# 105 - Fixed Income Conservative ETF Strategy Fact Sheet

## Basic Info

**Security A**
105 - Fixed Income Conservative ETF Strategy (P:1889316)

**Benchmark**
Bloomberg US Treasury Bills 1-3 Month

**Advisory Fee**
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The Capital Lock Fixed Income Conservative ETF Portfolio invests in fixed income assets with a conservative risk profile. The portfolio contains a high percentage of high quality low duration fixed income. The portfolio is typically reconstituted annually while purchase only transactions are used throughout the year to purchase underweight target positions and keep cash as low as possible in the portfolio.

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REVISOR

## Bond Credit Quality Exposure

Data as of: Oct. 7, 2026

| | | | | | | | |
|---|---|---|---|---|---|---|---|
| AAA | 0.68% | BBB | 19.96% | Below B | 0.06% | Not Rated | 0.00% |
| AA | 52.42% | BB | 0.79% | | | Not Avail. | 5.29% |
| A | 20.45% | B | 0.35% | | | Short-Term | -- |

## Periodic Returns

Data as of: Sep. 30, 2026

| | |
|---|---|
| Distribution Yield | -- |
| Effective Duration | 4.86 |

## Periodic Returns

Data as of: Sep. 30, 2026

| | 105 - Fixed Income Conservative ETF Strat.. | Bmark |
|---|---|---|
| YTD Total Returns | -1.44% | 2.75% |
| 1Y Total Returns (M) | -0.38% | 3.79% |
| Annlzd 3Y TR (M) | 4.02% | 4.59% |
| Annlzd 5Y TR (M) | 1.02% | 3.80% |
| Annlzd 10Y TR (M) | 1.20% | 2.44% |

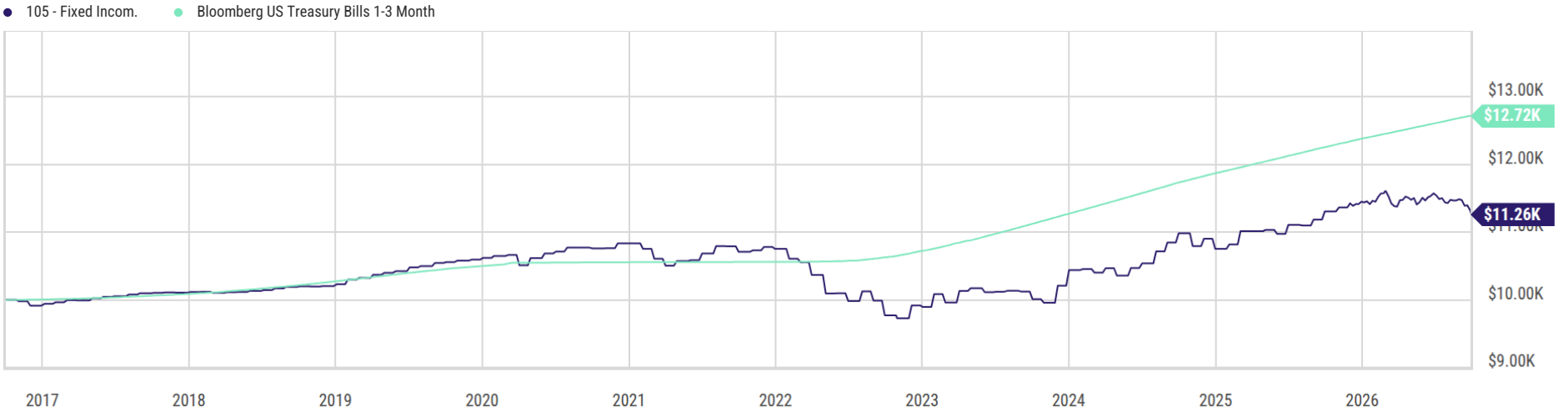
## Region Exposure

Data as of: Oct. 7, 2026

| Market Classification | | Region | |
|---|---|---|---|
| Developed Mkts | 98.49% | Americas | 93.05% |
| Emerging Mkts | 0.12% | Greater Europe | 3.53% |
| Unidentified | 1.39% | Greater Asia | 2.03% |
| | | Unidentified | 1.39% |

