

## Investment Objective and Strategy

The 3D Global 100 Portfolio is designed for aggressive investors looking for a broadly diversified asset allocation investment suited to their tolerance for risk with periodic rebalancing. The Portfolio uses exchange-traded funds (ETFs)† to target 100% exposures to equities by broadly diversifying across thousands of companies across global markets. The strategy’s investment objective is to provide long-term superior risk-adjusted returns over a blended benchmark consisting of MSCI All-Country World Index. The Portfolio’s equity strategy favors stocks with risk characteristics historically rewarded by the market such as small cap, value, quality, momentum, and low volatility.

## Investor Profile

Designed for investors with the highest risk tolerance who want to maximize their return potential and can handle high short-term account volatility and have an investment time horizon over ten years.

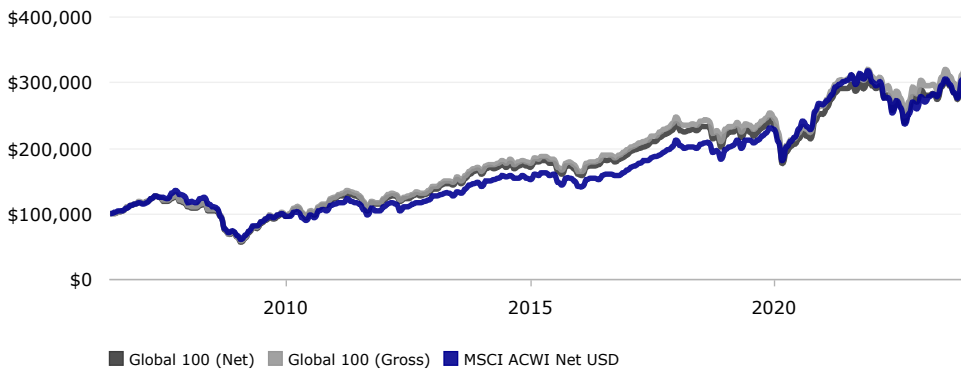
Risk Rating: Aggressive Allocation



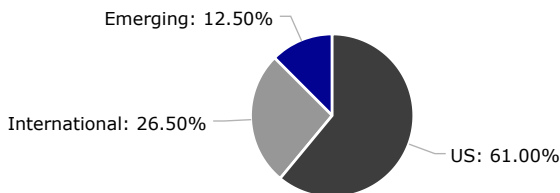
## Portfolio Performance<sup>1</sup>

	Qtr	YTD	1 Yr	3 Yr	5 Yr	10 Yr	Inception
Global 100 (Net)	10.19%	16.38%	16.38%	7.59%	9.29%	6.59%	6.74%
Global 100 (Gross)	10.24%	16.59%	16.59%	7.79%	9.50%	6.80%	7.04%
MSCI ACWI Net USD	11.03%	22.20%	22.20%	5.75%	11.72%	7.93%	6.80%

## Growth of \$100,000<sup>2</sup>



## Asset Allocation



Allocations are based on the asset class composition of the Portfolio and may be subject to change. There can be no assurance that the Portfolio composition has not changed since the report date shown above. Asset allocation does not assure a profit or guarantee protection during market downturns.

## Benefits

3D Risk-Based Portfolios may offer significant diversification benefits, lower investment costs, greater tax efficiency and simplicity for investors seeking a professionally managed asset allocation solution. The 3D model portfolio series was launched in 2006 and our data-driven, systematic investment approach has delivered for investors through our core belief that risk will be rewarded over time if diversification is applied. We don’t try to time the markets or find “mispriced” stocks; we trust the markets to be efficient. We research to understand and invest in risk factors that historically outperform and we are committed to seeking the rewards the equity markets have historically delivered over the long-term.

## About Freedom

Freedom Investment Management, Inc. is an independent investment manager based in Hartford, CT, that offers a curated model marketplace to individual investors and retirement plans through independent advisors. These solutions are delivered through a turnkey asset management platform and directly to institutional retirement plans and other industry platforms.

## Annual Returns<sup>1</sup>

	Global 100 (Net)	Global 100 (Gross)	MSCI ACWI Net USD
2023	16.38	16.59	22.20
2022	-11.50	-11.33	-18.36
2021	20.92	21.14	18.54
2020	3.46	3.66	16.24
2019	21.01	21.28	26.60
2018	-11.45	-11.28	-9.41
2017	22.44	22.67	23.97
2016	10.69	10.96	7.86
2015	-2.93	-2.73	-2.36
2014	4.18	4.39	4.16
2013	26.63	26.86	22.80

Net Composite Returns shown above represent the composite return of actual client accounts. Actual client costs will vary based on account size and total value of household assets.

## Portfolio Holdings\*

Name	Asset Class	Symbol	Holdings
Dimensional Emerging Core Equity Market ETF	Developed Small	DFAE	5198
Dimensional Emerging Markets Value ETF	Emerging Large	DFEV	2533
Dimensional International Core Equity 2 ETF	Developed Large	DFIC	4099
Dimensional US High Profitability ETF	Large Cap Blend	DUHP	184
Dimensional US Small Cap Value ETF	Small Cap Blend	DFSV	1034
FT Cboe Vest U.S. Equity Buffer ETF - May	US Fund Options Trading	FMAY	4
iShares MSCI Intl Value Factor ETF	Developed Large	IVLU	370
KFA Value Line Dynamic Core Equity Index ETF	Large Cap Value	KVLE	63
Vanguard Value ETF	Large Cap Value	VTV	345
WisdomTree International SmallCap Dividend Fund	Developed Small	DLS	919
WisdomTree U.S. MidCap Fund	Mid Cap Blend	EZM	552
WisdomTree U.S. SmallCap Fund	Small Cap Blend	EES	916

## Index Performance

	3 mo	YTD	1 Year	3 Year	5 Year	5 Yr. Std Dev
S&P 500 TR	11.69%	26.27%	26.27%	10.00%	15.69%	18.37%
Russell 2000	13.55%	15.09%	15.09%	0.87%	8.49%	24.03%
MSCI ACWI Net USD	11.03%	22.20%	22.20%	5.75%	11.72%	17.79%
MSCI EAFE	10.42%	18.24%	18.24%	4.01%	8.16%	17.93%
MSCI Emerging Markets	7.45%	7.04%	7.04%	-7.44%	1.17%	18.96%
Bloomberg US Agg. Bond	6.82%	4.93%	4.93%	-3.50%	0.99%	6.11%

## Disclaimer

Freedom Investment Management, Inc. ("Freedom") and its affiliate, 3D/L Capital Management, LLC ("3D"), are investment management firms registered with the Securities and Exchange Commission and act as investment managers to the 3D/Dimensional Portfolios ("Portfolios"). Registration with the SEC does not imply any level of expertise or training.

<sup>1</sup>3D, including its predecessor entities, claims compliance with the Global Investment Performance Standards (GIPS®) and has prepared and presented this report in compliance with the GIPS standards. 3D (incl predecessor entities) has been independently verified for the periods Jul 1, 2006 - Dec 31, 2022. The 3D 20 Portfolio Composite includes all discretionary accounts that are managed to the 3D 20 Portfolio Strategy which uses exchange traded Funds or exchange traded Sub-Advised Funds to target 20% equity and 80% fixed income exposure. Net Composite Returns shown above represent the composite return of actual client accounts. Actual client costs will vary based on account size and total value of household assets. Performance data shown represents past performance.

<sup>2</sup>Growth of \$100,000 shown in the chart represents the cumulative total return of the 3D Portfolio composite since inception, both gross and net of fees. Investment return and principal value of an investment with 3D Portfolios will fluctuate so that an investor's investment when redeemed may be worth more or less than their original cost. As with any investment strategy, there is a potential for profit as well as the possibility of loss.

<sup>3</sup>Portfolio characteristics may change over time. Average Fund Expense is the weighted average fund expense ratio based on the portfolio allocation and exchange traded fund holdings. Number of Securities is the sum total of securities held within each exchange traded fund. Portfolio Yield is the sum of net dividend per share amounts that have gone ex-dividend over the prior 12 months, divided by the current stock price. The yield is helpful in estimating the amount of income that can be expected to be generated from a Portfolio. Standard Deviation is a measure of the portfolio's volatility based on the dispersion of historical monthly returns from the mean over a five year period. A higher standard deviation indicates higher volatility of returns. Sharpe Ratio is a measure of risk-adjusted performance that indicates whether excess return was generated by portfolio management decisions or by taking on additional risk. The risk-free rate assumed for this calculation is based on annualized returns of 90-Day U.S. Treasury Bills. A higher Sharpe Ratio indicates a higher risk-adjusted return and is generally favorable.

\*Portfolio Holdings information is as of December 31, 2023. There is no assurance that the specific securities listed will remain in the Portfolio. Asset allocation and portfolio holdings may differ from the model among accounts in the composite. 3D employs a diversification strategy using exchange traded funds to represent specific asset classes in the Portfolio and should not be considered a recommendation to buy or sell a particular security. As with all investments, exchange-traded funds have risks. For more detailed information on the exchange-traded funds used in 3D Portfolios investors may request a prospectus by contacting their advisor. Performance is being shown for illustration purposes only and should not be relied upon. No representation or assurance is made that any investor will or is likely to achieve results comparable to those shown above or will make any profit or will be able to avoid incurring substantial losses. Past performance is not indicative, or a guarantee, of future results. This document does not constitute an offer to sell or a solicitation of an offer to purchase interests in any investment vehicles or securities. This document is not a prospectus, an advertisement, or an offering of any interests in either the Strategy or other portfolios. This document and the information contained herein is intended for informational purposes only. It does not constitute investment advice or a recommendation with respect to investment. Investing in any strategy should only occur after consulting with a financial advisor. To receive a GIPS report, please contact Freedom at [insights@freedomadvisors.com](mailto:insights@freedomadvisors.com). GIPS® is a registered trademark of CFA Institute. CFA Institute does not endorse or promote this organization, nor does it warrant the accuracy or quality of the content contained herein. See Additional Disclosures.

## Portfolio Characteristics<sup>3</sup>

Standard Deviation	16.94%
Sharpe Ratio	0.47
Portfolio Yield	2.25%
Number of Securities	16072
Effective Duration	N/A
Weighted Average Fund Expense	0.37%
Weighted Average Credit Rating	N/A

## Sector Breakdown

Financials	17.66%
Industrials	15.91%
Technology	15.84%
Consumer Discretionary	11.02%
Healthcare	9.65%
Materials	6.43%
Consumer Staples	6.39%
Energy	6.13%
Communication Services	4.13%
Utilities	3.94%
Real Estate	2.91%
Cash	0.00%

## Credit Rating

No data filled

## Investment Objective and Strategy

The 3D Fixed Income Tax-Sensitive Portfolio is designed for investors looking for a broadly diversified fixed income portfolio comprising primarily of U.S. state and local municipal bonds exempt from federal taxation. The Portfolio uses exchange-traded funds (ETFs)† to target 100% exposure to fixed income securities by broadly diversifying across hundreds of bonds. The Portfolio seeks current income and portfolio stability by minimizing the short-term impact of any single bond on Portfolio performance. The strategy’s investment objective is to provide long-term superior risk-adjusted returns over a the Bloomberg/Barclays U.S. Aggregate Bond Index (“AGG”). The Portfolio favors fixed income sectors that produce superior income while more than compensating for the inherent risks to that income such as inflation, changes in interest rates, and default risk.

## Investor Profile

Designed for investors with a conservative risk tolerance who seek to experience lower account volatility with an investment time horizon of less than five years.

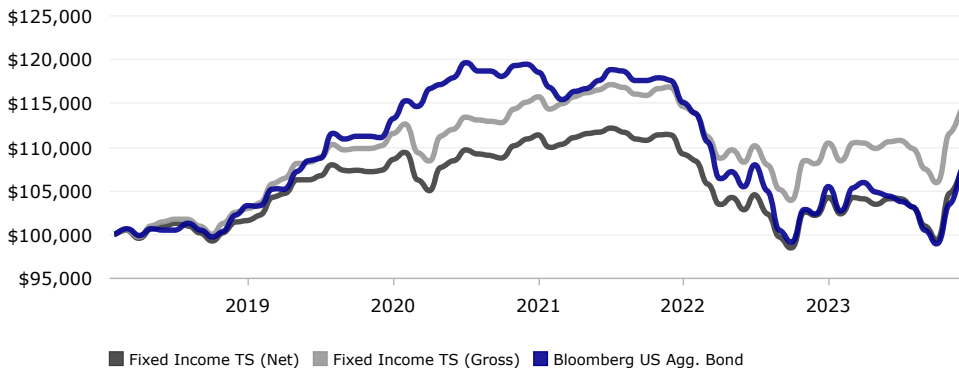
Risk Rating: Conservative Allocation



## Portfolio Performance<sup>1</sup>

	Qtr	YTD	1 Yr	3 Yr	5 Yr	10 Yr	Inception
Fixed Income TS (Net)	5.99%	4.74%	4.74%	-1.19%	1.08%	-	1.15%
Fixed Income TS (Gross)	6.18%	5.62%	5.62%	-0.30%	2.16%	-	2.28%
Bloomberg US Agg. Bond	6.82%	4.93%	4.93%	-3.50%	0.99%	-	1.22%

## Growth of \$100,000<sup>2</sup>



## Asset Allocation



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## Benefits

3D Risk-Based Portfolios may offer significant diversification benefits, lower investment costs, greater tax efficiency and simplicity for investors seeking a professionally managed asset allocation solution. The 3D model portfolio series was launched in 2006 and our data-driven, systematic investment approach has delivered for investors through our core belief that risk will be rewarded over time if diversification is applied. We don't try to time the markets or find "mispriced" stocks; we trust the markets to be efficient. We research to understand and invest in risk factors that historically outperform and we are committed to seeking the rewards the equity markets have historically delivered over the long-term.

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## Annual Returns<sup>1</sup>

	Fixed Income TS (Net)	Fixed Income TS (Gross)	Bloomberg US Agg. Bond
2023	4.74	5.62	4.93
2022	-8.35	-7.52	-13.01
2021	0.50	1.46	-1.55
2020	3.35	4.59	7.50
2019	5.80	7.37	8.73
2018	1.35	2.50	2.14

Net Composite Returns shown above represent the composite return of actual client accounts. Actual client costs will vary based on account size and total value of household assets.

December 2023

## Portfolio Holdings\*

Name	Asset Class	Symbol	Holdings
First Trust Managed Municipal ETF	Intrm-Term Muni	FMB	1518
JPMorgan Municipal ETF	Intrm-Term Muni	JMUB	894
JPMorgan Ultra-Short Municipal Income ETF	Ultra-Short Muni	JMST	2000
Xtrackers Municipal Infrastructure Revenue Bond ETF	Long-Term Muni	RVNU	330

## Portfolio Characteristics<sup>3</sup>

Standard Deviation	4.96%
Sharpe Ratio	0.26
Effective Duration	5.82
Portfolio Yield	3.01%
Weighted Average Credit Rating	Aa3/AA-
Weighted Average Fund Expense	0.27%

## Index Performance

	3 mo	YTD	1 Year	3 Year	5 Year	5 Yr. Std Dev
S&P 500 TR	11.69%	26.27%	26.27%	10.00%	15.69%	18.37%
Russell 2000	13.55%	15.09%	15.09%	0.87%	8.49%	24.03%
MSCI ACWI Net USD	11.03%	22.20%	22.20%	5.75%	11.72%	17.79%
MSCI EAFE	10.42%	18.24%	18.24%	4.01%	8.16%	17.93%
MSCI Emerging Markets	7.45%	7.04%	7.04%	-7.44%	1.17%	18.96%
Bloomberg US Agg. Bond	6.82%	4.93%	4.93%	-3.50%	0.99%	6.11%

## Credit Rating

AAA	56.04 %
BBB	0.00 %
BB	0.00 %
B	0.10 %
CCC	3.70 %
Others	40.16 %

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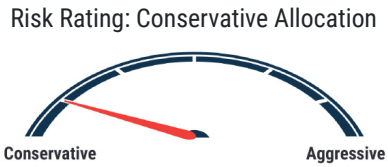
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## Investment Objective and Strategy

The 3D Fixed Income Portfolio is designed for investors looking for a broadly diversified fixed income portfolio comprising of multiple types of fixed income securities including corporate bonds, government bonds, mortgage-backed/asset-backed securities, and below investment-grade securities. The Portfolio uses exchange-traded funds (ETFs)† to target 100% exposure to fixed income securities by broadly diversifying across hundreds of bonds across multiple market segments. The Portfolio seeks current income and portfolio stability by minimizing the short-term impact of any single bond on Portfolio performance. The strategy’s investment objective is to provide long-term superior risk-adjusted returns over a the Bloomberg/Barclays U.S. Aggregate Bond Index (“AGG”). The Portfolio favors fixed income sectors that produce superior income while more than compensating for the inherent risks to that income such as inflation, changes in interest rates, and default risk.

