

Reporting Period: 07/01/2019 to 06/30/2020

Location(s): All Locations

Institution Account(s): Educator's Financial Group - US Equity Fund

LyondellBasell Industries N.V.

Meeting Date: 09/12/2019 **Country:** Netherlands **Primary Security ID:** N53745100 **Meeting ID:** 1354966
Record Date: 08/15/2019 **Meeting Type:** Special **Ticker:** LYB

Primary CUSIP: N53745100 **Primary ISIN:** NL0009434992 **Primary SEDOL:** B3SPXZ3 **Proxy Level:** N/A

Earliest Cutoff Date: 09/10/2019 **Shares Voted:** 1 **Votable Shares:** 1 ***Shares on Loan:** 0 **Shares Instructed:** 1

Total Ballots: 1 **Voting Policy:** ISS **Additional Policy:**

Proposal Number	Proposal Text	Proponent	Votable Proposal	Mgmt Rec	ISS Rec	Additional Policy Rec	Voting Policy Rec	Vote Instruction	Vote Against Mgmt	Vote Against Policy	Vote Against ISS
1	Authorize Repurchase of Up to 10 Percent of Issued Share Capital	Mgmt	Yes	For	For		For	For	No	No	No
2	Approve the Cancellation of Shares	Mgmt	Yes	For	For		For	For	No	No	No

Ballot Details

Institutional Account Detail (IA Name, IA Number)	Custodian Account Number	Ballot Status	Instructor Name	Date Instructed	Approver Name	Date Approved	Votable Shares	Shares Voted
Educator's Financial Group - US Equity Fund, BU1899	111344006	Confirmed	Auto-Instructed	08/23/2019	Auto-Approved	08/23/2019	1	1
Total Shares:							1	1

Parker-Hannifin Corporation

Meeting Date: 10/23/2019 **Country:** USA **Primary Security ID:** 701094104 **Meeting ID:** 1366642
Record Date: 08/30/2019 **Meeting Type:** Annual **Ticker:** PH

Primary CUSIP: 701094104 **Primary ISIN:** US7010941042 **Primary SEDOL:** 2671501 **Proxy Level:** 3

Earliest Cutoff Date: 10/22/2019 **Shares Voted:** 23,365 **Votable Shares:** 23,365 ***Shares on Loan:** 0 **Shares Instructed:** 23,365

Total Ballots: 1 **Voting Policy:** ISS **Additional Policy:**

Proposal Number	Proposal Text	Proponent	Votable Proposal	Mgmt Rec	ISS Rec	Additional Policy Rec	Voting Policy Rec	Vote Instruction	Vote Against Mgmt	Vote Against Policy	Vote Against ISS
1.1	Elect Director Lee C. Banks	Mgmt	Yes	For	For		For	For	No	No	No
<i>Voting Policy Rationale: A vote FOR the director nominees is warranted.</i>											
1.2	Elect Director Robert G. Bohn	Mgmt	Yes	For	For		For	For	No	No	No
<i>Voting Policy Rationale: A vote FOR the director nominees is warranted.</i>											
1.3	Elect Director Linda S. Harty	Mgmt	Yes	For	For		For	For	No	No	No
<i>Voting Policy Rationale: A vote FOR the director nominees is warranted.</i>											
1.4	Elect Director Kevin A. Lobo	Mgmt	Yes	For	For		For	For	No	No	No
<i>Voting Policy Rationale: A vote FOR the director nominees is warranted.</i>											

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Reporting Period: 07/01/2019 to 06/30/2020

Location(s): All Locations

Institution Account(s): Educator's Financial Group - US Equity Fund

Parker-Hannifin Corporation

Proposal Number	Proposal Text	Proponent	Votable Proposal	Mgmt Rec	ISS Rec	Additional Policy Rec	Voting Policy Rec	Vote Instruction	Vote Against Mgmt	Vote Against Policy	Vote Against ISS
1.5	Elect Director Candy M. Obourn	Mgmt	Yes	For	For		For	For	No	No	No
	<i>Voting Policy Rationale: A vote FOR the director nominees is warranted.</i>										
1.6	Elect Director Joseph Scaminace	Mgmt	Yes	For	For		For	For	No	No	No
	<i>Voting Policy Rationale: A vote FOR the director nominees is warranted.</i>										
1.7	Elect Director Ake Svensson	Mgmt	Yes	For	For		For	For	No	No	No
	<i>Voting Policy Rationale: A vote FOR the director nominees is warranted.</i>										
1.8	Elect Director Laura K. Thompson	Mgmt	Yes	For	For		For	For	No	No	No
	<i>Voting Policy Rationale: A vote FOR the director nominees is warranted.</i>										
1.9	Elect Director James R. Verrier	Mgmt	Yes	For	For		For	For	No	No	No
	<i>Voting Policy Rationale: A vote FOR the director nominees is warranted.</i>										
1.10	Elect Director James L. Wainscott	Mgmt	Yes	For	For		For	For	No	No	No
	<i>Voting Policy Rationale: A vote FOR the director nominees is warranted.</i>										
1.11	Elect Director Thomas L. Williams	Mgmt	Yes	For	For		For	For	No	No	No
	<i>Voting Policy Rationale: A vote FOR the director nominees is warranted.</i>										
2	Ratify Deloitte & Touche LLP as Auditors	Mgmt	Yes	For	For		For	For	No	No	No
3	Advisory Vote to Ratify Named Executive Officers' Compensation	Mgmt	Yes	For	For		For	For	No	No	No
4	Amend Omnibus Stock Plan	Mgmt	Yes	For	For		For	For	No	No	No
5	Require Independent Board Chairman	SH	Yes	Against	Against		Against	Against	No	No	No

Ballot Details

Institutional Account Detail (IA Name, IA Number)	Custodian Account Number	Ballot Status	Instructor Name	Date Instructed	Approver Name	Date Approved	Votable Shares	Shares Voted
Educator's Financial Group - US Equity Fund, BU1899	111344006	Confirmed	amorgan	10/04/2019	amorgan	10/04/2019	23,365	23,365
Total Shares:							23,365	23,365

KLA Corporation**Meeting Date:** 11/05/2019**Country:** USA**Primary Security ID:** 482480100**Meeting ID:** 1366464**Record Date:** 09/09/2019**Meeting Type:** Annual**Ticker:** KLAC**Primary CUSIP:** 482480100**Primary ISIN:** US4824801009**Primary SEDOL:** 2480138**Proxy Level:** 3

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Reporting Period: 07/01/2019 to 06/30/2020

Location(s): All Locations

Institution Account(s): Educator's Financial Group - US Equity Fund

KLA Corporation

Earliest Cutoff Date: 11/04/2019 **Shares Voted:** 29,540 **Votable Shares:** 29,540 ***Shares on Loan:** 0 **Shares Instructed:** 29,540
Total Ballots: 1 **Voting Policy:** ISS **Additional Policy:**

Proposal Number	Proposal Text	Proponent	Votable Proposal	Mgmt Rec	ISS Rec	Additional Policy Rec	Voting Policy Rec	Vote Instruction	Vote Against Mgmt	Vote Against Policy	Vote Against ISS
1.1	Elect Director Edward Barnholt	Mgmt	Yes	For	For		For	For	No	No	No
	<i>Voting Policy Rationale: A vote FOR the director nominees is warranted.</i>										
1.2	Elect Director Robert Calderoni	Mgmt	Yes	For	For		For	For	No	No	No
	<i>Voting Policy Rationale: A vote FOR the director nominees is warranted.</i>										
1.3	Elect Director Jeneanne Hanley	Mgmt	Yes	For	For		For	For	No	No	No
	<i>Voting Policy Rationale: A vote FOR the director nominees is warranted.</i>										
1.4	Elect Director Emiko Higashi	Mgmt	Yes	For	For		For	For	No	No	No
	<i>Voting Policy Rationale: A vote FOR the director nominees is warranted.</i>										
1.5	Elect Director Kevin Kennedy	Mgmt	Yes	For	For		For	For	No	No	No
	<i>Voting Policy Rationale: A vote FOR the director nominees is warranted.</i>										
1.6	Elect Director Gary Moore	Mgmt	Yes	For	For		For	For	No	No	No
	<i>Voting Policy Rationale: A vote FOR the director nominees is warranted.</i>										
1.7	Elect Director Kiran Patel	Mgmt	Yes	For	For		For	For	No	No	No
	<i>Voting Policy Rationale: A vote FOR the director nominees is warranted.</i>										
1.8	Elect Director Victor Peng	Mgmt	Yes	For	For		For	For	No	No	No
	<i>Voting Policy Rationale: A vote FOR the director nominees is warranted.</i>										
1.9	Elect Director Robert Rango	Mgmt	Yes	For	For		For	For	No	No	No
	<i>Voting Policy Rationale: A vote FOR the director nominees is warranted.</i>										
1.10	Elect Director Richard Wallace	Mgmt	Yes	For	For		For	For	No	No	No
	<i>Voting Policy Rationale: A vote FOR the director nominees is warranted.</i>										
2	Ratify PricewaterhouseCoopers LLP as Auditors	Mgmt	Yes	For	For		For	For	No	No	No
3	Advisory Vote to Ratify Named Executive Officers' Compensation	Mgmt	Yes	For	For		For	For	No	No	No

Ballot Details

Institutional Account Detail (IA Name, IA Number)	Custodian Account Number	Ballot Status	Instructor Name	Date Instructed	Approver Name	Date Approved	Votable Shares	Shares Voted
Educator's Financial Group - US Equity Fund, BU1899	111344006	Confirmed	amorgan	10/18/2019	amorgan	10/18/2019	29,540	29,540
Total Shares:							29,540	29,540

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Reporting Period: 07/01/2019 to 06/30/2020

Location(s): All Locations

Institution Account(s): Educator's Financial Group - US Equity Fund

KLA Corporation

Oracle Corporation

Meeting Date: 11/19/2019	Country: USA	Primary Security ID: 68389X105	Meeting ID: 1367652
Record Date: 09/20/2019	Meeting Type: Annual	Ticker: ORCL	
Primary CUSIP: 68389X105	Primary ISIN: US68389X1054	Primary SEDOL: 2661568	Proxy Level: 3
Earliest Cutoff Date: 11/18/2019	Shares Voted: 44,881	Votable Shares: 44,881	*Shares on Loan: 0
Total Ballots: 1	Voting Policy: ISS	Additional Policy:	Shares Instructed: 44,881

Proposal Number	Proposal Text	Proponent	Votable Proposal	Mgmt Rec	ISS Rec	Additional Policy Rec	Voting Policy Rec	Vote Instruction	Vote Against Mgmt	Vote Against Policy	Vote Against ISS
1.1	Elect Director Jeffrey S. Berg	Mgmt	Yes	For	Withhold		Withhold	Withhold	Yes	No	No
<p><i>Voter Rationale: We agree with ISS that the remuneration packages for senior management require better oversight, so we are withholding our vote for these 6 directors.</i></p> <p><i>Voting Policy Rationale: WITHHOLD votes are warranted from incumbent Governance Committee members Bruce R. Chizen, Leon Panetta and Jeffrey Berg for the substantial pledging activity and significant concerns regarding risk oversight. WITHHOLD votes are also warranted from incumbent Compensation Committee members George Conrades, Charles (Wick) Moorman IV, Leon Panetta, and Naomi Seligman for insufficient responsiveness to low support for last year's say-on-pay proposal. Votes FOR the remaining director nominees are warranted.</i></p>											
1.2	Elect Director Michael J. Boskin	Mgmt	Yes	For	For		For	For	No	No	No
<p><i>Voting Policy Rationale: WITHHOLD votes are warranted from incumbent Governance Committee members Bruce R. Chizen, Leon Panetta and Jeffrey Berg for the substantial pledging activity and significant concerns regarding risk oversight. WITHHOLD votes are also warranted from incumbent Compensation Committee members George Conrades, Charles (Wick) Moorman IV, Leon Panetta, and Naomi Seligman for insufficient responsiveness to low support for last year's say-on-pay proposal. Votes FOR the remaining director nominees are warranted.</i></p>											
1.3	Elect Director Safra A. Catz	Mgmt	Yes	For	For		For	For	No	No	No
<p><i>Voting Policy Rationale: WITHHOLD votes are warranted from incumbent Governance Committee members Bruce R. Chizen, Leon Panetta and Jeffrey Berg for the substantial pledging activity and significant concerns regarding risk oversight. WITHHOLD votes are also warranted from incumbent Compensation Committee members George Conrades, Charles (Wick) Moorman IV, Leon Panetta, and Naomi Seligman for insufficient responsiveness to low support for last year's say-on-pay proposal. Votes FOR the remaining director nominees are warranted.</i></p>											
1.4	Elect Director Bruce R. Chizen	Mgmt	Yes	For	Withhold		Withhold	Withhold	Yes	No	No
<p><i>Voter Rationale: We agree with ISS that the remuneration packages for senior management require better oversight, so we are withholding our vote for these 6 directors.</i></p> <p><i>Voting Policy Rationale: WITHHOLD votes are warranted from incumbent Governance Committee members Bruce R. Chizen, Leon Panetta and Jeffrey Berg for the substantial pledging activity and significant concerns regarding risk oversight. WITHHOLD votes are also warranted from incumbent Compensation Committee members George Conrades, Charles (Wick) Moorman IV, Leon Panetta, and Naomi Seligman for insufficient responsiveness to low support for last year's say-on-pay proposal. Votes FOR the remaining director nominees are warranted.</i></p>											
1.5	Elect Director George H. Conrades	Mgmt	Yes	For	Withhold		Withhold	Withhold	Yes	No	No
<p><i>Voter Rationale: We agree with ISS that the remuneration packages for senior management require better oversight, so we are withholding our vote for these 6 directors.</i></p> <p><i>Voting Policy Rationale: WITHHOLD votes are warranted from incumbent Governance Committee members Bruce R. Chizen, Leon Panetta and Jeffrey Berg for the substantial pledging activity and significant concerns regarding risk oversight. WITHHOLD votes are also warranted from incumbent Compensation Committee members George Conrades, Charles (Wick) Moorman IV, Leon Panetta, and Naomi Seligman for insufficient responsiveness to low support for last year's say-on-pay proposal. Votes FOR the remaining director nominees are warranted.</i></p>											

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Oracle Corporation

Proposal Number	Proposal Text	Proponent	Votable Proposal	Mgmt Rec	ISS Rec	Additional Policy Rec	Voting Policy Rec	Vote Instruction	Vote Against Mgmt	Vote Against Policy	Vote Against ISS
1.6	Elect Director Lawrence J. Ellison	Mgmt	Yes	For	For		For	For	No	No	No
	<i>Voting Policy Rationale: WITHHOLD votes are warranted from incumbent Governance Committee members Bruce R. Chizen, Leon Panetta and Jeffrey Berg for the substantial pledging activity and significant concerns regarding risk oversight. WITHHOLD votes are also warranted from incumbent Compensation Committee members George Conrades, Charles (Wick) Moorman IV, Leon Panetta, and Naomi Seligman for insufficient responsiveness to low support for last year's say-on-pay proposal. Votes FOR the remaining director nominees are warranted.</i>										
1.7	Elect Director Rona A. Fairhead	Mgmt	Yes	For	For		For	For	No	No	No
	<i>Voting Policy Rationale: WITHHOLD votes are warranted from incumbent Governance Committee members Bruce R. Chizen, Leon Panetta and Jeffrey Berg for the substantial pledging activity and significant concerns regarding risk oversight. WITHHOLD votes are also warranted from incumbent Compensation Committee members George Conrades, Charles (Wick) Moorman IV, Leon Panetta, and Naomi Seligman for insufficient responsiveness to low support for last year's say-on-pay proposal. Votes FOR the remaining director nominees are warranted.</i>										
1.8	Elect Director Hector Garcia-Molina *Withdrawn Resolution*	Mgmt	No								
1.9	Elect Director Jeffrey O. Henley	Mgmt	Yes	For	For		For	For	No	No	No
	<i>Voting Policy Rationale: WITHHOLD votes are warranted from incumbent Governance Committee members Bruce R. Chizen, Leon Panetta and Jeffrey Berg for the substantial pledging activity and significant concerns regarding risk oversight. WITHHOLD votes are also warranted from incumbent Compensation Committee members George Conrades, Charles (Wick) Moorman IV, Leon Panetta, and Naomi Seligman for insufficient responsiveness to low support for last year's say-on-pay proposal. Votes FOR the remaining director nominees are warranted.</i>										
1.10	Elect Director Mark V. Hurd - Deceased	Mgmt	No								
	<i>Voting Policy Rationale: WITHHOLD votes are warranted from incumbent Governance Committee members Bruce R. Chizen, Leon Panetta and Jeffrey Berg for the substantial pledging activity and significant concerns regarding risk oversight. WITHHOLD votes are also warranted from incumbent Compensation Committee members George Conrades, Charles (Wick) Moorman IV, Leon Panetta, and Naomi Seligman for insufficient responsiveness to low support for last year's say-on-pay proposal. Votes FOR the remaining director nominees are warranted.</i>										
1.11	Elect Director Renee J. James	Mgmt	Yes	For	For		For	For	No	No	No
	<i>Voting Policy Rationale: WITHHOLD votes are warranted from incumbent Governance Committee members Bruce R. Chizen, Leon Panetta and Jeffrey Berg for the substantial pledging activity and significant concerns regarding risk oversight. WITHHOLD votes are also warranted from incumbent Compensation Committee members George Conrades, Charles (Wick) Moorman IV, Leon Panetta, and Naomi Seligman for insufficient responsiveness to low support for last year's say-on-pay proposal. Votes FOR the remaining director nominees are warranted.</i>										
1.12	Elect Director Charles W. Moorman, IV	Mgmt	Yes	For	Withhold		Withhold	Withhold	Yes	No	No
	<i>Voter Rationale: We agree with ISS that the remuneration packages for senior management require better oversight, so we are withholding our vote for these 6 directors.</i>										
	<i>Voting Policy Rationale: WITHHOLD votes are warranted from incumbent Governance Committee members Bruce R. Chizen, Leon Panetta and Jeffrey Berg for the substantial pledging activity and significant concerns regarding risk oversight. WITHHOLD votes are also warranted from incumbent Compensation Committee members George Conrades, Charles (Wick) Moorman IV, Leon Panetta, and Naomi Seligman for insufficient responsiveness to low support for last year's say-on-pay proposal. Votes FOR the remaining director nominees are warranted.</i>										

