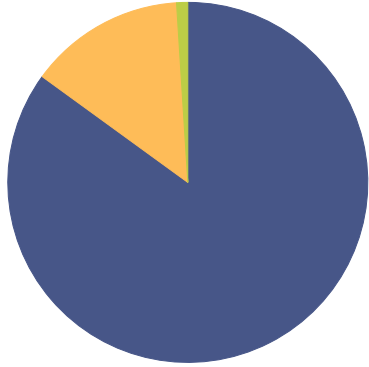


Strategy Allocations

September 30, 2020

ESG 20 Plus Years Strategy



	%
● Stock	85.0
● Bond	14.0
● Cash	1.0
Total	100.0

	Ticker	Portfolio Weighting %
Xtrackers S&P 500 ESG ETF	SNPE	50.90
Xtrackers MSCI EAFE ESG Leaders Eq ETF	EASG	12.80
iShares ESG Aware MSCI USA Small-Cap ETF	ESML	11.10
Xtrackers MSCI EMs ESG Leaders Eq ETF	EMSG	10.20
iShares ESG U.S. Aggregate Bond ETF	EAGG	8.40
iShares ESG 1-5 Year USD Corp Bd ETF	SUSB	4.00
Nuveen ESG High Yield Corporate Bd ETF	NUHY	1.60
Cash	CASH	1.00

Blended Yield
Blended Expense Ratio

1.95
0.13

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 propriety asset allocation processes.

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