## Investor Profile

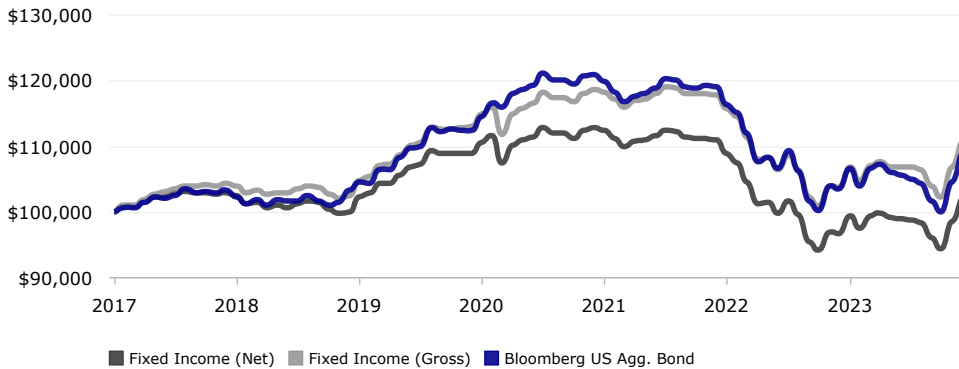
Designed for investors with a conservative risk tolerance who seek to experience lower account volatility with an investment time horizon of less than five years.



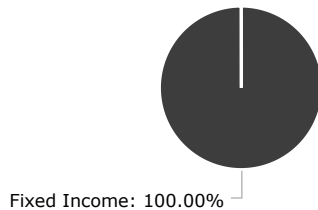
## Portfolio Performance<sup>1</sup>

	Qtr	YTD	1 Yr	3 Yr	5 Yr	10 Yr	Inception
Fixed Income (Net)	6.04%	5.32%	5.32%	-3.35%	0.38%	-	0.26%
Fixed Income (Gross)	6.34%	6.54%	6.54%	-2.30%	1.56%	-	1.46%
Bloomberg US Agg. Bond	6.82%	4.93%	4.93%	-3.50%	0.99%	-	1.20%

## Growth of \$100,000<sup>2</sup>



## Asset Allocation



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## Benefits

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## Annual Returns<sup>1</sup>

	Fixed Income (Net)	Fixed Income (Gross)	Bloomberg US Agg. Bond
2023	5.32	6.54	4.93
2022	-12.79	-11.88	-13.01
2021	-1.72	-0.69	-1.55
2020	3.56	4.94	7.50
2019	9.00	10.40	8.73
2018	-2.96	-1.93	0.01
2017	2.95	4.37	3.34

Net Composite Returns shown above represent the composite return of actual client accounts. Actual client costs will vary based on account size and total value of household assets.

## Portfolio Holdings\*

Name	Asset Class	Symbol	Holdings
First Trust Low Duration Opportunities ETF	Mortgage-Backed	LMBS	1005
Invesco Taxable Municipal Bond ETF	Taxable Muni	BAB	719
PIMCO Active Bond ETF	Intrm-Term IG	BOND	1081
WisdomTree Yield Enhanced U.S. Aggregate Bond Fund	Intrm-Term IG	AGGY	2579

## Portfolio Characteristics<sup>3</sup>

Standard Deviation	5.01%
Sharpe Ratio	0.08
Effective Duration	5.55
Portfolio Yield	3.96%
Weighted Average Credit Rating	Aa2/AA-
Weighted Average Fund Expense	0.48%

## Index Performance

	3 mo	YTD	1 Year	3 Year	5 Year	5 Yr. Std Dev
S&P 500 TR	11.69%	26.27%	26.27%	10.00%	15.69%	18.37%
Russell 2000	13.55%	15.09%	15.09%	0.87%	8.49%	24.03%
MSCI ACWI Net USD	11.03%	22.20%	22.20%	5.75%	11.72%	17.79%
MSCI EAFE	10.42%	18.24%	18.24%	4.01%	8.16%	17.93%
MSCI Emerging Markets	7.45%	7.04%	7.04%	-7.44%	1.17%	18.96%
Bloomberg US Agg. Bond	6.82%	4.93%	4.93%	-3.50%	0.99%	6.11%

## Credit Rating

AAA	74.52 %
BBB	12.47 %
BB	1.55 %
B	0.36 %
CCC	1.91 %
Others	9.19 %

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## Investment Objective and Strategy

The 3D Global 20 Tax-Sensitive Portfolio is designed for conservative investors looking for a broadly diversified asset allocation investment suited to their tolerance for risk with periodic rebalancing. The Portfolio uses exchange-traded funds (ETFs)† to target 20% / 80% exposures to equities and fixed income, respectively, by broadly diversifying across thousands of companies across global markets. The strategy’s investment objective is to provide long-term superior risk-adjusted returns over a blended benchmark consisting of 20% MSCI All-Country World Index (“ACWI”) and 80% Bloomberg/Barclays U.S. Aggregate Bond Index (“AGG”). The Portfolio’s equity strategy favors stocks with risk characteristics historically rewarded by the market such as small cap, value, quality, momentum, and low volatility, while the Portfolio’s fixed income strategy provides exposure to tax-sensitive fixed income sectors such as U.S. municipal bonds.

## Investor Profile

Designed for investors with a conservative risk tolerance who seek to experience lower account volatility with an investment time horizon of less than five years.

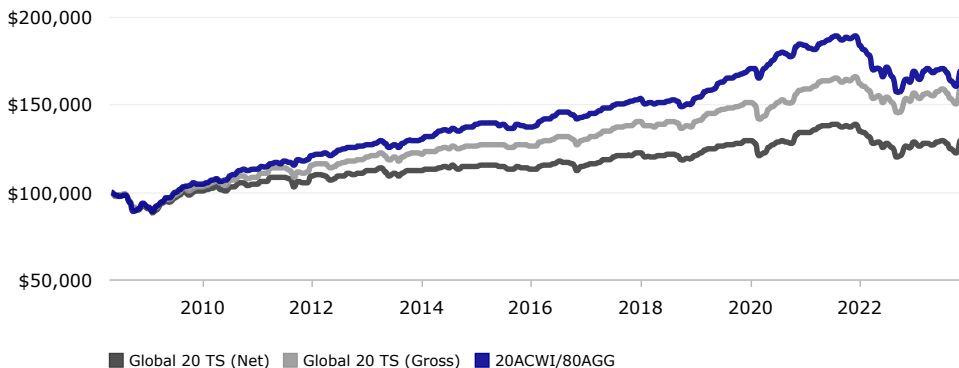
Risk Rating: Conservative Allocation



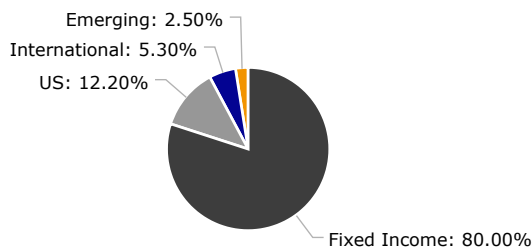
## Portfolio Performance<sup>1</sup>

	Qtr	YTD	1 Yr	3 Yr	5 Yr	10 Yr	Inception
Global 20 TS (Net)	6.90%	6.57%	6.57%	-0.17%	2.32%	1.72%	1.86%
Global 20 TS (Gross)	7.27%	8.11%	8.11%	1.24%	3.66%	3.01%	3.23%
20ACWI/80AGG	7.67%	8.26%	8.26%	-1.60%	3.26%	3.12%	3.70%

## Growth of \$100,000<sup>2</sup>



## Asset Allocation



Allocations are based on the asset class composition of the Portfolio and may be subject to change. There can be no assurance that the Portfolio composition has not changed since the report date shown above. Asset allocation does not assure a profit or guarantee protection during market downturns.

## Benefits

3D Risk-Based Portfolios may offer significant diversification benefits, lower investment costs, greater tax efficiency and simplicity for investors seeking a professionally managed asset allocation solution. The 3D model portfolio series was launched in 2006 and our data-driven, systematic investment approach has delivered for investors through our core belief that risk will be rewarded over time if diversification is applied. We don't try to time the markets or find "mispriced" stocks; we trust the markets to be efficient. We research to understand and invest in risk factors that historically outperform and we are committed to seeking the rewards the equity markets have historically delivered over the long-term.

## About Freedom

Freedom Investment Management, Inc. is an independent investment manager based in Hartford, CT, that offers a curated model marketplace to individual investors and retirement plans through independent advisors. These solutions are delivered through a turnkey asset management platform and directly to institutional retirement plans and other industry platforms.

## Annual Returns<sup>1</sup>

	Global 20 TS (Net)	Global 20 TS (Gross)	20ACWI/80AGG
2023	6.57	8.11	8.26
2022	-9.71	-8.30	-13.94
2021	3.41	4.68	2.27
2020	3.81	5.00	9.72
2019	8.60	9.82	12.27
2018	-2.86	-1.83	-1.78
2017	7.13	8.36	7.37
2016	0.54	1.89	3.79
2015	-0.65	0.63	0.17
2014	1.73	3.05	5.66
2013	1.47	2.96	2.58

Net Composite Returns shown above represent the composite return of actual client accounts. Actual client costs will vary based on account size and total value of household assets.



## Portfolio Holdings\*

Name	Asset Class	Symbol	Holdings
Dimensional Emerging Core Equity Market ETF	Developed Small	DFAE	5198
Dimensional Emerging Markets Value ETF	Emerging Large	DFEV	2533
Dimensional International Core Equity 2 ETF	Developed Large	DFIC	4099
Dimensional US High Profitability ETF	Large Cap Blend	DUHP	184
Dimensional US Small Cap Value ETF	Small Cap Blend	DFSV	1034
First Trust Managed Municipal ETF	Intrm-Term Muni	FMB	1518
FT Cboe Vest U.S. Equity Buffer ETF - May	US Fund Options Trading	FMAY	4
iShares MSCI Intl Value Factor ETF	Developed Large	IVLU	370
JPMorgan Municipal ETF	Intrm-Term Muni	JMUB	894
JPMorgan Ultra-Short Municipal Income ETF	Ultra-Short Muni	JMST	2000
KFA Value Line Dynamic Core Equity Index ETF	Large Cap Value	KVLE	63
Vanguard Value ETF	Large Cap Value	VTV	345
WisdomTree International SmallCap Dividend Fund	Developed Small	DLS	919
WisdomTree U.S. MidCap Fund	Mid Cap Blend	EZM	552
WisdomTree U.S. SmallCap Fund	Small Cap Blend	EES	916
Xtrackers Municipal Infrastructure Revenue Bond ETF	Long-Term Muni	RVNU	330

## Portfolio Characteristics<sup>3</sup>

Standard Deviation	5.43%
Sharpe Ratio	0.37
Portfolio Yield	2.86%
Number of Securities	20578
Effective Duration	5.82
Weighted Average Fund Expense	0.29%
Weighted Average Credit Rating	Aa3/AA-

## Sector Breakdown

Financials	17.66%
Industrials	15.91%
Technology	15.84%
Consumer Discretionary	11.02%
Healthcare	9.65%
Materials	6.43%
Consumer Staples	6.39%
Energy	6.13%
Communication Services	4.13%
Utilities	3.94%
Real Estate	2.91%
Cash	0.00%

## Index Performance

	3 mo	YTD	1 Year	3 Year	5 Year	5 Yr. Std Dev
S&P 500 TR	11.69%	26.27%	26.27%	10.00%	15.69%	18.37%
Russell 2000	13.55%	15.09%	15.09%	0.87%	8.49%	24.03%
MSCI ACWI Net USD	11.03%	22.20%	22.20%	5.75%	11.72%	17.79%
MSCI EAFE	10.42%	18.24%	18.24%	4.01%	8.16%	17.93%
MSCI Emerging Markets	7.45%	7.04%	7.04%	-7.44%	1.17%	18.96%
Bloomberg US Agg. Bond	6.82%	4.93%	4.93%	-3.50%	0.99%	6.11%

## Credit Rating

AAA	56.04%
BBB	0.00%
BB	0.00%
B	0.10%
CCC	3.70%
Others	40.16%

## Disclaimer

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<sup>2</sup>Growth of \$100,000 shown in the chart represents the cumulative total return of the 3D Portfolio composite since inception, both gross and net of fees. Investment return and principal value of an investment with 3D Portfolios will fluctuate so that an investor's investment when redeemed may be worth more or less than their original cost. As with any investment strategy, there is a potential for profit as well as the possibility of loss.

<sup>3</sup>Portfolio characteristics may change over time. Average Fund Expense is the weighted average fund expense ratio based on the portfolio allocation and exchange traded fund holdings. Number of Securities is the sum total of securities held within each exchange traded fund. Portfolio Yield is the sum of net dividend per share amounts that have gone ex-dividend over the prior 12 months, divided by the current stock price. The yield is helpful in estimating the amount of income that can be expected to be generated from a Portfolio. Standard Deviation is a measure of the portfolio's volatility based on the dispersion of historical monthly returns from the mean over a five year period. A higher standard deviation indicates higher volatility of returns. Sharpe Ratio is a measure of risk-adjusted performance that indicates whether excess return was generated by portfolio management decisions or by taking on additional risk. The risk-free rate assumed for this calculation is based on annualized returns of 90-Day U.S. Treasury Bills. A higher Sharpe Ratio indicates a higher risk-adjusted return and is generally favorable.

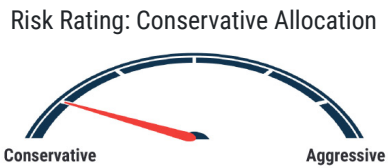
\*Portfolio Holdings information is as of December 31, 2023. There is no assurance that the specific securities listed will remain in the Portfolio. Asset allocation and portfolio holdings may differ from the model among accounts in the composite. 3D employs a diversification strategy using exchange traded funds to represent specific asset classes in the Portfolio and should not be considered a recommendation to buy or sell a particular security. As with all investments, exchange-traded funds have risks. For more detailed information on the exchange-traded funds used in 3D Portfolios investors may request a prospectus by contacting their advisor. Performance is being shown for illustration purposes only and should not be relied upon. No representation or assurance is made that any investor will or is likely to achieve results comparable to those shown above or will make any profit or will be able to avoid incurring substantial losses. Past performance is not indicative, or a guarantee, of future results. This document does not constitute an offer to sell or a solicitation of an offer to purchase interests in any investment vehicles or securities. This document is not a prospectus, an advertisement, or an offering of any interests in either the Strategy or other portfolios. This document and the information contained herein is intended for informational purposes only. It does not constitute investment advice or a recommendation with respect to investment. Investing in any strategy should only occur after consulting with a financial advisor. To receive a GIPS report, please contact Freedom at [insights@freedomadvisors.com](mailto:insights@freedomadvisors.com). GIPS® is a registered trademark of CFA Institute. CFA Institute does not endorse or promote this organization, nor does it warrant the accuracy or quality of the content contained herein. See Additional Disclosures.

## Investment Objective and Strategy

The 3D Global 20 Portfolio is designed for conservative investors looking for a broadly diversified asset allocation investment suited to their tolerance for risk with periodic rebalancing. The Portfolio uses exchange-traded funds (ETFs)† to target 20% / 80% exposures to equities and fixed income, respectively, by broadly diversifying across thousands of companies across global markets. The strategy’s investment objective is to provide long-term superior risk-adjusted returns over a blended benchmark consisting of 20% MSCI All-Country World Index (“ACWI”) and 80% Bloomberg/Barclays U.S. Aggregate Bond Index (“AGG”). The Portfolio’s equity strategy favors stocks with risk characteristics historically rewarded by the market such as small cap, value, quality, momentum, and low volatility, while the Portfolio’s fixed income strategy favors sectors that generate superior risk-adjusted income.