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Location(s): All Locations

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Oracle Corporation

Proposal Number	Proposal Text	Proponent	Votable Proposal	Mgmt Rec	ISS Rec	Additional Policy Rec	Voting Policy Rec	Vote Instruction	Vote Against Mgmt	Vote Against Policy	Vote Against ISS
1.13	Elect Director Leon E. Panetta	Mgmt	Yes	For	Withhold		Withhold	Withhold	Yes	No	No
<p><i>Voter Rationale: We agree with ISS that the remuneration packages for senior management require better oversight, so we are withholding our vote for these 6 directors.</i></p> <p><i>Voting Policy Rationale: WITHHOLD votes are warranted from incumbent Governance Committee members Bruce R. Chizen, Leon Panetta and Jeffrey Berg for the substantial pledging activity and significant concerns regarding risk oversight. WITHHOLD votes are also warranted from incumbent Compensation Committee members George Conrades, Charles (Wick) Moorman IV, Leon Panetta, and Naomi Seligman for insufficient responsiveness to low support for last year's say-on-pay proposal. Votes FOR the remaining director nominees are warranted.</i></p>											
1.14	Elect Director William G. Parrett	Mgmt	Yes	For	For		For	For	No	No	No
<p><i>Voting Policy Rationale: WITHHOLD votes are warranted from incumbent Governance Committee members Bruce R. Chizen, Leon Panetta and Jeffrey Berg for the substantial pledging activity and significant concerns regarding risk oversight. WITHHOLD votes are also warranted from incumbent Compensation Committee members George Conrades, Charles (Wick) Moorman IV, Leon Panetta, and Naomi Seligman for insufficient responsiveness to low support for last year's say-on-pay proposal. Votes FOR the remaining director nominees are warranted.</i></p>											
1.15	Elect Director Naomi O. Seligman	Mgmt	Yes	For	Withhold		Withhold	Withhold	Yes	No	No
<p><i>Voter Rationale: We agree with ISS that the remuneration packages for senior management require better oversight, so we are withholding our vote for these 6 directors.</i></p> <p><i>Voting Policy Rationale: WITHHOLD votes are warranted from incumbent Governance Committee members Bruce R. Chizen, Leon Panetta and Jeffrey Berg for the substantial pledging activity and significant concerns regarding risk oversight. WITHHOLD votes are also warranted from incumbent Compensation Committee members George Conrades, Charles (Wick) Moorman IV, Leon Panetta, and Naomi Seligman for insufficient responsiveness to low support for last year's say-on-pay proposal. Votes FOR the remaining director nominees are warranted.</i></p>											
2	Advisory Vote to Ratify Named Executive Officers' Compensation	Mgmt	Yes	For	Against		Against	Against	Yes	No	No
<p><i>Voter Rationale: We agree with ISS that the remuneration packages for senior management require better oversight, so we are voting against management.</i></p> <p><i>Voting Policy Rationale: A vote AGAINST this proposal is warranted. The compensation committee did not demonstrate adequate responsiveness to last year's low support for the say-on-pay proposal; the company's responsiveness disclosure largely mirrors the past two years' proxy disclosures. After last year's exceedingly large front-loaded grants to top executives, the board has not made any new changes following the low vote support. Further, the lower reported pay following large front-loaded grants intended to cover future years of equity compensation is not considered a meaningful action taken by the board to address shareholders' concerns. Additionally concerning, the company awarded an NEO large equity awards in FY2019, which include supplemental awards that lack performance conditions.</i></p>											
3	Ratify Ernst & Young LLP as Auditors	Mgmt	Yes	For	For		For	For	No	No	No
4	Report on Gender Pay Gap	SH	Yes	Against	For		For	For	Yes	No	No
<p><i>Voter Rationale: We are voting against management because better disclosure on gender pay is socially responsible.</i></p> <p><i>Voting Policy Rationale: A vote FOR this proposal is warranted, as shareholders would benefit from additional information allowing them to measure the progress of the company's diversity and inclusion initiatives.</i></p>											

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Institution Account(s): Educator's Financial Group - US Equity Fund

Oracle Corporation

Proposal Number	Proposal Text	Proponent	Votable Proposal	Mgmt Rec	ISS Rec	Additional Policy Rec	Voting Policy Rec	Vote Instruction	Vote Against Mgmt	Vote Against Policy	Vote Against ISS
5	Require Independent Board Chairman	SH	Yes	Against	For		For	For	Yes	No	No

Voter Rationale: We are voting against the board recommendation because we think it is important to have an independent board chair for proper alignment with shareholder interests.

Voting Policy Rationale: A vote FOR this proposal is warranted as shareholders may benefit from a board led by an independent chair who challenges and provides better oversight of management. The company exhibits ongoing executive compensation concerns, non-responsiveness to shareholders regarding compensation concerns, significant share pledging by the chair, and short-and long-term underperformance against peers, which cumulatively indicate ineffective independent board oversight. Further, the lead director role is not considered robust and may not be able to effectively counterbalance the three executive leaders. Accordingly, this non-binding proposal offers an opportunity to clarify board leadership.

Ballot Details

Institutional Account Detail (IA Name, IA Number)	Custodian Account Number	Ballot Status	Instructor Name	Date Instructed	Approver Name	Date Approved	Votable Shares	Shares Voted
Educator's Financial Group - US Equity Fund, BU1899	111344006	Confirmed	amorgan	11/12/2019	amorgan	11/12/2019	44,881	44,881
Total Shares:							44,881	44,881

Campbell Soup Company

Meeting Date: 11/20/2019	Country: USA	Primary Security ID: 134429109	Meeting ID: 1369437
Record Date: 09/23/2019	Meeting Type: Annual	Ticker: CPB	
Primary CUSIP: 134429109	Primary ISIN: US1344291091	Primary SEDOL: 2162845	Proxy Level: 3
Earliest Cutoff Date: 11/19/2019	Shares Voted: 1	Votable Shares: 1	*Shares on Loan: 0
Total Ballots: 1	Voting Policy: ISS	Additional Policy:	

Proposal Number	Proposal Text	Proponent	Votable Proposal	Mgmt Rec	ISS Rec	Additional Policy Rec	Voting Policy Rec	Vote Instruction	Vote Against Mgmt	Vote Against Policy	Vote Against ISS
1.1	Elect Director Fabiola R. Arredondo	Mgmt	Yes	For	For		For	For	No	No	No
<i>Voting Policy Rationale: A vote FOR the director nominees is warranted.</i>											
1.2	Elect Director Howard M. Averill	Mgmt	Yes	For	For		For	For	No	No	No
<i>Voting Policy Rationale: A vote FOR the director nominees is warranted.</i>											
1.3	Elect Director John P. (JP) Bilbrey	Mgmt	Yes	For	For		For	For	No	No	No
<i>Voting Policy Rationale: A vote FOR the director nominees is warranted.</i>											
1.4	Elect Director Mark A. Clouse	Mgmt	Yes	For	For		For	For	No	No	No
<i>Voting Policy Rationale: A vote FOR the director nominees is warranted.</i>											
1.5	Elect Director Bennett Dorrance	Mgmt	Yes	For	For		For	For	No	No	No
<i>Voting Policy Rationale: A vote FOR the director nominees is warranted.</i>											

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Campbell Soup Company

Proposal Number	Proposal Text	Proponent	Votable Proposal	Mgmt Rec	ISS Rec	Additional Policy Rec	Voting Policy Rec	Vote Instruction	Vote Against Mgmt	Vote Against Policy	Vote Against ISS
1.6	Elect Director Maria Teresa (Tessa) Hilado	Mgmt	Yes	For	For		For	For	No	No	No
<i>Voting Policy Rationale: A vote FOR the director nominees is warranted.</i>											
1.7	Elect Director Sarah Hofstetter	Mgmt	Yes	For	For		For	For	No	No	No
<i>Voting Policy Rationale: A vote FOR the director nominees is warranted.</i>											
1.8	Elect Director Marc B. Lautenbach	Mgmt	Yes	For	For		For	For	No	No	No
<i>Voting Policy Rationale: A vote FOR the director nominees is warranted.</i>											
1.9	Elect Director Mary Alice Dorrance Malone	Mgmt	Yes	For	For		For	For	No	No	No
<i>Voting Policy Rationale: A vote FOR the director nominees is warranted.</i>											
1.10	Elect Director Keith R. McLoughlin	Mgmt	Yes	For	For		For	For	No	No	No
<i>Voting Policy Rationale: A vote FOR the director nominees is warranted.</i>											
1.11	Elect Director Kurt T. Schmidt	Mgmt	Yes	For	For		For	For	No	No	No
<i>Voting Policy Rationale: A vote FOR the director nominees is warranted.</i>											
1.12	Elect Director Archbold D. van Beuren	Mgmt	Yes	For	For		For	For	No	No	No
<i>Voting Policy Rationale: A vote FOR the director nominees is warranted.</i>											
2	Ratify PricewaterhouseCoopers LLP as Auditors	Mgmt	Yes	For	For		For	For	No	No	No
3	Advisory Vote to Ratify Named Executive Officers' Compensation	Mgmt	Yes	For	For		For	For	No	No	No

Ballot Details

Institutional Account Detail (IA Name, IA Number)	Custodian Account Number	Ballot Status	Instructor Name	Date Instructed	Approver Name	Date Approved	Votable Shares	Shares Voted
Educator's Financial Group - US Equity Fund, BU1899	111344006	Confirmed	amorgan	10/29/2019	amorgan	10/29/2019	1	1
Total Shares:							1	1

AutoZone, Inc.

Meeting Date: 12/18/2019	Country: USA	Primary Security ID: 053332102	Meeting ID: 1374114
Record Date: 10/21/2019	Meeting Type: Annual	Ticker: AZO	
Primary CUSIP: 053332102	Primary ISIN: US0533321024	Primary SEDOL: 2065955	Proxy Level: 3

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Reporting Period: 07/01/2019 to 06/30/2020
 Location(s): All Locations
 Institution Account(s): Educator's Financial Group - US Equity Fund

AutoZone, Inc.

Earliest Cutoff Date: 12/17/2019 Shares Voted: 886 Votable Shares: 886 *Shares on Loan: 0 Shares Instructed: 886
 Total Ballots: 1 Voting Policy: ISS Additional Policy:

Proposal Number	Proposal Text	Proponent	Votable Proposal	Mgmt Rec	ISS Rec	Additional Policy Rec	Voting Policy Rec	Vote Instruction	Vote Against Mgmt	Vote Against Policy	Vote Against ISS
1.1	Elect Director Douglas H. Brooks	Mgmt	Yes	For	For		For	For	No	No	No
<i>Voting Policy Rationale: A vote FOR the director nominees is warranted.</i>											
1.2	Elect Director Linda A. Goodspeed	Mgmt	Yes	For	For		For	For	No	No	No
<i>Voting Policy Rationale: A vote FOR the director nominees is warranted.</i>											
1.3	Elect Director Earl G. Graves, Jr.	Mgmt	Yes	For	For		For	For	No	No	No
<i>Voting Policy Rationale: A vote FOR the director nominees is warranted.</i>											
1.4	Elect Director Enderson Guimaraes	Mgmt	Yes	For	For		For	For	No	No	No
<i>Voting Policy Rationale: A vote FOR the director nominees is warranted.</i>											
1.5	Elect Director Michael M. Calbert	Mgmt	Yes	For	For		For	For	No	No	No
<i>Voting Policy Rationale: A vote FOR the director nominees is warranted.</i>											
1.6	Elect Director D. Bryan Jordan	Mgmt	Yes	For	For		For	For	No	No	No
<i>Voting Policy Rationale: A vote FOR the director nominees is warranted.</i>											
1.7	Elect Director Gale V. King	Mgmt	Yes	For	For		For	For	No	No	No
<i>Voting Policy Rationale: A vote FOR the director nominees is warranted.</i>											
1.8	Elect Director George R. Mrkonic, Jr.	Mgmt	Yes	For	For		For	For	No	No	No
<i>Voting Policy Rationale: A vote FOR the director nominees is warranted.</i>											
1.9	Elect Director William C. Rhodes, III	Mgmt	Yes	For	For		For	For	No	No	No
<i>Voting Policy Rationale: A vote FOR the director nominees is warranted.</i>											
1.10	Elect Director Jill A. Soltau	Mgmt	Yes	For	For		For	For	No	No	No
<i>Voting Policy Rationale: A vote FOR the director nominees is warranted.</i>											
2	Ratify Ernst & Young LLP as Auditors	Mgmt	Yes	For	For		For	For	No	No	No
3	Advisory Vote to Ratify Named Executive Officers' Compensation	Mgmt	Yes	For	For		For	For	No	No	No

Ballot Details											
Institutional Account Detail (IA Name, IA Number)	Custodian Account Number	Ballot Status	Instructor Name	Date Instructed	Approver Name	Date Approved	Votable Shares	Shares Voted			
Educator's Financial Group - US Equity Fund, BU1899	111344006	Confirmed	amorgan	11/27/2019	amorgan	11/27/2019	886	886			
Total Shares:							886	886			

*Shares on loan data is only provided for a select group of custodians. Please contact your ISS Client Service Team with any questions.

Reporting Period: 07/01/2019 to 06/30/2020

Location(s): All Locations

Institution Account(s): Educator's Financial Group - US Equity Fund

AutoZone, Inc.

NortonLifeLock Inc.

Meeting Date: 12/19/2019	Country: USA	Primary Security ID: 668771108	Meeting ID: 1376324
Record Date: 11/01/2019	Meeting Type: Annual	Ticker: NLOK	
Primary CUSIP: 668771108	Primary ISIN: US6687711084	Primary SEDOL: BJN4XN5	Proxy Level: 3
Earliest Cutoff Date: 12/18/2019	Shares Voted: 167,752	Votable Shares: 167,752	*Shares on Loan: 0
Total Ballots: 1	Voting Policy: ISS	Additional Policy:	

Proposal Number	Proposal Text	Proponent	Votable Proposal	Mgmt Rec	ISS Rec	Additional Policy Rec	Voting Policy Rec	Vote Instruction	Vote Against Mgmt	Vote Against Policy	Vote Against ISS
1a	Elect Director Sue Barsamian	Mgmt	Yes	For	For		For	For	No	No	No
<i>Voting Policy Rationale: A vote FOR the director nominees is warranted.</i>											
1b	Elect Director Frank E. Dangeard	Mgmt	Yes	For	For		For	For	No	No	No
<i>Voting Policy Rationale: A vote FOR the director nominees is warranted.</i>											
1c	Elect Director Nora M. Denzel	Mgmt	Yes	For	For		For	For	No	No	No
<i>Voting Policy Rationale: A vote FOR the director nominees is warranted.</i>											
1d	Elect Director Peter A. Feld	Mgmt	Yes	For	For		For	For	No	No	No
<i>Voting Policy Rationale: A vote FOR the director nominees is warranted.</i>											
1e	Elect Director Kenneth Y. Hao	Mgmt	Yes	For	For		For	For	No	No	No
<i>Voting Policy Rationale: A vote FOR the director nominees is warranted.</i>											
1f	Elect Director David W. Humphrey	Mgmt	Yes	For	For		For	For	No	No	No
<i>Voting Policy Rationale: A vote FOR the director nominees is warranted.</i>											
1g	Elect Director Vincent Pilette	Mgmt	Yes	For	For		For	For	No	No	No
<i>Voting Policy Rationale: A vote FOR the director nominees is warranted.</i>											
1h	Elect Director V. Paul Unruh	Mgmt	Yes	For	For		For	For	No	No	No
<i>Voting Policy Rationale: A vote FOR the director nominees is warranted.</i>											
2	Ratify KPMG LLP as Auditors	Mgmt	Yes	For	For		For	For	No	No	No

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Reporting Period: 07/01/2019 to 06/30/2020

Location(s): All Locations

Institution Account(s): Educator's Financial Group - US Equity Fund

NortonLifeLock Inc.

