



WEALTH MANAGEMENT GROUP RETIREMENT PLAN SERVICES

HIGH YIELD EQUITY FUND FOR QUALIFIED RETIREMENT PLANS AS OF JUNE 30, 2019

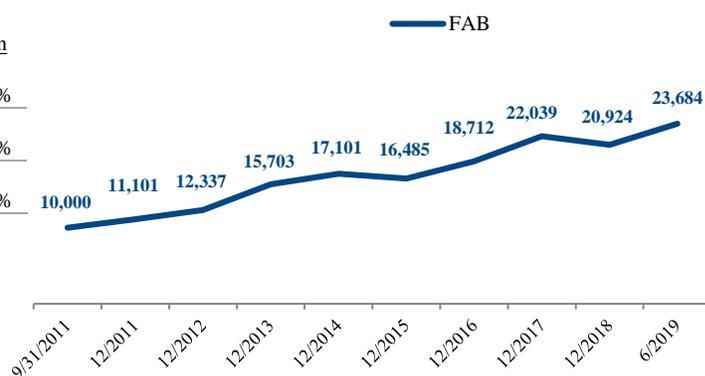
Investment Objectives: This portfolio employs a quantitative all-capitalization value strategy with the objective of generating high dividend income with market-level risk and capital appreciation. There are no targeted sector weights; however, a diversified portfolio is the overall objective. Most of the investments are selected from U.S. markets but up to 40% may be selected from foreign developed and emerging markets.

Risk and Return Characteristics: In general, the portfolio enjoys the stability of a broadly diversified portfolio, enhanced with the predictability of dividends. Investments in the portfolio are companies with low levels of debt on the balance sheet while simultaneously having high dividend yields and modest dividend payout ratios.

PERFORMANCE (Net of Fees)

Time Period	Quarter	1 Year	3 Years	5 Years	Since Inception
FAB	3.42%	9.34%	10.58%	6.90%	11.81%
S&P 500 Index	4.30%	10.42%	14.19%	10.71%	15.52%
MSCI ACWI ex-US Index	3.18%	1.85%	9.97%	2.72%	7.10%

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



PORTFOLIO DIVERSIFICATION as of 06/30/2019

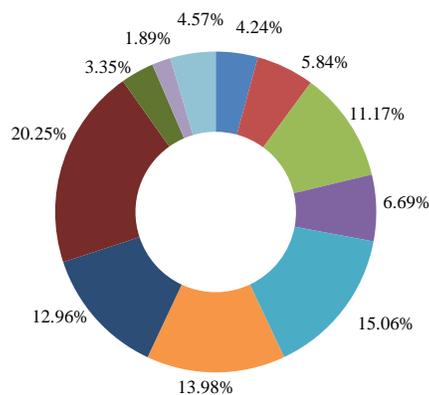
Top Ten Holdings

LOCKHEED MARTIN CORP
MICROSOFT CORP
WAL-MART STORES INC
CISCO SYS INC
DIAGEO PLC
MERCK & CO
THOMPSON REUTERS CORP
CUMMINS INC
JOHNSON & JOHNSON
PFIZER INC

Regional Exposure

North America 93.90%
Europe 6.10%
Total 100.00%

Sector Weights



- Cash
- Consumer Discretionary
- Consumer Staples
- Energy
- Financials
- Healthcare
- Industrials
- Information Technology
- Materials
- Communication Services
- Utilities

FUND INFORMATION

as of 06/30/2019

Fund Name	FAB High Yield Equity Portfolio
Fund Type	Collective Investment Trust Fund
Fund Objective	Income with Moderate Growth
Assets	\$9.13 million
Inception	8/31/2011
Benchmark	S&P 500 and MSCI ACWI ex-US indexes
Beta	0.89
Standard Deviation	11.76
Load Type	none
Expense Ratio	0.75%
Fund Manager	First American Bank
Phone Number	(847) 392-2999
Website	www.firstambank.com/fundinfo

Annual Operating Expense

Management Fee	0.75%
Distribution (12b-1) Fee	0.00%
Audit Fee	0.00%
Underlying Fund Expense	0.00%
Total Operating Expense	0.75%

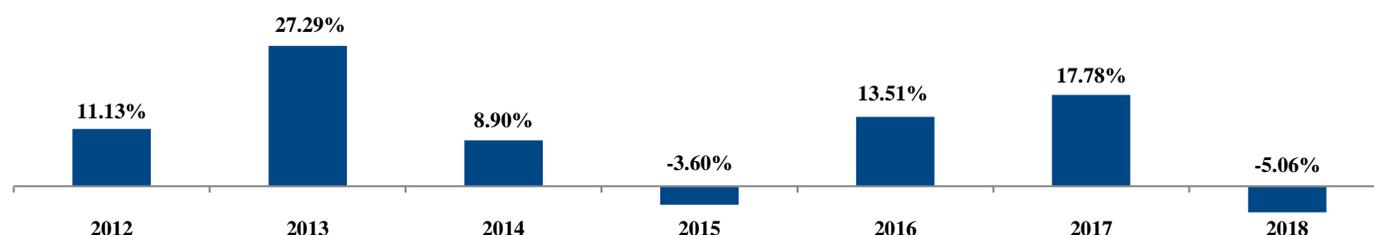
Hypothetical Cost Over Time*

Time Period	Total Cost
One Year	\$77
Three Year	\$237
Five Year	\$404
Ten Year	\$855

*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.

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.