## Investor Profile

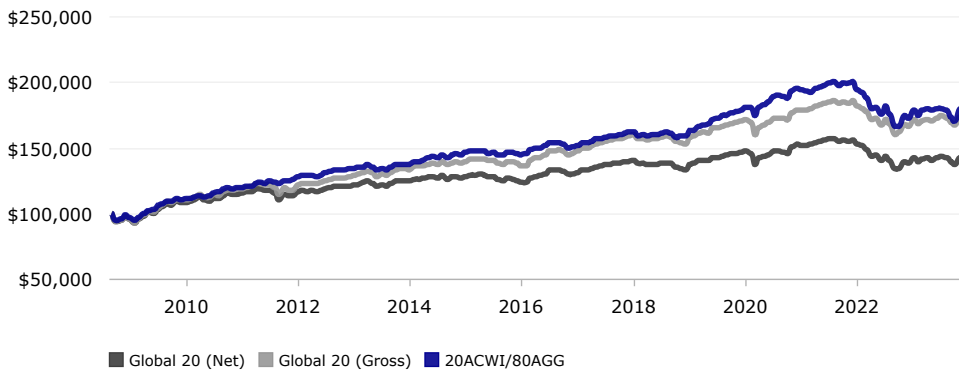
Designed for investors with a conservative risk tolerance who seek to experience lower account volatility with an investment time horizon of less than five years.



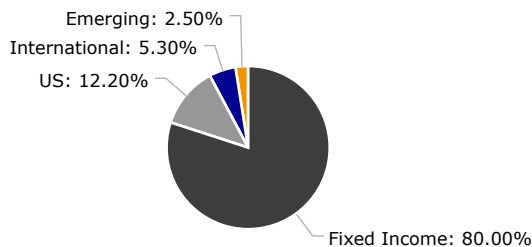
## Portfolio Performance<sup>1</sup>

	Qtr	YTD	1 Yr	3 Yr	5 Yr	10 Yr	Inception
Global 20 (Net)	5.52%	6.74%	6.74%	-1.10%	2.09%	1.65%	2.57%
Global 20 (Gross)	5.84%	8.03%	8.03%	0.12%	3.33%	2.96%	3.90%
20ACWI/80AGG	7.67%	8.26%	8.26%	-1.60%	3.26%	3.12%	4.16%

## Growth of \$100,000<sup>2</sup>



## Asset Allocation



Allocations are based on the asset class composition of the Portfolio and may be subject to change. There can be no assurance that the Portfolio composition has not changed since the report date shown above. Asset allocation does not assure a profit or guarantee protection during market downturns.

## Benefits

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## About Freedom

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## Annual Returns<sup>1</sup>

	Global 20 (Net)	Global 20 (Gross)	20ACWI/80AGG
2023	6.74	8.03	8.26
2022	-11.64	-10.50	-13.94
2021	2.55	3.79	2.27
2020	3.65	4.86	9.72
2019	10.63	11.91	12.27
2018	-4.95	-3.91	-1.78
2017	7.24	8.67	7.37
2016	4.20	5.84	3.79
2015	-1.64	-0.23	0.17
2014	1.62	3.08	5.66
2013	3.65	5.14	2.58

Net Composite Returns shown above represent the composite return of actual client accounts. Actual client costs will vary based on account size and total value of household assets.

## Portfolio Holdings\*

Name	Asset Class	Symbol	Holdings
Dimensional Emerging Core Equity Market ETF	Developed Small	DFAE	5198
Dimensional Emerging Markets Value ETF	Emerging Large	DFEV	2533
Dimensional International Core Equity 2 ETF	Developed Large	DFIC	4099
Dimensional US High Profitability ETF	Large Cap Blend	DUHP	184
Dimensional US Small Cap Value ETF	Small Cap Blend	DFSV	1034
First Trust Low Duration Opportunities ETF	Mortgage-Backed	LMBS	1005
FT Cboe Vest U.S. Equity Buffer ETF - May	US Fund Options Trading	FMAY	4
Invesco Taxable Municipal Bond ETF	Taxable Muni	BAB	719
iShares MSCI Intl Value Factor ETF	Developed Large	IVLU	370
KFA Value Line Dynamic Core Equity Index ETF	Large Cap Value	KVLE	63
PIMCO Active Bond ETF	Intrm-Term IG	BOND	1081
Vanguard Value ETF	Large Cap Value	VTV	345
WisdomTree International SmallCap Dividend Fund	Developed Small	DLS	919
WisdomTree U.S. MidCap Fund	Mid Cap Blend	EZM	552
WisdomTree U.S. SmallCap Fund	Small Cap Blend	EES	916
WisdomTree Yield Enhanced U.S. Aggregate Bond Fund	Intrm-Term IG	AGGY	2579

## Portfolio Characteristics<sup>3</sup>

Standard Deviation	5.69%
Sharpe Ratio	0.47
Portfolio Yield	3.62%
Number of Securities	21523
Effective Duration	5.55
Weighted Average Fund Expense	0.46%
Weighted Average Credit Rating	Aa2/AA-

## Sector Breakdown

Financials	17.66%
Industrials	15.91%
Technology	15.84%
Consumer Discretionary	11.02%
Healthcare	9.65%
Materials	6.43%
Consumer Staples	6.39%
Energy	6.13%
Communication Services	4.13%
Utilities	3.94%
Real Estate	2.91%
Cash	0.00%

## Index Performance

	3 mo	YTD	1 Year	3 Year	5 Year	5 Yr. Std Dev
S&P 500 TR	11.69%	26.27%	26.27%	10.00%	15.69%	18.37%
Russell 2000	13.55%	15.09%	15.09%	0.87%	8.49%	24.03%
MSCI ACWI Net USD	11.03%	22.20%	22.20%	5.75%	11.72%	17.79%
MSCI EAFE	10.42%	18.24%	18.24%	4.01%	8.16%	17.93%
MSCI Emerging Markets	7.45%	7.04%	7.04%	-7.44%	1.17%	18.96%
Bloomberg US Agg. Bond	6.82%	4.93%	4.93%	-3.50%	0.99%	6.11%

## Credit Rating

AAA	74.52%
BBB	12.47%
BB	1.55%
B	0.36%
CCC	1.91%
Others	9.19%

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<sup>2</sup>Growth of \$100,000 shown in the chart represents the cumulative total return of the 3D Portfolio composite since inception, both gross and net of fees. Investment return and principal value of an investment with 3D Portfolios will fluctuate so that an investor's investment when redeemed may be worth more or less than their original cost. As with any investment strategy, there is a potential for profit as well as the possibility of loss.

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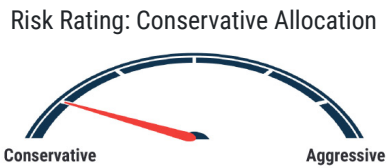
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## Investment Objective and Strategy

The 3D Global 30 Portfolio is designed for conservative investors looking for a broadly diversified asset allocation investment suited to their tolerance for risk with periodic rebalancing. The Portfolio uses exchange-traded funds (ETFs)† to target 30% / 70% exposures to equities and fixed income, respectively, by broadly diversifying across thousands of companies across global markets. The strategy’s investment objective is to provide long-term superior risk-adjusted returns over a blended benchmark consisting of 30% MSCI All-Country World Index (“ACWI”) and 70% Bloomberg/Barclays U.S. Aggregate Bond Index (“AGG”). The Portfolio’s equity strategy favors stocks with risk characteristics historically rewarded by the market such as small cap, value, quality, momentum, and low volatility, while the Portfolio’s fixed income strategy favors sectors that generate superior risk-adjusted income.

## Investor Profile

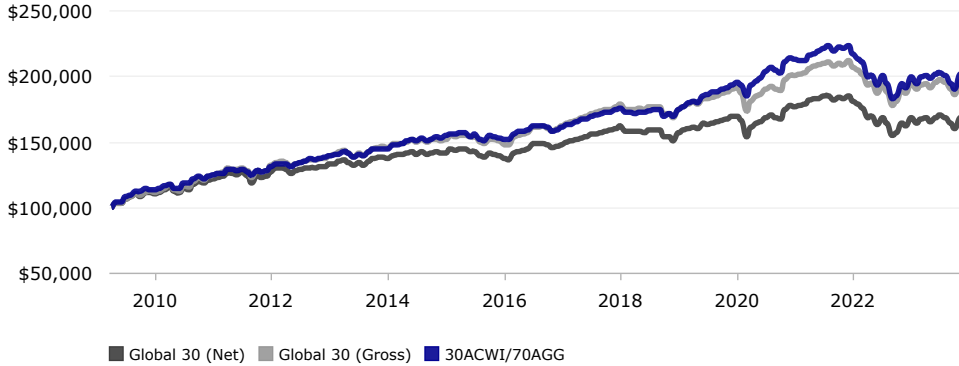
Designed for investors with a conservative risk tolerance who seek to experience lower account volatility with an investment time horizon of less than five years.



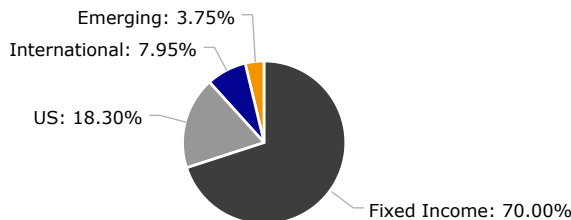
## Portfolio Performance<sup>1</sup>

	Qtr	YTD	1 Yr	3 Yr	5 Yr	10 Yr	Inception
Global 30 (Net)	7.14%	8.38%	8.38%	-0.37%	3.03%	2.41%	3.90%
Global 30 (Gross)	7.41%	9.43%	9.43%	0.56%	3.97%	3.39%	4.99%
30ACWI/70AGG	8.09%	9.95%	9.95%	-0.65%	4.37%	3.78%	5.18%

## Growth of \$100,000<sup>2</sup>



## Asset Allocation



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## Benefits

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## Annual Returns<sup>1</sup>

	Global 30 (Net)	Global 30 (Gross)	30ACWI/70AGG
2023	8.38	9.43	9.95
2022	-12.52	-11.68	-14.43
2021	4.30	5.23	4.22
2020	4.67	5.55	10.75
2019	12.18	13.16	14.05
2018	-5.49	-4.69	-2.70
2017	9.19	10.31	9.34
2016	5.26	6.47	4.34
2015	-1.52	-0.53	-0.08
2014	2.16	3.17	5.50
2013	5.35	6.45	4.95

Net Composite Returns shown above represent the composite return of actual client accounts. Actual client costs will vary based on account size and total value of household assets.

## Portfolio Holdings\*

Name	Asset Class	Symbol	Holdings
Dimensional Emerging Core Equity Market ETF	Developed Small	DFAE	5198
Dimensional Emerging Markets Value ETF	Emerging Large	DFEV	2533
Dimensional International Core Equity 2 ETF	Developed Large	DFIC	4099
Dimensional US High Profitability ETF	Large Cap Blend	DUHP	184
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WisdomTree U.S. SmallCap Fund	Small Cap Blend	EES	916
WisdomTree Yield Enhanced U.S. Aggregate Bond Fund	Intrm-Term IG	AGGY	2579

## Portfolio Characteristics<sup>3</sup>

Standard Deviation	6.40%
Sharpe Ratio	0.63
Portfolio Yield	3.44%
Number of Securities	21523
Effective Duration	5.55
Weighted Average Fund Expense	0.45%
Weighted Average Credit Rating	Aa2/AA-

## Sector Breakdown

Financials	17.66%
Industrials	15.91%
Technology	15.84%
Consumer Discretionary	11.02%
Healthcare	9.65%
Materials	6.43%
Consumer Staples	6.39%
Energy	6.13%
Communication Services	4.13%
Utilities	3.94%
Real Estate	2.91%
Cash	0.00%

## Index Performance

	3 mo	YTD	1 Year	3 Year	5 Year	5 Yr. Std Dev
S&P 500 TR	11.69%	26.27%	26.27%	10.00%	15.69%	18.37%
Russell 2000	13.55%	15.09%	15.09%	0.87%	8.49%	24.03%
MSCI ACWI Net USD	11.03%	22.20%	22.20%	5.75%	11.72%	17.79%
MSCI EAFE	10.42%	18.24%	18.24%	4.01%	8.16%	17.93%
MSCI Emerging Markets	7.45%	7.04%	7.04%	-7.44%	1.17%	18.96%
Bloomberg US Agg. Bond	6.82%	4.93%	4.93%	-3.50%	0.99%	6.11%

## Credit Rating

AAA	74.52%
BBB	12.47%
BB	1.55%
B	0.36%
CCC	1.91%
Others	9.19%

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<sup>2</sup>Growth of \$100,000 shown in the chart represents the cumulative total return of the 3D Portfolio composite since inception, both gross and net of fees. Investment return and principal value of an investment with 3D Portfolios will fluctuate so that an investor's investment when redeemed may be worth more or less than their original cost. As with any investment strategy, there is a potential for profit as well as the possibility of loss.

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<sup>4</sup>Portfolio Holdings information is as of December 31, 2023. There is no assurance that the specific securities listed will remain in the Portfolio. Asset allocation and portfolio holdings may differ from the model among accounts in the composite. 3D employs a diversification strategy using exchange traded funds to represent specific asset classes in the Portfolio and should not be considered a recommendation to buy or sell a particular security. As with all investments, exchange-traded funds have risks. For more detailed information on the exchange-traded funds used in 3D Portfolios investors may request a prospectus by contacting their advisor. Performance is being shown for illustration purposes only and should not be relied upon. No representation or assurance is made that any investor will or is likely to achieve results comparable to those shown above or will make any profit or will be able to avoid incurring substantial losses. Past performance is not indicative, or a guarantee, of future results. This document does not constitute an offer to sell or a solicitation of an offer to purchase interests in any investment vehicles or securities. This document is not a prospectus, an advertisement, or an offering of any interests in either the Strategy or other portfolios. This document and the information contained herein is intended for informational purposes only. It does not constitute investment advice or a recommendation with respect to investment. Investing in any strategy should only occur after consulting with a financial advisor. To receive a GIPS report, please contact Freedom at insights@freedomadvisors.com. GIPS® is a registered trademark of CFA Institute. CFA Institute does not endorse or promote this organization, nor does it warrant the accuracy or quality of the content contained herein. See Additional Disclosures.

## Investment Objective and Strategy

The 3D Global 40 Tax-Sensitive Portfolio is designed for moderately conservative investors looking for a broadly diversified asset allocation investment suited to their tolerance for risk with periodic rebalancing. The Portfolio uses exchange-traded funds (ETFs)† to target 40% / 60% exposures to equities and fixed income, respectively, by broadly diversifying across thousands of companies across global markets. The strategy’s investment objective is to provide long-term superior risk-adjusted returns over a blended benchmark consisting of 40% MSCI All-Country World Index (“ACWI”) and 60% Bloomberg/Barclays U.S. Aggregate Bond Index (“AGG”). The Portfolio’s equity strategy favors stocks with risk characteristics historically rewarded by the market such as small cap, value, quality, momentum, and low volatility, while the Portfolio’s fixed income strategy provides exposure to tax-sensitive fixed income sectors such as U.S. municipal bonds.

## Investor Profile

Designed for investors with a low-to-moderate risk tolerance who can handle some short-term account volatility and have an investment time horizon of at least three years.

