

# Strategic Roadmap Cnsv I

Portfolio Date: 3/31/2025

Maintained by:  
Matrix Trust Company

## Fund Profile

CUSIP	87239R373
Morningstar Category	US SA Conservative Allocation
Manager Name	Brett Wessels, CFA
Subadvisor	Steele Capital Management Inc

## Fee/ Expense

Net Expense Ratio	0.19
Fee per \$1,000	\$1.90

Fee per \$1,000 is assuming no return and based on total net expense for one year

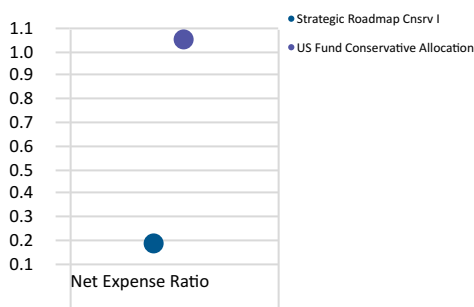
## Operations Information

Net Assets - Share Class	16,560,000
Inception Date	6/30/2015
Turnover Ratio %	10.66

No commissions or redemption fees charged for purchases and sales of interests in the fund

## Expense Relative to Peer Group

Peer Group (5-95%): Funds - U.S. - Conservative Allocation



## Portfolio Construction

The Conservative Fund is a strategic asset allocation fund that invests in a diversified portfolio through the use of mutual funds, ETFs, individual securities and other pooled funds. The primary objective of the fund is stability of investment principal and income. The Conservative Fund will typically allocate approximately 20% of its assets in a combination of U.S. and foreign equities, and 80% in bonds, a portion of which can be allocated to international bonds and cash vehicles. The Conservative Fund may also have an allocation to Real Estate, Commodities, or other alternative strategies to help it pursue its investment objectives. The Conservative Fund is designed for those investors seeking to minimize downside risk.

## Investment Philosophy

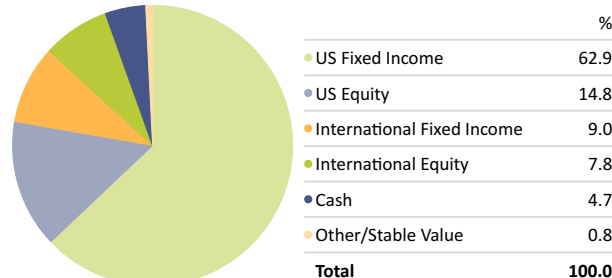
The Matrix Trust Company sponsored Strategic Roadmap Portfolios are a series of risk-based CIFs designed to provide retirement plan participants with broadly diversified portfolios that align with their own risk profile and time horizon. Steele Capital Management, the subadvisor to these funds, embraces strategic asset allocation using multiple asset classes and strategies. For additional information, go to [www.steelecapital.com](http://www.steelecapital.com).

## Top 10 Holdings

Asset Name	Port %
Guggenheim Total Return Bond Instl	22.12
Vanguard Short-Term Corporate Bond ETI	20.11
iShares Core US Aggregate Bond ETF	19.95
Vanguard Total Bond Market ETF	8.97
Schwab International Equity ETF™	6.06
iShares Morningstar Value ETF	5.06
Vanguard Inter-Term Corp Bd ETF	5.02
iShares Core S&P 500 ETF	3.25
Vanguard FTSE Emerging Markets ETF	2.06
Schwab US Large-Cap ETF™	1.98

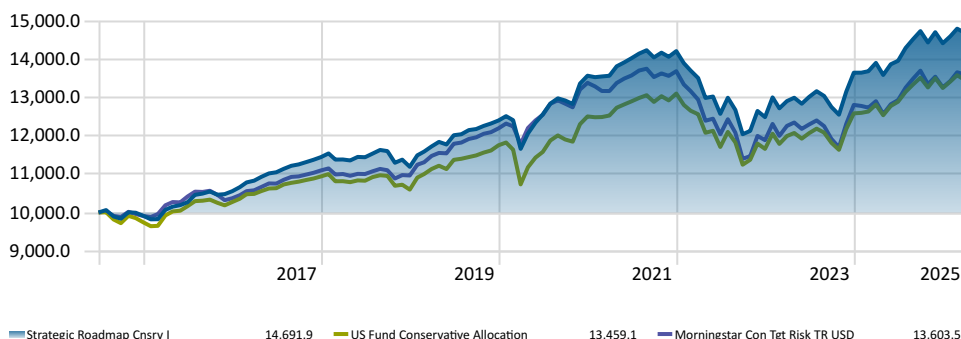
## Asset Allocation - Strategic Roadmap Cnsv I

Portfolio Date: 3/31/2025



## Investment Growth

Time Period: 7/1/2015 to 3/31/2025



## Principal Risk

Performance information reflects past performance and does not guarantee future results. All returns are net of any fees that accrued within the fund, for more information on the fees please visit the fund's web page noted above. Investment return and principal value will fluctuate such that shares, when redeemed, may be worth more or less than their original cost. All returns that exceed 12 months are annualized.

## Trailing Returns - Investment and Index

	YTD	1 Year	3 Years	5 Years
Strategic Roadmap Cnsv I	1.91	5.67	2.84	4.73
US Fund Conservative Allocation	1.58	5.01	2.32	4.63
Morningstar Con Tgt Risk TR USD	2.55	5.41	1.67	2.91

## Risk & Return Since Inception

Calculation Benchmark: Morningstar Con Tgt Risk TR USD

	Inv	Cat Avg
Return	4.02	3.13
Std Dev Population	1.73	1.77
Downside Deviation	0.32	0.47
Alpha	0.07	0.00
Beta	0.98	0.98
R2	93.75	90.36
Sharpe Ratio (arith)	0.10	0.06
Tracking Error	0.43	0.55

Investment Products: Not FDIC Insured - No Bank Guarantee - May Lose Value

Trustee:

**Matrix**  
TRUST COMPANY

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Subadvisor:

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Source: Morningstar Direct