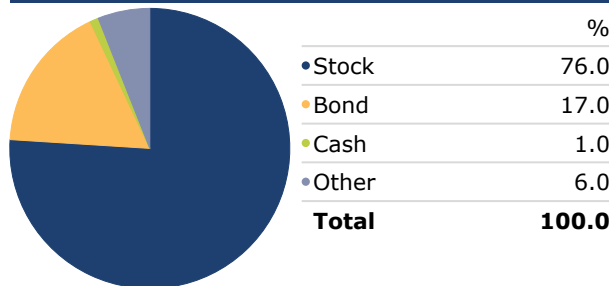


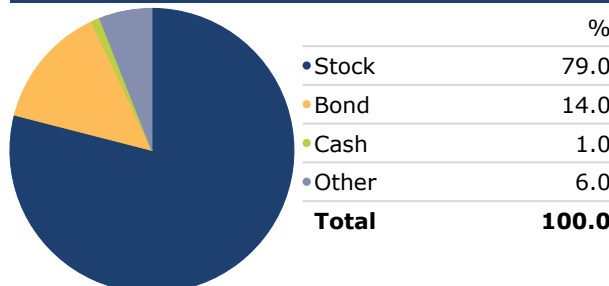
Strategy Allocations

September 30, 2022

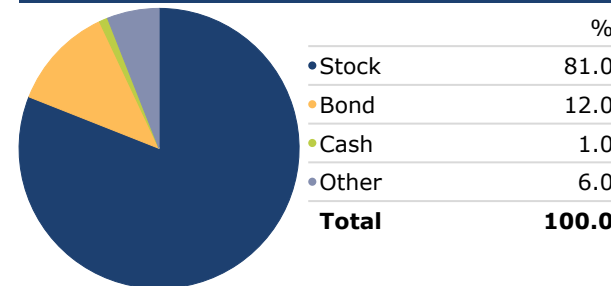
20 Plus Years Conservative Strategy



20 Plus Years Moderate Strategy



20 Plus Years Aggressive Strategy



Conservative Strategy Portfolio Holdings

	Portfolio Weighting %
iShares Core S&P 500 ETF	36.30
Invesco QQQ Trust	11.50
Vanguard FTSE Developed Markets ETF	11.50
iShares 3-7 Year Treasury Bond ETF	6.80
iShares Core S&P Mid-Cap ETF	6.10
Vanguard FTSE Emerging Markets ETF	6.10
AltShares Merger Arbitrage ETF	6.00
Vanguard Mortgage-Backed Secs ETF	5.10
SPDR® Portfolio Interm Term Corp Bd ETF	3.40
Xtrackers Harvest CSI 300 China A ETF	2.80
iShares Core S&P Small-Cap ETF	1.70
Xtrackers Short Duration High Yld Bd ETF	1.70

Moderate Strategy Portfolio Holdings

	Portfolio Weighting %
iShares Core S&P 500 ETF	37.70
Invesco QQQ Trust	11.90
Vanguard FTSE Developed Markets ETF	11.90
iShares Core S&P Mid-Cap ETF	6.30
Vanguard FTSE Emerging Markets ETF	6.30
AltShares Merger Arbitrage ETF	6.00
iShares 3-7 Year Treasury Bond ETF	5.60
Vanguard Mortgage-Backed Secs ETF	4.20
Xtrackers Harvest CSI 300 China A ETF	3.20
SPDR® Portfolio Interm Term Corp Bd ETF	2.80
iShares Core S&P Small-Cap ETF	1.70
Xtrackers Short Duration High Yld Bd ETF	1.40

Aggressive Strategy Portfolio Holdings

	Portfolio Weighting %
iShares Core S&P 500 ETF	38.70
Invesco QQQ Trust	12.20
Vanguard FTSE Developed Markets ETF	12.20
iShares Core S&P Mid-Cap ETF	6.50
Vanguard FTSE Emerging Markets ETF	6.40
AltShares Merger Arbitrage ETF	6.00
iShares 3-7 Year Treasury Bond ETF	4.80
Vanguard Mortgage-Backed Secs ETF	3.60
Xtrackers Harvest CSI 300 China A ETF	3.20
SPDR® Portfolio Interm Term Corp Bd ETF	2.40
iShares Core S&P Small-Cap ETF	1.80
Xtrackers Short Duration High Yld Bd ETF	1.20

Blended Yield 1.93
Blended Expense Ratio 0.12

Blended Yield 1.93
Blended Expense Ratio 0.12

Blended Yield 1.94
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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