Proposal Number	Proposal Text	Proponent	Votable Proposal	Mgmt Rec	ISS Rec	Additional Policy Rec	Voting Policy Rec	Vote Instruction	Vote Against Mgmt	Vote Against Policy	Vote Against ISS
3	Advisory Vote to Ratify Named Executive Officers' Compensation	Mgmt	Yes	For	Against		Against	For	No	Yes	Yes
<p><i>Voter Rationale: Given the substantial changes in corporate structure under the short leadership of interim CEO Rick Hill, we understand the rationale for the amended employment agreements with interim-CEO Rick Hill and his replacement, Vincent Pilette, previous CFO. Specifically, there has been no history of repricing underwater options. Also, the company is potentially still an attractive acquisition target at a time during which critical transformation steps are being taken (specifically the removal of significant stranded costs post the Symantec asset sale to Broadcom). Special retention arrangements are warranted during this period.</i></p> <p><i>Voting Policy Rationale: A vote AGAINST this proposal is warranted as certain concerns were raised regarding compensation matters that occurred after the company's fiscal year-end. Namely, the company amended previously entered-into employment agreements that allowed for the acceleration of recently granted equity awards. Moreover, the amended agreement with former interim CEO Hill, who served at the company for a short period of time, allows for the vesting of an additional sizeable equity award upon the pending completion of two stock price targets.</i></p>											
4	Require Independent Board Chairman	SH	Yes	Against	For		For	For	Yes	No	No
<p><i>Voter Rationale: We are not concerned by the current proposed board structure and believe that Starboards representation is well aligned with us, but as a matter of principal, we believe that it is important to have an independent board chair.</i></p> <p><i>Voting Policy Rationale: A vote FOR this proposal is warranted given that there are concerns about the robustness of the role of the lead director who would be appointed in the event the board chair is not independent. Furthermore, in the absence of a designated successor to the outgoing chair, this proposal is providing a timely opportunity to again elect an independent board chair, continuing the highest form of independent board leadership.</i></p>											

Ballot Details

Institutional Account Detail (IA Name, IA Number)	Custodian Account Number	Ballot Status	Instructor Name	Date Instructed	Approver Name	Date Approved	Votable Shares	Shares Voted
Educator's Financial Group - US Equity Fund, BU1899	111344006	Confirmed	amorgan	12/16/2019	amorgan	12/16/2019	167,752	167,752
Total Shares:							167,752	167,752

Amdocs Limited

Meeting Date: 01/31/2020	Country: Guernsey	Primary Security ID: G02602103	Meeting ID: 1387681
Record Date: 12/05/2019	Meeting Type: Annual	Ticker: DOX	
Primary CUSIP: G02602103	Primary ISIN: GB0022569080	Primary SEDOL: 2256908	Proxy Level: N/A
Earliest Cutoff Date: 01/30/2020	Shares Voted: 60,476	Votable Shares: 60,476	*Shares on Loan: 0
Total Ballots: 1	Voting Policy: ISS	Additional Policy:	Shares Instructed: 60,476

Proposal Number	Proposal Text	Proponent	Votable Proposal	Mgmt Rec	ISS Rec	Additional Policy Rec	Voting Policy Rec	Vote Instruction	Vote Against Mgmt	Vote Against Policy	Vote Against ISS
1.1	Elect Director Robert A. Minicucci	Mgmt	Yes	For	For		For	For	No	No	No
<p><i>Voting Policy Rationale: A vote FOR the director nominees is warranted.</i></p>											
1.2	Elect Director Adrian Gardner	Mgmt	Yes	For	For		For	For	No	No	No
<p><i>Voting Policy Rationale: A vote FOR the director nominees is warranted.</i></p>											

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Reporting Period: 07/01/2019 to 06/30/2020

Location(s): All Locations

Institution Account(s): Educator's Financial Group - US Equity Fund

Amdocs Limited

Proposal Number	Proposal Text	Proponent	Votable Proposal	Mgmt Rec	ISS Rec	Additional Policy Rec	Voting Policy Rec	Vote Instruction	Vote Against Mgmt	Vote Against Policy	Vote Against ISS
1.3	Elect Director James S. Kahan	Mgmt	Yes	For	For		For	For	No	No	No
	<i>Voting Policy Rationale: A vote FOR the director nominees is warranted.</i>										
1.4	Elect Director Rafael de la Vega	Mgmt	Yes	For	For		For	For	No	No	No
	<i>Voting Policy Rationale: A vote FOR the director nominees is warranted.</i>										
1.5	Elect Director Giora Yaron	Mgmt	Yes	For	For		For	For	No	No	No
	<i>Voting Policy Rationale: A vote FOR the director nominees is warranted.</i>										
1.6	Elect Director Eli Gelman	Mgmt	Yes	For	For		For	For	No	No	No
	<i>Voting Policy Rationale: A vote FOR the director nominees is warranted.</i>										
1.7	Elect Director Richard T.C. LeFave	Mgmt	Yes	For	For		For	For	No	No	No
	<i>Voting Policy Rationale: A vote FOR the director nominees is warranted.</i>										
1.8	Elect Director John A. MacDonald	Mgmt	Yes	For	For		For	For	No	No	No
	<i>Voting Policy Rationale: A vote FOR the director nominees is warranted.</i>										
1.9	Elect Director Shuky Sheffer	Mgmt	Yes	For	For		For	For	No	No	No
	<i>Voting Policy Rationale: A vote FOR the director nominees is warranted.</i>										
1.10	Elect Director Yvette Kanouff	Mgmt	Yes	For	For		For	For	No	No	No
	<i>Voting Policy Rationale: A vote FOR the director nominees is warranted.</i>										
2	Amend Omnibus Stock Plan	Mgmt	Yes	For	For		For	For	No	No	No
3	Approve an Increase in the Quarterly Cash Dividend Rate	Mgmt	Yes	For	For		For	For	No	No	No
4	Accept Financial Statements and Statutory Reports	Mgmt	Yes	For	For		For	For	No	No	No
5	Approve Ernst & Young LLP as Auditors and Authorize Board to Fix Their Remuneration	Mgmt	Yes	For	For		For	For	No	No	No

Ballot Details

Institutional Account Detail (IA Name, IA Number)	Custodian Account Number	Ballot Status	Instructor Name	Date Instructed	Approver Name	Date Approved	Votable Shares	Shares Voted
Educator's Financial Group - US Equity Fund, BU1899	111344006	Confirmed	amorgan	01/30/2020	amorgan	01/30/2020	60,476	60,476
Total Shares:							60,476	60,476

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Reporting Period: 07/01/2019 to 06/30/2020

Location(s): All Locations

Institution Account(s): Educator's Financial Group - US Equity Fund

Ingersoll-Rand plc

Meeting Date: 02/04/2020	Country: Ireland	Primary Security ID: G47791101	Meeting ID: 1387948
Record Date: 12/17/2019	Meeting Type: Special	Ticker: IR	
Primary CUSIP: G47791101	Primary ISIN: IE00B6330302	Primary SEDOL: B633030	Proxy Level: N/A
Earliest Cutoff Date: 02/03/2020	Shares Voted: 5,403	Votable Shares: 5,403	*Shares on Loan: 0
Total Ballots: 1	Voting Policy: ISS	Additional Policy:	

Proposal Number	Proposal Text	Proponent	Votable Proposal	Mgmt Rec	ISS Rec	Additional Policy Rec	Voting Policy Rec	Vote Instruction	Vote Against Mgmt	Vote Against Policy	Vote Against ISS
1	Change Company Name to Trane Technologies plc	Mgmt	Yes	For	For		For	For	No	No	No

Ballot Details

Institutional Account Detail (IA Name, IA Number)	Custodian Account Number	Ballot Status	Instructor Name	Date Instructed	Approver Name	Date Approved	Votable Shares	Shares Voted
Educator's Financial Group - US Equity Fund, BU1899	111344006	Confirmed	amorgan	01/15/2020	amorgan	01/15/2020	5,403	5,403
Total Shares:							5,403	5,403

Gardner Denver Holdings, Inc.

Meeting Date: 02/21/2020	Country: USA	Primary Security ID: 36555P107	Meeting ID: 1390322
Record Date: 01/02/2020	Meeting Type: Special	Ticker: GDI	
Primary CUSIP: 36555P107	Primary ISIN: US36555P1075	Primary SEDOL: BZ4DG90	Proxy Level: 5
Earliest Cutoff Date: 02/20/2020	Shares Voted: 1	Votable Shares: 1	*Shares on Loan: 0
Total Ballots: 1	Voting Policy: ISS	Additional Policy:	

Proposal Number	Proposal Text	Proponent	Votable Proposal	Mgmt Rec	ISS Rec	Additional Policy Rec	Voting Policy Rec	Vote Instruction	Vote Against Mgmt	Vote Against Policy	Vote Against ISS
1	Issue Shares in Connection with Merger	Mgmt	Yes	For	For		For	For	No	No	No
2	Amend Omnibus Stock Plan	Mgmt	Yes	For	Against		Against	Against	Yes	No	No

*Voter Rationale: Beutel Goodman agrees with the ISS rationale, "Based on evaluation of the estimated cost, plan features, and grant practices using the Equity Plan Scorecard (EPSC), a vote AGAINST this proposal is warranted due to the following key factors: * The plan cost is excessive; * The estimated duration of available and proposed shares exceeds six years; * The disclosure of change-in-control ("CIC") vesting treatment is incomplete (or otherwise is considered to be discretionary); and * The plan allows broad discretion to accelerate vesting."*

*Voting Policy Rationale: Based on evaluation of the estimated cost, plan features, and grant practices using the Equity Plan Scorecard (EPSC), a vote AGAINST this proposal is warranted due to the following key factors: * The plan cost is excessive; * The estimated duration of available and proposed shares exceeds six years; and * The plan allows broad discretion to accelerate vesting."*

3	Adjourn Meeting	Mgmt	Yes	For	For		For	For	No	No	No
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Ballot Details

Institutional Account Detail (IA Name, IA Number)	Custodian Account Number	Ballot Status	Instructor Name	Date Instructed	Approver Name	Date Approved	Votable Shares	Shares Voted
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Reporting Period: 07/01/2019 to 06/30/2020

Location(s): All Locations

Institution Account(s): Educator's Financial Group - US Equity Fund

Gardner Denver Holdings, Inc.

Ballot Details											
Institutional Account Detail (IA Name, IA Number)	Custodian Account Number	Ballot Status	Instructor Name	Date Instructed	Approver Name	Date Approved	Votable Shares	Shares Voted			
Educator's Financial Group - US Equity Fund, BU1899	111344006	Confirmed	amorgan	02/12/2020	amorgan	02/12/2020	1	1			
Total Shares:							1	1			

AmerisourceBergen Corporation

Meeting Date: 03/05/2020	Country: USA	Primary Security ID: 03073E105	Meeting ID: 1391315
Record Date: 01/06/2020	Meeting Type: Annual	Ticker: ABC	
Primary CUSIP: 03073E105	Primary ISIN: US03073E1055	Primary SEDOL: 2795393	Proxy Level: 3
Earliest Cutoff Date: 03/04/2020	Shares Voted: 48,087	Votable Shares: 48,087	*Shares on Loan: 0
Total Ballots: 1	Voting Policy: ISS	Additional Policy:	Shares Instructed: 48,087

Proposal Number	Proposal Text	Proponent	Votable Proposal	Mgmt Rec	ISS Rec	Additional Policy Rec	Voting Policy Rec	Vote Instruction	Vote Against Mgmt	Vote Against Policy	Vote Against ISS
1.1	Elect Director Ornella Barra	Mgmt	Yes	For	For		For	For	No	No	No
<i>Voting Policy Rationale: A vote FOR the director nominees is warranted.</i>											
1.2	Elect Director Steven H. Collis	Mgmt	Yes	For	For		For	For	No	No	No
<i>Voting Policy Rationale: A vote FOR the director nominees is warranted.</i>											
1.3	Elect Director D. Mark Durcan	Mgmt	Yes	For	For		For	For	No	No	No
<i>Voting Policy Rationale: A vote FOR the director nominees is warranted.</i>											
1.4	Elect Director Richard W. Gochnauer	Mgmt	Yes	For	For		For	For	No	No	No
<i>Voting Policy Rationale: A vote FOR the director nominees is warranted.</i>											
1.5	Elect Director Lon R. Greenberg	Mgmt	Yes	For	For		For	For	No	No	No
<i>Voting Policy Rationale: A vote FOR the director nominees is warranted.</i>											
1.6	Elect Director Jane E. Henney	Mgmt	Yes	For	For		For	For	No	No	No
<i>Voting Policy Rationale: A vote FOR the director nominees is warranted.</i>											
1.7	Elect Director Kathleen W. Hyle	Mgmt	Yes	For	For		For	For	No	No	No
<i>Voting Policy Rationale: A vote FOR the director nominees is warranted.</i>											
1.8	Elect Director Michael J. Long	Mgmt	Yes	For	For		For	For	No	No	No
<i>Voting Policy Rationale: A vote FOR the director nominees is warranted.</i>											
1.9	Elect Director Henry W. McGee	Mgmt	Yes	For	For		For	For	No	No	No
<i>Voting Policy Rationale: A vote FOR the director nominees is warranted.</i>											

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Reporting Period: 07/01/2019 to 06/30/2020

Location(s): All Locations

Institution Account(s): Educator's Financial Group - US Equity Fund

AmerisourceBergen Corporation

Proposal Number	Proposal Text	Proponent	Votable Proposal	Mgmt Rec	ISS Rec	Additional Policy Rec	Voting Policy Rec	Vote Instruction	Vote Against Mgmt	Vote Against Policy	Vote Against ISS
1.10	Elect Director Dennis M. Nally	Mgmt	Yes	For	For		For	For	No	No	No
<i>Voting Policy Rationale: A vote FOR the director nominees is warranted.</i>											
2	Ratify Ernst & Young LLP as Auditors	Mgmt	Yes	For	For		For	For	No	No	No
3	Advisory Vote to Ratify Named Executive Officers' Compensation	Mgmt	Yes	For	For		For	For	No	No	No
4	Provide Right to Act by Written Consent	SH	Yes	Against	For		For	For	Yes	No	No
<i>Voter Rationale: This proposal would enhance shareholder rights to ensure that the ongoing actions of the Board are in the best interest of all shareholders.</i>											
<i>Voting Policy Rationale: A vote FOR this proposal is warranted given that the ability to act by written consent would enhance shareholder rights.</i>											
5	Adopt Policy on Bonus Banking	SH	Yes	Against	For		For	For	Yes	No	No
<i>Voter Rationale: This proposal would better align management with all shareholders as they conduct themselves in a manner that reduces long term organizational risk while ensuring that short term strategic activity is still focused on long term value creation for the company and its shareholders.</i>											
<i>Voting Policy Rationale: A vote FOR this proposal is warranted, as the proposal's request is not fully addressed by mechanisms in place and the proposal does not appear to be overly prescriptive. Although pay and performance were aligned for the year in review and the company maintains stock ownership guidelines and a clawback policy, the current ownership guidelines are not considered to be robust and the company does not maintain any holding requirements after the guideline is met. The proposal's banking feature may provide additional safeguards for investors and is not overly prescriptive, giving the board sufficient flexibility in implementation.</i>											

Ballot Details

Institutional Account Detail (IA Name, IA Number)	Custodian Account Number	Ballot Status	Instructor Name	Date Instructed	Approver Name	Date Approved	Votable Shares	Shares Voted
Educator's Financial Group - US Equity Fund, BU1899	111344006	Confirmed	amorgan	02/11/2020	amorgan	02/11/2020	48,087	48,087
Total Shares:							48,087	48,087

Kellogg Company

Meeting Date: 04/24/2020	Country: USA	Primary Security ID: 487836108	Meeting ID: 1405372
Record Date: 02/28/2020	Meeting Type: Annual	Ticker: K	
Primary CUSIP: 487836108	Primary ISIN: US4878361082	Primary SEDOL: 2486813	Proxy Level: 3
Earliest Cutoff Date: 04/23/2020	Shares Voted: 2,601	Votable Shares: 2,601	*Shares on Loan: 0
Total Ballots: 1	Voting Policy: ISS	Additional Policy:	Shares Instructed: 2,601

Proposal Number	Proposal Text	Proponent	Votable Proposal	Mgmt Rec	ISS Rec	Additional Policy Rec	Voting Policy Rec	Vote Instruction	Vote Against Mgmt	Vote Against Policy	Vote Against ISS
1a	Elect Director Stephanie Burns	Mgmt	Yes	For	For		For	For	No	No	No
<i>Voting Policy Rationale: A vote FOR the director nominees is warranted.</i>											

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Reporting Period: 07/01/2019 to 06/30/2020

Location(s): All Locations

Institution Account(s): Educator's Financial Group - US Equity Fund

Kellogg Company

Proposal Number	Proposal Text	Proponent	Votable Proposal	Mgmt Rec	ISS Rec	Additional Policy Rec	Voting Policy Rec	Vote Instruction	Vote Against Mgmt	Vote Against Policy	Vote Against ISS
1b	Elect Director Steve Cahillane	Mgmt	Yes	For	For		For	For	No	No	No
<i>Voting Policy Rationale: A vote FOR the director nominees is warranted.</i>											
1c	Elect Director Richard Dreiling	Mgmt	Yes	For	For		For	For	No	No	No
<i>Voting Policy Rationale: A vote FOR the director nominees is warranted.</i>											
1d	Elect Director La June Montgomery Tabron	Mgmt	Yes	For	For		For	For	No	No	No
<i>Voting Policy Rationale: A vote FOR the director nominees is warranted.</i>											
2	Advisory Vote to Ratify Named Executive Officers' Compensation	Mgmt	Yes	For	For		For	For	No	No	No
3	Ratify PricewaterhouseCoopers LLP as Auditors	Mgmt	Yes	For	For		For	For	No	No	No
4	Amend Qualified Employee Stock Purchase Plan	Mgmt	Yes	For	For		For	For	No	No	No
5	Declassify the Board of Directors	Mgmt	Yes	For	For		For	For	No	No	No
6	Adopt Simple Majority Vote	SH	Yes	Against	For		For	For	Yes	No	No
<i>Voter Rationale: We agree with ISS which states, "A vote FOR this proposal is warranted given that elimination of the supermajority vote requirement enhances shareholder rights."</i>											
<i>Voting Policy Rationale: A vote FOR this proposal is warranted given that elimination of the supermajority vote requirement enhances shareholder rights.</i>											

