. The vendor which provides the classification of securities for Schwab may classify certain securities differently from the Manager. This may result in this profile showing different sector or country exposures, if shown, than those reported by the Manager.

The Morningstar-sourced analyses are based on the holdings as of the period indicated and will not include individual securities that were not held in the model portfolio or representative account for the entire timeframe. The analysis may omit securities that were sold during the period and did have a greater positive or negative impact on total performance than identified within this document for the indicated timeframe. As a result, this analysis may vary from the Manager’s own discussions of quarterly or annual performance.

Representative holdings and weights are subject to change at any time. Pricing information and attribution methodology utilized by Morningstar may vary from the Manager or other sources. The Manager-reported representative account or model portfolio may be different relative to the accounts used to calculate the Manager composite return or from individual client portfolios depending on differences in security purchase price and date and individual client restrictions, if applicable.

Performance is shown both gross and net of the maximum Select fee for a strategy at the typical minimum account size in effect during the period. For purposes of showing net of fee performance in this document, the applicable maximum Select fee amount is deducted by Morningstar in the last month of each quarter. In an actual account, the fee calculation, as described in the Schwab Managed Account Services Disclosure Brochure in the section entitled “Program Fee”, will be different because (i) the Select fee is deducted from a client’s account quarterly based on a daily calculation of the value of the assets in the account; and (ii) amount of the fee will vary depending on the amount of assets in the account.

The Select fee includes the following services: the Manager’s services, Manager research from CSIA, Schwab brokerage and custody services, and Schwab’s program administration services. The Select fee does not include:

- Certain special fees, such as for wire transfers.
- Dealer markups/markdowns.
- Commission costs for trades executed by other broker-dealers. For information about the frequency and cost of transactions executed through broker-dealers other than Schwab, see www.schwab.com/assetmanagertradeawaypractices.
- Certain costs imposed by third parties, including odd-lot differentials, SEC and exchange fees, ADR fees, reorganization fees and similar charges.

For more information on fees, see the Schwab Managed Account Services Disclosure Brochure.

Past performance is no guarantee of future results. Performance returns for periods greater than one year are annualized unless otherwise noted. **Indexes are unmanaged, do not incur management fees, costs and expenses, and cannot be invested in directly.**

If you enroll in this strategy, you may receive performance reports or other materials that present this strategy without a benchmark, or compare it to a differing benchmark than on this profile.

Important Risk Disclosures. Investments in a particular strategy should be considered in view of a larger, more diversified investment portfolio. Diversification strategies do not ensure a profit and do not protect against losses in declining markets. Risk-management includes an effort to monitor and manage risk, but should not be confused with, and does not imply, low risk or the ability to control risk.

The returns in this profile are the Manager’s asset-weighted composite of the accounts that were managed by the Manager with substantially similar investment objectives, strategies and policies as the Manager’s Select accounts. The Manager’s composite accounts may have been subject to different factors than the Select accounts affecting performance, including different cash flows, timing of execution of transactions, expenses, performance calculation methods, size, and portfolio composition. Neither Schwab nor the Manager can ensure that the performance of Select accounts will be similar to that of the Manager’s composite accounts. The Manager believes, however, that the performance shown in its general composite is reasonably representative of its management style and is sufficiently relevant for consideration by a potential Select client.

The Manager’s composite history consists of its composite for separately managed accounts.

The Manager represents that its composite data is based on the following guidelines: the composite’s returns are reported before fees; all of the accounts in the Manager composite are accounts over which the Manager had full discretion during the period(s) shown and include terminated accounts, if any; the total composite returns are an asset-weighted average of the accounts within the composite; the composite history does not include any returns from a previous organization or a particular manager before joining the Manager; no modeled or hypothetical returns are included in the composite; none of the accounts in the composite are proprietary, in-house or otherwise affiliated with the Manager; and composite returns include reinvestment of dividends, interest or other distributions.

Definitions

The purpose of the **Blended Benchmark** is to provide a comparative benchmark built from a blend of the indexes that correspond to the asset class weightings of the Target Asset Allocation. The Blended Benchmark is constructed by taking each index's monthly return, weighting that return according to the Target Asset Allocation and calculating a weighted data stream for the blend of those returns. These figures are compounded monthly unless specifically stated elsewhere. The returns are adjusted to reflect the reinvestment of dividends and income.

Bloomberg Barclays Corporate Index: The index measures the performance of the investment grade, U.S. dollar-denominated, fixed-rate, taxable corporate bond market. It includes USD-denominated securities publicly issued by U.S. and non-U.S. industrial, utility, and financial issuers that meet specified maturity, liquidity, and quality requirements.

POP2: The index measures the performance of fixed rate US dollar denominated preferred securities issued in the US domestic market. Qualifying securities must have an investment grade rating and must have an investment grade rated country of risk.

