ETF Portfolio Advantage®

Quarterly Models

5/31/2022

MTC WEALTH
MANAGEMENT

Main Street Values.
Wall Street Experience.™

Who We Are

As a Registered Investment Advisor owned by credit unions, it's not just our fiduciary duty to act in the best interest of our clients, it's our mandate. In 2004, our investment team adopted the strategy of using Exchange Traded Funds (ETFs) in portfolio design, making us one of the first investment teams in the United States to recognize their lower cost and tax efficiency. Since then, the investment team has been recognized by Forbes and Morningstar for investment strategies that manage both risk and return.

Our Investment Philosophy

We offer a wide range of portfolios from the very aggressive to the more conservative, but in all of our strategies we remain vigilant to downside risks. Our portfolio strategy is to actively manage utilizing index ETF securities. ETFs allow us to package low cost, liquid, transparent, and tax efficient vehicles in a way that is easily understood by clients and financial professionals. We focus on long-term strategic asset class allocations and use a top down global macro approach to tactically manage the allocation between asset classes and sub-asset classes in the short-term.

Thoroughly Researched

We take into consideration how economic indicators and current market conditions will impact financial markets.

Non-Proprietary

We do not create our own ETFs, and we do not receive compensation for investing in any particular ETF or fund family.

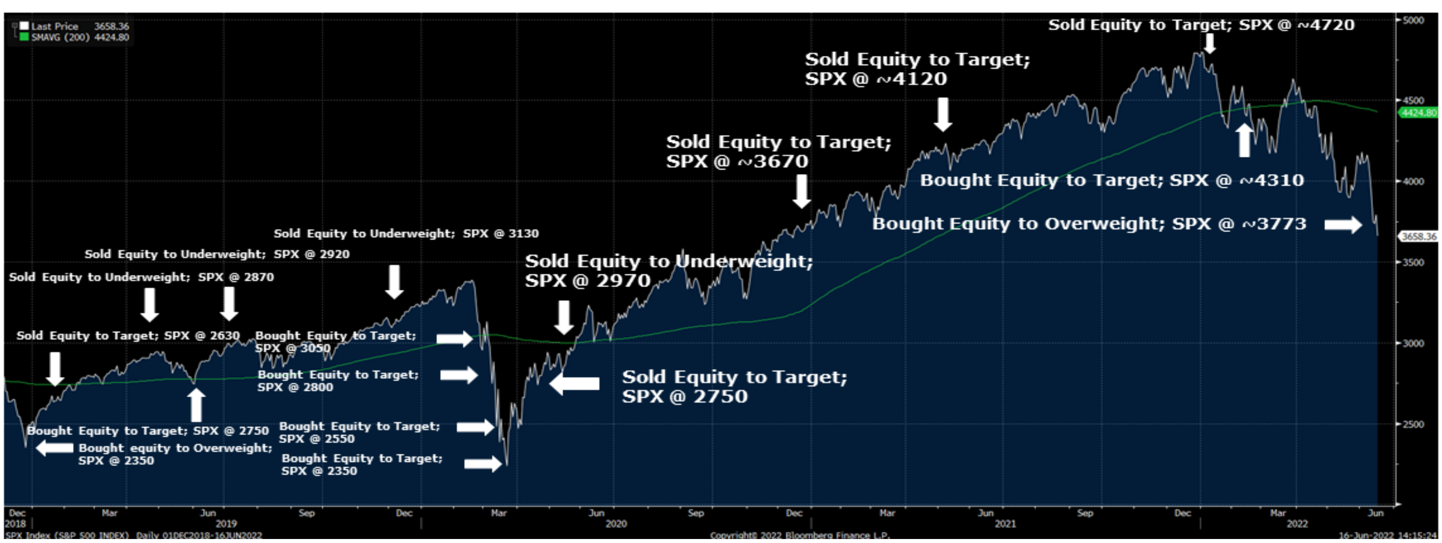
Transparency

Members Trust Company (MTC) claims compliance with Global Investment Performance Standards (GIPS®). MTC's commitment to the fair representation and full disclosure of investment performance is wholly adopted by MTC Wealth Management.