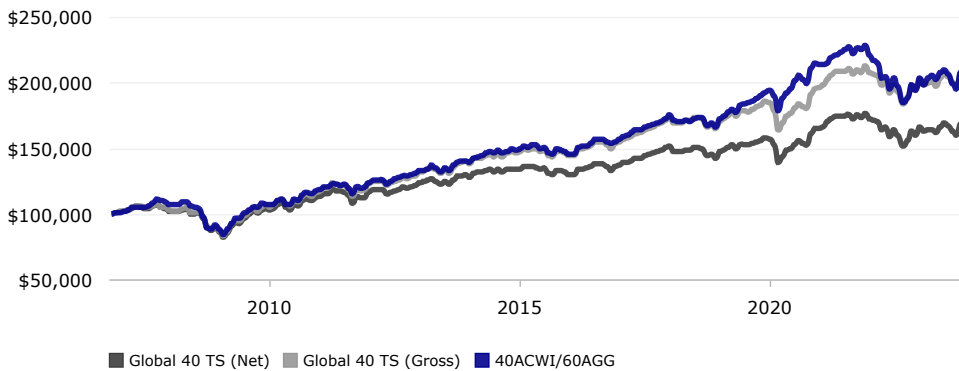
Risk Rating: Moderate Allocation



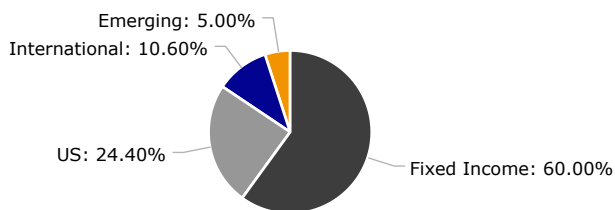
## Portfolio Performance<sup>1</sup>

	Qtr	YTD	1 Yr	3 Yr	5 Yr	10 Yr	Inception
Global 40 TS (Net)	6.16%	8.23%	8.23%	1.71%	4.03%	2.96%	3.27%
Global 40 TS (Gross)	6.46%	9.48%	9.48%	2.93%	5.31%	4.31%	4.53%
40ACWI/60AGG	8.51%	11.66%	11.66%	0.28%	5.47%	4.42%	4.63%

## Growth of \$100,000<sup>2</sup>



## Asset Allocation



Allocations are based on the asset class composition of the Portfolio and may be subject to change. There can be no assurance that the Portfolio composition has not changed since the report date shown above. Asset allocation does not assure a profit or guarantee protection during market downturns.

## Benefits

3D Risk-Based Portfolios may offer significant diversification benefits, lower investment costs, greater tax efficiency and simplicity for investors seeking a professionally managed asset allocation solution. The 3D model portfolio series was launched in 2006 and our data-driven, systematic investment approach has delivered for investors through our core belief that risk will be rewarded over time if diversification is applied. We don't try to time the markets or find "mispriced" stocks; we trust the markets to be efficient. We research to understand and invest in risk factors that historically outperform and we are committed to seeking the rewards the equity markets have historically delivered over the long-term.

## About Freedom

Freedom Investment Management, Inc. is an independent investment manager based in Hartford, CT, that offers a curated model marketplace to individual investors and retirement plans through independent advisors. These solutions are delivered through a turnkey asset management platform and directly to institutional retirement plans and other industry platforms.

## Annual Returns<sup>1</sup>

	Global 40 TS (Net)	Global 40 TS (Gross)	40ACWI/60AGG
2023	8.23	9.48	11.66
2022	-9.49	-8.40	-14.94
2021	7.41	8.74	6.19
2020	4.13	5.44	11.72
2019	11.20	12.63	15.84
2018	-5.19	-4.01	-3.63
2017	10.32	11.86	11.33
2016	3.01	4.56	4.88
2015	-1.54	-0.13	-0.35
2014	3.60	5.06	5.33
2013	6.75	8.26	7.36



Net Composite Returns shown above represent the composite return of actual client accounts. Actual client costs will vary based on account size and total value of household assets.



## Portfolio Holdings\*

Name	Asset Class	Symbol	Holdings
Dimensional Emerging Core Equity Market ETF	Developed Small	DFAE	5198
Dimensional Emerging Markets Value ETF	Emerging Large	DFEV	2533
Dimensional International Core Equity 2 ETF	Developed Large	DFIC	4099
Dimensional US High Profitability ETF	Large Cap Blend	DUHP	184
Dimensional US Small Cap Value ETF	Small Cap Blend	DFSV	1034
First Trust Managed Municipal ETF	Intrm-Term Muni	FMB	1518
FT Cboe Vest U.S. Equity Buffer ETF - May	US Fund Options Trading	FMAY	4
iShares MSCI Intl Value Factor ETF	Developed Large	IVLU	370
JPMorgan Municipal ETF	Intrm-Term Muni	JMUB	894
JPMorgan Ultra-Short Municipal Income ETF	Ultra-Short Muni	JMST	2000
KFA Value Line Dynamic Core Equity Index ETF	Large Cap Value	KVLE	63
Vanguard Value ETF	Large Cap Value	VTV	345
WisdomTree International SmallCap Dividend Fund	Developed Small	DLS	919
WisdomTree U.S. MidCap Fund	Mid Cap Blend	EZM	552
WisdomTree U.S. SmallCap Fund	Small Cap Blend	EES	916
Xtrackers Municipal Infrastructure Revenue Bond ETF	Long-Term Muni	RVNU	330

## Index Performance

	3 mo	YTD	1 Year	3 Year	5 Year	5 Yr. Std Dev
S&P 500 TR	11.69%	26.27%	26.27%	10.00%	15.69%	18.37%
Russell 2000	13.55%	15.09%	15.09%	0.87%	8.49%	24.03%
MSCI ACWI Net USD	11.03%	22.20%	22.20%	5.75%	11.72%	17.79%
MSCI EAFE	10.42%	18.24%	18.24%	4.01%	8.16%	17.93%
MSCI Emerging Markets	7.45%	7.04%	7.04%	-7.44%	1.17%	18.96%
Bloomberg US Agg. Bond	6.82%	4.93%	4.93%	-3.50%	0.99%	6.11%

## Disclaimer

Freedom Investment Management, Inc. ("Freedom") and its affiliate, 3D/L Capital Management, LLC ("3D"), are investment management firms registered with the Securities and Exchange Commission and act as investment managers to the 3D/Dimensional Portfolios ("Portfolios"). Registration with the SEC does not imply any level of expertise or training.

<sup>1</sup>3D, including its predecessor entities, claims compliance with the Global Investment Performance Standards (GIPS®) and has prepared and presented this report in compliance with the GIPS standards. 3D (incl predecessor entities) has been independently verified for the periods Jul 1, 2006 - Dec 31, 2022. The 3D 20 Portfolio Composite includes all discretionary accounts that are managed to the 3D 20 Portfolio Strategy which uses exchange traded Funds or exchange traded Sub-Advised Funds to target 20% equity and 80% fixed income exposure. Net Composite Returns shown above represent the composite return of actual client accounts. Actual client costs will vary based on account size and total value of household assets. Performance data shown represents past performance.

<sup>2</sup>Growth of \$100,000 shown in the chart represents the cumulative total return of the 3D Portfolio composite since inception, both gross and net of fees. Investment return and principal value of an investment with 3D Portfolios will fluctuate so that an investor's investment when redeemed may be worth more or less than their original cost. As with any investment strategy, there is a potential for profit as well as the possibility of loss.

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## Portfolio Characteristics<sup>3</sup>

Standard Deviation	7.47%
Sharpe Ratio	0.47
Portfolio Yield	2.71%
Number of Securities	20578
Effective Duration	5.82
Weighted Average Fund Expense	0.31%
Weighted Average Credit Rating	Aa3/AA-

## Sector Breakdown

Financials	17.66%
Industrials	15.91%
Technology	15.84%
Consumer Discretionary	11.02%
Healthcare	9.65%
Materials	6.43%
Consumer Staples	6.39%
Energy	6.13%
Communication Services	4.13%
Utilities	3.94%
Real Estate	2.91%
Cash	0.00%

## Credit Rating

AAA	56.04%
BBB	0.00%
BB	0.00%
B	0.10%
CCC	3.70%
Others	40.16%

## Investment Objective and Strategy

The 3D Global 40 Portfolio is designed for moderately conservative investors looking for a broadly diversified asset allocation investment suited to their tolerance for risk with periodic rebalancing. The Portfolio uses exchange-traded funds (ETFs)† to target 40% / 60% exposures to equities and fixed income, respectively, by broadly diversifying across thousands of companies across global markets. The strategy’s investment objective is to provide long-term superior risk-adjusted returns over a blended benchmark consisting of 40% MSCI All-Country World Index (“ACWI”) and 60% Bloomberg/Barclays U.S. Aggregate Bond Index (“AGG”). The Portfolio’s equity strategy favors stocks with risk characteristics historically rewarded by the market such as small cap, value, quality, momentum, and low volatility, while the Portfolio’s fixed income strategy favors sectors that generate superior risk-adjusted income.

## Investor Profile

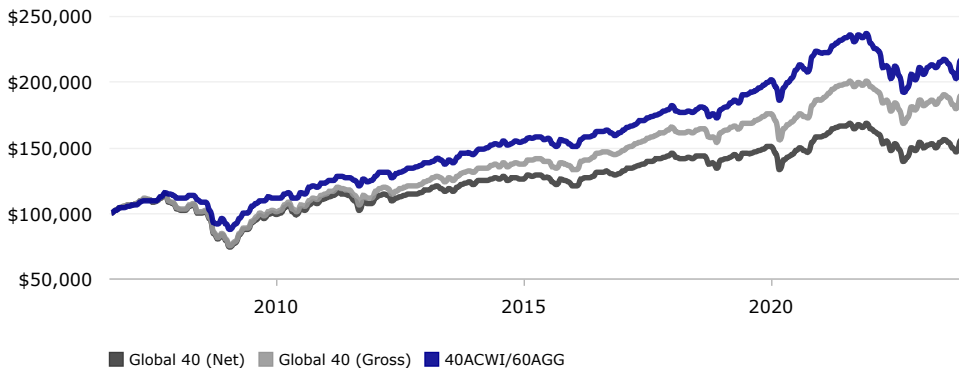
Designed for investors with a low-to-moderate risk tolerance who can handle some short-term account volatility and have an investment time horizon of at least three years.



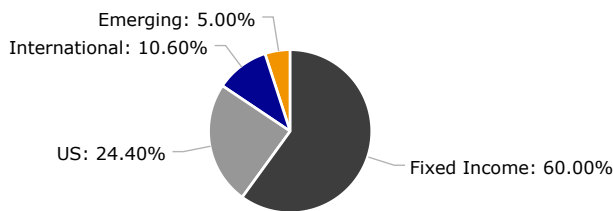
## Portfolio Performance<sup>1</sup>

	Qtr	YTD	1 Yr	3 Yr	5 Yr	10 Yr	Inception
Global 40 (Net)	7.07%	9.05%	9.05%	0.61%	3.68%	2.68%	2.78%
Global 40 (Gross)	7.36%	10.33%	10.33%	1.83%	5.00%	4.05%	4.00%
40ACWI/60AGG	8.51%	11.66%	11.66%	0.28%	5.47%	4.42%	4.81%

## Growth of \$100,000<sup>2</sup>



## Asset Allocation



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## Benefits

3D Risk-Based Portfolios may offer significant diversification benefits, lower investment costs, greater tax efficiency and simplicity for investors seeking a professionally managed asset allocation solution. The 3D model portfolio series was launched in 2006 and our data-driven, systematic investment approach has delivered for investors through our core belief that risk will be rewarded over time if diversification is applied. We don’t try to time the markets or find “mispriced” stocks; we trust the markets to be efficient. We research to understand and invest in risk factors that historically outperform and we are committed to seeking the rewards the equity markets have historically delivered over the long-term.

## About Freedom

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## Annual Returns<sup>1</sup>

	Global 40 (Net)	Global 40 (Gross)	40ACWI/60AGG
2023	9.05	10.33	11.66
2022	-12.27	-11.22	-14.94
2021	6.44	7.80	6.19
2020	4.56	5.95	11.72
2019	12.53	14.10	15.84
2018	-6.60	-5.42	-3.63
2017	10.30	11.77	11.33
2016	5.59	7.20	4.88
2015	-2.08	-0.68	-0.35
2014	2.02	3.52	5.33
2013	7.18	8.72	7.36

Net Composite Returns shown above represent the composite return of actual client accounts. Actual client costs will vary based on account size and total value of household assets.

## Portfolio Holdings\*

Name	Asset Class	Symbol	Holdings
Dimensional Emerging Core Equity Market ETF	Developed Small	DFAE	5198
Dimensional Emerging Markets Value ETF	Emerging Large	DFEV	2533
Dimensional International Core Equity 2 ETF	Developed Large	DFIC	4099
Dimensional US High Profitability ETF	Large Cap Blend	DUHP	184
Dimensional US Small Cap Value ETF	Small Cap Blend	DFSV	1034
First Trust Low Duration Opportunities ETF	Mortgage-Backed	LMBS	1005
FT Cboe Vest U.S. Equity Buffer ETF - May	US Fund Options Trading	FMAY	4
Invesco Taxable Municipal Bond ETF	Taxable Muni	BAB	719
iShares MSCI Intl Value Factor ETF	Developed Large	IVLU	370
KFA Value Line Dynamic Core Equity Index ETF	Large Cap Value	KVLE	63
PIMCO Active Bond ETF	Intrm-Term IG	BOND	1081
Vanguard Value ETF	Large Cap Value	VTV	345
WisdomTree International SmallCap Dividend Fund	Developed Small	DLS	919
WisdomTree U.S. MidCap Fund	Mid Cap Blend	EZM	552
WisdomTree U.S. SmallCap Fund	Small Cap Blend	EES	916
WisdomTree Yield Enhanced U.S. Aggregate Bond Fund	Intrm-Term IG	AGGY	2579

## Portfolio Characteristics<sup>3</sup>

Standard Deviation	8.96%
Sharpe Ratio	0.35
Portfolio Yield	3.27%
Number of Securities	21523
Effective Duration	5.55
Weighted Average Fund Expense	0.43%
Weighted Average Credit Rating	Aa2/AA-

## Sector Breakdown

Financials	17.66%
Industrials	15.91%
Technology	15.84%
Consumer Discretionary	11.02%
Healthcare	9.65%
Materials	6.43%
Consumer Staples	6.39%
Energy	6.13%
Communication Services	4.13%
Utilities	3.94%
Real Estate	2.91%
Cash	0.00%

## Index Performance

	3 mo	YTD	1 Year	3 Year	5 Year	5 Yr. Std Dev
S&P 500 TR	11.69%	26.27%	26.27%	10.00%	15.69%	18.37%
Russell 2000	13.55%	15.09%	15.09%	0.87%	8.49%	24.03%
MSCI ACWI Net USD	11.03%	22.20%	22.20%	5.75%	11.72%	17.79%
MSCI EAFE	10.42%	18.24%	18.24%	4.01%	8.16%	17.93%
MSCI Emerging Markets	7.45%	7.04%	7.04%	-7.44%	1.17%	18.96%
Bloomberg US Agg. Bond	6.82%	4.93%	4.93%	-3.50%	0.99%	6.11%

## Credit Rating

AAA	74.52%
BBB	12.47%
BB	1.55%
B	0.36%
CCC	1.91%
Others	9.19%

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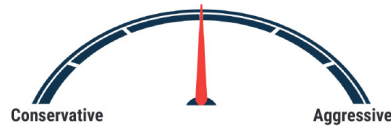
## Investment Objective and Strategy

The 3D Global 50 Tax-Sensitive Portfolio is designed for moderate investors looking for a broadly diversified asset allocation investment suited to their tolerance for risk with periodic rebalancing. The Portfolio uses exchange-traded funds (ETFs)† to target 50% / 50% exposures to equities and fixed income, respectively, by broadly diversifying across thousands of companies across global markets. The strategy’s investment objective is to provide long-term superior risk-adjusted returns over a blended benchmark consisting of 50% MSCI All-Country World Index (“ACWI”) and 50% Bloomberg/Barclays U.S. Aggregate Bond Index (“AGG”). The Portfolio’s equity strategy favors stocks with risk characteristics historically rewarded by the market such as small cap, value, quality, momentum, and low volatility, while the Portfolio’s fixed income strategy provides exposure to tax-sensitive fixed income sectors such as U.S. municipal bonds.

## Investor Profile

Designed for investors with a moderate risk tolerance who are willing to accept more short-term account volatility to achieve higher returns, while not being too aggressive, and they have an investment time horizon of at least five years.