S&P 500 High Dividend: The index serves as a benchmark for income seeking equity investors. The index is designed to measure the performance of 80 high yield companies within the S&P 500 and is equally weighted to best represent the performance of this group, regardless of constituent size.

ADRs stands for American Depositary Receipts which are negotiable certificates issued by a U.S. bank representing a specific number of shares of a foreign stock traded on a U.S. stock exchange.

Alpha measures a portfolio's return in excess of the market return, adjusted for any difference in volatility versus the market. It is a measure of the manager's contribution to performance with reference to stock selection. A positive alpha value indicates that a portfolio was positively rewarded for the additional risk the portfolio incurred that is not attributable to the market. For example, if the market's return over the risk-free return is 10% and the portfolio beta is 1.5, then the manager would have to have a return over the risk-free return greater than 15% to have contributed to performance above and beyond the performance of the market.

Annualized return describes the return gained, on average, each year of a multi-year period. It is a geometric average rate of return that, if achieved annually, would have produced the same cumulative return if performance had been consistent over the entire period.

Assets Under Management ("Assets Under Mgmt") is a measure of total assets under management for the stated firm or strategy by the money manager across all vehicles, platforms, and sponsors as of the end of the current calendar quarter unless otherwise stated. The figure is shown in \$ millions.

Average Credit Quality ("Avg Credit Quality") is a measure of the credit quality for the fixed income securities in a portfolio and is a market value weighted average of the ratings for each individual security as evaluated by third-party credit rating agencies.

Beta seeks to measure the sensitivity of portfolio returns to movements in the market index. A portfolio's beta attempts to gauge the expected change in return per 1% change in the return on the market. For example, if the beta of a portfolio is 1.5, a 10% increase in the return on the market is expected to result, on average, in a 15% increase in the return on the portfolio. Conversely, a 10% decrease in the market's return is expected to result, on average, in a 15% decrease in the return on the portfolio.

Call protection is a protective provision of a callable security prohibiting the issuer from calling back (paying off the principal before the final maturity date) the security for a period early in its life.

Cash Investments indicates the value of the cash and cash investments portion of the portfolio as a percentage of the overall strategy portfolio as of the last business day of the quarter. The figure is considered a snapshot as of a particular date and may change depending on the actions of the investment manager and the overall market. The **average cash** ("Avg Cash %") represents an average of the value of the cash and

cash investments of prior quarters for the stated years. **Please note that the amount held in the portfolio as cash and cash investments will result in a negative yield to the extent the Select program fee exceeds the return on the cash and cash investments held in your account.** Please ask your Investment Advisor/Schwab Consultant about current rates on cash and cash investments for your account.

A **commingled fund** is a fund consisting of assets from several accounts that are blended together. Investors in commingled fund investments benefit from economies of scale, which allow for lower trading costs per dollar of investment, diversification and professional money management. They are similar in some ways to traditional mutual funds, but do have significant differences. Disclosure rules for commingled pools are generally less stringent and they are not open for direct investment to an individual investor.

Coupon Rate is the market value weighted average of the coupon rates of all of the individual bonds or securities in the portfolio.

Current Yield is the amount of annual interest (in dollars) divided by the current price of the security.

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The **Dividend Yield** for a portfolio is the market value weighted average of each stock's recurring dividends per annum (based on the most recent regular declared dividend payment) divided by the stock's price.

Downside Capture is a statistical measure that compares the manager's performance relative to the index during months the index experienced negative returns.

Effective Duration is an estimate of how a portfolio will react to changes in interest rates, representing the approximate change in price for a 1% change in yield. The duration for each bond is first calculated as a weighted-average of the bond's expected cash flows, taking into account any put or call options, sinking fund or other principal repayments, with present values of the cash flows serving as the weights. The overall portfolio's duration is then the market value weighted average of the individual bond durations.

Effective Maturity sometimes referred to as Average Life, is the market value weighted average of the years to expected maturity across all of the bonds in the portfolio. Expected years to maturity takes into account any put or call options embedded in individual bonds, as well as any expected sinking-fund paydowns or expected mortgage principal repayments on specific securities.

EPS (Earnings Per Share) is a calculation of the company's profit divided by outstanding shares of common stock.

EV/EBITDA is a ratio of Enterprise Value (EV) to Earnings Before Interest, Taxes, Depreciation and Amortization (EBITDA). EV is calculated as a firm's market capitalization plus debt, minority interest and preferred shares, minus total cash and cash investments.

EV/Sales is a valuation measure that compares the Enterprise Value (EV) of a company to the company's sales. EV is calculated as a firm's market capitalization plus debt, minority interest and preferred shares, minus total cash and cash investments.

Information Ratio measures the manager's excess return per unit of risk not attributable to the market. The information ratio measure is based on the sample standard deviation methodology where the denominator used to calculate standard deviation is (N-1), as opposed to the population standard deviation methodology of using (N) for the denominator. The (N-1) tends to increase the standard deviation slightly, making it a conservative estimate relative to the population methodology of calculating standard deviation.

