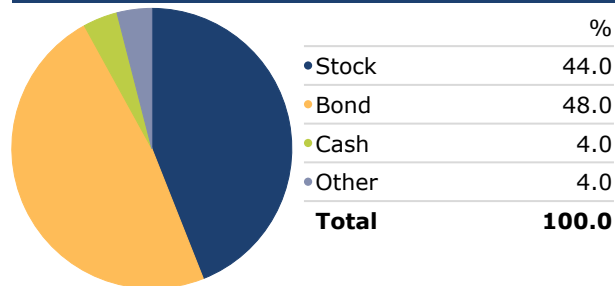


Strategy Allocations

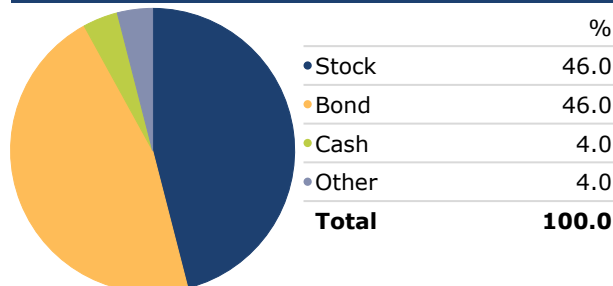
June 30, 2023

A Strategic, Tactical & Opportunistic ETF Strategist

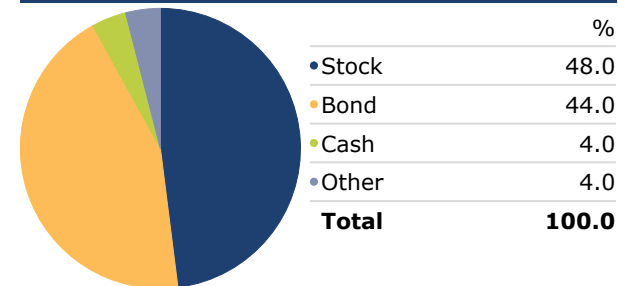
6-10 Years Conservative Strategy



6-10 Years Moderate Strategy



6-10 Years Aggressive Strategy



	Portfolio Weighting %
iShares Core S&P 500 ETF	21.00
iShares 3-7 Year Treasury Bond ETF	16.80
Vanguard Mortgage-Backed Secs ETF	14.40
SPDR® Portfolio Interm Term Corp Bd ETF	9.65
Vanguard FTSE Developed Markets ETF	6.65
Invesco QQQ Trust	6.63
Xtrackers Short Duration High Yld Bd ETF	4.75
AltShares Merger Arbitrage ETF	4.00
iShares Core S&P Mid-Cap ETF	3.53
Vanguard FTSE Emerging Markets ETF	3.50
SPDR® Blmbg 1-3 Mth T-Bill ETF	3.00
iShares 20+ Year Treasury Bond ETF	2.40
Xtrackers Harvest CSI 300 China A ETF	1.73
iShares Core S&P Small-Cap ETF	0.96

	Portfolio Weighting %
iShares Core S&P 500 ETF	21.95
iShares 3-7 Year Treasury Bond ETF	16.10
Vanguard Mortgage-Backed Secs ETF	13.80
SPDR® Portfolio Interm Term Corp Bd ETF	9.25
Vanguard FTSE Developed Markets ETF	6.96
Invesco QQQ Trust	6.93
Xtrackers Short Duration High Yld Bd ETF	4.55
AltShares Merger Arbitrage ETF	4.00
iShares Core S&P Mid-Cap ETF	3.69
Vanguard FTSE Emerging Markets ETF	3.66
SPDR® Blmbg 1-3 Mth T-Bill ETF	3.00
iShares 20+ Year Treasury Bond ETF	2.30
Xtrackers Harvest CSI 300 China A ETF	1.80
iShares Core S&P Small-Cap ETF	1.01

	Portfolio Weighting %
iShares Core S&P 500 ETF	22.91
iShares 3-7 Year Treasury Bond ETF	15.40
Vanguard Mortgage-Backed Secs ETF	13.20
SPDR® Portfolio Interm Term Corp Bd ETF	8.84
Vanguard FTSE Developed Markets ETF	7.26
Invesco QQQ Trust	7.23
Xtrackers Short Duration High Yld Bd ETF	4.36
AltShares Merger Arbitrage ETF	4.00
iShares Core S&P Mid-Cap ETF	3.85
Vanguard FTSE Emerging Markets ETF	3.82
SPDR® Blmbg 1-3 Mth T-Bill ETF	3.00
iShares 20+ Year Treasury Bond ETF	2.20
Xtrackers Harvest CSI 300 China A ETF	1.88
iShares Core S&P Small-Cap ETF	1.05

Blended Yield 2.39
Blended Expense Ratio 0.12

Blended Yield 2.37
Blended Expense Ratio 0.12

Blended Yield 2.34
Blended Expense Ratio 0.12

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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