## Cumulative Return - Total

September 30, 2016 through September 30, 2026

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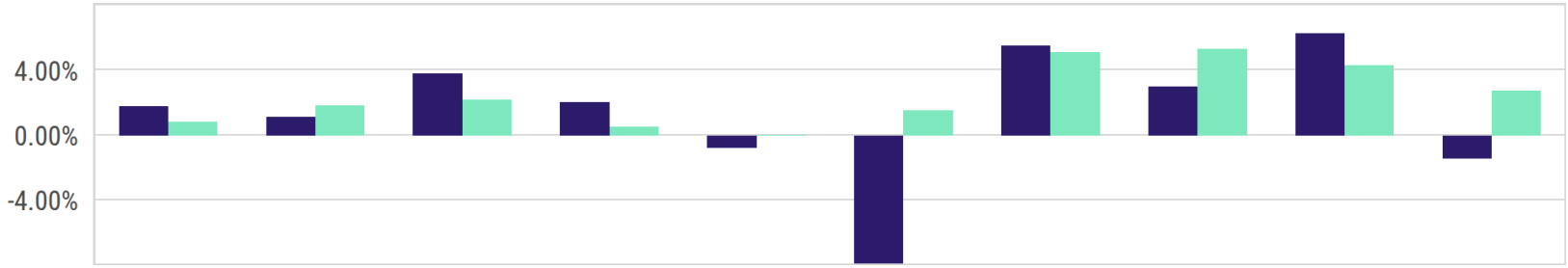
## Annual Return - Total

Data as of: Sep. 30, 2026



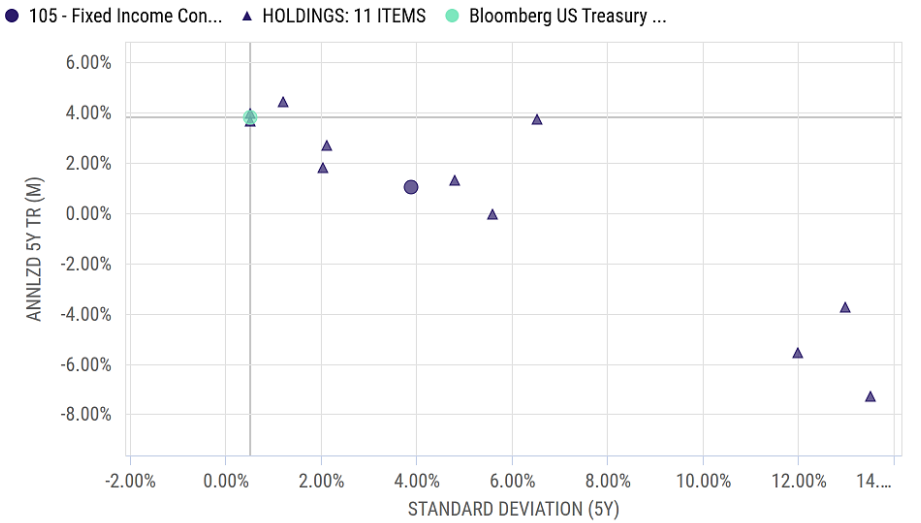

| | 2017 | 2018 | 2019 | 2020 | 2021 | 2022 | 2023 | 2024 | 2025 | YTD |
|---|---|---|---|---|---|---|---|---|---|---|
| 105 - Fixed Income C.. | 1.77% | 1.11% | 3.80% | 2.04% | -0.76% | -7.98% | 5.52% | 2.99% | 6.29% | -1.44% |
| Benchmark | 0.82% | 1.82% | 2.21% | 0.54% | 0.04% | 1.52% | 5.14% | 5.32% | 4.29% | 2.75% |