The **market capitalization** of a company is the product of the number of shares of common stock issued by the company at a specific point in time multiplied by the per share price.

Max Drawdown is the maximum compounded loss that the Strategy incurred during any sub-period of the entire period. It is the largest "peak to trough" loss.

The **number of holdings** (“Avg # Holdings”) presented as an average of prior quarters for the stated years, displays the number of securities within the portfolio.

P/B Ratio (Price to Book) for a portfolio is the market value weighted harmonic average of each stock’s price divided by the book value.

P/CF Ratio (Price to Cash Flow) is calculated by dividing a company’s market capitalization by its operating cash flow.

P/E Ratio (Price to Earnings) for a portfolio is calculated as the holding weighted harmonic average of each stock’s price divided by the trailing twelve month moving earnings per share from the prior year using an inner quartile methodology that excludes outlier valuations.

Returns are a standard measure of performance, represented as a percentage change in value for the indicated period that includes capital appreciation or depreciation as well as realized gains and losses and income. Returns for periods greater than 1 year are presented in an annualized, or per year, format (see annualized return).

Risk analysis statistics examine performance characteristics of a manager relative to a benchmark (market indicator) over a specified historical period. The main unit of analysis is the excess return, which is the portfolio return minus the return on a risk-free asset as represented by the returns on 3-month Treasury Bills.

Risk vs. return is the relationship of return versus the variability of the return as measured by standard deviation.

ROE (Return On Equity) is a calculation of net income as a percentage of shareholders equity.

ROIC (Return On Invested Capital) is a calculation of net income minus dividends divided by total capital.

R-Squared is a statistical measure that indicates the extent to which the variability of the portfolio returns is explained by a benchmark index. The value will be between 0 and 1; the higher the number, the greater the extent to which portfolio returns are related to the market return. For example, an r-squared value of .75 indicates that 75% of the fluctuation in a portfolio’s return is explained by market action. Note that the r-squared measures the strength, not the positive or negative direction, of the relationship between assets and the market.

Sharpe Ratio is a commonly used measure of risk-adjusted return. It is calculated by subtracting the “risk-free” return (3 Month Treasury Bill) from the portfolio return and dividing the resulting “excess return” by the portfolio’s risk level (standard deviation). The result is a measure of return gained per unit of risk taken. The Sharpe Ratio measure is based on the sample standard deviation methodology where the denominator used to calculate standard deviation is (N-1), as opposed to the population standard deviation methodology of using (N) for the denominator. The

(N-1) tends to increase the standard deviation slightly, making it a conservative estimate relative to the population methodology of calculating standard deviation.

Standard Deviation (“Standard Dev”) is a statistical measure of portfolio risk. It reflects the average deviation of the returns from their mean for the historical period being considered. Standard deviation is used as an estimate of risk since it measures the width of the range of returns. The standard deviation measure is based on the sample standard deviation methodology where the denominator for this calculation is (N-1), as opposed to the population standard deviation methodology of using (N) for the denominator. The (N-1) tends to increase the standard deviation slightly, making it a conservative estimate relative to the population methodology of calculating standard deviation.

Subordination is a reference to the hierarchy of a capital structure and a specific security’s priority of claim on a firm’s underlying assets. A lower priority claim is considered subordinate to those which are given higher priority.

Total Portfolio Yield is a weighted average calculated using the percentages of Dividend Yield for the Equity holdings and the Yield to Maturity of the fixed income holdings.

Tracking Error measures the standard deviation of the return differences between the money manager’s portfolio for this style and the indicated benchmark over the period specified. The tracking error measure is based on the sample standard deviation methodology where the denominator for this calculation is (N-1), as opposed to the population standard deviation methodology of using (N) for the denominator. The (N-1) tends to increase the standard deviation slightly, making it a conservative estimate relative to the population methodology of calculating standard deviation.

Turnover (“Avg Turnover %”) presented as an annual average of prior years, represents the value of the lesser of purchases or sales as a percentage of the average market value. Depending on market conditions, the turnover for any given period may or may not lie within the stated average range.

Upside Capture is a statistical measure that compares the manager’s performance relative to the index during months the index experienced positive returns.

Yield to Maturity (YTM), also known as the Internal Rate of Return (IRR) for the bond, is the annual rate of return assuming a bond is held to maturity, and all of the interest payments are reinvested at the original rate.

Yield to Worst (YTW) is the market weighted average of all of the YTWs for all of the individual bonds in the portfolio. YTW is the lowest potential rate of return for a bond, and is the lower of Yield to Call (YTC) or Yield to Maturity (YTM). YTC is the annual rate of return assuming a bond is redeemed on the first or next call date.

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