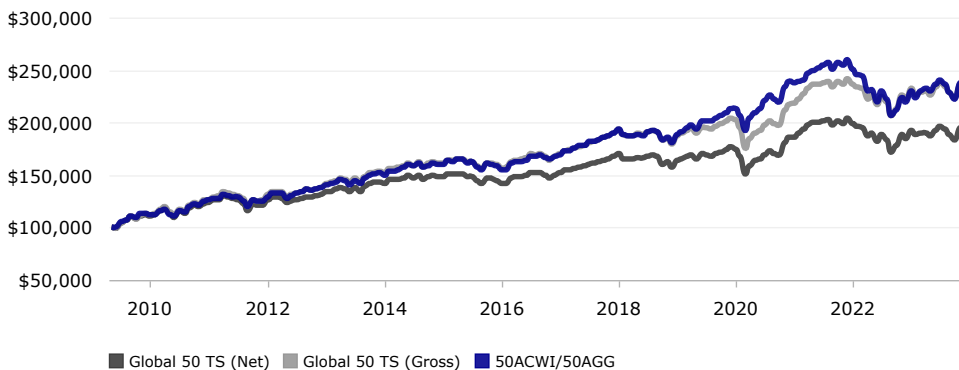
Risk Rating: Balanced Allocation



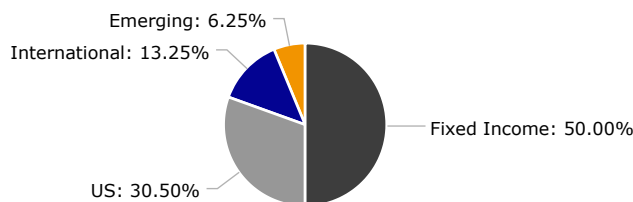
## Portfolio Performance<sup>1</sup>

	Qtr	YTD	1 Yr	3 Yr	5 Yr	10 Yr	Inception
Global 50 TS (Net)	7.62%	9.54%	9.54%	2.89%	5.19%	3.48%	4.95%
Global 50 TS (Gross)	7.95%	10.96%	10.96%	4.22%	6.52%	4.81%	6.38%
50ACWI/50AGG	8.93%	13.38%	13.38%	1.21%	6.55%	5.05%	6.44%

## Growth of \$100,000<sup>2</sup>



## Asset Allocation



## Benefits

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## Annual Returns<sup>1</sup>

	Global 50 TS (Net)	Global 50 TS (Gross)	50ACWI/50AGG
2023	9.54	10.96	13.38
2022	-9.58	-8.37	-15.47
2021	9.96	11.35	8.18
2020	5.10	6.36	12.64
2019	12.52	13.91	17.63
2018	-6.26	-5.33	-4.56
2017	11.46	12.70	13.35
2016	3.69	5.24	5.41
2015	-2.40	-1.04	-0.64
2014	3.39	4.93	5.15
2013	9.71	11.34	9.82

Allocations are based on the asset class composition of the Portfolio and may be subject to change. There can be no assurance that the Portfolio composition has not changed since the report date shown above. Asset allocation does not assure a profit or guarantee protection during market downturns.

Net Composite Returns shown above represent the composite return of actual client accounts. Actual client costs will vary based on account size and total value of household assets.

December 2023

## Portfolio Holdings\*

Name	Asset Class	Symbol	Holdings
Dimensional Emerging Core Equity Market ETF	Developed Small	DFAE	5198
Dimensional Emerging Markets Value ETF	Emerging Large	DFEV	2533
Dimensional International Core Equity 2 ETF	Developed Large	DFIC	4099
Dimensional US High Profitability ETF	Large Cap Blend	DUHP	184
Dimensional US Small Cap Value ETF	Small Cap Blend	DFSV	1034
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## Index Performance

	3 mo	YTD	1 Year	3 Year	5 Year	5 Yr. Std Dev
S&P 500 TR	11.69%	26.27%	26.27%	10.00%	15.69%	18.37%
Russell 2000	13.55%	15.09%	15.09%	0.87%	8.49%	24.03%
MSCI ACWI Net USD	11.03%	22.20%	22.20%	5.75%	11.72%	17.79%
MSCI EAFE	10.42%	18.24%	18.24%	4.01%	8.16%	17.93%
MSCI Emerging Markets	7.45%	7.04%	7.04%	-7.44%	1.17%	18.96%
Bloomberg US Agg. Bond	6.82%	4.93%	4.93%	-3.50%	0.99%	6.11%

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<sup>1</sup>3D, including its predecessor entities, claims compliance with the Global Investment Performance Standards (GIPS®) and has prepared and presented this report in compliance with the GIPS standards. 3D (incl predecessor entities) has been independently verified for the periods Jul 1, 2006 - Dec 31, 2022. The 3D 20 Portfolio Composite includes all discretionary accounts that are managed to the 3D 20 Portfolio Strategy which uses exchange traded Funds or exchange traded Sub-Advised Funds to target 20% equity and 80% fixed income exposure. Net Composite Returns shown above represent the composite return of actual client accounts. Actual client costs will vary based on account size and total value of household assets. Performance data shown represents past performance.

<sup>2</sup>Growth of \$100,000 shown in the chart represents the cumulative total return of the 3D Portfolio composite since inception, both gross and net of fees. Investment return and principal value of an investment with 3D Portfolios will fluctuate so that an investor's investment when redeemed may be worth more or less than their original cost. As with any investment strategy, there is a potential for profit as well as the possibility of loss.

<sup>3</sup>Portfolio characteristics may change over time. Average Fund Expense is the weighted average fund expense ratio based on the portfolio allocation and exchange traded fund holdings. Number of Securities is the sum total of securities held within each exchange traded fund. Portfolio Yield is the sum of net dividend per share amounts that have gone ex-dividend over the prior 12 months, divided by the current stock price. The yield is helpful in estimating the amount of income that can be expected to be generated from a Portfolio. Standard Deviation is a measure of the portfolio's volatility based on the dispersion of historical monthly returns from the mean over a five year period. A higher standard deviation indicates higher volatility of returns. Sharpe Ratio is a measure of risk-adjusted performance that indicates whether excess return was generated by portfolio management decisions or by taking on additional risk. The risk-free rate assumed for this calculation is based on annualized returns of 90-Day U.S. Treasury Bills. A higher Sharpe Ratio indicates a higher risk-adjusted return and is generally favorable.

\*Portfolio Holdings information is as of December 31, 2023. There is no assurance that the specific securities listed will remain in the Portfolio. Asset allocation and portfolio holdings may differ from the model among accounts in the composite. 3D employs a diversification strategy using exchange traded funds to represent specific asset classes in the Portfolio and should not be considered a recommendation to buy or sell a particular security. As with all investments, exchange-traded funds have risks. For more detailed information on the exchange-traded funds used in 3D Portfolios investors may request a prospectus by contacting their advisor. Performance is being shown for illustration purposes only and should not be relied upon. No representation or assurance is made that any investor will or is likely to achieve results comparable to those shown above or will make any profit or will be able to avoid incurring substantial losses. Past performance is not indicative, or a guarantee, of future results. This document does not constitute an offer to sell or a solicitation of an offer to purchase interests in any investment vehicles or securities. This document is not a prospectus, an advertisement, or an offering of any interests in either the Strategy or other portfolios. This document and the information contained herein is intended for informational purposes only. It does not constitute investment advice or a recommendation with respect to investment. Investing in any strategy should only occur after consulting with a financial advisor. To receive a GIPS report, please contact Freedom at [insights@freedomadvisors.com](mailto:insights@freedomadvisors.com). GIPS® is a registered trademark of CFA Institute. CFA Institute does not endorse or promote this organization, nor does it warrant the accuracy or quality of the content contained herein. See Additional Disclosures.

## Portfolio Characteristics<sup>3</sup>

Standard Deviation	8.37%
Sharpe Ratio	0.62
Portfolio Yield	2.63%
Number of Securities	17695
Effective Duration	5.82
Weighted Average Fund Expense	0.32%
Weighted Average Credit Rating	Aa3/AA-

## Sector Breakdown

Financials	17.66%
Industrials	15.91%
Technology	15.84%
Consumer Discretionary	11.02%
Healthcare	9.65%
Materials	6.43%
Consumer Staples	6.39%
Energy	6.13%
Communication Services	4.13%
Utilities	3.94%
Real Estate	2.91%
Cash	0.00%

## Credit Rating

AAA	56.04%
BBB	0.00%
BB	0.00%
B	0.10%
CCC	3.70%
Others	40.16%



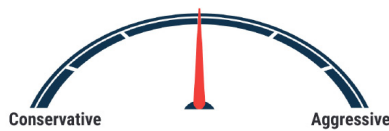
## Investment Objective and Strategy

The 3D Global 50 Portfolio is designed for moderate investors looking for a broadly diversified asset allocation investment suited to their tolerance for risk with periodic rebalancing. The Portfolio uses exchange-traded funds (ETFs)† to target 50% / 50% exposures to equities and fixed income, respectively, by broadly diversifying across thousands of companies across global markets. The strategy’s investment objective is to provide long-term superior risk-adjusted returns over a blended benchmark consisting of 50% MSCI All-Country World Index (“ACWI”) and 50% Bloomberg/Barclays U.S. Aggregate Bond Index (“AGG”). The Portfolio’s equity strategy favors stocks with risk characteristics historically rewarded by the market such as small cap, value, quality, momentum, and low volatility, while the Portfolio’s fixed income strategy favors sectors that generate superior risk-adjusted income.

## Investor Profile

Designed for investors with a moderate risk tolerance who are willing to accept more short-term account volatility to achieve higher returns, while not being too aggressive, and they have an investment time horizon of at least five years.

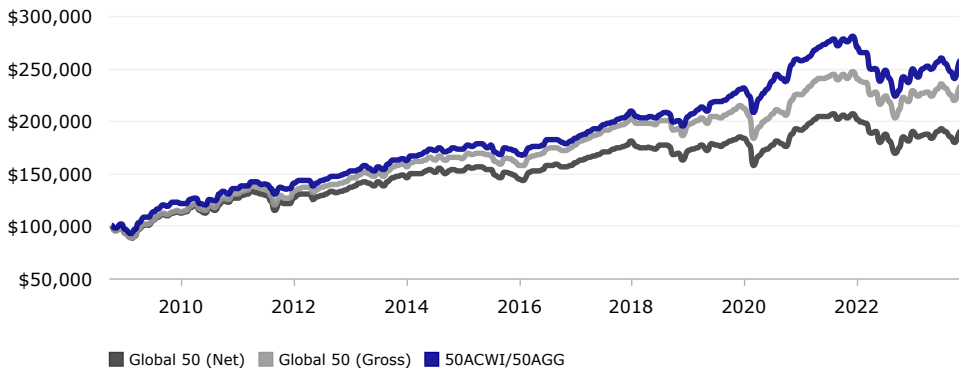
Risk Rating: Balanced Allocation



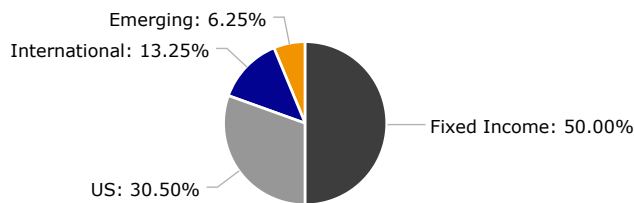
## Portfolio Performance<sup>1</sup>

	Qtr	YTD	1 Yr	3 Yr	5 Yr	10 Yr	Inception
Global 50 (Net)	7.80%	9.83%	9.83%	1.13%	4.03%	2.98%	4.62%
Global 50 (Gross)	8.18%	11.44%	11.44%	2.59%	5.51%	4.39%	6.03%
50ACWI/50AGG	8.93%	13.38%	13.38%	1.21%	6.55%	5.05%	6.73%

## Growth of \$100,000<sup>2</sup>



## Asset Allocation



Allocations are based on the asset class composition of the Portfolio and may be subject to change. There can be no assurance that the Portfolio composition has not changed since the report date shown above. Asset allocation does not assure a profit or guarantee protection during market downturns.

## Benefits

3D Risk-Based Portfolios may offer significant diversification benefits, lower investment costs, greater tax efficiency and simplicity for investors seeking a professionally managed asset allocation solution. The 3D model portfolio series was launched in 2006 and our data-driven, systematic investment approach has delivered for investors through our core belief that risk will be rewarded over time if diversification is applied. We don’t try to time the markets or find “mispriced” stocks; we trust the markets to be efficient. We research to understand and invest in risk factors that historically outperform and we are committed to seeking the rewards the equity markets have historically delivered over the long-term.

## About Freedom

Freedom Investment Management, Inc. is an independent investment manager based in Hartford, CT, that offers a curated model marketplace to individual investors and retirement plans through independent advisors. These solutions are delivered through a turnkey asset management platform and directly to institutional retirement plans and other industry platforms.

## Annual Returns<sup>1</sup>

	Global 50 (Net)	Global 50 (Gross)	50ACWI/50AGG
2023	9.83	11.44	13.38
2022	-12.80	-11.55	-15.47
2021	8.00	9.53	8.18
2020	3.61	5.08	12.64
2019	13.65	15.27	17.63
2018	-7.91	-6.65	-4.56
2017	12.26	14.00	13.35
2016	6.47	7.97	5.41
2015	-2.89	-1.80	-0.64
2014	3.01	4.12	5.15
2013	10.42	11.65	9.82

Net Composite Returns shown above represent the composite return of actual client accounts. Actual client costs will vary based on account size and total value of household assets.



## Portfolio Holdings\*

Name	Asset Class	Symbol	Holdings
Dimensional Emerging Core Equity Market ETF	Developed Small	DFAE	5198
Dimensional Emerging Markets Value ETF	Emerging Large	DFEV	2533
Dimensional International Core Equity 2 ETF	Developed Large	DFIC	4099
Dimensional US High Profitability ETF	Large Cap Blend	DUHP	184
Dimensional US Small Cap Value ETF	Small Cap Blend	DFSV	1034
First Trust Low Duration Opportunities ETF	Mortgage-Backed	LMBS	1005
FT Cboe Vest U.S. Equity Buffer ETF - May	US Fund Options Trading	FMAY	4
Invesco Taxable Municipal Bond ETF	Taxable Muni	BAB	719
iShares MSCI Intl Value Factor ETF	Developed Large	IVLU	370
KFA Value Line Dynamic Core Equity Index ETF	Large Cap Value	KVLE	63
PIMCO Active Bond ETF	Intrm-Term IG	BOND	1081
Vanguard Value ETF	Large Cap Value	VTV	345
WisdomTree International SmallCap Dividend Fund	Developed Small	DLS	919
WisdomTree U.S. MidCap Fund	Mid Cap Blend	EZM	552
WisdomTree U.S. SmallCap Fund	Small Cap Blend	EES	916
WisdomTree Yield Enhanced U.S. Aggregate Bond Fund	Intrm-Term IG	AGGY	2579

## Portfolio Characteristics<sup>3</sup>

Standard Deviation	9.23%
Sharpe Ratio	0.54
Portfolio Yield	3.1%
Number of Securities	21816
Effective Duration	5.55
Weighted Average Fund Expense	0.42%
Weighted Average Credit Rating	Aa2/AA-

## Sector Breakdown

Financials	17.66%
Industrials	15.91%
Technology	15.84%
Consumer Discretionary	11.02%
Healthcare	9.65%
Materials	6.43%
Consumer Staples	6.39%
Energy	6.13%
Communication Services	4.13%
Utilities	3.94%
Real Estate	2.91%
Cash	0.00%

## Index Performance

	3 mo	YTD	1 Year	3 Year	5 Year	5 Yr. Std Dev
S&P 500 TR	11.69%	26.27%	26.27%	10.00%	15.69%	18.37%
Russell 2000	13.55%	15.09%	15.09%	0.87%	8.49%	24.03%
MSCI ACWI Net USD	11.03%	22.20%	22.20%	5.75%	11.72%	17.79%
MSCI EAFE	10.42%	18.24%	18.24%	4.01%	8.16%	17.93%
MSCI Emerging Markets	7.45%	7.04%	7.04%	-7.44%	1.17%	18.96%
Bloomberg US Agg. Bond	6.82%	4.93%	4.93%	-3.50%	0.99%	6.11%

## Credit Rating

AAA	74.52%
BBB	12.47%
BB	1.55%
B	0.36%
CCC	1.91%
Others	9.19%

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<sup>2</sup>Growth of \$100,000 shown in the chart represents the cumulative total return of the 3D Portfolio composite since inception, both gross and net of fees. Investment return and principal value of an investment with 3D Portfolios will fluctuate so that an investor's investment when redeemed may be worth more or less than their original cost. As with any investment strategy, there is a potential for profit as well as the possibility of loss.