### Periodic Returns

Data as of: Sep. 30, 2026

| | 105 - Fixed Income Conservative ETF Strat.. | Bmark |
|---|---|---|
| Annlzd 5Y TR (M) | 1.02% | 3.80% |
| Standard Deviation (5Y) | 3.89% | 0.50% |
| Best Monthly Return (5Y) | 2.52% | 0.49% |
| Worst Monthly Return (5Y) | -2.62% | 0.00% |
| Beta (5Y) | 2.80 | -- |
| Historical Sharpe Ratio 5Y | -0.71 | 0.02 |
| Mnth VaR 5% 5Y LB | 1.79% | -0.01% |

### Risk/Reward Scatter Plot (5 Years)

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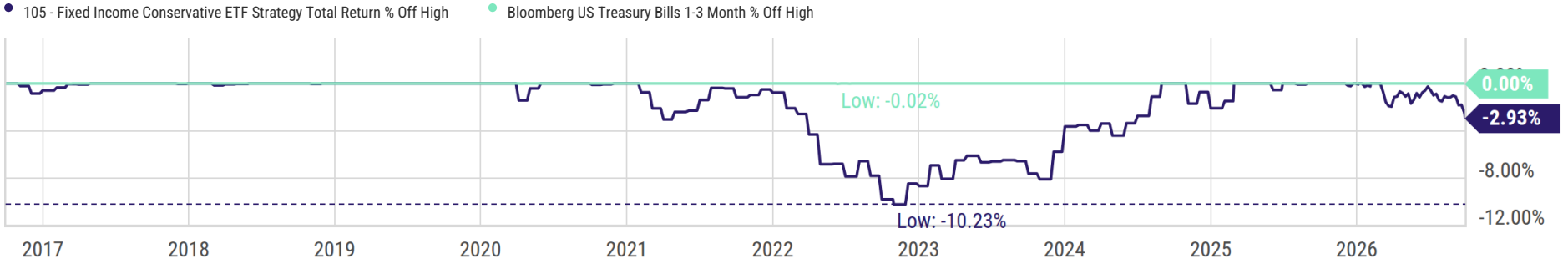
## Drawdown Info

Data as of: Sep. 30, 2026




| | 1 Year Drawdown | 3 Year Drawdown | 5 Year Drawdown | 10 Year Drawdown | Maximum Drawdown |
|---|---|---|---|---|---|
| **105 - Fixed Income Conserv..** | 2.93% | 8.10% | 10.23% | 10.23% | 10.23% |
| **Benchmark** | 0.00% | 0.00% | 0.02% | 0.02% | 0.17% |

## Upside/Downside Capture Ratio

Data as of: Sep. 30, 2026

| Upside/Downside | 1Y | 3Y | 5Y | 10Y | 15Y |
|---|---|---|---|---|---|
| 105 - Fixed Income Conservative ETF.. | -10.19% / -- | 87.72% / -- | 27.12% / -46.08K% | 45.60% / -46.08K% | -- / -- |
| **Capture Ratio** | | | | | |
| 105 - Fixed Income Conservative ETF.. | -- | -- | 0.00 | 0.00 | -- |

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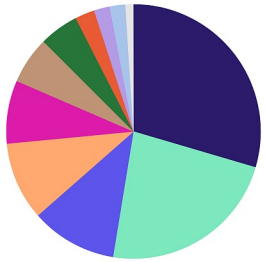
# 105 - Fixed Income Conservative ETF Strategy Fact Sheet

## Top 10 Holdings

Data as of: Oct. 7, 2026



| Symbol | Name | % Weight |
|---|---|---|
| SPSB | State Street SPDR Portfolio Sho.. Bd ETF | 29.55% |
| SCHO | Schwab Short-Term US Treasury ETF | 23.03% |
| VGLT | Vanguard Long-Term Treasury ETF | 10.95% |
| TLH | iShares 10-20 Year Treasury Bond ETF | 9.96% |
| SPIB | State Street SPDR Portfolio Int … Bd ETF | 8.02% |
| VCLT | Vanguard Long-Term Corporate Bond ETF | 6.01% |
| BIL | State Street SPDR Bloomberg 1…ill ETF | 5.00% |
| SCHP | Schwab US TIPS ETF | 2.50% |
| USFR | WisdomTree Floating Rate Trea..ry Fund | 2.00% |
| FLRN | State Street SPDR Bloomberg In.. Rt ETF | 2.00% |

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