

BASIC INFORMATION

INCEPTION DATE:
August 16, 1966

INVESTMENT OBJECTIVE:
Current Income

PRINCIPAL INVESTMENTS:
The fund invests primarily in debt obligations of the U.S. Government, U.S. Government Agencies, Mortgage Backed Securities and corporate bonds which are considered to be investment grade quality by at least one major bond rating service. The average duration of the portfolio will generally range from 3 to 6 years.

BENCHMARK:
Barclays Aggregate Bond Index (primary) & Lipper Intermediate Investment Grade Bond Index (secondary)

MANAGERS:



Dennis J. Whittaker, CFA became lead manager of the ABG EB Bond Fund in April 2019, following his tenure as co-manager since July 2006



Alain Monkam, CFA became a co-manager of the ABG EB Bond Fund in April 2019



L. Scott Phillips, CFA became a co-manager of the ABG EB Bond Fund in April 2019, following his tenure as lead manager from October 1994 to March 2019

NET ASSETS:

\$42,474,044 March 31, 2019

MINIMUM INITIAL INVESTMENT:

None

CONTRIBUTION & DISTRIBUTION:

Daily

INCOME:

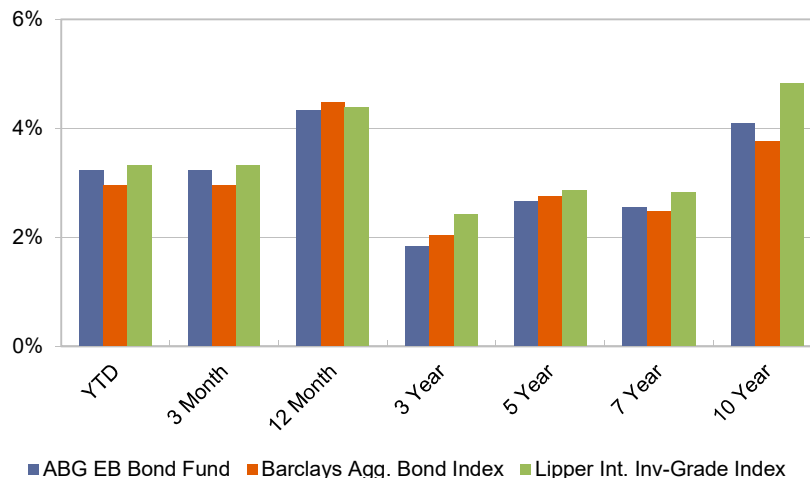
Reinvested

Trust services provided by Arvest Bank. For use by internal Trust clients of Arvest Bank only. A copy of the complete financial report of the common trust fund is available and will be furnished upon request.

Past performance does not guarantee future results.

ANNUALIZED TOTAL RETURN (ROLLING AVERAGES)

	YTD	1-YEAR	3-YEAR	5-YEAR	10-YEAR
ABG EB BOND FUND	3.22%	4.32%	1.83%	2.65%	4.09%
BLMBERG BC AGG BOND INDEX	2.94%	4.48%	2.03%	2.74%	3.77%
LIPPER CORE BOND FUND INDEX	3.32%	4.38%	2.41%	2.85%	4.83%