Ballot Details

Institutional Account Detail (IA Name, IA Number)	Custodian Account Number	Ballot Status	Instructor Name	Date Instructed	Approver Name	Date Approved	Votable Shares	Shares Voted
Educator's Financial Group - US Equity Fund, BU1899	111344006	Confirmed	Imanuba	04/06/2020	Imanuba	04/06/2020	2,601	2,601
Total Shares:							2,601	2,601

Wells Fargo & Company

Meeting Date: 04/28/2020	Country: USA	Primary Security ID: 949746101	Meeting ID: 1408368
Record Date: 02/28/2020	Meeting Type: Annual	Ticker: WFC	
Primary CUSIP: 949746101	Primary ISIN: US9497461015	Primary SEDOL: 2649100	Proxy Level: 3
Earliest Cutoff Date: 04/27/2020	Shares Voted: 21,535	Votable Shares: 21,535	*Shares on Loan: 0
Total Ballots: 1	Voting Policy: ISS	Additional Policy:	Shares Instructed: 21,535

Proposal Number	Proposal Text	Proponent	Votable Proposal	Mgmt Rec	ISS Rec	Additional Policy Rec	Voting Policy Rec	Vote Instruction	Vote Against Mgmt	Vote Against Policy	Vote Against ISS
1a	Elect Director Steven D. Black	Mgmt	Yes	For	For		For	For	No	No	No
<i>Voting Policy Rationale: A vote FOR the director nominees is warranted.</i>											

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Reporting Period: 07/01/2019 to 06/30/2020

Location(s): All Locations

Institution Account(s): Educator's Financial Group - US Equity Fund

Wells Fargo & Company

Proposal Number	Proposal Text	Proponent	Votable Proposal	Mgmt Rec	ISS Rec	Additional Policy Rec	Voting Policy Rec	Vote Instruction	Vote Against Mgmt	Vote Against Policy	Vote Against ISS
1b	Elect Director Celeste A. Clark	Mgmt	Yes	For	For		For	For	No	No	No
	<i>Voting Policy Rationale: A vote FOR the director nominees is warranted.</i>										
1c	Elect Director Theodore F. Craver, Jr.	Mgmt	Yes	For	For		For	For	No	No	No
	<i>Voting Policy Rationale: A vote FOR the director nominees is warranted.</i>										
1d	Elect Director Wayne M. Hewett	Mgmt	Yes	For	For		For	For	No	No	No
	<i>Voting Policy Rationale: A vote FOR the director nominees is warranted.</i>										
1e	Elect Director Donald M. James	Mgmt	Yes	For	For		For	For	No	No	No
	<i>Voting Policy Rationale: A vote FOR the director nominees is warranted.</i>										
1f	Elect Director Maria R. Morris	Mgmt	Yes	For	For		For	For	No	No	No
	<i>Voting Policy Rationale: A vote FOR the director nominees is warranted.</i>										
1g	Elect Director Charles H. Noski	Mgmt	Yes	For	For		For	For	No	No	No
	<i>Voting Policy Rationale: A vote FOR the director nominees is warranted.</i>										
1h	Elect Director Richard B. Payne, Jr.	Mgmt	Yes	For	For		For	For	No	No	No
	<i>Voting Policy Rationale: A vote FOR the director nominees is warranted.</i>										
1i	Elect Director Juan A. Pujadas	Mgmt	Yes	For	For		For	For	No	No	No
	<i>Voting Policy Rationale: A vote FOR the director nominees is warranted.</i>										
1j	Elect Director Ronald L. Sargent	Mgmt	Yes	For	For		For	For	No	No	No
	<i>Voting Policy Rationale: A vote FOR the director nominees is warranted.</i>										
1k	Elect Director Charles W. Scharf	Mgmt	Yes	For	For		For	For	No	No	No
	<i>Voting Policy Rationale: A vote FOR the director nominees is warranted.</i>										
1l	Elect Director Suzanne M. Vautrinot	Mgmt	Yes	For	For		For	For	No	No	No
	<i>Voting Policy Rationale: A vote FOR the director nominees is warranted.</i>										
2	Advisory Vote to Ratify Named Executive Officers' Compensation	Mgmt	Yes	For	For		For	For	No	No	No
3	Ratify KPMG LLP as Auditors	Mgmt	Yes	For	For		For	For	No	No	No
4	Require Shareholder Approval of Bylaw Amendments Adopted by the Board of Directors	SH	Yes	Against	Against		Against	Against	No	No	No

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Reporting Period: 07/01/2019 to 06/30/2020
 Location(s): All Locations
 Institution Account(s): Educator's Financial Group - US Equity Fund

Wells Fargo & Company

Proposal Number	Proposal Text	Proponent	Votable Proposal	Mgmt Rec	ISS Rec	Additional Policy Rec	Voting Policy Rec	Vote Instruction	Vote Against Mgmt	Vote Against Policy	Vote Against ISS
5	Report on Incentive-Based Compensation and Risks of Material Losses	SH	Yes	Against	For		For	For	Yes	No	No
<p><i>Voter Rationale: We agree with ISS which states, "A vote FOR the proposal is warranted, as shareholders would benefit from additional disclosure about employee incentive compensation programs that could lead to material losses due to excessive risk taking, given that broad-based employee incentive structures played a significant role in recent high-profile controversy and reputational harm at the company."</i></p> <p><i>Voting Policy Rationale: A vote FOR the proposal is warranted, as shareholders would benefit from additional disclosure about employee incentive compensation programs that could lead to material losses due to excessive risk taking, given that broad-based employee incentive structures played a significant role in recent high-profile controversy and reputational harm at the company.</i></p>											
6	Report on Global Median Gender Pay Gap	SH	Yes	Against	Against		Against	Against	No	No	No

Ballot Details

Institutional Account Detail (IA Name, IA Number)	Custodian Account Number	Ballot Status	Instructor Name	Date Instructed	Approver Name	Date Approved	Votable Shares	Shares Voted
Educator's Financial Group - US Equity Fund, BU1899	111344006	Confirmed	Imanuba	04/07/2020	Imanuba	04/07/2020	21,535	21,535
Total Shares:							21,535	21,535

Ameriprise Financial, Inc.

Meeting Date: 04/29/2020	Country: USA	Primary Security ID: 03076C106	Meeting ID: 1410112
Record Date: 03/02/2020	Meeting Type: Annual	Ticker: AMP	
Primary CUSIP: 03076C106	Primary ISIN: US03076C1062	Primary SEDOL: B0J7D57	Proxy Level: 3
Earliest Cutoff Date: 04/28/2020	Shares Voted: 28,060	Votable Shares: 28,060	*Shares on Loan: 0
Total Ballots: 1	Voting Policy: ISS	Additional Policy:	Shares Instructed: 28,060

Proposal Number	Proposal Text	Proponent	Votable Proposal	Mgmt Rec	ISS Rec	Additional Policy Rec	Voting Policy Rec	Vote Instruction	Vote Against Mgmt	Vote Against Policy	Vote Against ISS
1a	Elect Director James M. Cracchiolo	Mgmt	Yes	For	For		For	For	No	No	No
<p><i>Voting Policy Rationale: A vote FOR the director nominees is warranted.</i></p>											
1b	Elect Director Dianne Neal Blixt	Mgmt	Yes	For	For		For	For	No	No	No
<p><i>Voting Policy Rationale: A vote FOR the director nominees is warranted.</i></p>											
1c	Elect Director Amy DiGeso	Mgmt	Yes	For	For		For	For	No	No	No
<p><i>Voting Policy Rationale: A vote FOR the director nominees is warranted.</i></p>											
1d	Elect Director Lon R. Greenberg	Mgmt	Yes	For	For		For	For	No	No	No
<p><i>Voting Policy Rationale: A vote FOR the director nominees is warranted.</i></p>											

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Reporting Period: 07/01/2019 to 06/30/2020

Location(s): All Locations

Institution Account(s): Educator's Financial Group - US Equity Fund

Ameriprise Financial, Inc.

Proposal Number	Proposal Text	Proponent	Votable Proposal	Mgmt Rec	ISS Rec	Additional Policy Rec	Voting Policy Rec	Vote Instruction	Vote Against Mgmt	Vote Against Policy	Vote Against ISS
1e	Elect Director Jeffrey Noddle	Mgmt	Yes	For	For		For	For	No	No	No
<i>Voting Policy Rationale: A vote FOR the director nominees is warranted.</i>											
1f	Elect Director Robert F. Sharpe, Jr.	Mgmt	Yes	For	For		For	For	No	No	No
<i>Voting Policy Rationale: A vote FOR the director nominees is warranted.</i>											
1g	Elect Director Brian T. Shea	Mgmt	Yes	For	For		For	For	No	No	No
<i>Voting Policy Rationale: A vote FOR the director nominees is warranted.</i>											
1h	Elect Director W. Edward Walter, III	Mgmt	Yes	For	For		For	For	No	No	No
<i>Voting Policy Rationale: A vote FOR the director nominees is warranted.</i>											
1i	Elect Director Christopher J. Williams	Mgmt	Yes	For	For		For	For	No	No	No
<i>Voting Policy Rationale: A vote FOR the director nominees is warranted.</i>											
2	Advisory Vote to Ratify Named Executive Officers' Compensation	Mgmt	Yes	For	For		For	For	No	No	No
3	Ratify PricewaterhouseCoopers LLP as Auditors	Mgmt	Yes	For	For		For	For	No	No	No

Ballot Details

Institutional Account Detail (IA Name, IA Number)	Custodian Account Number	Ballot Status	Instructor Name	Date Instructed	Approver Name	Date Approved	Votable Shares	Shares Voted
Educator's Financial Group - US Equity Fund, BU1899	111344006	Confirmed	Imanuba	04/07/2020	Imanuba	04/07/2020	28,060	28,060
Total Shares:							28,060	28,060

Kimberly-Clark Corporation

Meeting Date: 04/29/2020	Country: USA	Primary Security ID: 494368103	Meeting ID: 1404106
Record Date: 03/02/2020	Meeting Type: Annual	Ticker: KMB	
Primary CUSIP: 494368103	Primary ISIN: US4943681035	Primary SEDOL: 2491839	Proxy Level: 3
Earliest Cutoff Date: 04/28/2020	Shares Voted: 27,120	Votable Shares: 27,120	*Shares on Loan: 0
Total Ballots: 1	Voting Policy: ISS	Additional Policy:	Shares Instructed: 27,120

Proposal Number	Proposal Text	Proponent	Votable Proposal	Mgmt Rec	ISS Rec	Additional Policy Rec	Voting Policy Rec	Vote Instruction	Vote Against Mgmt	Vote Against Policy	Vote Against ISS
1.1	Elect Director Abelardo E. Bru	Mgmt	Yes	For	For		For	For	No	No	No
<i>Voting Policy Rationale: A vote FOR the director nominees is warranted.</i>											
1.2	Elect Director Robert W. Decherd	Mgmt	Yes	For	For		For	For	No	No	No
<i>Voting Policy Rationale: A vote FOR the director nominees is warranted.</i>											

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Reporting Period: 07/01/2019 to 06/30/2020

Location(s): All Locations

Institution Account(s): Educator's Financial Group - US Equity Fund

Kimberly-Clark Corporation

Proposal Number	Proposal Text	Proponent	Votable Proposal	Mgmt Rec	ISS Rec	Additional Policy Rec	Voting Policy Rec	Vote Instruction	Vote Against Mgmt	Vote Against Policy	Vote Against ISS
1.3	Elect Director Michael D. Hsu	Mgmt	Yes	For	For		For	For	No	No	No
	<i>Voting Policy Rationale: A vote FOR the director nominees is warranted.</i>										
1.4	Elect Director Mae C. Jemison	Mgmt	Yes	For	For		For	For	No	No	No
	<i>Voting Policy Rationale: A vote FOR the director nominees is warranted.</i>										
1.5	Elect Director S. Todd Maclin	Mgmt	Yes	For	For		For	For	No	No	No
	<i>Voting Policy Rationale: A vote FOR the director nominees is warranted.</i>										
1.6	Elect Director Sherilyn S. McCoy	Mgmt	Yes	For	For		For	For	No	No	No
	<i>Voting Policy Rationale: A vote FOR the director nominees is warranted.</i>										
1.7	Elect Director Christa S. Quarles	Mgmt	Yes	For	For		For	For	No	No	No
	<i>Voting Policy Rationale: A vote FOR the director nominees is warranted.</i>										
1.8	Elect Director Ian C. Read	Mgmt	Yes	For	For		For	For	No	No	No
	<i>Voting Policy Rationale: A vote FOR the director nominees is warranted.</i>										
1.9	Elect Director Dunia A. Shive	Mgmt	Yes	For	For		For	For	No	No	No
	<i>Voting Policy Rationale: A vote FOR the director nominees is warranted.</i>										
1.10	Elect Director Mark T. Smucker	Mgmt	Yes	For	For		For	For	No	No	No
	<i>Voting Policy Rationale: A vote FOR the director nominees is warranted.</i>										
1.11	Elect Director Michael D. White	Mgmt	Yes	For	For		For	For	No	No	No
	<i>Voting Policy Rationale: A vote FOR the director nominees is warranted.</i>										
2	Ratify Deloitte & Touche LLP as Auditors	Mgmt	Yes	For	For		For	For	No	No	No
3	Advisory Vote to Ratify Named Executive Officers' Compensation	Mgmt	Yes	For	For		For	For	No	No	No
4	Provide Right to Act by Written Consent	SH	Yes	Against	For		For	Against	No	Yes	Yes
	<i>Voter Rationale: Current governance practices and guidelines are sufficient to address any major issues and/or to require intra-year meetings.</i>										
	<i>Voting Policy Rationale: Given the significant hurdle for shareholders to use the existing special meeting right, a written consent right would provide shareholders with an additional means of acting in between annual meetings. Therefore, a vote FOR this proposal is warranted.</i>										

Ballot Details

Institutional Account Detail (IA Name, IA Number)	Custodian Account Number	Ballot Status	Instructor Name	Date Instructed	Approver Name	Date Approved	Votable Shares	Shares Voted
Educator's Financial Group - US Equity Fund, BU1899	111344006	Confirmed	Imanuba	04/03/2020	Imanuba	04/03/2020	27,120	27,120
Total Shares:							27,120	27,120

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Reporting Period: 07/01/2019 to 06/30/2020

Location(s): All Locations

Institution Account(s): Educator's Financial Group - US Equity Fund

Kimberly-Clark Corporation

American Express Company

Meeting Date: 05/05/2020	Country: USA	Primary Security ID: 025816109	Meeting ID: 1411272
Record Date: 03/09/2020	Meeting Type: Annual	Ticker: AXF	

Primary CUSIP: 025816109	Primary ISIN: US0258161092	Primary SEDOL: 2026082	Proxy Level: 3
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Earliest Cutoff Date: 05/04/2020	Shares Voted: 26,475	Votable Shares: 26,475	*Shares on Loan: 0	Shares Instructed: 26,475
Total Ballots: 1	Voting Policy: ISS	Additional Policy:		

Proposal Number	Proposal Text	Proponent	Votable Proposal	Mgmt Rec	ISS Rec	Additional Policy Rec	Voting Policy Rec	Vote Instruction	Vote Against Mgmt	Vote Against Policy	Vote Against ISS
1a	Elect Director Charlene Barshefsky	Mgmt	Yes	For	For		For	For	No	No	No
	<i>Voting Policy Rationale: A vote FOR the director nominees is warranted.</i>										
1b	Elect Director John J. Brennan	Mgmt	Yes	For	For		For	For	No	No	No
	<i>Voting Policy Rationale: A vote FOR the director nominees is warranted.</i>										
1c	Elect Director Peter Chernin	Mgmt	Yes	For	For		For	For	No	No	No
	<i>Voting Policy Rationale: A vote FOR the director nominees is warranted.</i>										
1d	Elect Director Ralph de la Vega	Mgmt	Yes	For	For		For	For	No	No	No
	<i>Voting Policy Rationale: A vote FOR the director nominees is warranted.</i>										
1e	Elect Director Anne Lauvergeon	Mgmt	Yes	For	For		For	For	No	No	No
	<i>Voting Policy Rationale: A vote FOR the director nominees is warranted.</i>										
1f	Elect Director Michael O. Leavitt	Mgmt	Yes	For	For		For	For	No	No	No
	<i>Voting Policy Rationale: A vote FOR the director nominees is warranted.</i>										
1g	Elect Director Theodore J. Leonsis	Mgmt	Yes	For	For		For	For	No	No	No
	<i>Voting Policy Rationale: A vote FOR the director nominees is warranted.</i>										
1h	Elect Director Karen L. Parkhill	Mgmt	Yes	For	For		For	For	No	No	No
	<i>Voting Policy Rationale: A vote FOR the director nominees is warranted.</i>										
1i	Elect Director Lynn A. Pike	Mgmt	Yes	For	For		For	For	No	No	No
	<i>Voting Policy Rationale: A vote FOR the director nominees is warranted.</i>										
1j	Elect Director Stephen J. Squeri	Mgmt	Yes	For	For		For	For	No	No	No
	<i>Voting Policy Rationale: A vote FOR the director nominees is warranted.</i>										
1k	Elect Director Daniel L. Vasella	Mgmt	Yes	For	For		For	For	No	No	No
	<i>Voting Policy Rationale: A vote FOR the director nominees is warranted.</i>										

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Reporting Period: 07/01/2019 to 06/30/2020

Location(s): All Locations

Institution Account(s): Educator's Financial Group - US Equity Fund

American Express Company

Proposal Number	Proposal Text	Proponent	Votable Proposal	Mgmt Rec	ISS Rec	Additional Policy Rec	Voting Policy Rec	Vote Instruction	Vote Against Mgmt	Vote Against Policy	Vote Against ISS
1l	Elect Director Ronald A. Williams	Mgmt	Yes	For	For		For	For	No	No	No
<i>Voting Policy Rationale: A vote FOR the director nominees is warranted.</i>											
1m	Elect Director Christopher D. Young	Mgmt	Yes	For	For		For	For	No	No	No
<i>Voting Policy Rationale: A vote FOR the director nominees is warranted.</i>											
2	Ratify PricewaterhouseCoopers LLP as Auditors	Mgmt	Yes	For	For		For	For	No	No	No
3	Advisory Vote to Ratify Named Executive Officers' Compensation	Mgmt	Yes	For	For		For	For	No	No	No
4	Amend Omnibus Stock Plan	Mgmt	Yes	For	For		For	For	No	No	No
5	Provide Right to Act by Written Consent	SH	Yes	Against	For		For	Against	No	Yes	Yes
<i>Voter Rationale: The written consent is too low a bar for a small group of potentially short-term focused investors to call a meeting and try to engage in corporate actions that can be suboptimal and potentially destroy long-term shareholder value creation. The current bar of 25% of shareholder holdings required to call a special meeting is low enough to ensure that shareholders like us can call a meeting should a significant number of long-term shareholders have concerns about the direction of the company.</i>											
<i>Voting Policy Rationale: A vote FOR this proposal is warranted given that the ability to act by written consent would enhance shareholder rights.</i>											
6	Report on Gender/Racial Pay Gap	SH	Yes	Against	Against		Against	Against	No	No	No

Ballot Details

Institutional Account Detail (IA Name, IA Number)	Custodian Account Number	Ballot Status	Instructor Name	Date Instructed	Approver Name	Date Approved	Votable Shares	Shares Voted
Educator's Financial Group - US Equity Fund, BU1899	111344006	Confirmed	Imanuba	04/15/2020	Imanuba	04/15/2020	26,475	26,475
Total Shares:							26,475	26,475

Verizon Communications Inc.