<sup>3</sup>Portfolio characteristics may change over time. Average Fund Expense is the weighted average fund expense ratio based on the portfolio allocation and exchange traded fund holdings. Number of Securities is the sum total of securities held within each exchange traded fund. Portfolio Yield is the sum of net dividend per share amounts that have gone ex-dividend over the prior 12 months, divided by the current stock price. The yield is helpful in estimating the amount of income that can be expected to be generated from a Portfolio. Standard Deviation is a measure of the portfolio's volatility based on the dispersion of historical monthly returns from the mean over a five year period. A higher standard deviation indicates higher volatility of returns. Sharpe Ratio is a measure of risk-adjusted performance that indicates whether excess return was generated by portfolio management decisions or by taking on additional risk. The risk-free rate assumed for this calculation is based on annualized returns of 90-Day U.S. Treasury Bills. A higher Sharpe Ratio indicates a higher risk-adjusted return and is generally favorable.

<sup>4</sup>Portfolio Holdings information is as of December 31, 2023. There is no assurance that the specific securities listed will remain in the Portfolio. Asset allocation and portfolio holdings may differ from the model among accounts in the composite. 3D employs a diversification strategy using exchange traded funds to represent specific asset classes in the Portfolio and should not be considered a recommendation to buy or sell a particular security. As with all investments, exchange-traded funds have risks. For more detailed information on the exchange-traded funds used in 3D Portfolios investors may request a prospectus by contacting their advisor. Performance is being shown for illustration purposes only and should not be relied upon. No representation or assurance is made that any investor will or is likely to achieve results comparable to those shown above or will make any profit or will be able to avoid incurring substantial losses. Past performance is not indicative, or a guarantee, of future results. This document does not constitute an offer to sell or a solicitation of an offer to purchase interests in any investment vehicles or securities. This document is not a prospectus, an advertisement, or an offering of any interests in either the Strategy or other portfolios. This document and the information contained herein is intended for informational purposes only. It does not constitute investment advice or a recommendation with respect to investment. Investing in any strategy should only occur after consulting with a financial advisor. To receive a GIPS report, please contact Freedom at insights@freedomadvisors.com. GIPS® is a registered trademark of CFA Institute. CFA Institute does not endorse or promote this organization, nor does it warrant the accuracy or quality of the content contained herein. See Additional Disclosures.

## Investment Objective and Strategy

The 3D Global 60 Tax-Sensitive Portfolio is designed for moderate investors looking for a broadly diversified asset allocation investment suited to their tolerance for risk with periodic rebalancing. The Portfolio uses exchange-traded funds (ETFs)† to target 60% / 40% exposures to equities and fixed income, respectively, by broadly diversifying across thousands of companies across global markets. The strategy’s investment objective is to provide long-term superior risk-adjusted returns over a blended benchmark consisting of 60% MSCI All-Country World Index (“ACWI”) and 40% Bloomberg/Barclays U.S. Aggregate Bond Index (“AGG”). The Portfolio’s equity strategy favors stocks with risk characteristics historically rewarded by the market such as small cap, value, quality, momentum, and low volatility, while the Portfolio’s fixed income strategy provides exposure to tax-sensitive fixed income sectors such as U.S. municipal bonds.

## Investor Profile

Designed for investors with a moderate risk tolerance who are willing to accept more short-term account volatility to achieve higher returns, while not being too aggressive, and they have an investment time horizon of at least 7-10 years.

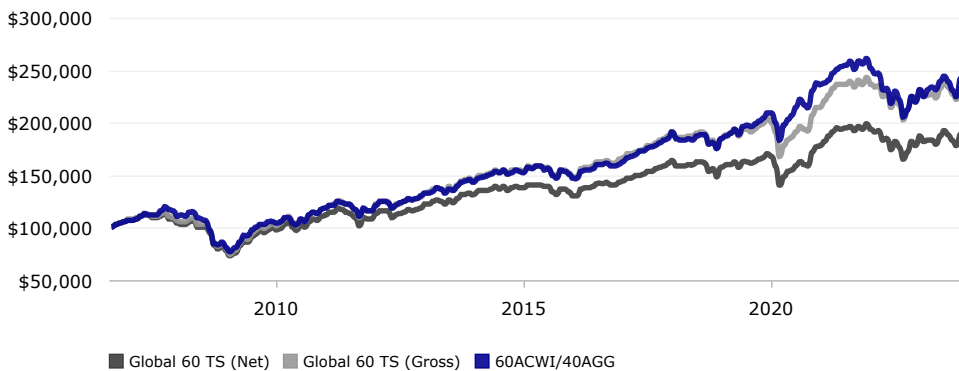
Risk Rating: Balanced Allocation



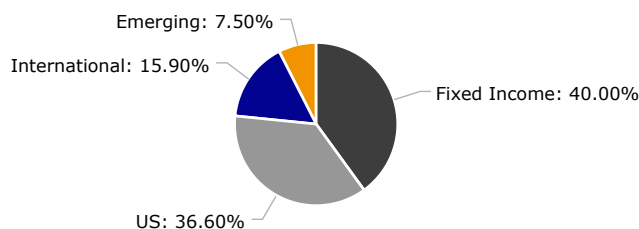
## Portfolio Performance<sup>1</sup>

	Qtr	YTD	1 Yr	3 Yr	5 Yr	10 Yr	Inception
Global 60 TS (Net)	7.69%	10.87%	10.87%	3.59%	5.76%	3.99%	4.01%
Global 60 TS (Gross)	7.94%	12.01%	12.01%	4.72%	6.96%	5.28%	5.36%
60ACWI/40AGG	9.35%	15.11%	15.11%	2.13%	7.62%	5.66%	5.52%

## Growth of \$100,000<sup>2</sup>



## Asset Allocation



## Benefits

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## Annual Returns<sup>1</sup>

	Global 60 TS (Net)	Global 60 TS (Gross)	60ACWI/40AGG
2023	10.87	12.01	15.11
2022	-10.78	-9.79	-16.02
2021	12.38	13.64	10.20
2020	4.03	5.25	13.49
2019	14.41	15.81	19.42
2018	-7.42	-6.32	-5.51
2017	12.39	13.83	15.41
2016	6.50	8.06	5.92
2015	-2.89	-1.54	-0.95
2014	3.88	5.31	4.97
2013	12.49	13.97	12.32

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## Portfolio Holdings\*

Name	Asset Class	Symbol	Holdings
Dimensional Emerging Core Equity Market ETF	Developed Small	DFAE	5198
Dimensional Emerging Markets Value ETF	Emerging Large	DFEV	2533
Dimensional International Core Equity 2 ETF	Developed Large	DFIC	4099
Dimensional US High Profitability ETF	Large Cap Blend	DUHP	184
Dimensional US Small Cap Value ETF	Small Cap Blend	DFSV	1034
First Trust Managed Municipal ETF	Intrm-Term Muni	FMB	1518
FT Cboe Vest U.S. Equity Buffer ETF - May	US Fund Options Trading	FMAY	4
iShares MSCI Intl Value Factor ETF	Developed Large	IVLU	370
JPMorgan Municipal ETF	Intrm-Term Muni	JMUB	894
JPMorgan Ultra-Short Municipal Income ETF	Ultra-Short Muni	JMST	2000
KFA Value Line Dynamic Core Equity Index ETF	Large Cap Value	KVLE	63
Vanguard Value ETF	Large Cap Value	VTV	345
WisdomTree International SmallCap Dividend Fund	Developed Small	DLS	919
WisdomTree U.S. MidCap Fund	Mid Cap Blend	EZM	552
WisdomTree U.S. SmallCap Fund	Small Cap Blend	EES	916
Xtrackers Municipal Infrastructure Revenue Bond ETF	Long-Term Muni	RVNU	330

## Portfolio Characteristics<sup>3</sup>

Standard Deviation	10.48%
Sharpe Ratio	0.43
Portfolio Yield	2.55%
Number of Securities	17695
Effective Duration	5.82
Weighted Average Fund Expense	0.33%
Weighted Average Credit Rating	Aa3/AA-

## Sector Breakdown

Financials	17.66%
Industrials	15.91%
Technology	15.84%
Consumer Discretionary	11.02%
Healthcare	9.65%
Materials	6.43%
Consumer Staples	6.39%
Energy	6.13%
Communication Services	4.13%
Utilities	3.94%
Real Estate	2.91%
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MSCI EAFE	10.42%	18.24%	18.24%	4.01%	8.16%	17.93%
MSCI Emerging Markets	7.45%	7.04%	7.04%	-7.44%	1.17%	18.96%
Bloomberg US Agg. Bond	6.82%	4.93%	4.93%	-3.50%	0.99%	6.11%

## Credit Rating

AAA	56.04%
BBB	0.00%
BB	0.00%
B	0.10%
CCC	3.70%
Others	40.16%

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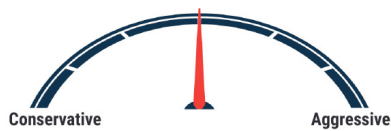
## Investment Objective and Strategy

The 3D Global 60 Portfolio is designed for moderate investors looking for a broadly diversified asset allocation investment suited to their tolerance for risk with periodic rebalancing. The Portfolio uses exchange-traded funds (ETFs)† to target 60% / 40% exposures to equities and fixed income, respectively, by broadly diversifying across thousands of companies across global markets. The strategy’s investment objective is to provide long-term superior risk-adjusted returns over a blended benchmark consisting of 60% MSCI All-Country World Index (“ACWI”) and 40% Bloomberg/Barclays U.S. Aggregate Bond Index (“AGG”). The Portfolio’s equity strategy favors stocks with risk characteristics historically rewarded by the market such as small cap, value, quality, momentum, and low volatility, while the Portfolio’s fixed income strategy favors sectors that generate superior risk-adjusted income.

## Investor Profile

Designed for investors with a moderate risk tolerance who are willing to accept more short-term account volatility to achieve higher returns, while not being too aggressive, and they have an investment time horizon of at least 7-10 years.

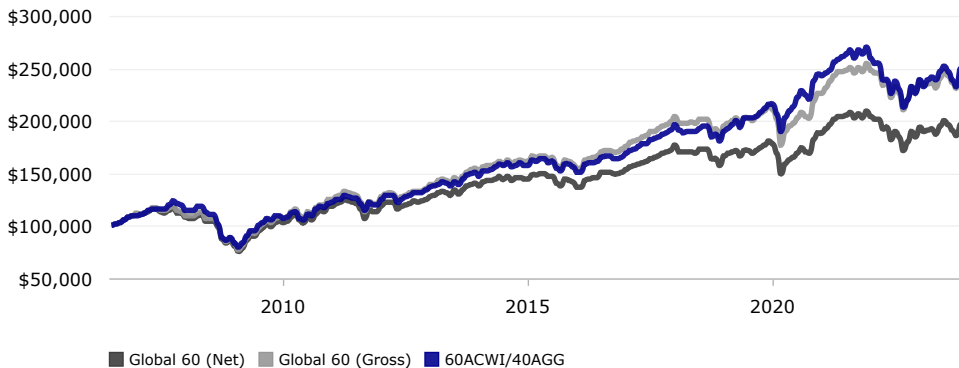
Risk Rating: Balanced Allocation



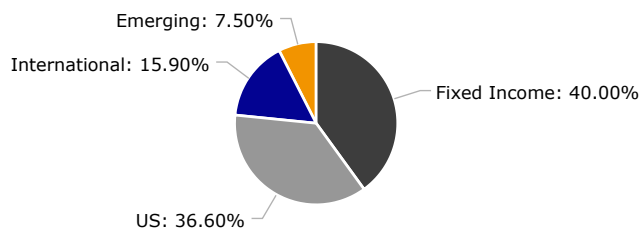
## Portfolio Performance<sup>1</sup>

	Qtr	YTD	1 Yr	3 Yr	5 Yr	10 Yr	Inception
Global 60 (Net)	7.56%	11.05%	11.05%	3.00%	5.47%	3.84%	4.22%
Global 60 (Gross)	7.82%	12.22%	12.22%	4.14%	6.70%	5.14%	5.52%
60ACWI/40AGG	9.35%	15.11%	15.11%	2.13%	7.62%	5.66%	5.66%

## Growth of \$100,000<sup>2</sup>



## Asset Allocation



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## Benefits

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## About Freedom

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## Annual Returns<sup>1</sup>

	Global 60 (Net)	Global 60 (Gross)	60ACWI/40AGG
2023	11.05	12.22	15.11
2022	-11.79	-10.80	-16.02
2021	11.55	12.82	10.20
2020	4.12	5.40	13.49
2019	14.70	16.17	19.42
2018	-8.55	-7.48	-5.51
2017	13.67	15.20	15.41
2016	7.02	8.54	5.92
2015	-2.53	-1.21	-0.95
2014	3.03	4.44	4.97
2013	12.76	14.29	12.32

Net Composite Returns shown above represent the composite return of actual client accounts. Actual client costs will vary based on account size and total value of household assets.

## Portfolio Holdings\*

Name	Asset Class	Symbol	Holdings
Dimensional Emerging Core Equity Market ETF	Developed Small	DFAE	5198
Dimensional Emerging Markets Value ETF	Emerging Large	DFEV	2533
Dimensional International Core Equity 2 ETF	Developed Large	DFIC	4099
Dimensional US High Profitability ETF	Large Cap Blend	DUHP	184
Dimensional US Small Cap Value ETF	Small Cap Blend	DFSV	1034
First Trust Low Duration Opportunities ETF	Mortgage-Backed	LMBS	1005
FT Cboe Vest U.S. Equity Buffer ETF - May	US Fund Options Trading	FMAY	4
Invesco Taxable Municipal Bond ETF	Taxable Muni	BAB	719
iShares MSCI Intl Value Factor ETF	Developed Large	IVLU	370
KFA Value Line Dynamic Core Equity Index ETF	Large Cap Value	KVLE	63
PIMCO Active Bond ETF	Intrm-Term IG	BOND	1081
Vanguard Value ETF	Large Cap Value	VTV	345
WisdomTree International SmallCap Dividend Fund	Developed Small	DLS	919
WisdomTree U.S. MidCap Fund	Mid Cap Blend	EZM	552
WisdomTree U.S. SmallCap Fund	Small Cap Blend	EES	916
WisdomTree Yield Enhanced U.S. Aggregate Bond Fund	Intrm-Term IG	AGGY	2579

## Portfolio Characteristics<sup>3</sup>

Standard Deviation	10.65%
Sharpe Ratio	0.44
Portfolio Yield	2.93%
Number of Securities	21816
Effective Duration	5.55
Weighted Average Fund Expense	0.41%
Weighted Average Credit Rating	Aa2/AA-

## Sector Breakdown

Financials	17.66%
Industrials	15.91%
Technology	15.84%
Consumer Discretionary	11.02%
Healthcare	9.65%
Materials	6.43%
Consumer Staples	6.39%
Energy	6.13%
Communication Services	4.13%
Utilities	3.94%
Real Estate	2.91%
Cash	0.00%

## Index Performance

	3 mo	YTD	1 Year	3 Year	5 Year	5 Yr. Std Dev
S&P 500 TR	11.69%	26.27%	26.27%	10.00%	15.69%	18.37%
Russell 2000	13.55%	15.09%	15.09%	0.87%	8.49%	24.03%
MSCI ACWI Net USD	11.03%	22.20%	22.20%	5.75%	11.72%	17.79%
MSCI EAFE	10.42%	18.24%	18.24%	4.01%	8.16%	17.93%
MSCI Emerging Markets	7.45%	7.04%	7.04%	-7.44%	1.17%	18.96%
Bloomberg US Agg. Bond	6.82%	4.93%	4.93%	-3.50%	0.99%	6.11%

## Credit Rating

AAA	74.52%
BBB	12.47%
BB	1.55%
B	0.36%
CCC	1.91%
Others	9.19%

## Disclaimer

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<sup>2</sup>Growth of \$100,000 shown in the chart represents the cumulative total return of the 3D Portfolio composite since inception, both gross and net of fees. Investment return and principal value of an investment with 3D Portfolios will fluctuate so that an investor's investment when redeemed may be worth more or less than their original cost. As with any investment strategy, there is a potential for profit as well as the possibility of loss.

