



# WEALTH MANAGEMENT GROUP RETIREMENT PLAN SERVICES

## BALANCED GROWTH MODEL FOR QUALIFIED RETIREMENT PLANS AS OF JUNE 30, 2019

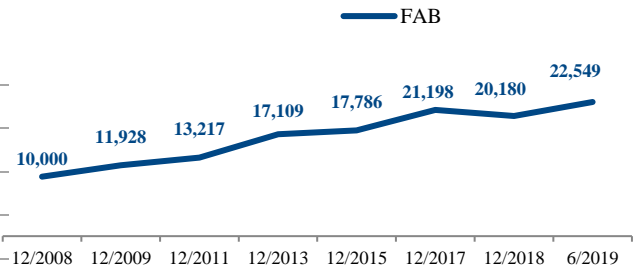
**Investment Objectives:** This portfolio seeks to provide long-term growth with moderate market fluctuation. Investments are balanced between income-producing securities and equities. Target ranges are 0-10% cash, 30-55% fixed income and 45-65% equities.

**Risk and Return Characteristics:** In general, the portfolio is suitable for investors who desire to participate in the growth potential of the equity markets, tempered by fixed income exposure to moderate the volatility of the overall portfolio.

### PERFORMANCE (Net of Fees)

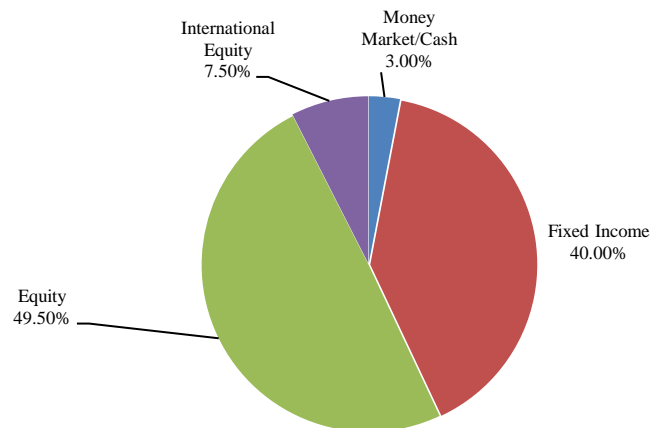
### HYPOTHETICAL GROWTH OF \$10,000 (Net of Fees)

Time Period	Quarter	1 Year	3 Years	5 Years	10 Years
FAB	3.09%	5.36%	7.91%	4.95%	7.92%
Morningstar Allocation 50-70%	2.95%	5.80%	7.81%	5.06%	8.98%
S&P 500 Index	4.30%	10.42%	14.19%	10.71%	14.69%
MSCI ACWI ex-US Index	3.18%	1.85%	9.97%	2.72%	7.09%
Barclays US Aggregate Bond Index	3.08%	7.87%	2.31%	2.95%	3.89%



### PORTFOLIO DIVERSIFICATION as of 06/30/2019

Money Market/Cash	3.00%
Fixed Income	40.00%
Equity	49.50%
International Equity	7.50%
<b>Total</b>	<b>100.0%</b>
Money Market	3.00%
Federated Total Return Bond	14.00%
Vanguard Intermediate Bond Index	14.00%
DoubleLine Low Duration Bond	12.00%
PRIMECAP Odyssey Stock	9.00%
MFS Core Equity	4.50%
AQR Large Cap Defensive Style	4.50%
T.Rowe Price Blue Chip Growth	9.00%
Am Beacon Bridgeway Large Cap Value	1.13%
Columbia Dividend Income	1.13%
FAB High Yield Collective Fund	6.75%
PRIMECAP Odyssey Aggressive Growth	3.50%
Victory Sycamore Mid Cap Value	3.50%
Brown Capital Management Small Company	3.25%
MFS New Discovery Value	3.25%
ClearBridge International	2.25%
Pear Tree International Value	2.25%
Oppenheimer Developing Markets	3.00%



## FUND INFORMATION

as of 06/30/2019

<b>Fund Name</b>	FAB Balanced Growth Model Portfolio
<b>Fund Type</b>	Collective Investment Trust Fund
<b>Fund Objective</b>	Balanced
<b>Assets</b>	\$33.17 million
<b>Inception</b>	September 2005
<b>Benchmark</b>	Morningstar Allocation 50-70%
<b>Beta</b>	1.04
<b>Standard Deviation</b>	8.61
<b>Load Type</b>	No Load
<b>Expense Ratio</b>	1.24%
<b>Fund Manager</b>	First American Bank
<b>Phone Number</b>	(847) 392-2999
<b>Website</b>	www.firstambank.com/fundinfo