Meeting Date: 05/07/2020	Country: USA	Primary Security ID: 92343V104	Meeting ID: 1410798
Record Date: 03/09/2020	Meeting Type: Annual	Ticker: VZ	
Primary CUSIP: 92343V104	Primary ISIN: US92343V1044	Primary SEDOL: 2090571	Proxy Level: 4
Earliest Cutoff Date: 05/06/2020	Shares Voted: 81,495	Votable Shares: 81,495	*Shares on Loan: 0
Total Ballots: 1	Voting Policy: ISS	Additional Policy:	Shares Instructed: 81,495

Proposal Number	Proposal Text	Proponent	Votable Proposal	Mgmt Rec	ISS Rec	Additional Policy Rec	Voting Policy Rec	Vote Instruction	Vote Against Mgmt	Vote Against Policy	Vote Against ISS
1.1	Elect Director Shellye L. Archambeau	Mgmt	Yes	For	For		For	For	No	No	No
<i>Voting Policy Rationale: A vote FOR the director nominees is warranted.</i>											

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Reporting Period: 07/01/2019 to 06/30/2020

Location(s): All Locations

Institution Account(s): Educator's Financial Group - US Equity Fund

Verizon Communications Inc.

Proposal Number	Proposal Text	Proponent	Votable Proposal	Mgmt Rec	ISS Rec	Additional Policy Rec	Voting Policy Rec	Vote Instruction	Vote Against Mgmt	Vote Against Policy	Vote Against ISS
1.2	Elect Director Mark T. Bertolini	Mgmt	Yes	For	For		For	For	No	No	No
	<i>Voting Policy Rationale: A vote FOR the director nominees is warranted.</i>										
1.3	Elect Director Vittorio Colao	Mgmt	Yes	For	For		For	For	No	No	No
	<i>Voting Policy Rationale: A vote FOR the director nominees is warranted.</i>										
1.4	Elect Director Melanie L. Healey	Mgmt	Yes	For	For		For	For	No	No	No
	<i>Voting Policy Rationale: A vote FOR the director nominees is warranted.</i>										
1.5	Elect Director Clarence Otis, Jr.	Mgmt	Yes	For	For		For	For	No	No	No
	<i>Voting Policy Rationale: A vote FOR the director nominees is warranted.</i>										
1.6	Elect Director Daniel H. Schulman	Mgmt	Yes	For	For		For	For	No	No	No
	<i>Voting Policy Rationale: A vote FOR the director nominees is warranted.</i>										
1.7	Elect Director Rodney E. Slater	Mgmt	Yes	For	For		For	For	No	No	No
	<i>Voting Policy Rationale: A vote FOR the director nominees is warranted.</i>										
1.8	Elect Director Hans E. Vestberg	Mgmt	Yes	For	For		For	For	No	No	No
	<i>Voting Policy Rationale: A vote FOR the director nominees is warranted.</i>										
1.9	Elect Director Gregory G. Weaver	Mgmt	Yes	For	For		For	For	No	No	No
	<i>Voting Policy Rationale: A vote FOR the director nominees is warranted.</i>										
2	Advisory Vote to Ratify Named Executive Officers' Compensation	Mgmt	Yes	For	For		For	For	No	No	No
3	Ratify Ernst & Young LLP as Auditors	Mgmt	Yes	For	For		For	For	No	No	No
4	Eliminate Above-Market Earnings in Executive Retirement Plans	SH	Yes	Against	For		For	For	Yes	No	No
	<i>Voter Rationale: The practice of providing above-market earnings on non-qualified accounts are not performance-based and do not align management incentives with long term shareholder interests.</i>										
	<i>Voting Policy Rationale: A vote FOR this proposal is warranted. The proposal is narrowly tailored to eliminate a benefit that is not a best practice. Although no participant received above-market earnings for FY2019, the practice does not appear to have been eliminated from the program. Lastly, above-market earnings are not a performance-based element of compensation and provide a benefit to executives which is not available to the broader employee population.</i>										
5	Reduce Ownership Threshold for Shareholders to Call Special Meeting	SH	Yes	Against	For		For	Against	No	Yes	Yes
	<i>Voter Rationale: Current governance practices and guidelines are sufficient to address any major issues and/or to require intra-year meetings.</i>										
	<i>Voting Policy Rationale: A vote FOR this proposal is warranted as lowering the ownership threshold for shareholders to call a special meeting from 25 percent to 10 percent would enhance shareholders' rights.</i>										

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Reporting Period: 07/01/2019 to 06/30/2020
 Location(s): All Locations
 Institution Account(s): Educator's Financial Group - US Equity Fund

Verizon Communications Inc.

Proposal Number	Proposal Text	Proponent	Votable Proposal	Mgmt Rec	ISS Rec	Additional Policy Rec	Voting Policy Rec	Vote Instruction	Vote Against Mgmt	Vote Against Policy	Vote Against ISS
6	Report on Lobbying Payments and Policy	SH	Yes	Against	For		For	Against	No	Yes	Yes
<p><i>Voter Rationale: Current lobbying related management oversight and practices are reasonably in line with shareholder interests.</i></p> <p><i>Voting Policy Rationale: A vote FOR this resolution is warranted, as additional reporting on the company's lobbying-related practices, such as its trade association payments and oversight mechanisms, would benefit shareholders in assessing its management of related risks.</i></p>											
7	Assess Feasibility of Data Privacy as a Performance Measure for Senior Executive Compensation	SH	Yes	Against	For		For	Against	No	Yes	Yes
<p><i>Voter Rationale: "User privacy" considerations cannot be meaningfully analyzed and presented in a quantitative executive compensation performance metric and therefore should not be the subject of said proposed feasibility report.</i></p> <p><i>Voting Policy Rationale: A vote FOR this proposal is warranted due to the scope of the proposal, and the fact that the company faces growing regulatory pressure and regulatory scrutiny in this area. Shareholders would benefit from additional information about how company executives are incentivized to increase consumer privacy protections.</i></p>											
8	Submit Severance Agreement (Change-in-Control) to Shareholder Vote	SH	Yes	Against	For		For	For	Yes	No	No
<p><i>Voter Rationale: The proposal that future severance agreements are consistent with current severance agreements aligns the Board's interests with the shareholders' interests as it relates to the ratification of new severance agreements.</i></p> <p><i>Voting Policy Rationale: A vote FOR this item is warranted given that the proposal applies only to future severance arrangements, the current agreements will not be affected, and the proposal offers flexibility as to when the board may seek shareholder approval of a new or renewed severance arrangement, such as at the next annual meeting.</i></p>											

Ballot Details

Institutional Account Detail (IA Name, IA Number)	Custodian Account Number	Ballot Status	Instructor Name	Date Instructed	Approver Name	Date Approved	Votable Shares	Shares Voted
Educator's Financial Group - US Equity Fund, BU1899	111344006	Confirmed	Imanuba	04/20/2020	Imanuba	04/20/2020	81,495	81,495
Total Shares:							81,495	81,495

Cummins Inc.

Meeting Date: 05/12/2020	Country: USA	Primary Security ID: 231021106	Meeting ID: 1413820
Record Date: 03/10/2020	Meeting Type: Annual	Ticker: CMI	
Primary CUSIP: 231021106	Primary ISIN: US2310211063	Primary SEDOL: 2240202	Proxy Level: 3
Earliest Cutoff Date: 05/11/2020	Shares Voted: 22,690	Votable Shares: 22,690	*Shares on Loan: 0
Total Ballots: 1	Voting Policy: ISS	Additional Policy:	Shares Instructed: 22,690

Proposal Number	Proposal Text	Proponent	Votable Proposal	Mgmt Rec	ISS Rec	Additional Policy Rec	Voting Policy Rec	Vote Instruction	Vote Against Mgmt	Vote Against Policy	Vote Against ISS
1	Elect Director N. Thomas Linebarger	Mgmt	Yes	For	For		For	For	No	No	No
<p><i>Voting Policy Rationale: A vote FOR the director nominees is warranted.</i></p>											

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Reporting Period: 07/01/2019 to 06/30/2020

Location(s): All Locations

Institution Account(s): Educator's Financial Group - US Equity Fund

Cummins Inc.

Proposal Number	Proposal Text	Proponent	Votable Proposal	Mgmt Rec	ISS Rec	Additional Policy Rec	Voting Policy Rec	Vote Instruction	Vote Against Mgmt	Vote Against Policy	Vote Against ISS
2	Elect Director Robert J. Bernhard	Mgmt	Yes	For	For		For	For	No	No	No
	<i>Voting Policy Rationale: A vote FOR the director nominees is warranted.</i>										
3	Elect Director Franklin R. Chang Diaz	Mgmt	Yes	For	For		For	For	No	No	No
	<i>Voting Policy Rationale: A vote FOR the director nominees is warranted.</i>										
4	Elect Director Bruno V. Di Leo Allen	Mgmt	Yes	For	For		For	For	No	No	No
	<i>Voting Policy Rationale: A vote FOR the director nominees is warranted.</i>										
5	Elect Director Stephen B. Dobbs	Mgmt	Yes	For	For		For	For	No	No	No
	<i>Voting Policy Rationale: A vote FOR the director nominees is warranted.</i>										
6	Elect Director Robert K. Herdman	Mgmt	Yes	For	For		For	For	No	No	No
	<i>Voting Policy Rationale: A vote FOR the director nominees is warranted.</i>										
7	Elect Director Alexis M. Herman	Mgmt	Yes	For	For		For	For	No	No	No
	<i>Voting Policy Rationale: A vote FOR the director nominees is warranted.</i>										
8	Elect Director Thomas J. Lynch	Mgmt	Yes	For	For		For	For	No	No	No
	<i>Voting Policy Rationale: A vote FOR the director nominees is warranted.</i>										
9	Elect Director William I. Miller	Mgmt	Yes	For	For		For	For	No	No	No
	<i>Voting Policy Rationale: A vote FOR the director nominees is warranted.</i>										
10	Elect Director Georgia R. Nelson	Mgmt	Yes	For	For		For	For	No	No	No
	<i>Voting Policy Rationale: A vote FOR the director nominees is warranted.</i>										
11	Elect Director Karen H. Quintos	Mgmt	Yes	For	For		For	For	No	No	No
	<i>Voting Policy Rationale: A vote FOR the director nominees is warranted.</i>										
12	Advisory Vote to Ratify Named Executive Officers' Compensation	Mgmt	Yes	For	For		For	For	No	No	No
13	Ratify PricewaterhouseCoopers LLP as Auditor	Mgmt	Yes	For	For		For	For	No	No	No
14	Require Shareholder Approval of Bylaw Amendments Adopted by the Board of Directors	SH	Yes	Against	Against		Against	Against	No	No	No

Ballot Details

Institutional Account Detail (IA Name, IA Number)	Custodian Account Number	Ballot Status	Instructor Name	Date Instructed	Approver Name	Date Approved	Votable Shares	Shares Voted
Educator's Financial Group - US Equity Fund, BU1899	111344006	Confirmed	Imanuba	04/20/2020	Imanuba	04/20/2020	22,690	22,690
Total Shares:							22,690	22,690

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Reporting Period: 07/01/2019 to 06/30/2020

Location(s): All Locations

Institution Account(s): Educator's Financial Group - US Equity Fund

Cummins Inc.

Amgen Inc.

Meeting Date: 05/19/2020	Country: USA	Primary Security ID: 031162100	Meeting ID: 1418094
Record Date: 03/20/2020	Meeting Type: Annual	Ticker: AMGN	

Primary CUSIP: 031162100	Primary ISIN: US0311621009	Primary SEDOL: 2023607	Proxy Level: 3
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Earliest Cutoff Date: 05/18/2020	Shares Voted: 21,460	Votable Shares: 21,460	*Shares on Loan: 0	Shares Instructed: 21,460
Total Ballots: 1	Voting Policy: ISS	Additional Policy:		

Proposal Number	Proposal Text	Proponent	Votable Proposal	Mgmt Rec	ISS Rec	Additional Policy Rec	Voting Policy Rec	Vote Instruction	Vote Against Mgmt	Vote Against Policy	Vote Against ISS
1a	Elect Director Wanda M. Austin	Mgmt	Yes	For	For		For	For	No	No	No
	<i>Voting Policy Rationale: A vote FOR the director nominees is warranted.</i>										
1b	Elect Director Robert A. Bradway	Mgmt	Yes	For	For		For	For	No	No	No
	<i>Voting Policy Rationale: A vote FOR the director nominees is warranted.</i>										
1c	Elect Director Brian J. Druker	Mgmt	Yes	For	For		For	For	No	No	No
	<i>Voting Policy Rationale: A vote FOR the director nominees is warranted.</i>										
1d	Elect Director Robert A. Eckert	Mgmt	Yes	For	For		For	For	No	No	No
	<i>Voting Policy Rationale: A vote FOR the director nominees is warranted.</i>										
1e	Elect Director Greg C. Garland	Mgmt	Yes	For	For		For	For	No	No	No
	<i>Voting Policy Rationale: A vote FOR the director nominees is warranted.</i>										
1f	Elect Director Fred Hassan	Mgmt	Yes	For	For		For	For	No	No	No
	<i>Voting Policy Rationale: A vote FOR the director nominees is warranted.</i>										
1g	Elect Director Charles M. Holley, Jr.	Mgmt	Yes	For	For		For	For	No	No	No
	<i>Voting Policy Rationale: A vote FOR the director nominees is warranted.</i>										
1h	Elect Director Tyler Jacks	Mgmt	Yes	For	For		For	For	No	No	No
	<i>Voting Policy Rationale: A vote FOR the director nominees is warranted.</i>										
1i	Elect Director Ellen J. Kullman	Mgmt	Yes	For	For		For	For	No	No	No
	<i>Voting Policy Rationale: A vote FOR the director nominees is warranted.</i>										
1j	Elect Director Ronald D. Sugar	Mgmt	Yes	For	For		For	For	No	No	No
	<i>Voting Policy Rationale: A vote FOR the director nominees is warranted.</i>										
1k	Elect Director R. Sanders Williams	Mgmt	Yes	For	For		For	For	No	No	No
	<i>Voting Policy Rationale: A vote FOR the director nominees is warranted.</i>										

*Shares on loan data is only provided for a select group of custodians. Please contact your ISS Client Service Team with any questions.

Reporting Period: 07/01/2019 to 06/30/2020

Location(s): All Locations

Institution Account(s): Educator's Financial Group - US Equity Fund

Amgen Inc.

Proposal Number	Proposal Text	Proponent	Votable Proposal	Mgmt Rec	ISS Rec	Additional Policy Rec	Voting Policy Rec	Vote Instruction	Vote Against Mgmt	Vote Against Policy	Vote Against ISS
2	Advisory Vote to Ratify Named Executive Officers' Compensation	Mgmt	Yes	For	For		For	For	No	No	No
3	Ratify Ernst & Young LLP as Auditors	Mgmt	Yes	For	For		For	For	No	No	No
4	Require Independent Board Chairman	SH	Yes	Against	Against		Against	Against	No	No	No

Ballot Details											
Institutional Account Detail (IA Name, IA Number)	Custodian Account Number	Ballot Status	Instructor Name	Date Instructed	Approver Name	Date Approved	Votable Shares		Shares Voted		
Educator's Financial Group - US Equity Fund, BU1899	111344006	Confirmed	Imanuba	04/30/2020	Imanuba	04/30/2020	21,460		21,460		
Total Shares:							21,460		21,460		

JPMorgan Chase & Co.

