

# ADVISORY PROSPECTUSES

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## TOPS® SMA

[PIMCO Enhanced Short Maturity Active ETF](#) (MINT)

[SPDR® Bloomberg Barclays Investment Grade Floating Rate ETF](#) (FLRN)

[SPDR® Portfolio Short Term Corporate Bond ETF](#) (SPSB)

[iShares iBoxx & Investment Grade Corporate Bond ETF](#) (LQD)

[Vanguard Short-Term Inflation-Protected Securities ETF](#) (VTIP)

[Vanguard Short-Term Treasury Index ETF](#) (VGSB)

[Vanguard Intermediate-Term Treasury Index ETF](#) (VGIT)

[Vanguard Mortgage-Backed Securities ETF](#) (VMBS)

[Xtrackers USD High Yield Corporate Bond ETF](#) (HYLB)

[Vanguard Total International Bond ETF](#) (BNDX)

[VanEck Vectors J.P. Morgan EM Local Currency Bond ETF](#) (EMLC)

[SPDR® Portfolio S&P 500 Value ETF](#) (SPYV)

[SPDR® Portfolio S&P 500 Growth ETF](#) (SPYG)

[SPDR® Portfolio S&P 400 Mid Cap ETF](#) (SPMD)

[SPDR® Portfolio S&P 600 Small Cap ETF](#) (SPSM)

[Vanguard FTSE Developed Markets ETF](#) (VEA)

[Vanguard FTSE Emerging Markets ETF](#) (VWO)

[FlexShares Morningstar Global Upstream Natural Resources Index Fund](#) (GUNR)

[Vanguard Global ex-U.S. Real Estate ETF](#) (VNQI)

[Vanguard REIT ETF](#) (VNQ)

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## ACCESS PLUS™

[T. Rowe Price U.S. Treasury Intermediate Fund](#) (PRTIX)

[BlackRock Inflation Protected Bond Fund](#) (BPRAX)

[BlackRock GNMA](#) (BGPAX)

[Delaware Corporate Bond Fund](#) (DGCAX)

[PIMCO Investment Grade Credit Bond Fund](#) (PGCAX)

[Neuberger Berman High Income Bond Fund](#) (NHIAX)

[PIMCO Foreign Bond Fund \(U.S. Dollar-Hedged\)](#) (PFOAX)

[TCW Emerging Markets Income Fund](#) (TGINX)

[MFS Value Fund](#) (MEIAX)

[Harbor Capital Appreciation Fund](#) (HCAIX)

[Thrivent Mid Cap Stock Fund](#) (TMSIX)

[BlackRock Advantage Small Cap Core Fund](#) (BDSAX)

[Hartford International Opportunities Fund](#) (IHOAX)

[Victory Trivalent International Small Cap](#) (MISAX)

[William Blair Emerging Markets Leaders Fund](#) (WELNX)

[T. Rowe Price New Era Fund](#) (PRNEX)

[Deutsche Real Estate Securities Fund](#) (RRREX)

## TOPS® CORE

[Vanguard Short-Term Bond ETF](#) (BSV)

[Vanguard Short-Term Inflation-Protected Securities ETF](#) (VTIP)

[Xtrackers USD High Yield Corporate Bond ETF](#) (HYLB)

[iShares Core S&P Total U.S. Stock Market ETF](#) (ITOT)



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V.04.2020

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[Vanguard Extended Market ETF \(VXF\)](#)

[Vanguard FTSE Developed Markets ETF \(VEA\)](#)

[Vanguard FTSE Emerging Markets ETF \(VWO\)](#)

[FlexShares Morningstar Global Upstream Natural Resources Index Fund \(GUNR\)](#)

## TOPS® FLEX

[iShares Core U.S. Aggregate Bond ETF \(AGG\)](#)

[Vanguard Total International Bond ETF \(BNDX\)](#)

[Vanguard Short-Term Bond ETF \(BSV\)](#)

[WisdomTree Emerging Markets High Dividend Fund \(DEM\)](#)

[WisdomTree SmallCap Dividend Fund \(DES\)](#)

[WisdomTree International Equity Fund \(DWM\)](#)

[iShares Select Dividend ETF \(DVY\)](#)

[iShares MSCI EAFE Growth ETF \(EFG\)](#)

[Vanguard ESG U.S. Stock ETF \(ESGV\)](#)

[iShares Core U.S. Treasury Bond ETF \(GOVT\)](#)

[FlexShares Morningstar Global Upstream Natural Resources Index Fund \(GUNR\)](#)

[Xtrackers MSCI EAFE High Dividend Yield Equity ETF \(HDEF\)](#)

[Xtrackers USD High Yield Corporate Bond ETF \(HYLB\)](#)

[PIMCO 0-5 Year High Yield Corporate Bond Index ETF \(HYS\)](#)

[iBonds Sep 2020 Term Muni Bond ETF \(IBMI\)](#)

[iBonds Sep 2021 Term Muni Bond ETF \(IBMJ\)](#)

[iBonds Sep 2022 Term Muni Bond ETF \(IBMK\)](#)

[iBonds Dec 2023 Term Muni Bond ETF \(IBML\)](#)

[iBonds Dec 2024 Term Muni Bond ETF \(IBMM\)](#)

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[iBonds Dec 2025 Term Muni Bond ETF \(IBMN\)](#)

[iShares North American Natural Resources ETF \(IGE\)](#)

[iShares Core S&P Total U.S. Stock Market ETF \(ITOT\)](#)

[iShares Core S&P U.S. Growth ETF \(IUSG\)](#)

[iShares Core S&P U.S. Value ETF \(IUSV\)](#)

[iShares Core S&P 500 ETF \(IVV\)](#)

[iShares National Muni Bond ETF \(MUB\)](#)

[Invesco S&P 500 Equal Weight ETF \(RSP\)](#)

[Schwab U.S. Dividend Equity ETF \(SCHD\)](#)

[Schwab U.S. TIPS ETF \(SCHP\)](#)

[SPDR® Portfolio S&P 400 Mid Cap ETF \(SPMD\)](#)

[SPDR® Portfolio S&P 600 Small Cap ETF \(SPSM\)](#)

[SPDR® Portfolio S&P 500 Growth ETF \(SPYG\)](#)

[SPDR® Portfolio S&P 500 Value ETF \(SPYV\)](#)

[Vanguard FTSE Developed Markets ETF \(VEA\)](#)

[Vanguard Dividend Appreciation ETF \(VIG\)](#)

[Vanguard REIT ETF \(VNQ\)](#)

[Vanguard Global ex-U.S. Real Estate ETF \(VNQI\)](#)

[Vanguard Short-Term Inflation-Protected Securities ETF \(VTIP\)](#)

[Vanguard FTSE Emerging Markets ETF \(VWO\)](#)

[Vanguard Extended Market ETF \(VXF\)](#)

[Vanguard ESG International Stock ETF \(VSGX\)](#)

[Vanguard Total International Stock ETF \(VXUS\)](#)

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[Vanguard High Dividend Yield ETF](#) (VYM)

[Materials Select Sector SPDR Fund](#) (XLB)

[Energy Select Sector SPDR Fund](#) (XLE)

[Financial Select Sector SPDR Fund](#) (XLF)

[Industrial Select Sector SPDR Fund](#) (XLI)

[Technology Select Sector SPDR Fund](#) (XLK)

[Consumer Staples Select Sector SPDR Fund](#) (XLP)

[Utilities Select Sector SPDR Fund](#) (XLU)

[Health Care Select Sector SPDR Fund](#) (XLV)

[Consumer Discretionary Select Sector SPDR Fund](#) (XLY)