



WEALTH MANAGEMENT GROUP RETIREMENT PLAN SERVICES

CONSERVATIVE GROWTH & INCOME MODEL FOR QUALIFIED RETIREMENT PLANS AS OF JUNE 30, 2019

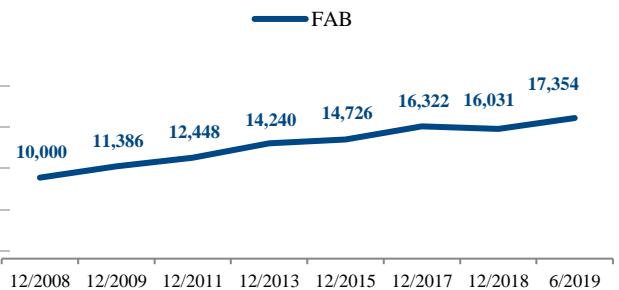
Investment Objectives: This portfolio focuses primarily on current income and wealth preservation with a secondary goal of modest capital appreciation. Target ranges are 0-10% cash, 55-85% fixed income and 15-35% equities.

Risk and Return Characteristics: In general, this fund is designed for conservative investors with significant income needs and/or low tolerance for volatility and equity market fluctuation.

PERFORMANCE (Net of Fees)

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

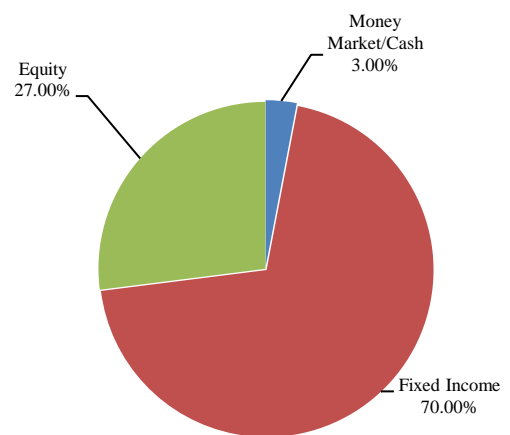
Time Period	Quarter	1 Year	3 Years	5 Years	10 Years
FAB	2.78%	6.05%	5.00%	3.53%	5.10%
Morningstar Allocation 15-30%	2.23%	4.98%	3.99%	2.79%	5.65%
S&P 500 Index	4.30%	10.42%	14.19%	10.71%	14.69%
MSCI ACWI ex-US Index	3.18%	1.85%	9.97%	2.72%	7.09%
Barclays US Aggregate Bond Index	3.08%	7.87%	2.31%	2.95%	3.89%



PORTFOLIO DIVERSIFICATION as of 06/30/2019

Money Market/Cash	3.00%
Fixed Income	70.00%
Equity	27.00%
International Equity	0.00%
Total	100.00%

Money Market	3.00%
Federated Total Return Bond	24.50%
Vanguard Intermediate Bond Index	24.50%
DoubleLine Low Duration Bond	21.00%
PRIMECAP Odyssey Stock	6.24%
MFS Core Equity	3.12%
AQR Large Cap Defensive Style	3.12%
T.Rowe Price Blue Chip Growth	6.24%
Am Beacon Bridgeway Large Cap Value	0.78%
Columbia Dividend Income	0.78%
FAB High Yield Collective Fund	4.68%
PRIMECAP Odyssey Aggressive Growth	0.57%
Victory Sycamore Mid Cap Value	0.57%
Brown Capital Management Small Company	0.46%
MFS New Discovery Value	0.46%



FUND INFORMATION

as of 06/30/2019

Fund Name	FAB Conservative Growth & Income Model Portfolio
Fund Type	Collective Investment Trust Fund
Fund Objective	Income w/Modest Growth
Assets	\$3.78 million
Inception	January 2006
Benchmark	Morningstar Allocation 15-30%
Beta	0.81
Standard Deviation	4.28
Load Type	No Load
Expense Ratio	0.95%
Fund Manager	First American Bank
Phone Number	(847) 392-2999
Website	www.firstambank.com/fundinfo

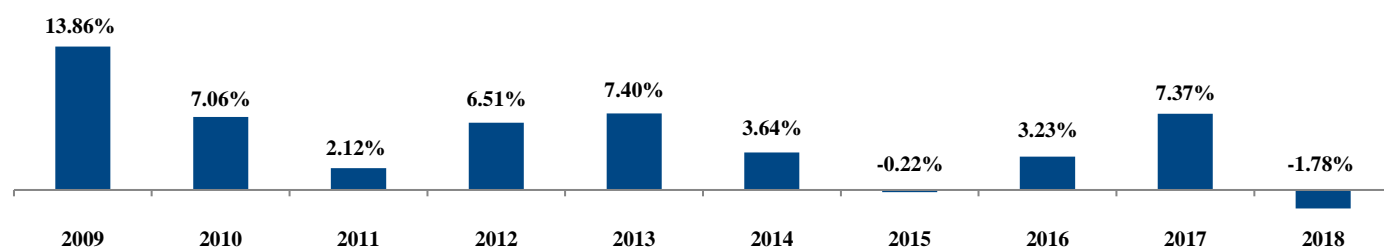
Annual Operating Expense	
Management Fee	0.60%
Distribution (12b-1) Fee	0.00%
Audit Fee	0.00%
Underlying Fund Expense	0.35%
Total Operating Expense	0.95%

Hypothetical Cost Over Time*	
Time Period	Total Cost
One Year	\$98
Three Year	\$300
Five Year	\$509
Ten Year	\$1,072

*Assumptions: \$10,000 invested; 3% 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.