<sup>3</sup>Portfolio characteristics may change over time. Average Fund Expense is the weighted average fund expense ratio based on the portfolio allocation and exchange traded fund holdings. Number of Securities is the sum total of securities held within each exchange traded fund. Portfolio Yield is the sum of net dividend per share amounts that have gone ex-dividend over the prior 12 months, divided by the current stock price. The yield is helpful in estimating the amount of income that can be expected to be generated from a Portfolio. Standard Deviation is a measure of the portfolio's volatility based on the dispersion of historical monthly returns from the mean over a five year period. A higher standard deviation indicates higher volatility of returns. Sharpe Ratio is a measure of risk-adjusted performance that indicates whether excess return was generated by portfolio management decisions or by taking on additional risk. The risk-free rate assumed for this calculation is based on annualized returns of 90-Day U.S. Treasury Bills. A higher Sharpe Ratio indicates a higher risk-adjusted return and is generally favorable.

<sup>4</sup>Portfolio Holdings information is as of December 31, 2023. There is no assurance that the specific securities listed will remain in the Portfolio. Asset allocation and portfolio holdings may differ from the model among accounts in the composite. 3D employs a diversification strategy using exchange traded funds to represent specific asset classes in the Portfolio and should not be considered a recommendation to buy or sell a particular security. As with all investments, exchange-traded funds have risks. For more detailed information on the exchange-traded funds used in 3D Portfolios investors may request a prospectus by contacting their advisor. Performance is being shown for illustration purposes only and should not be relied upon. No representation or assurance is made that any investor will or is likely to achieve results comparable to those shown above or will make any profit or will be able to avoid incurring substantial losses. Past performance is not indicative, or a guarantee, of future results. This document does not constitute an offer to sell or a solicitation of an offer to purchase interests in any investment vehicles or securities. This document is not a prospectus, an advertisement, or an offering of any interests in either the Strategy or other portfolios. This document and the information contained herein is intended for informational purposes only. It does not constitute investment advice or a recommendation with respect to investment. Investing in any strategy should only occur after consulting with a financial advisor. To receive a GIPS report, please contact Freedom at insights@freedomadvisors.com. GIPS® is a registered trademark of CFA Institute. CFA Institute does not endorse or promote this organization, nor does it warrant the accuracy or quality of the content contained herein. See Additional Disclosures.

## Investment Objective and Strategy

The 3D Global 70 Tax-Sensitive Portfolio is designed for moderately aggressive investors looking for a broadly diversified asset allocation investment suited to their tolerance for risk with periodic rebalancing. The Portfolio uses exchange-traded funds (ETFs)† to target 70% / 30% exposures to equities and fixed income, respectively, by broadly diversifying across thousands of companies across global markets. The strategy’s investment objective is to provide long-term superior risk-adjusted returns over a blended benchmark consisting of 70% MSCI All-Country World Index (“ACWI”) and 30% Bloomberg/Barclays U.S. Aggregate Bond Index (“AGG”). The Portfolio’s equity strategy favors stocks with risk characteristics historically rewarded by the market such as small cap, value, quality, momentum, and low volatility, while the Portfolio’s fixed income strategy provides exposure to tax-sensitive fixed income sectors such as U.S. municipal bonds.

## Investor Profile

Designed for investors with a moderate-to-aggressive risk tolerance who can handle more short-term account volatility because they want to achieve higher returns and have an investment time horizon of at least ten years.

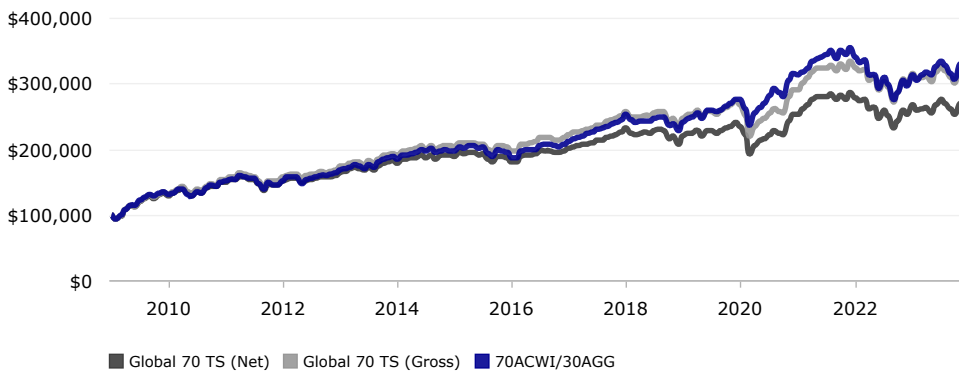
Risk Rating: Moderate-Aggressive Allocation



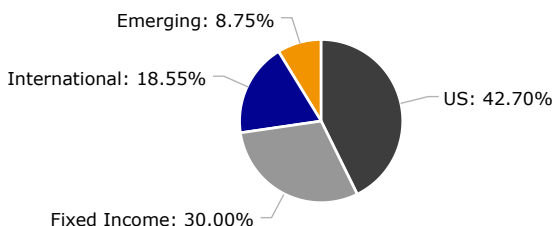
## Portfolio Performance<sup>1</sup>

	Qtr	YTD	1 Yr	3 Yr	5 Yr	10 Yr	Inception
Global 70 TS (Net)	8.41%	11.70%	11.70%	3.87%	6.33%	4.50%	7.21%
Global 70 TS (Gross)	8.71%	13.01%	13.01%	5.15%	7.62%	5.70%	8.48%
70ACWI/30AGG	9.77%	16.86%	16.86%	3.05%	8.67%	6.25%	8.66%

## Growth of \$100,000<sup>2</sup>



## Asset Allocation



## Benefits

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## Annual Returns<sup>1</sup>

	Global 70 TS (Net)	Global 70 TS (Gross)	70ACWI/30AGG
2023	11.70	13.01	16.86
2022	-11.73	-10.62	-16.58
2021	13.65	15.08	12.25
2020	4.98	6.18	14.28
2019	15.55	16.96	21.21
2018	-7.92	-7.07	-6.47
2017	14.00	15.04	17.50
2016	6.64	7.98	6.43
2015	-2.35	-1.20	-1.28
2014	4.51	5.76	4.77
2013	13.85	15.24	14.87



Allocations are based on the asset class composition of the Portfolio and may be subject to change. There can be no assurance that the Portfolio composition has not changed since the report date shown above. Asset allocation does not assure a profit or guarantee protection during market downturns.

Net Composite Returns shown above represent the composite return of actual client accounts. Actual client costs will vary based on account size and total value of household assets.

## Portfolio Holdings\*

Name	Asset Class	Symbol	Holdings
Dimensional Emerging Core Equity Market ETF	Developed Small	DFAE	5198
Dimensional Emerging Markets Value ETF	Emerging Large	DFEV	2533
Dimensional International Core Equity 2 ETF	Developed Large	DFIC	4099
Dimensional US High Profitability ETF	Large Cap Blend	DUHP	184
Dimensional US Small Cap Value ETF	Small Cap Blend	DFSV	1034
First Trust Managed Municipal ETF	Intrm-Term Muni	FMB	1518
FT Cboe Vest U.S. Equity Buffer ETF - May	US Fund Options Trading	FMAY	4
iShares MSCI Intl Value Factor ETF	Developed Large	IVLU	370
JPMorgan Municipal ETF	Intrm-Term Muni	JMUB	894
JPMorgan Ultra-Short Municipal Income ETF	Ultra-Short Muni	JMST	2000
KFA Value Line Dynamic Core Equity Index ETF	Large Cap Value	KVLE	63
Vanguard Value ETF	Large Cap Value	VTV	345
WisdomTree International SmallCap Dividend Fund	Developed Small	DLS	919
WisdomTree U.S. MidCap Fund	Mid Cap Blend	EZM	552
WisdomTree U.S. SmallCap Fund	Small Cap Blend	EES	916
Xtrackers Municipal Infrastructure Revenue Bond ETF	Long-Term Muni	RVNU	330

## Portfolio Characteristics<sup>3</sup>

Standard Deviation	11.08%
Sharpe Ratio	0.69
Portfolio Yield	2.48%
Number of Securities	17695
Effective Duration	5.82
Weighted Average Fund Expense	0.34%
Weighted Average Credit Rating	Aa3/AA-

## Sector Breakdown

Financials	17.66%
Industrials	15.91%
Technology	15.84%
Consumer Discretionary	11.02%
Healthcare	9.65%
Materials	6.43%
Consumer Staples	6.39%
Energy	6.13%
Communication Services	4.13%
Utilities	3.94%
Real Estate	2.91%
Cash	0.00%

## Index Performance

	3 mo	YTD	1 Year	3 Year	5 Year	5 Yr. Std Dev
S&P 500 TR	11.69%	26.27%	26.27%	10.00%	15.69%	18.37%
Russell 2000	13.55%	15.09%	15.09%	0.87%	8.49%	24.03%
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MSCI Emerging Markets	7.45%	7.04%	7.04%	-7.44%	1.17%	18.96%
Bloomberg US Agg. Bond	6.82%	4.93%	4.93%	-3.50%	0.99%	6.11%

## Credit Rating

AAA	56.04%
BBB	0.00%
BB	0.00%
B	0.10%
CCC	3.70%
Others	40.16%

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## Investor Profile

Designed for investors with a moderate-to-aggressive risk tolerance who can handle more short-term account volatility because they want to achieve higher returns and have an investment time horizon of at least ten years.

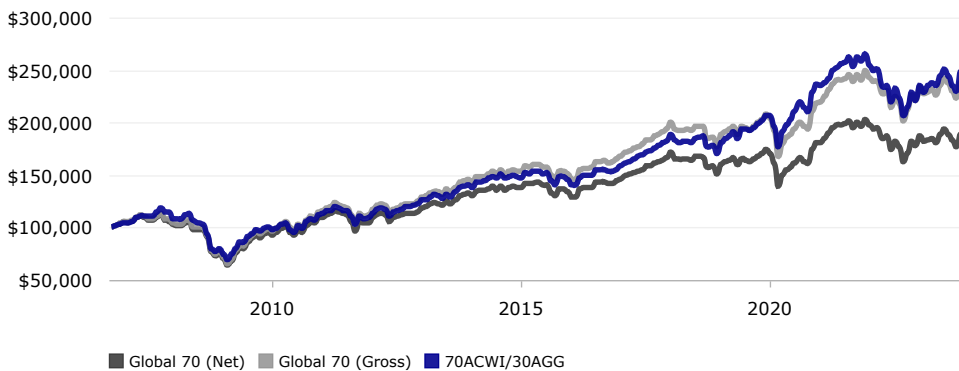
Risk Rating: Moderate-Aggressive Allocation



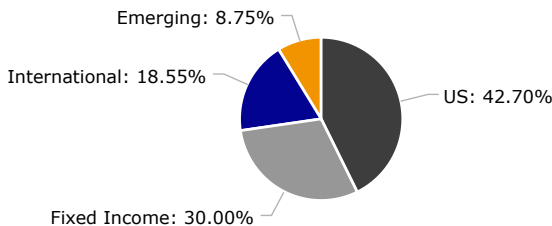
## Portfolio Performance<sup>1</sup>

	Qtr	YTD	1 Yr	3 Yr	5 Yr	10 Yr	Inception
Global 70 (Net)	8.57%	11.65%	11.65%	3.12%	5.67%	4.07%	4.07%
Global 70 (Gross)	8.98%	13.31%	13.31%	4.59%	7.14%	5.53%	5.49%
70ACWI/30AGG	9.77%	16.86%	16.86%	3.05%	8.67%	6.25%	5.70%

## Growth of \$100,000<sup>2</sup>



## Asset Allocation



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## Annual Returns<sup>1</sup>

	Global 70 (Net)	Global 70 (Gross)	70ACWI/30AGG
2023	11.65	13.31	16.86
2022	-12.57	-11.33	-16.58
2021	12.33	13.87	12.25
2020	3.89	5.28	14.28
2019	15.69	17.23	21.21
2018	-9.70	-8.55	-6.47
2017	15.81	17.51	17.50
2016	7.36	9.01	6.43
2015	-2.87	-1.47	-1.28
2014	3.72	5.18	4.77
2013	15.55	17.07	14.87

Net Composite Returns shown above represent the composite return of actual client accounts. Actual client costs will vary based on account size and total value of household assets.

## Portfolio Holdings\*

Name	Asset Class	Symbol	Holdings
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Dimensional US Small Cap Value ETF	Small Cap Blend	DFSV	1034
First Trust Low Duration Opportunities ETF	Mortgage-Backed	LMBS	1005
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WisdomTree Yield Enhanced U.S. Aggregate Bond Fund	Intrm-Term IG	AGGY	2579

## Portfolio Characteristics<sup>3</sup>

Standard Deviation	12.48%
Sharpe Ratio	0.38
Portfolio Yield	2.76%
Number of Securities	21816
Effective Duration	5.55
Weighted Average Fund Expense	0.4%
Weighted Average Credit Rating	Aa2/AA-

## Sector Breakdown

Financials	17.66%
Industrials	15.91%
Technology	15.84%
Consumer Discretionary	11.02%
Healthcare	9.65%
Materials	6.43%
Consumer Staples	6.39%
Energy	6.13%
Communication Services	4.13%
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MSCI ACWI Net USD	11.03%	22.20%	22.20%	5.75%	11.72%	17.79%
MSCI EAFE	10.42%	18.24%	18.24%	4.01%	8.16%	17.93%
MSCI Emerging Markets	7.45%	7.04%	7.04%	-7.44%	1.17%	18.96%
Bloomberg US Agg. Bond	6.82%	4.93%	4.93%	-3.50%	0.99%	6.11%

## Credit Rating

AAA	74.52%
BBB	12.47%
BB	1.55%
B	0.36%
CCC	1.91%
Others	9.19%

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<sup>2</sup>Growth of \$100,000 shown in the chart represents the cumulative total return of the 3D Portfolio composite since inception, both gross and net of fees. Investment return and principal value of an investment with 3D Portfolios will fluctuate so that an investor's investment when redeemed may be worth more or less than their original cost. As with any investment strategy, there is a potential for profit as well as the possibility of loss.

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<sup>4</sup>Portfolio Holdings information is as of December 31, 2023. There is no assurance that the specific securities listed will remain in the Portfolio. Asset allocation and portfolio holdings may differ from the model among accounts in the composite. 3D employs a diversification strategy using exchange traded funds to represent specific asset classes in the Portfolio and should not be considered a recommendation to buy or sell a particular security. As with all investments, exchange-traded funds have risks. For more detailed information on the exchange-traded funds used in 3D Portfolios investors may request a prospectus by contacting their advisor. Performance is being shown for illustration purposes only and should not be relied upon. No representation or assurance is made that any investor will or is likely to achieve results comparable to those shown above or will make any profit or will be able to avoid incurring substantial losses. Past performance is not indicative, or a guarantee, of future results. This document does not constitute an offer to sell or a solicitation of an offer to purchase interests in any investment vehicles or securities. This document is not a prospectus, an advertisement, or an offering of any interests in either the Strategy or other portfolios. This document and the information contained herein is intended for informational purposes only. It does not constitute investment advice or a recommendation with respect to investment. Investing in any strategy should only occur after consulting with a financial advisor. To receive a GIPS report, please contact Freedom at insights@freedomadvisors.com. GIPS® is a registered trademark of CFA Institute. CFA Institute does not endorse or promote this organization, nor does it warrant the accuracy or quality of the content contained herein. See Additional Disclosures.

## Investment Objective and Strategy

The 3D Global 80 Tax-Sensitive Portfolio is designed for moderately aggressive investors looking for a broadly diversified asset allocation investment suited to their tolerance for risk with periodic rebalancing. The Portfolio uses exchange-traded funds (ETFs)† to target 80% / 20% exposures to equities and fixed income, respectively, by broadly diversifying across thousands of companies across global markets. The strategy’s investment objective is to provide long-term superior risk-adjusted returns over a blended benchmark consisting of 80% MSCI All-Country World Index (“ACWI”) and 20% Bloomberg/Barclays U.S. Aggregate Bond Index (“AGG”). The Portfolio’s equity strategy favors stocks with risk characteristics historically rewarded by the market such as small cap, value, quality, momentum, and low volatility, while the Portfolio’s fixed income strategy provides exposure to tax-sensitive fixed income sectors such as U.S. municipal bonds.