Meeting Date: 05/19/2020	Country: USA	Primary Security ID: 46625H100	Meeting ID: 1417029
Record Date: 03/20/2020	Meeting Type: Annual	Ticker: JPM	
Primary CUSIP: 46625H100	Primary ISIN: US46625H1005	Primary SEDOL: 2190385	Proxy Level: 3
Earliest Cutoff Date: 05/18/2020	Shares Voted: 12,883	Votable Shares: 12,883	*Shares on Loan: 0
Total Ballots: 1	Voting Policy: ISS	Additional Policy:	

Proposal Number	Proposal Text	Proponent	Votable Proposal	Mgmt Rec	ISS Rec	Additional Policy Rec	Voting Policy Rec	Vote Instruction	Vote Against Mgmt	Vote Against Policy	Vote Against ISS
1a	Elect Director Linda B. Bammann	Mgmt	Yes	For	For		For	For	No	No	No
<i>Voting Policy Rationale: A vote FOR director nominee Lee Raymond is warranted, with caution, to convey that new independent oversight is necessary as the process to find Raymond's successor unfolds. A vote FOR the remaining director nominees is warranted.</i>											
1b	Elect Director Stephen B. Burke	Mgmt	Yes	For	For		For	For	No	No	No
<i>Voting Policy Rationale: A vote FOR director nominee Lee Raymond is warranted, with caution, to convey that new independent oversight is necessary as the process to find Raymond's successor unfolds. A vote FOR the remaining director nominees is warranted.</i>											
1c	Elect Director Todd A. Combs	Mgmt	Yes	For	For		For	For	No	No	No
<i>Voting Policy Rationale: A vote FOR director nominee Lee Raymond is warranted, with caution, to convey that new independent oversight is necessary as the process to find Raymond's successor unfolds. A vote FOR the remaining director nominees is warranted.</i>											
1d	Elect Director James S. Crown	Mgmt	Yes	For	For		For	For	No	No	No
<i>Voting Policy Rationale: A vote FOR director nominee Lee Raymond is warranted, with caution, to convey that new independent oversight is necessary as the process to find Raymond's successor unfolds. A vote FOR the remaining director nominees is warranted.</i>											

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Reporting Period: 07/01/2019 to 06/30/2020

Location(s): All Locations

Institution Account(s): Educator's Financial Group - US Equity Fund

JPMorgan Chase & Co.

Proposal Number	Proposal Text	Proponent	Votable Proposal	Mgmt Rec	ISS Rec	Additional Policy Rec	Voting Policy Rec	Vote Instruction	Vote Against Mgmt	Vote Against Policy	Vote Against ISS
1e	Elect Director James Dimon	Mgmt	Yes	For	For		For	For	No	No	No
	<i>Voting Policy Rationale: A vote FOR director nominee Lee Raymond is warranted, with caution, to convey that new independent oversight is necessary as the process to find Raymond's successor unfolds. A vote FOR the remaining director nominees is warranted.</i>										
1f	Elect Director Timothy P. Flynn	Mgmt	Yes	For	For		For	For	No	No	No
	<i>Voting Policy Rationale: A vote FOR director nominee Lee Raymond is warranted, with caution, to convey that new independent oversight is necessary as the process to find Raymond's successor unfolds. A vote FOR the remaining director nominees is warranted.</i>										
1g	Elect Director Mellody Hobson	Mgmt	Yes	For	For		For	For	No	No	No
	<i>Voting Policy Rationale: A vote FOR director nominee Lee Raymond is warranted, with caution, to convey that new independent oversight is necessary as the process to find Raymond's successor unfolds. A vote FOR the remaining director nominees is warranted.</i>										
1h	Elect Director Michael A. Neal	Mgmt	Yes	For	For		For	For	No	No	No
	<i>Voting Policy Rationale: A vote FOR director nominee Lee Raymond is warranted, with caution, to convey that new independent oversight is necessary as the process to find Raymond's successor unfolds. A vote FOR the remaining director nominees is warranted.</i>										
1i	Elect Director Lee R. Raymond	Mgmt	Yes	For	For		For	For	No	No	No
	<i>Voting Policy Rationale: A vote FOR director nominee Lee Raymond is warranted, with caution, to convey that new independent oversight is necessary as the process to find Raymond's successor unfolds. A vote FOR the remaining director nominees is warranted.</i>										
1j	Elect Director Virginia M. Rometty	Mgmt	Yes	For	For		For	For	No	No	No
	<i>Voting Policy Rationale: A vote FOR director nominee Lee Raymond is warranted, with caution, to convey that new independent oversight is necessary as the process to find Raymond's successor unfolds. A vote FOR the remaining director nominees is warranted.</i>										
2	Advisory Vote to Ratify Named Executive Officers' Compensation	Mgmt	Yes	For	For		For	For	No	No	No
3	Ratify PricewaterhouseCoopers LLP as Auditor	Mgmt	Yes	For	For		For	For	No	No	No
4	Require Independent Board Chair	SH	Yes	Against	For		For	Against	No	Yes	Yes
	<i>Voter Rationale: While this is an ideal structure, the existing structure has created shareholder value given the quality of the Chair and the Board</i>										
	<i>Voting Policy Rationale: A vote FOR this proposal is warranted as shareholders would benefit from more independent oversight in the form of an independent chair. The timing of this proposal is compelling given the looming succession concerns, which gives shareholders an opportunity to convey a preference that new independent oversight is necessary.</i>										
5	Report on Reputational Risk Related to Canadian Oil Sands, Oil Sands Pipeline Companies and Arctic Oil and Gas Exploration and Production.	SH	Yes	Against	Against		Against	Against	No	No	No
6	Report on Climate Change	SH	Yes	Against	For		For	Against	No	Yes	Yes
	<i>Voter Rationale: On reviewing the company's disclosures, their approach to climate change, and in discussions with management, I am satisfied with the company's approach and disclosure as they take a measured and long-term view to addressing issue.</i>										
	<i>Voting Policy Rationale: A vote FOR this proposal is warranted, as shareholders would benefit from additional information on the company's plans regarding aligning its GHG emissions with the Paris Agreement climate goals.</i>										

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Reporting Period: 07/01/2019 to 06/30/2020

Location(s): All Locations

Institution Account(s): Educator's Financial Group - US Equity Fund

JPMorgan Chase & Co.

Proposal Number	Proposal Text	Proponent	Votable Proposal	Mgmt Rec	ISS Rec	Additional Policy Rec	Voting Policy Rec	Vote Instruction	Vote Against Mgmt	Vote Against Policy	Vote Against ISS
7	Amend Shareholder Written Consent Provisions	SH	Yes	Against	Against		Against	Against	No	No	No
8	Report on Charitable Contributions	SH	Yes	Against	Against		Against	Against	No	No	No
9	Report on Gender/Racial Pay Gap	SH	Yes	Against	Against		Against	Against	No	No	No

Ballot Details											
Institutional Account Detail (IA Name, IA Number)	Custodian Account Number	Ballot Status	Instructor Name	Date Instructed	Approver Name	Date Approved	Votable Shares		Shares Voted		
Educator's Financial Group - US Equity Fund, BU1899	111344006	Confirmed	mfebbraio	05/12/2020	mfebbraio	05/12/2020	12,883		12,883		
Total Shares:							12,883		12,883		

BlackRock, Inc.

Meeting Date: 05/21/2020	Country: USA	Primary Security ID: 09247X101	Meeting ID: 1419637
Record Date: 03/23/2020	Meeting Type: Annual	Ticker: BLK	
Primary CUSIP: 09247X101	Primary ISIN: US09247X1019	Primary SEDOL: 2494504	Proxy Level: 3
Earliest Cutoff Date: 05/20/2020	Shares Voted: 2,570	Votable Shares: 2,570	*Shares on Loan: 0
Total Ballots: 1	Voting Policy: ISS	Additional Policy:	

Proposal Number	Proposal Text	Proponent	Votable Proposal	Mgmt Rec	ISS Rec	Additional Policy Rec	Voting Policy Rec	Vote Instruction	Vote Against Mgmt	Vote Against Policy	Vote Against ISS
1a	Elect Director Bader M. Alsaad	Mgmt	Yes	For	For		For	For	No	No	No
<i>Voting Policy Rationale: A vote FOR the director nominees is warranted.</i>											
1b	Elect Director Mathis Cabiallavetta	Mgmt	Yes	For	For		For	For	No	No	No
<i>Voting Policy Rationale: A vote FOR the director nominees is warranted.</i>											
1c	Elect Director Pamela Daley	Mgmt	Yes	For	For		For	For	No	No	No
<i>Voting Policy Rationale: A vote FOR the director nominees is warranted.</i>											
1d	Elect Director William S. Demchak	Mgmt	Yes	For	For		For	For	No	No	No
<i>Voting Policy Rationale: A vote FOR the director nominees is warranted.</i>											
1e	Elect Director Jessica P. Einhorn	Mgmt	Yes	For	For		For	For	No	No	No
<i>Voting Policy Rationale: A vote FOR the director nominees is warranted.</i>											
1f	Elect Director Laurence D. Fink	Mgmt	Yes	For	For		For	For	No	No	No
<i>Voting Policy Rationale: A vote FOR the director nominees is warranted.</i>											

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Reporting Period: 07/01/2019 to 06/30/2020

Location(s): All Locations

Institution Account(s): Educator's Financial Group - US Equity Fund

BlackRock, Inc.

Proposal Number	Proposal Text	Proponent	Votable Proposal	Mgmt Rec	ISS Rec	Additional Policy Rec	Voting Policy Rec	Vote Instruction	Vote Against Mgmt	Vote Against Policy	Vote Against ISS
1g	Elect Director William E. Ford	Mgmt	Yes	For	For		For	For	No	No	No
	<i>Voting Policy Rationale: A vote FOR the director nominees is warranted.</i>										
1h	Elect Director Fabrizio Freda	Mgmt	Yes	For	For		For	For	No	No	No
	<i>Voting Policy Rationale: A vote FOR the director nominees is warranted.</i>										
1i	Elect Director Murry S. Gerber	Mgmt	Yes	For	For		For	For	No	No	No
	<i>Voting Policy Rationale: A vote FOR the director nominees is warranted.</i>										
1j	Elect Director Margaret L. Johnson	Mgmt	Yes	For	For		For	For	No	No	No
	<i>Voting Policy Rationale: A vote FOR the director nominees is warranted.</i>										
1k	Elect Director Robert S. Kapito	Mgmt	Yes	For	For		For	For	No	No	No
	<i>Voting Policy Rationale: A vote FOR the director nominees is warranted.</i>										
1l	Elect Director Cheryl D. Mills	Mgmt	Yes	For	For		For	For	No	No	No
	<i>Voting Policy Rationale: A vote FOR the director nominees is warranted.</i>										
1m	Elect Director Gordon M. Nixon	Mgmt	Yes	For	For		For	For	No	No	No
	<i>Voting Policy Rationale: A vote FOR the director nominees is warranted.</i>										
1n	Elect Director Charles H. Robbins	Mgmt	Yes	For	For		For	For	No	No	No
	<i>Voting Policy Rationale: A vote FOR the director nominees is warranted.</i>										
1o	Elect Director Marco Antonio Slim Domit	Mgmt	Yes	For	For		For	For	No	No	No
	<i>Voting Policy Rationale: A vote FOR the director nominees is warranted.</i>										
1p	Elect Director Susan L. Wagner	Mgmt	Yes	For	For		For	For	No	No	No
	<i>Voting Policy Rationale: A vote FOR the director nominees is warranted.</i>										
1q	Elect Director Mark Wilson	Mgmt	Yes	For	For		For	For	No	No	No
	<i>Voting Policy Rationale: A vote FOR the director nominees is warranted.</i>										
2	Advisory Vote to Ratify Named Executive Officers' Compensation	Mgmt	Yes	For	For		For	For	No	No	No
3	Ratify Deloitte LLP as Auditors	Mgmt	Yes	For	For		For	For	No	No	No
4	Report on the Statement on the Purpose of a Corporation	SH	Yes	Against	Against		Against	Against	No	No	No

Ballot Details

Institutional Account Detail (IA Name, IA Number)	Custodian Account Number	Ballot Status	Instructor Name	Date Instructed	Approver Name	Date Approved	Votable Shares	Shares Voted
Educator's Financial Group - US Equity Fund, BU1899	111344006	Confirmed	mfebbraio	05/04/2020	mfebbraio	05/04/2020	2,570	2,570

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Reporting Period: 07/01/2019 to 06/30/2020

Location(s): All Locations

Institution Account(s): Educator's Financial Group - US Equity Fund

BlackRock, Inc.

Total Shares:	2,570	2,570
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Harley-Davidson, Inc.

Meeting Date: 05/21/2020	Country: USA	Primary Security ID: 412822108	Meeting ID: 1419268
Record Date: 03/12/2020	Meeting Type: Annual	Ticker: HOG	
Primary CUSIP: 412822108	Primary ISIN: US4128221086	Primary SEDOL: 2411053	Proxy Level: 3
Earliest Cutoff Date: 05/20/2020	Shares Voted: 28	Votable Shares: 28	*Shares on Loan: 0
Total Ballots: 1	Voting Policy: ISS	Additional Policy:	Shares Instructed: 28

Proposal Number	Proposal Text	Proponent	Votable Proposal	Mgmt Rec	ISS Rec	Additional Policy Rec	Voting Policy Rec	Vote Instruction	Vote Against Mgmt	Vote Against Policy	Vote Against ISS
1.1	Elect Director Troy Alstead	Mgmt	Yes	For	For		For	For	No	No	No
	<i>Voting Policy Rationale: A vote FOR the director nominees is warranted.</i>										
1.2	Elect Director R. John Anderson	Mgmt	Yes	For	For		For	For	No	No	No
	<i>Voting Policy Rationale: A vote FOR the director nominees is warranted.</i>										
1.3	Elect Director Michael J. Cave	Mgmt	Yes	For	For		For	For	No	No	No
	<i>Voting Policy Rationale: A vote FOR the director nominees is warranted.</i>										
1.4	Elect Director Allan Golston	Mgmt	Yes	For	For		For	For	No	No	No
	<i>Voting Policy Rationale: A vote FOR the director nominees is warranted.</i>										
1.5	Elect Director Sara L. Levinson	Mgmt	Yes	For	For		For	For	No	No	No
	<i>Voting Policy Rationale: A vote FOR the director nominees is warranted.</i>										
1.6	Elect Director N. Thomas Linebarger	Mgmt	Yes	For	For		For	For	No	No	No
	<i>Voting Policy Rationale: A vote FOR the director nominees is warranted.</i>										
1.7	Elect Director Brian R. Niccol	Mgmt	Yes	For	For		For	For	No	No	No
	<i>Voting Policy Rationale: A vote FOR the director nominees is warranted.</i>										
1.8	Elect Director Maryrose T. Sylvester	Mgmt	Yes	For	For		For	For	No	No	No
	<i>Voting Policy Rationale: A vote FOR the director nominees is warranted.</i>										
1.9	Elect Director Jochen Zeitz	Mgmt	Yes	For	For		For	For	No	No	No
	<i>Voting Policy Rationale: A vote FOR the director nominees is warranted.</i>										

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Reporting Period: 07/01/2019 to 06/30/2020

Location(s): All Locations

Institution Account(s): Educator's Financial Group - US Equity Fund

Harley-Davidson, Inc.