Opportunistic Rebalancing

We tactically manage our portfolios with opportunistic rebalancing strategies by changing the composition and weighting of the underlying holdings as the market fluctuates.

An Overview of our Opportunistic Rebalancing Approach



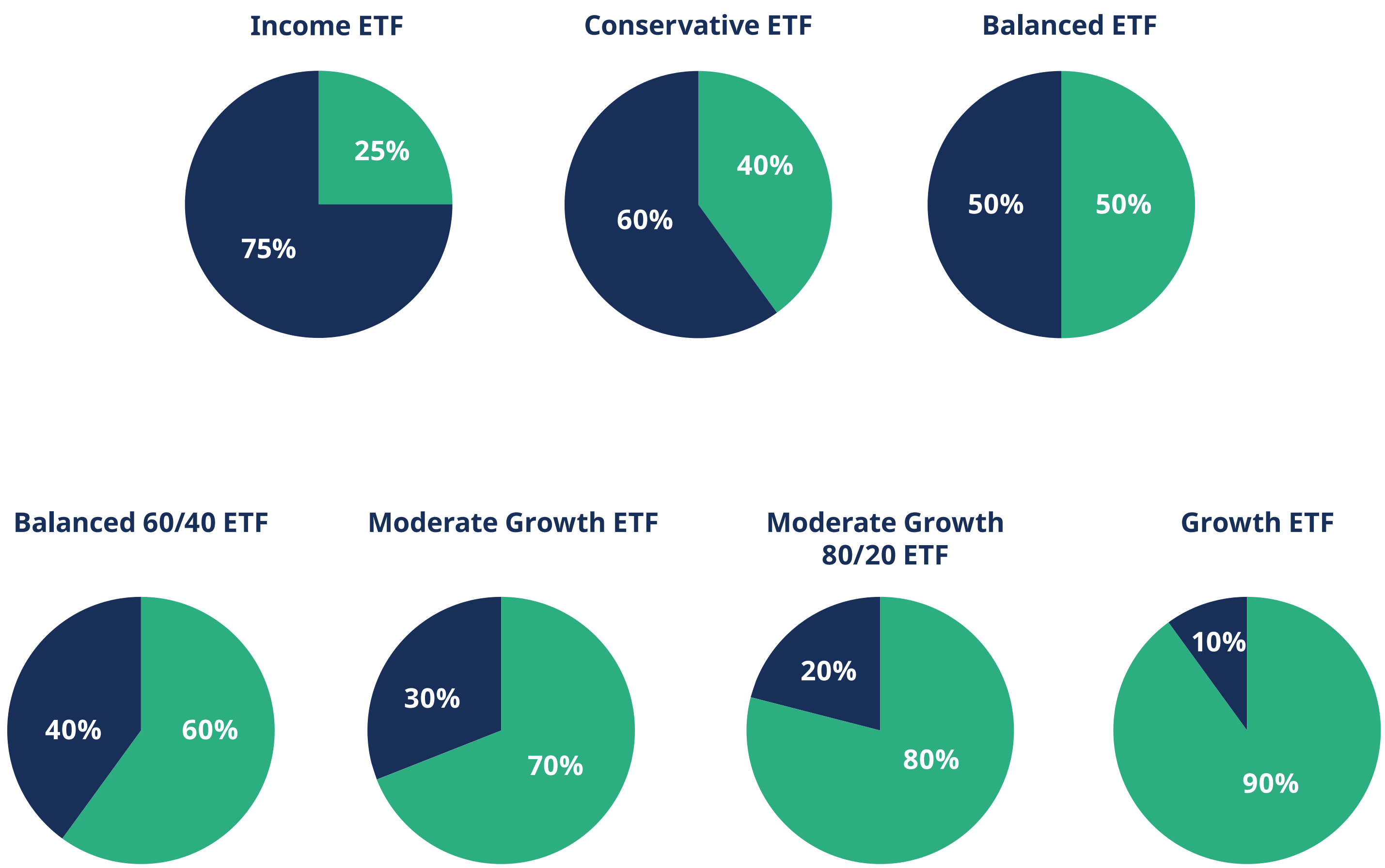
MTC WEALTH
MANAGEMENT

Main Street Values.
Wall Street Experience.

