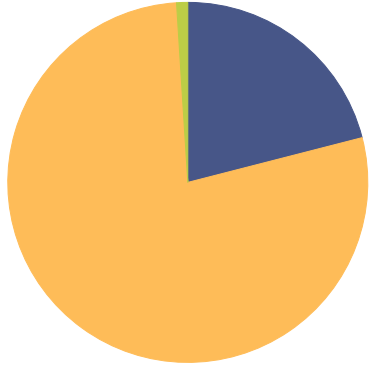


# Strategy Allocations

September 30, 2020

## ESG Taking Income Strategy



	%
● Stock	21.0
● Bond	78.0
● Cash	1.0
<b>Total</b>	<b>100.0</b>

	Ticker	Portfolio Weighting %
iShares ESG 1-5 Year USD Corp Bd ETF	SUSB	35.80
iShares ESG U.S. Aggregate Bond ETF	EAGG	27.70
Nuveen ESG High Yield Corporate Bd ETF	NUHY	14.50
Xtrackers S&P 500 ESG ETF	SNPE	12.70
Xtrackers MSCI EAFE ESG Leaders Eq ETF	EASG	3.10
iShares ESG Aware MSCI USA Small-Cap ETF	ESML	2.70
Xtrackers MSCI EMs ESG Leaders Eq ETF	EMSG	2.50
Cash	CASH	1.00

Blended Yield  
Blended Expense Ratio

2.57  
0.15

September 30, 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 propriety asset allocation processes.

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