Proposal Number	Proposal Text	Proponent	Votable Proposal	Mgmt Rec	ISS Rec	Additional Policy Rec	Voting Policy Rec	Vote Instruction	Vote Against Mgmt	Vote Against Policy	Vote Against ISS
2	Advisory Vote to Ratify Named Executive Officers' Compensation	Mgmt	Yes	For	Against		Against	For	No	Yes	Yes
<p><i>Voter Rationale: We are voting with management and against ISS. Harley-Davidson has a well designed compensation structure that aligns their pay with our interests as shareholders. They also have an active board that is not afraid to make critical leadership decisions if they are not convinced that the company is moving in the right direction. We support that through this vote</i></p> <p><i>Voting Policy Rationale: A vote AGAINST this proposal is warranted. Below-target incentive payouts align with recent underperformance and both programs are based on objective measures; however, concerns are raised regarding goal rigor and transparency. Annual incentive targets were set below actual performance last year without rationale and target opportunities were not adjusted. Further, forward-looking performance equity targets are no longer disclosed. There are also transparency concerns raised regarding severance paid during the year in review. Both the Chief Legal Officer and the President of the Harley-Davidson Brand received severance pay upon departures which were not clearly described as qualifying terminations under the executive severance plan. While one of the NEOs' payments was consistent with prior disclosure under that program, the other's severance payment differed from what would have been expected under the plan, without a clear explanation. Severance is generally intended as a protection against involuntary job loss and is viewed as inappropriate for terminations that are voluntary in nature. Finally, while the CEO's termination was involuntary and his severance is viewed as reasonable, the interim CEO's pay level approaches median CEO pay in the peer group. The proxy does not explain the rationale for the relatively high pay level for an interim position.</i></p>											
3	Provide Proxy Access Right	Mgmt	Yes	For	For		For	For	No	No	No
4	Approve Omnibus Stock Plan	Mgmt	Yes	For	For		For	For	No	No	No
5	Ratify Ernst & Young LLP as Auditor	Mgmt	Yes	For	For		For	For	No	No	No

Ballot Details											
Institutional Account Detail (IA Name, IA Number)	Custodian Account Number	Ballot Status	Instructor Name	Date Instructed	Approver Name	Date Approved	Votable Shares	Shares Voted			
Educator's Financial Group - US Equity Fund, BU1899	111344006	Confirmed	mfebbraio	05/12/2020	mfebbraio	05/12/2020	28	28			
Total Shares:							28	28			

Flowerserve Corporation

Meeting Date: 05/22/2020	Country: USA	Primary Security ID: 34354P105	Meeting ID: 1419646
Record Date: 03/27/2020	Meeting Type: Annual	Ticker: FLS	
Primary CUSIP: 34354P105	Primary ISIN: US34354P1057	Primary SEDOL: 2288406	Proxy Level: 3
Earliest Cutoff Date: 05/21/2020	Shares Voted: 41,370	Votable Shares: 41,370	*Shares on Loan: 0
Total Ballots: 1	Voting Policy: ISS	Additional Policy:	Shares Instructed: 41,370

Proposal Number	Proposal Text	Proponent	Votable Proposal	Mgmt Rec	ISS Rec	Additional Policy Rec	Voting Policy Rec	Vote Instruction	Vote Against Mgmt	Vote Against Policy	Vote Against ISS
1a	Elect Director R. Scott Rowe	Mgmt	Yes	For	For		For	For	No	No	No
<p><i>Voting Policy Rationale: A vote FOR the director nominees is warranted.</i></p>											

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Reporting Period: 07/01/2019 to 06/30/2020

Location(s): All Locations

Institution Account(s): Educator's Financial Group - US Equity Fund

Flowserve Corporation

Proposal Number	Proposal Text	Proponent	Votable Proposal	Mgmt Rec	ISS Rec	Additional Policy Rec	Voting Policy Rec	Vote Instruction	Vote Against Mgmt	Vote Against Policy	Vote Against ISS
1b	Elect Director Sujeet Chand	Mgmt	Yes	For	For		For	For	No	No	No
	<i>Voting Policy Rationale: A vote FOR the director nominees is warranted.</i>										
1c	Elect Director Ruby R. Chandy	Mgmt	Yes	For	For		For	For	No	No	No
	<i>Voting Policy Rationale: A vote FOR the director nominees is warranted.</i>										
1d	Elect Director Gayla J. Delly	Mgmt	Yes	For	For		For	For	No	No	No
	<i>Voting Policy Rationale: A vote FOR the director nominees is warranted.</i>										
1e	Elect Director Roger L. Fix	Mgmt	Yes	For	For		For	For	No	No	No
	<i>Voting Policy Rationale: A vote FOR the director nominees is warranted.</i>										
1f	Elect Director John R. Friedery	Mgmt	Yes	For	For		For	For	No	No	No
	<i>Voting Policy Rationale: A vote FOR the director nominees is warranted.</i>										
1g	Elect Director John L. Garrison	Mgmt	Yes	For	For		For	For	No	No	No
	<i>Voting Policy Rationale: A vote FOR the director nominees is warranted.</i>										
1h	Elect Director Michael C. McMurray	Mgmt	Yes	For	For		For	For	No	No	No
	<i>Voting Policy Rationale: A vote FOR the director nominees is warranted.</i>										
1i	Elect Director David E. Roberts	Mgmt	Yes	For	For		For	For	No	No	No
	<i>Voting Policy Rationale: A vote FOR the director nominees is warranted.</i>										
2	Advisory Vote to Ratify Named Executive Officers' Compensation	Mgmt	Yes	For	For		For	For	No	No	No
3	Ratify PricewaterhouseCoopers LLP as Auditors	Mgmt	Yes	For	For		For	For	No	No	No
4	Amend Certificate of Incorporation to Allow Shareholder Action by Less than Unanimous Written Consent	Mgmt	Yes	For	For		For	For	No	No	No
5	Require Shareholder Approval of Bylaw Amendments Adopted by the Board of Directors	SH	Yes	Against	Against		Against	Against	No	No	No

Ballot Details

Institutional Account Detail (IA Name, IA Number)	Custodian Account Number	Ballot Status	Instructor Name	Date Instructed	Approver Name	Date Approved	Votable Shares	Shares Voted
Educator's Financial Group - US Equity Fund, BU1899	111344006	Confirmed	mfebbraio	05/07/2020	mfebbraio	05/07/2020	41,370	41,370
Total Shares:							41,370	41,370

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Reporting Period: 07/01/2019 to 06/30/2020

Location(s): All Locations

Institution Account(s): Educator's Financial Group - US Equity Fund

Merck & Co., Inc.

Meeting Date: 05/26/2020	Country: USA	Primary Security ID: 58933Y105	Meeting ID: 1417371
Record Date: 03/27/2020	Meeting Type: Annual	Ticker: MRK	
Primary CUSIP: 58933Y105	Primary ISIN: US58933Y1055	Primary SEDOL: 2778844	Proxy Level: 3
Earliest Cutoff Date: 05/22/2020	Shares Voted: 16,445	Votable Shares: 16,445	*Shares on Loan: 0
Total Ballots: 1	Voting Policy: ISS	Additional Policy:	

Proposal Number	Proposal Text	Proponent	Votable Proposal	Mgmt Rec	ISS Rec	Additional Policy Rec	Voting Policy Rec	Vote Instruction	Vote Against Mgmt	Vote Against Policy	Vote Against ISS
1a	Elect Director Leslie A. Brun	Mgmt	Yes	For	For		For	For	No	No	No
	<i>Voting Policy Rationale: A vote FOR the director nominees is warranted.</i>										
1b	Elect Director Thomas R. Cech	Mgmt	Yes	For	For		For	For	No	No	No
	<i>Voting Policy Rationale: A vote FOR the director nominees is warranted.</i>										
1c	Elect Director Mary Ellen Coe	Mgmt	Yes	For	For		For	For	No	No	No
	<i>Voting Policy Rationale: A vote FOR the director nominees is warranted.</i>										
1d	Elect Director Pamela J. Craig	Mgmt	Yes	For	For		For	For	No	No	No
	<i>Voting Policy Rationale: A vote FOR the director nominees is warranted.</i>										
1e	Elect Director Kenneth C. Frazier	Mgmt	Yes	For	For		For	For	No	No	No
	<i>Voting Policy Rationale: A vote FOR the director nominees is warranted.</i>										
1f	Elect Director Thomas H. Glocer	Mgmt	Yes	For	For		For	For	No	No	No
	<i>Voting Policy Rationale: A vote FOR the director nominees is warranted.</i>										
1g	Elect Director Risa J. Lavizzo-Mourey	Mgmt	Yes	For	For		For	For	No	No	No
	<i>Voting Policy Rationale: A vote FOR the director nominees is warranted.</i>										
1h	Elect Director Paul B. Rothman	Mgmt	Yes	For	For		For	For	No	No	No
	<i>Voting Policy Rationale: A vote FOR the director nominees is warranted.</i>										
1i	Elect Director Patricia F. Russo	Mgmt	Yes	For	For		For	For	No	No	No
	<i>Voting Policy Rationale: A vote FOR the director nominees is warranted.</i>										
1j	Elect Director Christine E. Seidman	Mgmt	Yes	For	For		For	For	No	No	No
	<i>Voting Policy Rationale: A vote FOR the director nominees is warranted.</i>										
1k	Elect Director Inge G. Thulin	Mgmt	Yes	For	For		For	For	No	No	No
	<i>Voting Policy Rationale: A vote FOR the director nominees is warranted.</i>										
1l	Elect Director Kathy J. Warden	Mgmt	Yes	For	For		For	For	No	No	No
	<i>Voting Policy Rationale: A vote FOR the director nominees is warranted.</i>										

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Reporting Period: 07/01/2019 to 06/30/2020

Location(s): All Locations

Institution Account(s): Educator's Financial Group - US Equity Fund

Merck & Co., Inc.

Proposal Number	Proposal Text	Proponent	Votable Proposal	Mgmt Rec	ISS Rec	Additional Policy Rec	Voting Policy Rec	Vote Instruction	Vote Against Mgmt	Vote Against Policy	Vote Against ISS
1m	Elect Director Peter C. Wendell	Mgmt	Yes	For	For		For	For	No	No	No
<i>Voting Policy Rationale: A vote FOR the director nominees is warranted.</i>											
2	Advisory Vote to Ratify Named Executive Officers' Compensation	Mgmt	Yes	For	For		For	For	No	No	No
3	Ratify PricewaterhouseCoopers LLP as Auditors	Mgmt	Yes	For	For		For	For	No	No	No
4	Provide Right to Act by Written Consent	SH	Yes	Against	For		For	Against	No	Yes	Yes
<i>Voter Rationale: Current governance practices and guidelines are sufficient to address any major issues and/or to require intra-year special meetings.</i>											
<i>Voting Policy Rationale: A vote FOR this proposal is warranted given that the ability to act by written consent would enhance shareholder rights.</i>											
5	Report on Corporate Tax Savings Allocation	SH	Yes	Against	Against		Against	Against	No	No	No
Ballot Details											
Institutional Account Detail (IA Name, IA Number)		Custodian Account Number	Ballot Status	Instructor Name	Date Instructed	Approver Name	Date Approved	Votable Shares	Shares Voted		
Educator's Financial Group - US Equity Fund, BU1899		111344006	Confirmed	mfebbraio	05/07/2020	mfebbraio	05/07/2020	16,445	16,445		
Total Shares:								16,445	16,445		

LyondellBasell Industries N.V.

Meeting Date: 05/29/2020	Country: Netherlands	Primary Security ID: N53745100	Meeting ID: 1416754
Record Date: 05/01/2020	Meeting Type: Annual	Ticker: LYB	
Primary CUSIP: N53745100	Primary ISIN: NL0009434992	Primary SEDOL: B3SPXZ3	Proxy Level: N/A
Earliest Cutoff Date: 05/27/2020	Shares Voted: 20,830	Votable Shares: 20,830	*Shares on Loan: 0
Total Ballots: 1	Voting Policy: ISS	Additional Policy:	Shares Instructed: 20,830

Proposal Number	Proposal Text	Proponent	Votable Proposal	Mgmt Rec	ISS Rec	Additional Policy Rec	Voting Policy Rec	Vote Instruction	Vote Against Mgmt	Vote Against Policy	Vote Against ISS
1a	Elect Director Jacques Aigrain	Mgmt	Yes	For	For		For	For	No	No	No
<i>Voting Policy Rationale: A vote FOR the director nominees is warranted.</i>											
1b	Elect Director Lincoln Benet	Mgmt	Yes	For	For		For	For	No	No	No
<i>Voting Policy Rationale: A vote FOR the director nominees is warranted.</i>											
1c	Elect Director Jagjeet (Jeet) Bindra	Mgmt	Yes	For	For		For	For	No	No	No
<i>Voting Policy Rationale: A vote FOR the director nominees is warranted.</i>											

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Reporting Period: 07/01/2019 to 06/30/2020

Location(s): All Locations

Institution Account(s): Educator's Financial Group - US Equity Fund

LyondellBasell Industries N.V.

Proposal Number	Proposal Text	Proponent	Votable Proposal	Mgmt Rec	ISS Rec	Additional Policy Rec	Voting Policy Rec	Vote Instruction	Vote Against Mgmt	Vote Against Policy	Vote Against ISS
1d	Elect Director Robin Buchanan	Mgmt	Yes	For	For		For	For	No	No	No
	<i>Voting Policy Rationale: A vote FOR the director nominees is warranted.</i>										
1e	Elect Director Stephen Cooper	Mgmt	Yes	For	For		For	For	No	No	No
	<i>Voting Policy Rationale: A vote FOR the director nominees is warranted.</i>										
1f	Elect Director Nance Dicciani	Mgmt	Yes	For	For		For	For	No	No	No
	<i>Voting Policy Rationale: A vote FOR the director nominees is warranted.</i>										
1g	Elect Director Claire Farley	Mgmt	Yes	For	For		For	For	No	No	No
	<i>Voting Policy Rationale: A vote FOR the director nominees is warranted.</i>										
1h	Elect Director Isabella (Bella) Goren	Mgmt	Yes	For	For		For	For	No	No	No
	<i>Voting Policy Rationale: A vote FOR the director nominees is warranted.</i>										
1i	Elect Director Michael Hanley	Mgmt	Yes	For	For		For	For	No	No	No
	<i>Voting Policy Rationale: A vote FOR the director nominees is warranted.</i>										
1j	Elect Director Albert Manifold	Mgmt	Yes	For	For		For	For	No	No	No
	<i>Voting Policy Rationale: A vote FOR the director nominees is warranted.</i>										
1k	Elect Director Bhavesh (Bob) Patel	Mgmt	Yes	For	For		For	For	No	No	No
	<i>Voting Policy Rationale: A vote FOR the director nominees is warranted.</i>										
2	Approve Discharge of the Members of the Board of Directors	Mgmt	Yes	For	For		For	For	No	No	No
3	Adopt Financial Statements and Statutory Reports	Mgmt	Yes	For	For		For	For	No	No	No
4	Ratify PricewaterhouseCoopers Accountants N.V. as Auditors	Mgmt	Yes	For	For		For	For	No	No	No
5	Ratify PricewaterhouseCoopers LLP as Auditors	Mgmt	Yes	For	For		For	For	No	No	No
6	Advisory Vote to Ratify Named Executive Officers' Compensation	Mgmt	Yes	For	For		For	For	No	No	No
7	Approve Dividends of USD 4.20 Per Share	Mgmt	Yes	For	For		For	For	No	No	No
8	Authorize Repurchase of Up to 10 Percent of Issued Share Capital	Mgmt	Yes	For	For		For	For	No	No	No
9	Approve Cancellation of Shares	Mgmt	Yes	For	For		For	For	No	No	No

Ballot Details

Institutional Account Detail (IA Name, IA Number)	Custodian Account Number	Ballot Status	Instructor Name	Date Instructed	Approver Name	Date Approved	Votable Shares	Shares Voted
Educator's Financial Group - US Equity Fund, BU1899	111344006	Confirmed	mfebbraio	05/13/2020	mfebbraio	05/13/2020	20,830	20,830

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Reporting Period: 07/01/2019 to 06/30/2020

Location(s): All Locations

Institution Account(s): Educator's Financial Group - US Equity Fund

LyondellBasell Industries N.V.

Total Shares:	20,830	20,830
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Comcast Corporation

Meeting Date: 06/03/2020	Country: USA	Primary Security ID: 20030N101	Meeting ID: 1425884
Record Date: 04/03/2020	Meeting Type: Annual	Ticker: CMCSA	
Primary CUSIP: 20030N101	Primary ISIN: US20030N1019	Primary SEDOL: 2044545	Proxy Level: 3
Earliest Cutoff Date: 06/02/2020	Shares Voted: 12,311	Votable Shares: 12,311	*Shares on Loan: 0
Total Ballots: 1	Voting Policy: ISS	Additional Policy:	Shares Instructed: 12,311

Proposal Number	Proposal Text	Proponent	Votable Proposal	Mgmt Rec	ISS Rec	Additional Policy Rec	Voting Policy Rec	Vote Instruction	Vote Against Mgmt	Vote Against Policy	Vote Against ISS
1.1	Elect Director Kenneth J. Bacon	Mgmt	Yes	For	For		For	For	No	No	No
	<i>Voting Policy Rationale: WITHHOLD voted are warranted for compensation committee members Edward Breen, Gerald Hassell, and David Novak due to consecutive years of high director pay to a non-executive director, without reasonable rationale disclosed. A vote FOR the other director nominees is warranted.</i>										
1.2	Elect Director Madeline S. Bell	Mgmt	Yes	For	For		For	For	No	No	No
	<i>Voting Policy Rationale: WITHHOLD voted are warranted for compensation committee members Edward Breen, Gerald Hassell, and David Novak due to consecutive years of high director pay to a non-executive director, without reasonable rationale disclosed. A vote FOR the other director nominees is warranted.</i>										
1.3	Elect Director Naomi M. Bergman	Mgmt	Yes	For	For		For	For	No	No	No
	<i>Voting Policy Rationale: WITHHOLD voted are warranted for compensation committee members Edward Breen, Gerald Hassell, and David Novak due to consecutive years of high director pay to a non-executive director, without reasonable rationale disclosed. A vote FOR the other director nominees is warranted.</i>										
1.4	Elect Director Edward D. Breen	Mgmt	Yes	For	Withhold		Withhold	Withhold	Yes	No	No
	<i>Voting Policy Rationale: WITHHOLD voted are warranted for compensation committee members Edward Breen, Gerald Hassell, and David Novak due to consecutive years of high director pay to a non-executive director, without reasonable rationale disclosed. A vote FOR the other director nominees is warranted.</i>										
1.5	Elect Director Gerald L. Hassell	Mgmt	Yes	For	Withhold		Withhold	Withhold	Yes	No	No
	<i>Voting Policy Rationale: WITHHOLD voted are warranted for compensation committee members Edward Breen, Gerald Hassell, and David Novak due to consecutive years of high director pay to a non-executive director, without reasonable rationale disclosed. A vote FOR the other director nominees is warranted.</i>										
1.6	Elect Director Jeffrey A. Honickman	Mgmt	Yes	For	For		For	For	No	No	No
	<i>Voting Policy Rationale: WITHHOLD voted are warranted for compensation committee members Edward Breen, Gerald Hassell, and David Novak due to consecutive years of high director pay to a non-executive director, without reasonable rationale disclosed. A vote FOR the other director nominees is warranted.</i>										
1.7	Elect Director Maritza G. Montiel	Mgmt	Yes	For	For		For	For	No	No	No
	<i>Voting Policy Rationale: WITHHOLD voted are warranted for compensation committee members Edward Breen, Gerald Hassell, and David Novak due to consecutive years of high director pay to a non-executive director, without reasonable rationale disclosed. A vote FOR the other director nominees is warranted.</i>										

