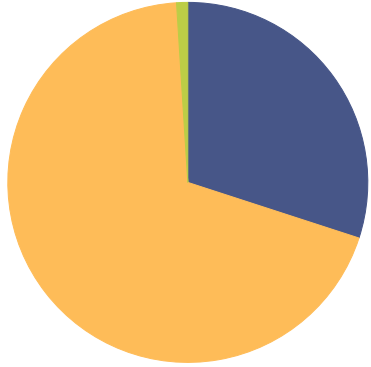


Strategy Allocations

June 30, 2021

ESG 2-5 Years Strategy



| | % |
|--------------|--------------|
| ● Stock | 30.0 |
| ● Bond | 69.0 |
| ● Cash | 1.0 |
| Total | 100.0 |

| | Ticker | Portfolio Weighting % |
|--|--------|-----------------------|
| iShares ESG U.S. Aggregate Bond ETF | EAGG | 37.60 |
| iShares ESG 1-5 Year USD Corp Bd ETF | SUSB | 18.80 |
| Xtrackers S&P 500 ESG ETF | SNPE | 18.70 |
| Nuveen ESG High Yield Corporate Bd ETF | NUHY | 12.60 |
| Xtrackers MSCI EAFE ESG Leaders Eq ETF | EASG | 4.50 |
| Xtrackers MSCI EMs ESG Leaders Eq ETF | EMSG | 3.60 |
| Xtrackers S&P MidCap 400 ESG ETF | MIDE | 2.40 |
| Cash | CASH | 1.00 |
| Xtrackers S&P SmallCap 600 ESG ETF | SMLE | 0.80 |

Blended Yield
Blended Expense Ratio

1.69
0.14

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.

EMA claims compliance with Global Investment Performance Standards (GIPS®). To obtain a copy of a compliant presentation, a list of EMA's composite descriptions or the verification report please call 888-327-4600.

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