

Fund Overview

- ◆ Investment Objective: The Short-Term Bond Fund is intended to maintain safety of principal and to maximize available yield through a balance of quality and diversification within the portfolio.
- ◆ Conservative Investment Strategies: This Fitch rated AAAf bond fund invests in securities with effective maturities of less than five years. The weighted average maturity for the portfolio is 2.07 years. These securities are all high quality, primarily "AAA" rated.

Short-Term Bond Fund

Portfolio Characteristics (as August 31, 2025)

Portfolio Market Value \$623.97 Million

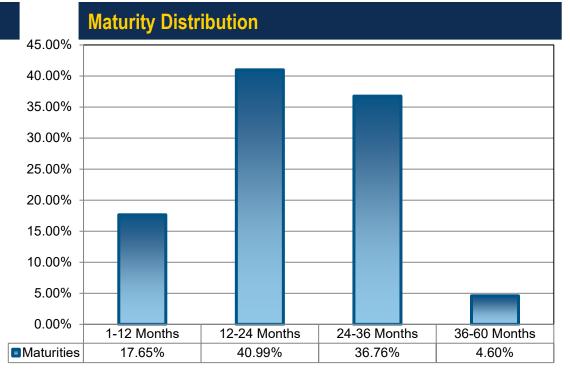
Average Credit Quality (Fitch) AAA

Weighted Average Maturity (years) 2.07 yrs

SEC Yield 4.021%

12 Month Return 5.018%

Sector Allocation Asset Backed. 26.10% Coll. Mort. Obligations, U.S. Treasury 13.39% Notes, 29.34% _ Government Related Securities, 1.14% U.S. Agency Notes, 0.48% Municipal, 0.13% Corporates, Money Market, 29.38% 0.03% Florida Trust Investor Information



Phone: 850-577-4610 E-mail: bgries@flclerks.com Website: http://floridatrustonline.com

Past performance does not predict future returns. Periods under one year annualized. Please see the current Portfolio Report for the trailing 1, 5, 10 year net performance.

*Net Asset Value calculated by custodian UMB. Net of fees.