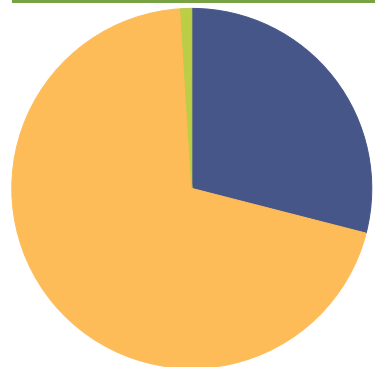


Strategy Allocations

September 30, 2022

ESG 2-5 Years Strategy



	%
● Stock	29.0
● Bond	70.0
● Cash	1.0
Total	100.0

	Ticker	Portfolio Weighting %
iShares ESG U.S. Aggregate Bond ETF	EAGG	49.00
Xtrackers S&P 500 ESG ETF	SNPE	18.20
iShares ESG 1-5 Year USD Corp Bd ETF	SUSB	14.10
iShares ESG Advanced Hi Yld Corp Bd ETF	HYXF	6.90
Xtrackers MSCI EAFE ESG Leaders Eq ETF	EASG	4.40
Xtrackers MSCI EMs ESG Leaders Eq ETF	EMSG	3.50
Xtrackers S&P MidCap 400 ESG ETF	MIDE	2.30
Cash	CASH	1.00
Xtrackers S&P SmallCap 600 ESG ETF	SMLE	0.60

Blended Yield
Blended Expense Ratio

1.97
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 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.

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>.

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