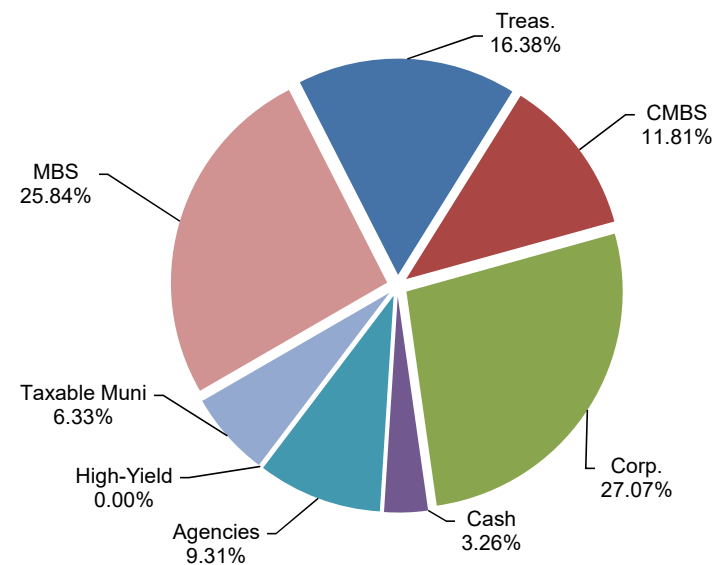
CALENDAR YEAR RETURNS

	2014	2015	2016	2017	2018
ABG EB BOND FUND	5.27%	1.14%	2.19%	3.52%	-0.26%
BLMBERG BC AGG BOND INDEX	5.97%	0.55%	2.65%	3.54%	0.01%
LIPPER CORE BOND FUND INDEX	5.86%	0.32%	3.43%	3.95%	-0.45%

HISTORICAL QUARTERLY PERFORMANCE

	2014	2015	2016	2017	2018	2019
1st Q	1.74%	1.80%	3.14%	0.89%	-1.32%	3.22%
2nd Q	1.99%	-1.39%	1.96%	1.36%	-0.10%	
3rd Q	-0.08%	1.08%	0.38%	0.82%	0.07%	
4th Q	1.53%	-0.33%	-3.20%	0.40%	1.09%	

ASSET ALLOCATION



PORTFOLIO PROFILE

	ABG EB BOND FUND	BLOOMBERG BC AGG
Mod. Adj. Duration	5.37	5.82
Maturity	6.56	8.07
Average Rating	Aa2	AA1/AA2
Average Coupon	3.31%	3.23%
Yield to Worst	2.81%	2.93%

QUALITY COMPOSITION

(Based on Moody's, Standard & Poor's and Fitch Ratings)

