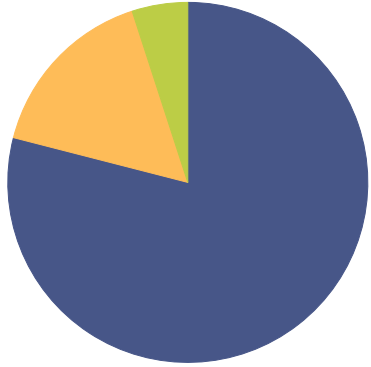


Strategy Allocations

September 30, 2021

ESG 20 Plus Years Strategy



| | % |
|--------------|--------------|
| ● Stock | 79.0 |
| ● Bond | 16.0 |
| ● Cash | 5.0 |
| Total | 100.0 |

| | Ticker | Portfolio Weighting % |
|---|--------|-----------------------|
| Xtrackers S&P 500 ESG ETF | SNPE | 49.30 |
| Xtrackers MSCI EAFE ESG Leaders Eq ETF | EASG | 11.90 |
| iShares ESG U.S. Aggregate Bond ETF | EAGG | 11.10 |
| Xtrackers MSCI EMs ESG Leaders Eq ETF | EMSG | 9.50 |
| Xtrackers S&P MidCap 400 ESG ETF | MIDE | 6.30 |
| Cash | CASH | 5.00 |
| iShares ESG 1-5 Year USD Corp Bd ETF | SUSB | 3.90 |
| Xtrackers S&P SmallCap 600 ESG ETF | SMLE | 2.00 |
| iShares ESG Advanced Hi Yld Corp Bd ETF | HYXF | 1.00 |

Blended Yield
Blended Expense Ratio

1.13
0.12

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 propriety asset allocation processes.

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