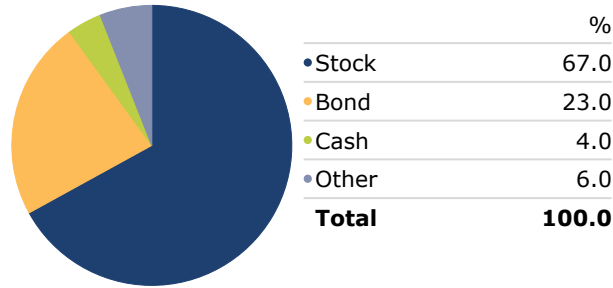


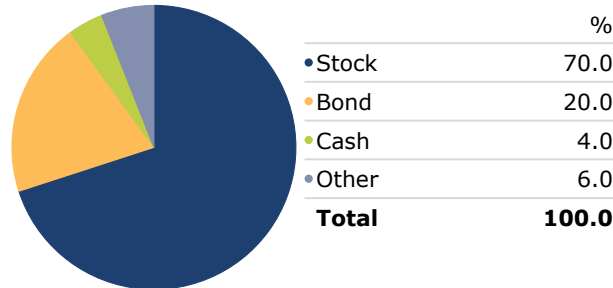
Strategy Allocations

September 30, 2021

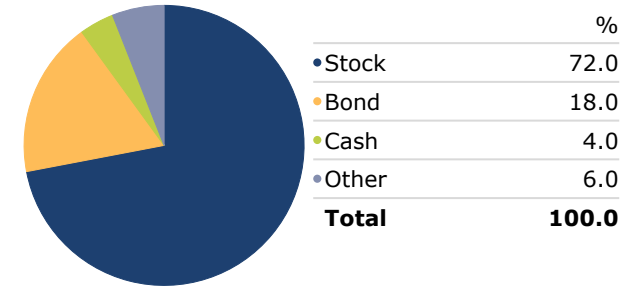
11-19 Years Conservative Strategy



11-19 Years Moderate Strategy



11-19 Years Aggressive Strategy



| | Portfolio Weighting % |
|--|-----------------------|
| iShares Core S&P 500 ETF | 31.80 |
| Vanguard FTSE Developed Markets ETF | 10.10 |
| Invesco QQQ Trust | 10.00 |
| Vanguard FTSE Emerging Markets ETF | 8.00 |
| Vanguard Mortgage-Backed Secs ETF | 6.90 |
| IQ Merger Arbitrage ETF | 6.00 |
| iShares Core S&P Mid-Cap ETF | 5.40 |
| iShares 3-7 Year Treasury Bond ETF | 4.60 |
| SPDR® Blmbg Barclays Inv Grd Flt Rt ETF | 4.60 |
| SPDR® Portfolio Interm Term Corp Bd ETF | 4.60 |
| Xtrackers Short Duration High Yld Bd ETF | 2.30 |
| iShares Core S&P Small-Cap ETF | 1.70 |

| | Portfolio Weighting % |
|--|-----------------------|
| iShares Core S&P 500 ETF | 33.50 |
| Vanguard FTSE Developed Markets ETF | 10.50 |
| Invesco QQQ Trust | 10.40 |
| Vanguard FTSE Emerging Markets ETF | 8.30 |
| IQ Merger Arbitrage ETF | 6.00 |
| Vanguard Mortgage-Backed Secs ETF | 5.70 |
| iShares Core S&P Mid-Cap ETF | 5.60 |
| iShares 3-7 Year Treasury Bond ETF | 4.10 |
| SPDR® Blmbg Barclays Inv Grd Flt Rt ETF | 4.10 |
| SPDR® Portfolio Interm Term Corp Bd ETF | 4.10 |
| Xtrackers Short Duration High Yld Bd ETF | 2.00 |
| iShares Core S&P Small-Cap ETF | 1.70 |

| | Portfolio Weighting % |
|--|-----------------------|
| iShares Core S&P 500 ETF | 34.50 |
| Invesco QQQ Trust | 10.70 |
| Vanguard FTSE Developed Markets ETF | 10.70 |
| Vanguard FTSE Emerging Markets ETF | 8.60 |
| IQ Merger Arbitrage ETF | 6.00 |
| iShares Core S&P Mid-Cap ETF | 5.70 |
| Vanguard Mortgage-Backed Secs ETF | 5.70 |
| iShares 3-7 Year Treasury Bond ETF | 3.50 |
| SPDR® Blmbg Barclays Inv Grd Flt Rt ETF | 3.50 |
| SPDR® Portfolio Interm Term Corp Bd ETF | 3.50 |
| iShares Core S&P Small-Cap ETF | 1.80 |
| Xtrackers Short Duration High Yld Bd ETF | 1.80 |

Blended Yield 1.42
Blended Expense Ratio 0.10

Blended Yield 1.42
Blended Expense Ratio 0.10

Blended Yield 1.41
Blended Expense Ratio 0.09

September 30, 2021

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.