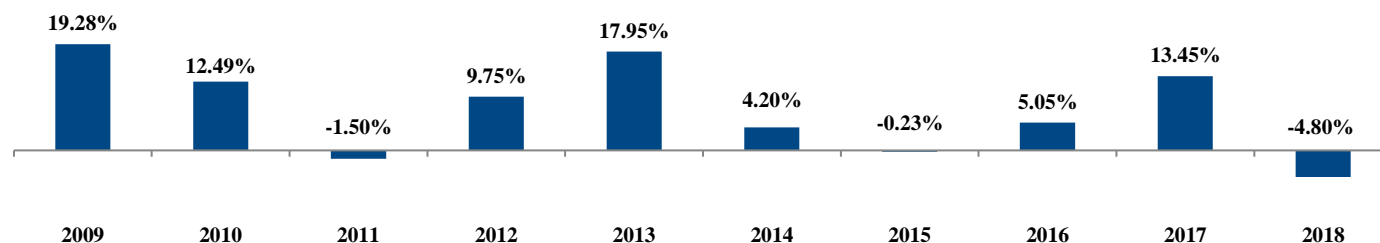
Annual Operating Expense	
Management Fee	0.75%
Distribution (12b-1) Fee	0.00%
Audit Fee	0.01%
Underlying Fund Expense	0.48%
<b>Total Operating Expense</b>	<b>1.24%</b>

Hypothetical Cost Over Time*	
Time Period	Total Cost
One Year	\$131
Three Year	\$413
Five Year	\$722
Ten Year	\$1,629

\*Assumptions: \$10,000 invested; 6% average annual return

To obtain a copy of the annual report for this fund, on request and at no charge, write or call First American Bank's Retirement Plan Services Group at 700 Busse Road, Elk Grove Village, IL 60007 and phone number, 847-392-2999.

## YEAR BY YEAR RETURNS



## INVESTMENT TERMS

**12b-1 Fee** is an annual fee charged by some mutual funds to pay for marketing and distribution activities.

**Basis Point** is 1/100th of 1%. Changes in interest rates or yields are commonly expressed in basis points. For example, an increase of 30 basis points equals 0.30%.

**Benchmark** is an unmanaged group of securities whose overall performance is used as a standard to measure investment performance.

**Beta** is a measure of the magnitude of a portfolio's past share-price fluctuations in relation to the ups and downs of the overall market. The market is assigned a beta of 1.00, so a portfolio with a beta of 1.20 would have seen its share price rise or fall by 12% when the overall market rose or fell by 10%.

**Bond** is a debt security (IOU) issued by a corporation, government, or government agency in exchange for the money the bondholder lends it. In most instances, the issuer agrees to pay back the loan by a specific date and make regular interest payments until that date.

**Collective Investment Trust** is a trust fund maintained by a bank exclusively for the collective investment of assets from several trust accounts administered by a trust department. CTFs are not available to the general investing public.

**Diversification** is the strategy of investing in different asset classes and among the securities of many issuers in an attempt to lower overall investment risk.

**Dividend** is either the distribution of the interest or income produced by a mutual fund's holdings to the fund's shareholders, or a payment of cash or stock from a company's earnings to each stockholder.

**Equity**, or ownership in a company, is often used as a synonym for stock.

**Expense Ratio** is a mutual fund's operating expense expressed as a percentage of average net assets. The expense ratio directly reduces returns to shareholders.

**Fixed Income** refers to investments, such as bonds, that have specific interest rates.

**Index** is an unmanaged group of securities whose overall performance is used as a benchmark. An index may be broad or focus on one sector or type of security.

**Index Fund** is a type of mutual fund that seeks to "track" the performance of a particular market index by buying and holding all or a representative sample of the securities that appear in the index, in the same proportions as their index weightings.

**Mutual Fund** is an investment company that pools the money of many shareholders and invests it in a variety of securities. The fund is professionally managed by an investment company in an effort to achieve a specific investment objective.

**Standard Deviation** is a measure of the degree to which a fund's return varies from its previous returns or from the average of all similar funds. The larger the standard deviation, the greater the likelihood (and risk) that a security's performance will fluctuate from the average return.

**Stock** is a security that represents part ownership, or equity, in a corporation. Each share of stock is a proportional stake in the corporation's assets and profits, some of which could be paid out as dividends.

Past performance is no guarantee of future results. Investment return and principal value will fluctuate so that an investor's shares, when redeemed, may be worth more or less than the original cost. Total return represents the change in value of an investment after reinvesting all income and capital gains. Information is taken from sources we deem reliable but we cannot guarantee its accuracy or completeness. Not FDIC Insured. May Lose Value. No Bank Guarantee.