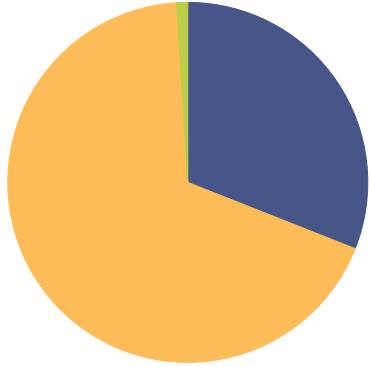


Strategy Allocations

August 31, 2020

ESG 2-5 Years Strategy



	%
● Stock	31.0
● Bond	68.0
● Cash	1.0
Total	100.0

	Ticker	Portfolio Weighting %
iShares ESG 1-5 Year USD Corp Bd ETF	SUSB	31.00
iShares ESG U.S. Aggregate Bond ETF	EAGG	24.60
Xtrackers S&P 500 ESG ETF	SNPE	18.60
Nuveen ESG High Yield Corporate Bd ETF	NUHY	12.40
Xtrackers MSCI EAFE ESG Leaders Eq ETF	EASG	4.70
iShares ESG Aware MSCI USA Small-Cap ETF	ESML	4.00
Xtrackers MSCI EMs ESG Leaders Eq ETF	EMSG	3.70
Cash	CASH	1.00

Blended Yield
Blended Expense Ratio

2.61
0.14

August 31, 2020

Disclosures

Cantor Fitzgerald Investment Advisors, L.P. acquired Efficient Market Advisors, LLC on February 28, 2017 to form Efficient Market Advisors a business of Cantor Fitzgerald Investment Advisors, L.P. (EMA). Prior to being acquired, Efficient Market Advisors, LLC was an independent, SEC-registered investment advisor. Cantor Fitzgerald Investment Advisors, L.P. is an SEC-registered investment advisor. EMA constructs investment portfolios using Exchange-Traded Funds (ETFs). Founded in 2004 for the sole purpose of managing ETF based separate accounts, EMA serves high net-worth investors, trusts, foundations, retirement plans and institutions. EMA has one of the longest pure-ETF investment track records in the investment management industry. EMA utilizes proprietary and third-party research to construct ETF portfolios that offer investors highly-diversified asset class exposure that is transparent, liquid, low-cost and tax-efficient. EMA's mission is to deliver superior investment returns over full market cycles through the implementation of proprietary asset allocation processes.

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