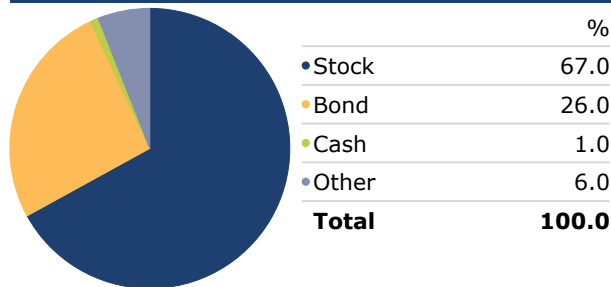


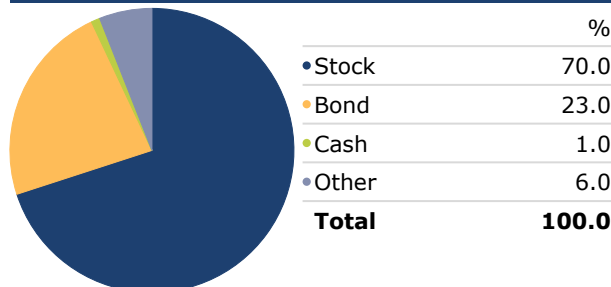
# Strategy Allocations

September 30, 2022

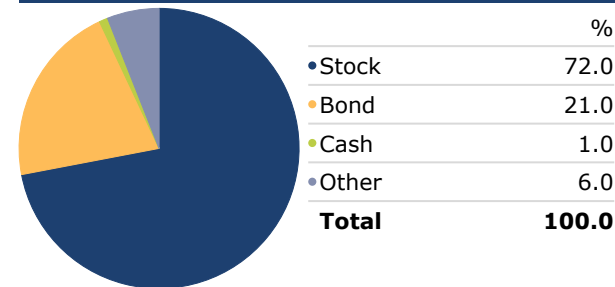
## 11-19 Years Conservative Strategy



## 11-19 Years Moderate Strategy



## 11-19 Years Aggressive Strategy



### 11-19 Years Conservative Strategy

	Portfolio Weighting %
iShares Core S&P 500 ETF	32.00
iShares 3-7 Year Treasury Bond ETF	10.40
Invesco QQQ Trust	10.10
Vanguard FTSE Developed Markets ETF	10.10
Vanguard Mortgage-Backed Secs ETF	7.80
AltShares Merger Arbitrage ETF	6.00
iShares Core S&P Mid-Cap ETF	5.40
Vanguard FTSE Emerging Markets ETF	5.30
SPDR® Portfolio Interm Term Corp Bd ETF	5.20
Xtrackers Harvest CSI 300 China A ETF	2.60
Xtrackers Short Duration High Yld Bd ETF	2.60
iShares Core S&P Small-Cap ETF	1.50

### 11-19 Years Moderate Strategy

	Portfolio Weighting %
iShares Core S&P 500 ETF	33.40
Invesco QQQ Trust	10.60
Vanguard FTSE Developed Markets ETF	10.60
iShares 3-7 Year Treasury Bond ETF	9.20
Vanguard Mortgage-Backed Secs ETF	6.90
AltShares Merger Arbitrage ETF	6.00
iShares Core S&P Mid-Cap ETF	5.60
Vanguard FTSE Emerging Markets ETF	5.60
SPDR® Portfolio Interm Term Corp Bd ETF	4.60
Xtrackers Harvest CSI 300 China A ETF	2.70
Xtrackers Short Duration High Yld Bd ETF	2.30
iShares Core S&P Small-Cap ETF	1.50

### 11-19 Years Aggressive Strategy

	Portfolio Weighting %
iShares Core S&P 500 ETF	34.40
Invesco QQQ Trust	10.90
Vanguard FTSE Developed Markets ETF	10.90
iShares 3-7 Year Treasury Bond ETF	8.40
Vanguard Mortgage-Backed Secs ETF	6.30
AltShares Merger Arbitrage ETF	6.00
iShares Core S&P Mid-Cap ETF	5.80
Vanguard FTSE Emerging Markets ETF	5.70
SPDR® Portfolio Interm Term Corp Bd ETF	4.20
Xtrackers Harvest CSI 300 China A ETF	2.70
Xtrackers Short Duration High Yld Bd ETF	2.10
iShares Core S&P Small-Cap ETF	1.60

Blended Yield 1.91  
Blended Expense Ratio 0.12

Blended Yield 1.92  
Blended Expense Ratio 0.12

Blended Yield 1.92  
Blended Expense Ratio 0.12

## 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.

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