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Reporting Period: 07/01/2019 to 06/30/2020

Location(s): All Locations

Institution Account(s): Educator's Financial Group - US Equity Fund

Comcast Corporation

Proposal Number	Proposal Text	Proponent	Votable Proposal	Mgmt Rec	ISS Rec	Additional Policy Rec	Voting Policy Rec	Vote Instruction	Vote Against Mgmt	Vote Against Policy	Vote Against ISS
1.8	Elect Director Asuka Nakahara	Mgmt	Yes	For	For		For	For	No	No	No
	<i>Voting Policy Rationale: WITHHOLD voted are warranted for compensation committee members Edward Breen, Gerald Hassell, and David Novak due to consecutive years of high director pay to a non-executive director, without reasonable rationale disclosed. A vote FOR the other director nominees is warranted.</i>										
1.9	Elect Director David C. Novak	Mgmt	Yes	For	Withhold		Withhold	Withhold	Yes	No	No
	<i>Voting Policy Rationale: WITHHOLD voted are warranted for compensation committee members Edward Breen, Gerald Hassell, and David Novak due to consecutive years of high director pay to a non-executive director, without reasonable rationale disclosed. A vote FOR the other director nominees is warranted.</i>										
1.10	Elect Director Brian L. Roberts	Mgmt	Yes	For	For		For	For	No	No	No
	<i>Voting Policy Rationale: WITHHOLD voted are warranted for compensation committee members Edward Breen, Gerald Hassell, and David Novak due to consecutive years of high director pay to a non-executive director, without reasonable rationale disclosed. A vote FOR the other director nominees is warranted.</i>										
2	Ratify Deloitte & Touche LLP as Auditor	Mgmt	Yes	For	For		For	For	No	No	No
3	Amend Stock Option Plan	Mgmt	Yes	For	For		For	For	No	No	No
4	Amend Restricted Stock Plan	Mgmt	Yes	For	For		For	For	No	No	No
5	Advisory Vote to Ratify Named Executive Officers' Compensation	Mgmt	Yes	For	Against		Against	Against	Yes	No	No
	<i>Voting Policy Rationale: A vote AGAINST this proposal is warranted. While pay and performance were reasonably aligned for the year in review, problematic above-market interest payments continued to increase NEO pay by many millions in 2019. The company did take certain steps to address the issue by eliminating sizable company contributions in 2020 and imposing a cap on the portion of deferred compensation that can be invested in the "above-market" interest accruing account. However, while the company states this will significantly lower benefits under the program, the potential impact of this change is not clear from the disclosure. The company also has discretion to waive or modify the cap and the program has not been closed to new participants. Above-market interest payments are not a performance-based benefit and are inconsistent with market practice. Shareholders may question the need for supplemental benefits for highly paid executives, particularly as many companies have frozen or eliminated such programs. Lastly, although NEO Burke is expected to retire in 2020, the company continued to have a structure where there are two highly-paid NEOs for 2019, which can be costly to shareholders in terms of overall compensation expense.</i>										
6	Report on Lobbying Payments and Policy	SH	Yes	Against	For		For	For	Yes	No	No
	<i>Voting Policy Rationale: A vote FOR this resolution is warranted, as additional reporting on the company's lobbying-related practices and policies, such as its trade association memberships and payments, would benefit shareholders in assessing its management of related risks.</i>										
7	Require Independent Board Chair	SH	Yes	Against	For		For	Against	No	Yes	Yes
	<i>Voter Rationale: Splitting the role will not make this company better managed</i>										
	<i>Voting Policy Rationale: A vote FOR this proposal is warranted. The lead director is not appointed solely by the independent directors and the role is not sufficiently robust. In addition, the company has a dual-class stock structure, wherein the CEO has a 34.1 percent combined voting power over both classes of voting common stock. Further, the company has exhibited concerns over executive compensation suggesting that shareholders would benefit from the most robust form of independent oversight, in the form of an independent chair.</i>										
8	Report on Risks Posed by Failing to Prevent Sexual Harassment	SH	Yes	Against	Against		Against	Against	No	No	No

Ballot Details

Institutional Account Detail (IA Name, IA Number)	Custodian Account Number	Ballot Status	Instructor Name	Date Instructed	Approver Name	Date Approved	Votable Shares	Shares Voted
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Reporting Period: 07/01/2019 to 06/30/2020

Location(s): All Locations

Institution Account(s): Educator's Financial Group - US Equity Fund

Comcast Corporation

Ballot Details								
Institutional Account Detail (IA Name, IA Number)	Custodian Account Number	Ballot Status	Instructor Name	Date Instructed	Approver Name	Date Approved	Votable Shares	Shares Voted
Educator's Financial Group - US Equity Fund, BU1899	111344006	Confirmed	mfebbraio	05/28/2020	mfebbraio	05/28/2020	12,311	12,311
Total Shares:							12,311	12,311

Trane Technologies Plc

Meeting Date: 06/04/2020	Country: Ireland	Primary Security ID: G8994E103	Meeting ID: 1425744
Record Date: 04/08/2020	Meeting Type: Annual	Ticker: TT	
Primary CUSIP: G8994E103	Primary ISIN: IE00BK9ZQ967	Primary SEDOL: BK9ZQ96	Proxy Level: N/A
Earliest Cutoff Date: 06/03/2020	Shares Voted: 8,284	Votable Shares: 8,284	*Shares on Loan: 0
Total Ballots: 1	Voting Policy: ISS	Additional Policy:	Shares Instructed: 8,284

Proposal Number	Proposal Text	Proponent	Votable Proposal	Mgmt Rec	ISS Rec	Additional Policy Rec	Voting Policy Rec	Vote Instruction	Vote Against Mgmt	Vote Against Policy	Vote Against ISS
1a	Elect Director Kirk E. Arnold	Mgmt	Yes	For	For		For	For	No	No	No
<i>Voting Policy Rationale: A vote FOR the director nominees is warranted.</i>											
1b	Elect Director Ann C. Berzin	Mgmt	Yes	For	For		For	For	No	No	No
<i>Voting Policy Rationale: A vote FOR the director nominees is warranted.</i>											
1c	Elect Director John Bruton	Mgmt	Yes	For	For		For	For	No	No	No
<i>Voting Policy Rationale: A vote FOR the director nominees is warranted.</i>											
1d	Elect Director Jared L. Cohon	Mgmt	Yes	For	For		For	For	No	No	No
<i>Voting Policy Rationale: A vote FOR the director nominees is warranted.</i>											
1e	Elect Director Gary D. Forsee	Mgmt	Yes	For	For		For	For	No	No	No
<i>Voting Policy Rationale: A vote FOR the director nominees is warranted.</i>											
1f	Elect Director Linda P. Hudson	Mgmt	Yes	For	For		For	For	No	No	No
<i>Voting Policy Rationale: A vote FOR the director nominees is warranted.</i>											
1g	Elect Director Michael W. Lamach	Mgmt	Yes	For	For		For	For	No	No	No
<i>Voting Policy Rationale: A vote FOR the director nominees is warranted.</i>											
1h	Elect Director Myles P. Lee	Mgmt	Yes	For	For		For	For	No	No	No
<i>Voting Policy Rationale: A vote FOR the director nominees is warranted.</i>											
1i	Elect Director Karen B. Peetz	Mgmt	Yes	For	For		For	For	No	No	No
<i>Voting Policy Rationale: A vote FOR the director nominees is warranted.</i>											

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Reporting Period: 07/01/2019 to 06/30/2020

Location(s): All Locations

Institution Account(s): Educator's Financial Group - US Equity Fund

Trane Technologies Plc

Proposal Number	Proposal Text	Proponent	Votable Proposal	Mgmt Rec	ISS Rec	Additional Policy Rec	Voting Policy Rec	Vote Instruction	Vote Against Mgmt	Vote Against Policy	Vote Against ISS
1j	Elect Director John P. Surma	Mgmt	Yes	For	For		For	For	No	No	No
<i>Voting Policy Rationale: A vote FOR the director nominees is warranted.</i>											
1k	Elect Director Richard J. Swift	Mgmt	Yes	For	For		For	For	No	No	No
<i>Voting Policy Rationale: A vote FOR the director nominees is warranted.</i>											
1l	Elect Director Tony L. White	Mgmt	Yes	For	For		For	For	No	No	No
<i>Voting Policy Rationale: A vote FOR the director nominees is warranted.</i>											
2	Advisory Vote to Ratify Named Executive Officers' Compensation	Mgmt	Yes	For	For		For	For	No	No	No
3	Approve PricewaterhouseCoopers LLP as Auditors and Authorize Board to Fix Their Remuneration	Mgmt	Yes	For	For		For	For	No	No	No
4	Authorize Issue of Equity	Mgmt	Yes	For	For		For	For	No	No	No
<i>Voting Policy Rationale: A vote FOR these resolutions is warranted because the proposed amounts and durations are within recommended limits.</i>											
5	Renew Directors' Authority to Issue Shares for Cash	Mgmt	Yes	For	For		For	For	No	No	No
<i>Voting Policy Rationale: A vote FOR these resolutions is warranted because the proposed amounts and durations are within recommended limits.</i>											
6	Authorize Reissuance of Repurchased Shares	Mgmt	Yes	For	For		For	For	No	No	No

Ballot Details

Institutional Account Detail (IA Name, IA Number)	Custodian Account Number	Ballot Status	Instructor Name	Date Instructed	Approver Name	Date Approved	Votable Shares	Shares Voted
Educator's Financial Group - US Equity Fund, BU1899	111344006	Confirmed	mfebbraio	05/15/2020	mfebbraio	05/15/2020	8,284	8,284
Total Shares:							8,284	8,284

Omnicom Group Inc.

Meeting Date: 06/09/2020	Country: USA	Primary Security ID: 681919106	Meeting ID: 1432938
Record Date: 04/22/2020	Meeting Type: Annual	Ticker: OMC	
Primary CUSIP: 681919106	Primary ISIN: US6819191064	Primary SEDOL: 2279303	Proxy Level: 3
Earliest Cutoff Date: 06/08/2020	Shares Voted: 1	Votable Shares: 1	*Shares on Loan: 0
Total Ballots: 1	Voting Policy: ISS	Additional Policy:	Shares Instructed: 1

Proposal Number	Proposal Text	Proponent	Votable Proposal	Mgmt Rec	ISS Rec	Additional Policy Rec	Voting Policy Rec	Vote Instruction	Vote Against Mgmt	Vote Against Policy	Vote Against ISS
1.1	Elect Director John D. Wren	Mgmt	Yes	For	For		For	For	No	No	No

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Reporting Period: 07/01/2019 to 06/30/2020

Location(s): All Locations

Institution Account(s): Educator's Financial Group - US Equity Fund

Omnicom Group Inc.

Proposal Number	Proposal Text	Proponent	Votable Proposal	Mgmt Rec	ISS Rec	Additional Policy Rec	Voting Policy Rec	Vote Instruction	Vote Against Mgmt	Vote Against Policy	Vote Against ISS
<i>Voting Policy Rationale: A vote FOR the director nominees is warranted.</i>											
1.2	Elect Director Mary C. Choksi	Mgmt	Yes	For	For		For	For	No	No	No
<i>Voting Policy Rationale: A vote FOR the director nominees is warranted.</i>											
1.3	Elect Director Leonard S. Coleman, Jr.	Mgmt	Yes	For	For		For	For	No	No	No
<i>Voting Policy Rationale: A vote FOR the director nominees is warranted.</i>											
1.4	Elect Director Susan S. Denison	Mgmt	Yes	For	For		For	For	No	No	No
<i>Voting Policy Rationale: A vote FOR the director nominees is warranted.</i>											
1.5	Elect Director Ronnie S. Hawkins	Mgmt	Yes	For	For		For	For	No	No	No
<i>Voting Policy Rationale: A vote FOR the director nominees is warranted.</i>											
1.6	Elect Director Deborah J. Kissire	Mgmt	Yes	For	For		For	For	No	No	No
<i>Voting Policy Rationale: A vote FOR the director nominees is warranted.</i>											
1.7	Elect Director Gracia C. Martore	Mgmt	Yes	For	For		For	For	No	No	No
<i>Voting Policy Rationale: A vote FOR the director nominees is warranted.</i>											
1.8	Elect Director Linda Johnson Rice	Mgmt	Yes	For	For		For	For	No	No	No
<i>Voting Policy Rationale: A vote FOR the director nominees is warranted.</i>											
1.9	Elect Director Valerie M. Williams	Mgmt	Yes	For	For		For	For	No	No	No
<i>Voting Policy Rationale: A vote FOR the director nominees is warranted.</i>											
2	Advisory Vote to Ratify Named Executive Officers' Compensation	Mgmt	Yes	For	For		For	For	No	No	No
3	Ratify KPMG LLP as Auditors	Mgmt	Yes	For	For		For	For	No	No	No
4	Amend Proxy Access Right	SH	Yes	Against	For		For	Against	No	Yes	Yes

Voter Rationale: In our view, the lowering of the standard required to enable shareholder proxy access to the degree outlined in the proposal opens up the possibility for a small group of investors to introduce short-term measures that may be very detrimental to long-term value creation. The current policy of allowing no more than 20 shareholders to aggregate to the 3% ownership threshold is a low enough bar that would protect the interests of long-term investors from short-term raiders or activists that have small amounts of capital at risk. We recommend voting against this proposal.

Voting Policy Rationale: A vote FOR this proposal is warranted as the proposed elimination of the 20-shareholder aggregation limit would improve the company's existing proxy access right for shareholders.

Ballot Details											
Institutional Account Detail (IA Name, IA Number)	Custodian Account Number	Ballot Status	Instructor Name	Date Instructed	Approver Name	Date Approved	Votable Shares	Shares Voted			
Educator's Financial Group - US Equity Fund, BU1899	111344006	Confirmed	mfebbraio	05/20/2020	mfebbraio	05/20/2020	1	1			
Total Shares:							1	1			

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Reporting Period: 07/01/2019 to 06/30/2020

Location(s): All Locations

Institution Account(s): Educator's Financial Group - US Equity Fund

Omnicom Group Inc.**Ingersoll Rand, Inc.**

Meeting Date: 06/16/2020	Country: USA	Primary Security ID: 45687V106	Meeting ID: 1432468
Record Date: 04/22/2020	Meeting Type: Annual	Ticker: IR	

Primary CUSIP: 45687V106	Primary ISIN: US45687V1061	Primary SEDOL: BL5GZ82	Proxy Level: 1
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Earliest Cutoff Date: 06/15/2020	Shares Voted: 107,970	Votable Shares: 107,970	*Shares on Loan: 0	Shares Instructed: 107,970
Total Ballots: 1	Voting Policy: ISS	Additional Policy:		

Proposal Number	Proposal Text	Proponent	Votable Proposal	Mgmt Rec	ISS Rec	Additional Policy Rec	Voting Policy Rec	Vote Instruction	Vote Against Mgmt	Vote Against Policy	Vote Against ISS
1a	Elect Director Kirk E. Arnold	Mgmt	Yes	For	For		For	For	No	No	No
<i>Voting Policy Rationale: A vote FOR the director nominees is warranted.</i>											
1b	Elect Director William P. Donnelly	Mgmt	Yes	For	For		For	For	No	No	No
<i>Voting Policy Rationale: A vote FOR the director nominees is warranted.</i>											
1c	Elect Director Marc E. Jones	Mgmt	Yes	For	For		For	For	No	No	No
<i>Voting Policy Rationale: A vote FOR the director nominees is warranted.</i>											
2	Ratify Deloitte & Touche LLP as Auditors	Mgmt	Yes	For	For		For	For	No	No	No

Ballot Details

Institutional Account Detail (IA Name, IA Number)	Custodian Account Number	Ballot Status	Instructor Name	Date Instructed	Approver Name	Date Approved	Votable Shares	Shares Voted
Educator's Financial Group - US Equity Fund, BU1899	111344006	Confirmed	mfebbraio	05/22/2020	mfebbraio	05/22/2020	107,970	107,970
Total Shares:							107,970	107,970

*Shares on loan data is only provided for a select group of custodians. Please contact your ISS Client Service Team with any questions.

Reporting Period: 07/01/2019 to 06/30/2020

Location(s): All Locations

Institution Account(s): Educator's Financial Group - US Equity Fund

PARAMETERS

Location(s): All Locations

Account Group(s): Beutel Goodman

Institution Account(s): Educator's Financial Group - US Equity Fund

Custodian Account(s): All Custodian Accounts

Additional Policy: None

ADR Meetings: All Meetings

Ballot Statuses: All Statuses

Contrary Votes: All Votes

Date Format: MM/DD/YYYY

Header Display: Repeat Headers for Any Meeting Split by Multiple Pages

Markets: All Markets

Meeting ID's: All Meeting ID's

Meeting Types: All Meeting Types

PoA Markets: All Markets

Proposal Proponents: All Proponents

Rationale: All Rationale

Recommendations: All Recommendations

Record Date Markets: All Markets

Shareblocking Markets: All Markets

Sort Order: Meeting Date, Company Name

Vote Instructions: All Instructions

Voting Policies: All Policies

Zero (0) Share Ballots: Exclude 0 Share Ballots

Account Watchlist: None

Country Watchlist: None

Issuer Watchlist: None

Proposal Code Watchlist: None

Proposal Code Watchlist - Agenda Output: Include Exact Matches Only