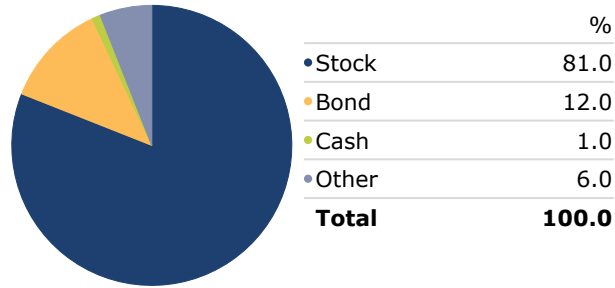


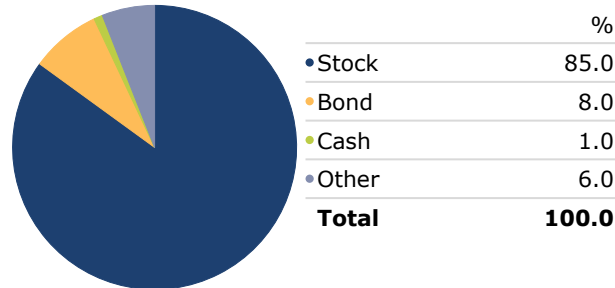
# Strategy Allocations

September 30, 2020

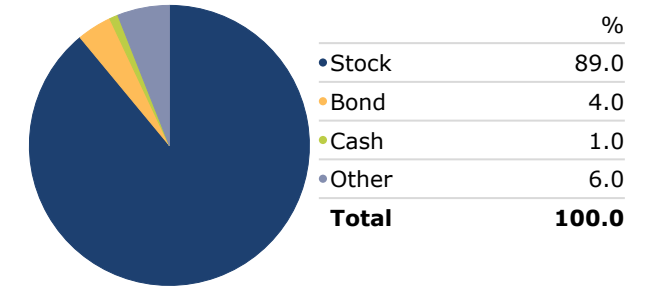
## 20 Plus Years Conservative Strategy



## 20 Plus Years Moderate Strategy



## 20 Plus Years Aggressive Strategy



|  | Portfolio Weighting % |
|--|-----------------------|
| iShares Core S&P 500 ETF                 | 36.20                 |
| Invesco QQQ Trust                        | 12.20                 |
| Vanguard FTSE Developed Markets ETF      | 12.20                 |
| Vanguard FTSE Emerging Markets ETF       | 9.80                  |
| iShares Core S&P Mid-Cap ETF             | 6.50                  |
| IQ Merger Arbitrage ETF                  | 6.00                  |
| iShares Core S&P Small-Cap ETF           | 4.10                  |
| SPDR® Blmbg Barclays Inv Grd Fit Rt ETF  | 3.90                  |
| SPDR® Portfolio Interm Term Corp Bd ETF  | 2.30                  |
| Vanguard Mortgage-Backed Secs ETF        | 2.30                  |
| Xtrackers Short Duration High Yld Bd ETF | 2.30                  |
| VanEck Vectors JP Morgan EM LC Bd ETF    | 1.20                  |

|  | Portfolio Weighting % |
|--|-----------------------|
| iShares Core S&P 500 ETF                 | 38.10                 |
| Invesco QQQ Trust                        | 12.80                 |
| Vanguard FTSE Developed Markets ETF      | 12.80                 |
| Vanguard FTSE Emerging Markets ETF       | 10.20                 |
| iShares Core S&P Mid-Cap ETF             | 6.80                  |
| IQ Merger Arbitrage ETF                  | 6.00                  |
| iShares Core S&P Small-Cap ETF           | 4.30                  |
| SPDR® Blmbg Barclays Inv Grd Fit Rt ETF  | 2.40                  |
| SPDR® Portfolio Interm Term Corp Bd ETF  | 1.60                  |
| Vanguard Mortgage-Backed Secs ETF        | 1.60                  |
| Xtrackers Short Duration High Yld Bd ETF | 1.60                  |
| VanEck Vectors JP Morgan EM LC Bd ETF    | 0.80                  |

|  | Portfolio Weighting % |
|--|-----------------------|
| iShares Core S&P 500 ETF                 | 40.20                 |
| Invesco QQQ Trust                        | 13.30                 |
| Vanguard FTSE Developed Markets ETF      | 13.30                 |
| Vanguard FTSE Emerging Markets ETF       | 10.70                 |
| iShares Core S&P Mid-Cap ETF             | 7.10                  |
| IQ Merger Arbitrage ETF                  | 6.00                  |
| iShares Core S&P Small-Cap ETF           | 4.40                  |
| SPDR® Blmbg Barclays Inv Grd Fit Rt ETF  | 1.20                  |
| SPDR® Portfolio Interm Term Corp Bd ETF  | 0.80                  |
| Vanguard Mortgage-Backed Secs ETF        | 0.80                  |
| Xtrackers Short Duration High Yld Bd ETF | 0.80                  |
| VanEck Vectors JP Morgan EM LC Bd ETF    | 0.40                  |

Blended Yield 1.82  
Blended Expense Ratio 0.10

Blended Yield 1.76  
Blended Expense Ratio 0.10

Blended Yield 1.71  
Blended Expense Ratio 0.09

September 30, 2020

## Disclosures

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