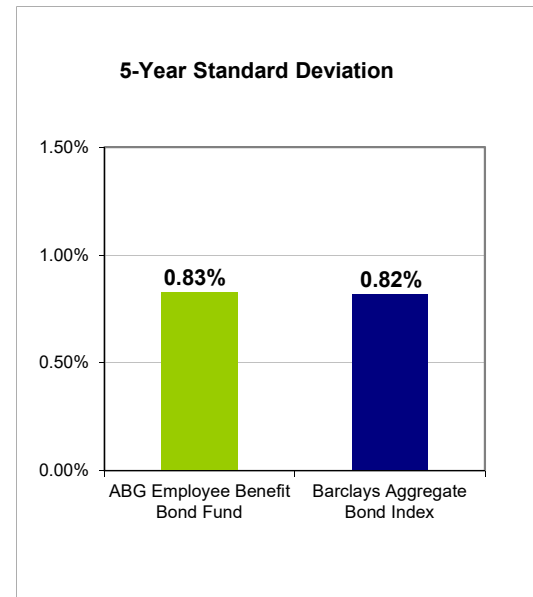
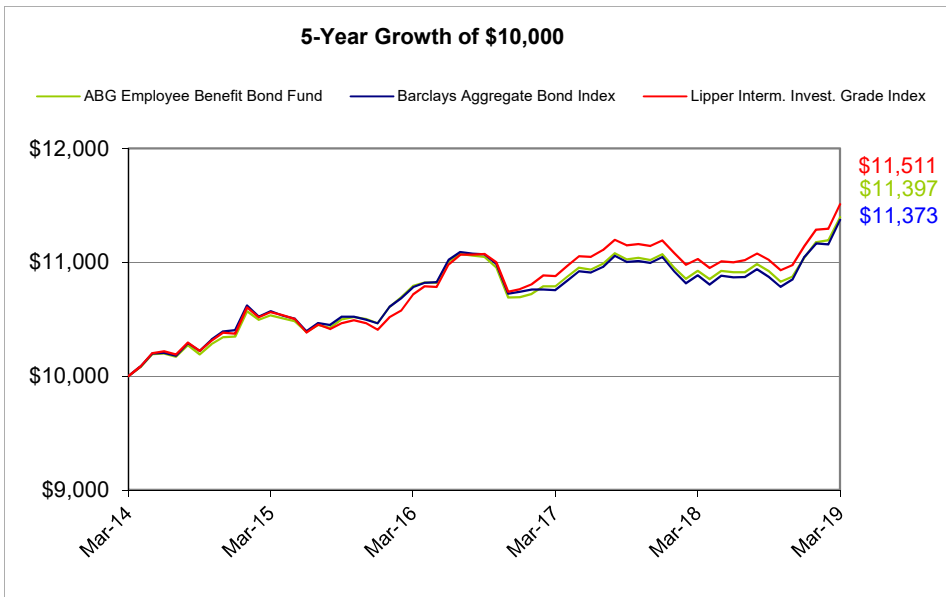
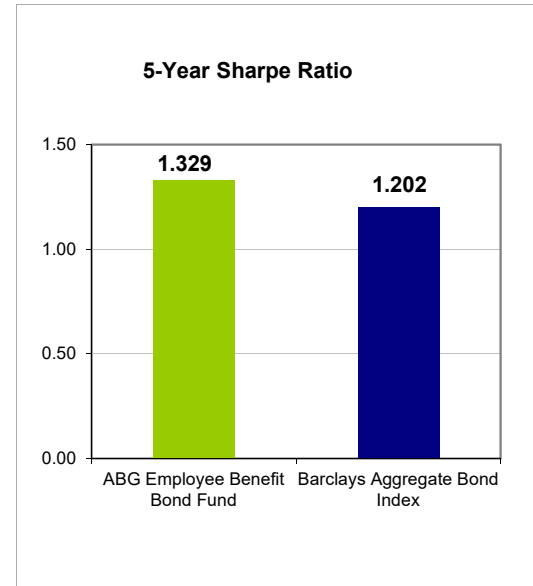
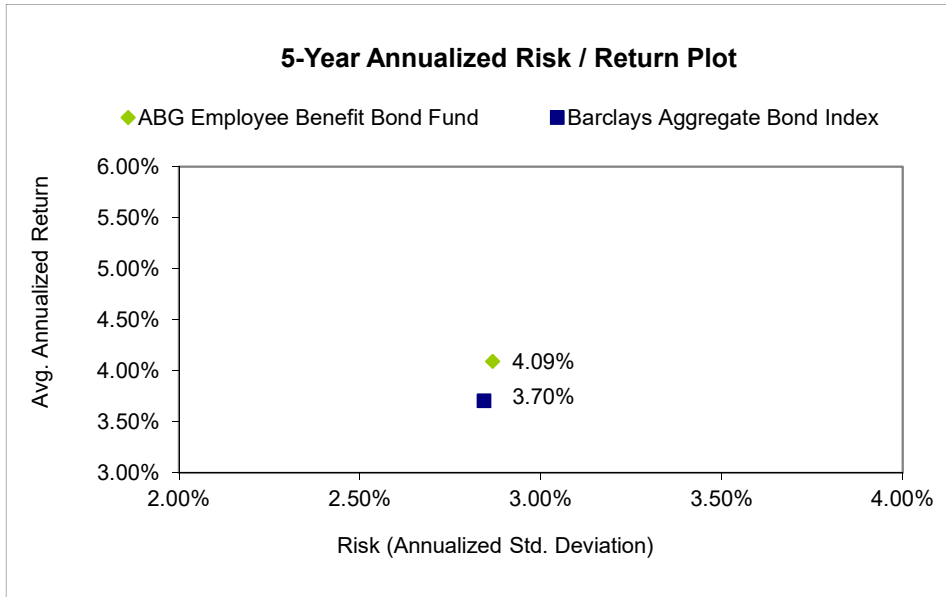
Rating	Percentage	Rating	Percentage
AAA	70.87%	BB	0.00%
AA	4.94%	N/R	0.00%
A	14.22%		
BBB	9.97%		

TOP TEN INDIVIDUAL HOLDINGS

ASSET	% of Total
US Treasury NTS I/L 0.625% 1/15/2024	7.09%
FEDERAL NATL MTG ASSN 11/15/2030	3.30%
Invesco Government & Agency	3.26%
US Treasury BDS 5/15/2043	3.14%
UNITED STATES TREAS NTS 01/31/2026	2.41%
COMM 2012-CCRE4- A3	2.34%
UNITED STATES TREAS NTS 05/31/2020	2.34%
FEDERAL NATL MTG ASSN 4/24/2026	2.32%
BANK AMER 3.593% 7/21/2027	2.13%
FNMA POOL - BH9272	2.09%

ABG EMPLOYEE BENEFIT BOND COMMON TRUST FUND

March 31, 2019



Internal Management Fee:

0.00%

Annual Operating Cost:

0.00%