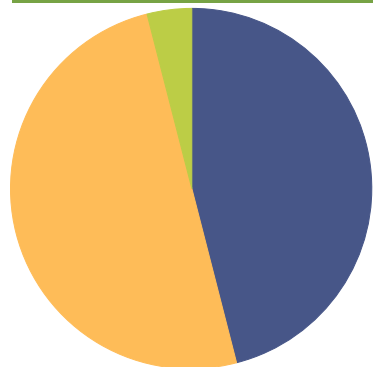


Strategy Allocations

December 31, 2022

A Strategic, Tactical & Opportunistic ETF Strategist

ESG 6-10 Years Strategy



	%
● Stock	46.0
● Bond	50.0
● Cash	4.0
Total	100.0

	Ticker	Portfolio Weighting %
iShares ESG U.S. Aggregate Bond ETF	EAGG	35.00
Xtrackers S&P 500 ESG ETF	SNPE	28.88
iShares ESG 1-5 Year USD Corp Bd ETF	SUSB	10.05
Xtrackers MSCI EAFE ESG Leaders Eq ETF	EASG	6.96
Xtrackers MSCI EMs ESG Leaders Eq ETF	EMSG	5.46
iShares ESG Advanced Hi Yld Corp Bd ETF	HYXF	4.95
Xtrackers S&P MidCap 400 ESG ETF	MIDE	3.69
SPDR® Blmbg 1-3 Mth T-Bill ETF	BIL	3.00
Xtrackers S&P SmallCap 600 ESG ETF	SMLE	1.01
Cash	CASH	1.00

Blended Yield
Blended Expense Ratio

1.99
0.12

December 31, 2022

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Disclosures

Cantor Fitzgerald Investment Advisors, L.P. (CFIA) acquired Efficient Market Advisors, LLC on February 28, 2017. 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. Efficient Market Advisors was founded in 2004 for the sole purpose of managing ETF based separate accounts. CFIA constructs investment portfolios using Exchange-Traded Funds (ETFs). CFIA serves high net-worth investors, trusts, foundations, retirement plans and institutions. CFIA has one of the longest pure-ETF investment track records in the investment management industry. CFIA 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. CFIA's mission is to deliver superior investment returns over full market cycles through the implementation of propriety asset allocation processes.

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