MTCWealthManagement.com
888-727-9191

Equities Fixed Income

ETF Asset Allocation by Objective



Investing that's invested in you.

Our mission is to help our clients protect their hard-earned assets, achieve their financial aspirations and ensure their financial legacy thrives.

As a Registered Investment Advisor owned by credit unions, we pride ourselves in our ability to provide financial stewardship and investment management with "Main Street" values. This means we pick up the phone when you call, we treat you and your family as if you were our own, and that doing the right thing is more than our thing, it's our mandate.

With our Main Street values comes Wall Street experience...without the ego or exorbitant fees. Our team of investment professionals hold the prestigious Chartered Financial Analyst® designation and have been continually recognized in the industry as innovators and subject matter experts in trust and investment solutions, big and small.

MTC WEALTH
MANAGEMENT

MTCWM Model Portfolio Review 5/31/22

ETF Models Composite Returns, Gross and Net of Fees

	3 Month Return %	YTD Return %	1 Year Return %	3 Year Return %	5 Year Return %	10 Year Return %
Income ETF - 25E/75FI	**-2.27**	**-4.65**	**-2.10**	**4.84**	**4.30**	**4.46**
Net of fees	-2.43	-4.93	-2.80	4.06	3.51	3.51
Conservative ETF - 40E/60FI	**-3.15**	**-6.27**	**-4.83**	**5.57**	**4.89**	**5.69**
Net of fees	-3.24	-6.43	-5.21	5.12	4.45	4.94
Balanced ETF - 50E/50FI	**-3.44**	**-7.16**	**-4.79**	**7.27**	**6.01**	**6.88**
Net of fees	-3.67	-7.54	-5.71	6.24	4.96	5.79
Balanced 60/40 ETF - 60E/40FI	**-3.65**	**-7.69**	**-4.67**	**8.36**	**6.75**	**7.32**
Net of fees	-3.89	-8.07	-5.62	7.27	5.68	6.23
Moderate Growth ETF - 70E/30FI	**-3.75**	**-8.51**	**-5.48**	**9.21**	**7.54**	**8.85**
Net of fees	-3.97	-8.81	-6.17	8.32	6.75	7.97
Moderate Growth 80/20 ETF - 80E/20FI	**-4.79**	**-10.13**	**-5.99**	**N/A**	**N/A**	**N/A**
Net of fees	-5.00	-10.46	-6.79	N/A	N/A	N/A
Growth ETF - 90E/10FI	**-5.39**	**-11.58**	**-7.36**	**11.27**	**8.93**	**10.73**
Net of fees	-5.63	-11.95	-8.25	10.27	8.04	9.66

Benchmarks

	3 Month Return %	YTD Return %	1 Year Return %	3 Year Return %	5 Year Return %	10 Year Return %
S&P 500 Index*	-5.16	-12.76	-0.32	16.40	13.36	14.37
MSCI ACWI*	-5.74	-12.64	-6.35	12.25	9.56	10.85

MTC Wealth Management is a wholly owned subsidiary of Members Trust Company. The performance presented is the historical composite performance of accounts of the parent company, Members Trust Company. MTC Wealth Management utilizes the same investment models of the parent company. This information is provided for institutional use only and should not be distributed to retail clients.

MTC Wealth Management ("MTCWM") is a registered investment adviser with the SEC. Being registered with the SEC does not mean the SEC endorses MTCWM. No information on this material should be construed as a recommendation regarding the purchase or sale of any security unless specifically stated otherwise. The information above is obtained or compiled from sources we believe to be reliable. We Do Not Guarantee that such information, will be free from errors, omissions, whether human or mechanical, nor do we guarantee their timeliness, accuracy, or completeness. Past performance is not indicative of future results. The value of an investment is subject to risk, including possible loss of the principal invested. Please refer to MTCWM's ADV Part 2 for additional information and risks.

**Benchmark return information is sourced from Northern Trust Corporation.*

Corporate Office: 14055 Riveredge Drive
Suite 525 | Tampa, FL 33637

(888) 727-9191
Local: (813) 631-9191
Fax: (813) 631-9898

MTCWealthManagement.com