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.

Asset allocation and diversification strategies do not protect against market risk or loss of principal. Neither do these strategies assure a profit nor do they protect against losses in declining markets. Investments in managed portfolios have additional management fees and expose the investor to the risks inherent within the portfolio and the specific risks of the underlying funds directly proportionate to their fund allocation. Investing involves risk, including the loss of principal. Investment returns, particularly over shorter time periods, are highly dependent on trends in the various investment markets. Investors should consider the investment objectives, risks, charges and expenses of the underlying funds that make up the managed portfolios carefully before investing. Information regarding the underlying funds held in client accounts is outlined in the investment's prospectus which should be read carefully to fully understand the total amount of fees being paid and other risks. EMA does not receive any of the fees charged by the underlying funds. Further information on the fees received by EMA is outlined in our Form ADV Part 2A Disclosure Brochure which can be found at <https://www.adviserinfo.sec.gov>.

All ETFs are subject to risk, including possible loss of principal. ETF entail risks similar to direct stock ownership, including market, sector or industry risks. Additional risks include supply and demand, tracking error and excessive trading. Since an ETF's share price is determined by market supply and demand forces, investors may purchase shares at a premium or discount to their net asset value. Investments in common equity ETFs are subject to systematic risk of a declining economy, any industry specific risk, and have a low priority in terms of recovery of assets in the event of a company's liquidation. Fixed income ETFs are subject to credit risk and interest rate risk, and their value will normally decline as interest rates rise. ETFs are not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. Investments in ETFs are not insured or guaranteed by the Federal Deposit Insurance Corporation (FDIC) or any other government agency. Although money market funds seek to preserve their value at \$1.00 per share, it is possible to lose money by investing in the money market funds.

This presentation has been prepared for use in one-on-one meetings with highly-sophisticated investors, who are expected to make their own investment decisions. Nothing contained herein should be treated as investment advice or a recommendation to buy or sell any security. This article does not constitute tax advice and as such, investors should be advised to consult their own tax advisor regarding the tax consequences of their investment activities. Past performance or targeted results is no guarantee of future results and every investment may lose money. Performance shown is net of fees and other expenses and assumes the reinvestment of all capital gains, interest and dividends. Investors should consider the investment objectives, risks, charges and expenses of the investment strategy before investing. Certain of the economic and market information contained herein has been obtained from published sources and/or prepared by third parties. While such sources are believed to be reliable, none of the Fund, its general partner, the investment manager or their respective affiliates, employees and representatives assumes any responsibility for the accuracy of such information. Market indices are included only to provide an overview of wider financial markets and should not be viewed as benchmarks or direct comparable to performance by EMA. It is not possible to invest directly in an index.

This document is privileged and confidential and intended solely for the use of the intended recipient(s), may be used solely for the purpose for which it was sent and contains proprietary information. This document has been prepared solely for the intended recipient(s) and contains confidential and proprietary information that are of economic value to us. Any disclosure of this information could cause us competitive harm. The information in this document is subject to change without notice and we have no obligation to update you as to any such changes. We do not undertake any obligation to update or revise any statements contained herein or correct inaccuracies whether as a result of new information, future events or otherwise. A portion of the data and information contained in this fact sheet have been obtained from various sources believed to be reliable. However, EMA does not guarantee the accuracy of such data and information. This fact sheet is being provided for informational purposes only. The allocation numbers reported are not a solicitation to buy or sell securities, and there is no claim to the suitability of the investment strategy for any individual.

For current month-end performance figures or to request a copy of our Form ADV Part 2A Disclosure Brochure, please contact Efficient Market Advisors at (888) 327-4600.

NOT FDIC INSURED - NO BANK GUARANTEE - MAY LOSE VALUE