## Investor Profile

Designed for investors with a moderate-to-aggressive risk tolerance who can handle more short-term account volatility because they want to achieve higher returns and have an investment time horizon of at least ten years.

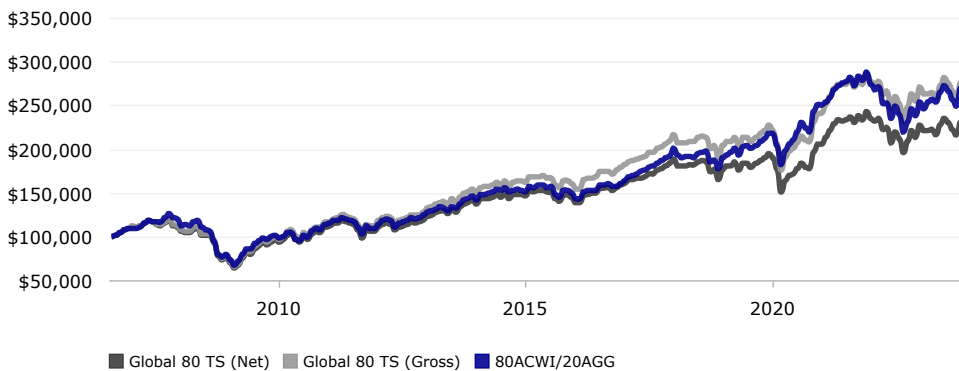
Risk Rating: Moderate-Aggressive Allocation



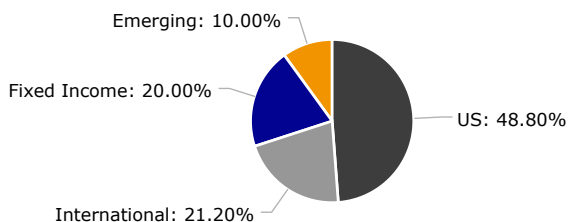
## Portfolio Performance<sup>1</sup>

	Qtr	YTD	1 Yr	3 Yr	5 Yr	10 Yr	Inception
Global 80 TS (Net)	8.97%	13.28%	13.28%	5.75%	7.96%	5.56%	5.24%
Global 80 TS (Gross)	9.17%	14.19%	14.19%	6.56%	8.82%	6.57%	6.35%
80ACWI/20AGG	10.19%	18.62%	18.62%	3.96%	9.71%	6.83%	6.17%

## Growth of \$100,000<sup>2</sup>



## Asset Allocation



## Benefits

3D Risk-Based Portfolios may offer significant diversification benefits, lower investment costs, greater tax efficiency and simplicity for investors seeking a professionally managed asset allocation solution. The 3D model portfolio series was launched in 2006 and our data-driven, systematic investment approach has delivered for investors through our core belief that risk will be rewarded over time if diversification is applied. We don’t try to time the markets or find “mispriced” stocks; we trust the markets to be efficient. We research to understand and invest in risk factors that historically outperform and we are committed to seeking the rewards the equity markets have historically delivered over the long-term.

## About Freedom

Freedom Investment Management, Inc. is an independent investment manager based in Hartford, CT, that offers a curated model marketplace to individual investors and retirement plans through independent advisors. These solutions are delivered through a turnkey asset management platform and directly to institutional retirement plans and other industry platforms.

## Annual Returns<sup>1</sup>

	Global 80 TS (Net)	Global 80 TS (Gross)	80ACWI/20AGG
2023	13.28	14.19	18.62
2022	-11.79	-11.10	-17.15
2021	18.33	19.19	14.32
2020	5.08	5.94	15.00
2019	18.01	19.04	23.01
2018	-9.66	-8.84	-7.44
2017	15.29	16.51	19.62
2016	9.92	11.29	6.92
2015	-2.63	-1.48	-1.62
2014	5.11	6.36	4.58
2013	18.71	20.14	17.47

Allocations are based on the asset class composition of the Portfolio and may be subject to change. There can be no assurance that the Portfolio composition has not changed since the report date shown above. Asset allocation does not assure a profit or guarantee protection during market downturns.

Net Composite Returns shown above represent the composite return of actual client accounts. Actual client costs will vary based on account size and total value of household assets.

## Portfolio Holdings\*

Name	Asset Class	Symbol	Holdings
Dimensional Emerging Core Equity Market ETF	Developed Small	DFAE	5198
Dimensional Emerging Markets Value ETF	Emerging Large	DFEV	2533
Dimensional International Core Equity 2 ETF	Developed Large	DFIC	4099
Dimensional US High Profitability ETF	Large Cap Blend	DUHP	184
Dimensional US Small Cap Value ETF	Small Cap Blend	DFSV	1034
First Trust Managed Municipal ETF	Intrm-Term Muni	FMB	1518
FT Cboe Vest U.S. Equity Buffer ETF - May	US Fund Options Trading	FMAY	4
iShares MSCI Intl Value Factor ETF	Developed Large	IVLU	370
JPMorgan Municipal ETF	Intrm-Term Muni	JMUB	894
JPMorgan Ultra-Short Municipal Income ETF	Ultra-Short Muni	JMST	2000
KFA Value Line Dynamic Core Equity Index ETF	Large Cap Value	KVLE	63
Vanguard Value ETF	Large Cap Value	VTV	345
WisdomTree International SmallCap Dividend Fund	Developed Small	DLS	919
WisdomTree U.S. MidCap Fund	Mid Cap Blend	EZM	552
WisdomTree U.S. SmallCap Fund	Small Cap Blend	EES	916
Xtrackers Municipal Infrastructure Revenue Bond ETF	Long-Term Muni	RVNU	330

## Portfolio Characteristics<sup>3</sup>

Standard Deviation	13.72%
Sharpe Ratio	0.44
Portfolio Yield	2.4%
Number of Securities	17695
Effective Duration	5.82
Weighted Average Fund Expense	0.35%
Weighted Average Credit Rating	Aa3/AA-

## Sector Breakdown

Financials	17.66%
Industrials	15.91%
Technology	15.84%
Consumer Discretionary	11.02%
Healthcare	9.65%
Materials	6.43%
Consumer Staples	6.39%
Energy	6.13%
Communication Services	4.13%
Utilities	3.94%
Real Estate	2.91%
Cash	0.00%

## Index Performance

	3 mo	YTD	1 Year	3 Year	5 Year	5 Yr. Std Dev
S&P 500 TR	11.69%	26.27%	26.27%	10.00%	15.69%	18.37%
Russell 2000	13.55%	15.09%	15.09%	0.87%	8.49%	24.03%
MSCI ACWI Net USD	11.03%	22.20%	22.20%	5.75%	11.72%	17.79%
MSCI EAFE	10.42%	18.24%	18.24%	4.01%	8.16%	17.93%
MSCI Emerging Markets	7.45%	7.04%	7.04%	-7.44%	1.17%	18.96%
Bloomberg US Agg. Bond	6.82%	4.93%	4.93%	-3.50%	0.99%	6.11%

## Credit Rating

AAA	56.04%
BBB	0.00%
BB	0.00%
B	0.10%
CCC	3.70%
Others	40.16%

## Disclaimer

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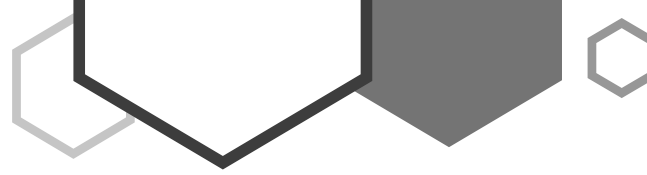
<sup>1</sup>3D, including its predecessor entities, claims compliance with the Global Investment Performance Standards (GIPS®) and has prepared and presented this report in compliance with the GIPS standards. 3D (incl predecessor entities) has been independently verified for the periods Jul 1, 2006 - Dec 31, 2022. The 3D 20 Portfolio Composite includes all discretionary accounts that are managed to the 3D 20 Portfolio Strategy which uses exchange traded Funds or exchange traded Sub-Advised Funds to target 20% equity and 80% fixed income exposure. Net Composite Returns shown above represent the composite return of actual client accounts. Actual client costs will vary based on account size and total value of household assets. Performance data shown represents past performance.

<sup>2</sup>Growth of \$100,000 shown in the chart represents the cumulative total return of the 3D Portfolio composite since inception, both gross and net of fees. Investment return and principal value of an investment with 3D Portfolios will fluctuate so that an investor's investment when redeemed may be worth more or less than their original cost. As with any investment strategy, there is a potential for profit as well as the possibility of loss.

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## Investment Objective and Strategy

The 3D Global 80 Portfolio is designed for moderately aggressive investors looking for a broadly diversified asset allocation investment suited to their tolerance for risk with periodic rebalancing. The Portfolio uses exchange-traded funds (ETFs)† to target 80% / 20% exposures to equities and fixed income, respectively, by broadly diversifying across thousands of companies across global markets. The strategy’s investment objective is to provide long-term superior risk-adjusted returns over a blended benchmark consisting of 80% MSCI All-Country World Index (“ACWI”) and 20% Bloomberg/Barclays U.S. Aggregate Bond Index (“AGG”). The Portfolio’s equity strategy favors stocks with risk characteristics historically rewarded by the market such as small cap, value, quality, momentum, and low volatility, while the Portfolio’s fixed income strategy favors sectors that generate superior risk-adjusted income.

## Investor Profile

Designed for investors with a moderate-to-aggressive risk tolerance who can handle more short-term account volatility because they want to achieve higher returns and have an investment time horizon of at least ten years.

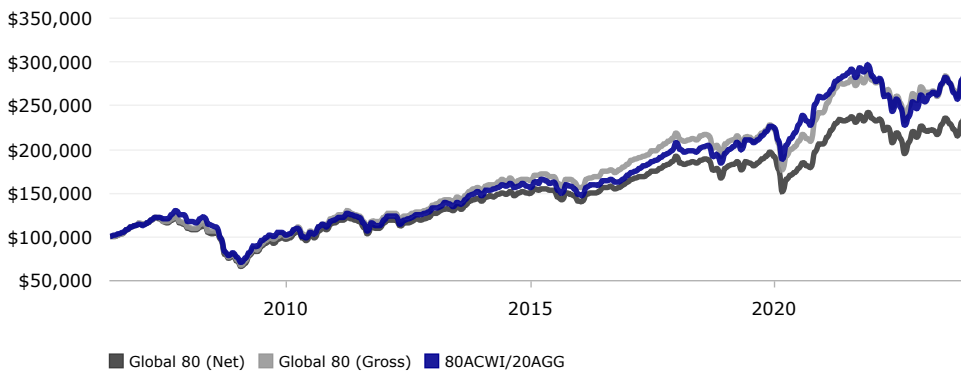
Risk Rating: Moderate-Aggressive Allocation



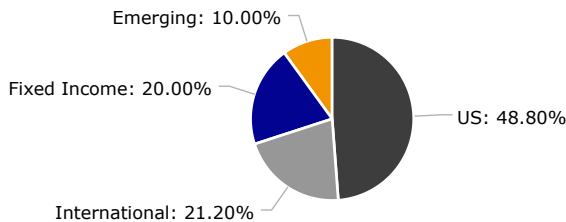
## Portfolio Performance<sup>1</sup>

	Qtr	YTD	1 Yr	3 Yr	5 Yr	10 Yr	Inception
Global 80 (Net)	8.98%	13.56%	13.56%	5.72%	7.79%	5.39%	5.18%
Global 80 (Gross)	9.20%	14.51%	14.51%	6.65%	8.81%	6.49%	6.32%
80ACWI/20AGG	10.19%	18.62%	18.62%	3.96%	9.71%	6.83%	6.30%

## Growth of \$100,000<sup>2</sup>



## Asset Allocation



Allocations are based on the asset class composition of the Portfolio and may be subject to change. There can be no assurance that the Portfolio composition has not changed since the report date shown above. Asset allocation does not assure a profit or guarantee protection during market downturns.

## Benefits

3D Risk-Based Portfolios may offer significant diversification benefits, lower investment costs, greater tax efficiency and simplicity for investors seeking a professionally managed asset allocation solution. The 3D model portfolio series was launched in 2006 and our data-driven, systematic investment approach has delivered for investors through our core belief that risk will be rewarded over time if diversification is applied. We don’t try to time the markets or find “mispriced” stocks; we trust the markets to be efficient. We research to understand and invest in risk factors that historically outperform and we are committed to seeking the rewards the equity markets have historically delivered over the long-term.

## About Freedom

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## Annual Returns<sup>1</sup>

	Global 80 (Net)	Global 80 (Gross)	80ACWI/20AGG
2023	13.56	14.51	18.62
2022	-11.89	-11.12	-17.15
2021	18.11	19.18	14.32
2020	4.66	5.73	15.00
2019	17.65	18.93	23.01
2018	-10.13	-9.23	-7.44
2017	16.38	17.65	19.62
2016	9.09	10.47	6.92
2015	-2.59	-1.47	-1.62
2014	4.55	5.79	4.58
2013	17.42	18.82	17.47

Net Composite Returns shown above represent the composite return of actual client accounts. Actual client costs will vary based on account size and total value of household assets.

## Portfolio Holdings\*

Name	Asset Class	Symbol	Holdings
Dimensional Emerging Core Equity Market ETF	Developed Small	DFAE	5198
Dimensional Emerging Markets Value ETF	Emerging Large	DFEV	2533
Dimensional International Core Equity 2 ETF	Developed Large	DFIC	4099
Dimensional US High Profitability ETF	Large Cap Blend	DUHP	184
Dimensional US Small Cap Value ETF	Small Cap Blend	DFSV	1034
First Trust Low Duration Opportunities ETF	Mortgage-Backed	LMBS	1005
FT Cboe Vest U.S. Equity Buffer ETF - May	US Fund Options Trading	FMAY	4
Invesco Taxable Municipal Bond ETF	Taxable Muni	BAB	719
iShares MSCI Intl Value Factor ETF	Developed Large	IVLU	370
KFA Value Line Dynamic Core Equity Index ETF	Large Cap Value	KVLE	63
PIMCO Active Bond ETF	Intrm-Term IG	BOND	1081
Vanguard Value ETF	Large Cap Value	VTV	345
WisdomTree International SmallCap Dividend Fund	Developed Small	DLS	919
WisdomTree U.S. MidCap Fund	Mid Cap Blend	EZM	552
WisdomTree U.S. SmallCap Fund	Small Cap Blend	EES	916
WisdomTree Yield Enhanced U.S. Aggregate Bond Fund	Intrm-Term IG	AGGY	2579

## Portfolio Characteristics<sup>3</sup>

Standard Deviation	13.53%
Sharpe Ratio	0.44
Portfolio Yield	2.59%
Number of Securities	21816
Effective Duration	5.55
Weighted Average Fund Expense	0.39%
Weighted Average Credit Rating	Aa2/AA-

## Sector Breakdown

Financials	17.66%
Industrials	15.91%
Technology	15.84%
Consumer Discretionary	11.02%
Healthcare	9.65%
Materials	6.43%
Consumer Staples	6.39%
Energy	6.13%
Communication Services	4.13%
Utilities	3.94%
Real Estate	2.91%
Cash	0.00%

## Index Performance

	3 mo	YTD	1 Year	3 Year	5 Year	5 Yr. Std Dev
S&P 500 TR	11.69%	26.27%	26.27%	10.00%	15.69%	18.37%
Russell 2000	13.55%	15.09%	15.09%	0.87%	8.49%	24.03%
MSCI ACWI Net USD	11.03%	22.20%	22.20%	5.75%	11.72%	17.79%
MSCI EAFE	10.42%	18.24%	18.24%	4.01%	8.16%	17.93%
MSCI Emerging Markets	7.45%	7.04%	7.04%	-7.44%	1.17%	18.96%
Bloomberg US Agg. Bond	6.82%	4.93%	4.93%	-3.50%	0.99%	6.11%

## Credit Rating

AAA	74.52%
BBB	12.47%
BB	1.55%
B	0.36%
CCC	1.91%
Others	9.19%

## Disclaimer

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<sup>2</sup>Growth of \$100,000 shown in the chart represents the cumulative total return of the 3D Portfolio composite since inception, both gross and net of fees. Investment return and principal value of an investment with 3D Portfolios will fluctuate so that an investor's investment when redeemed may be worth more or less than their original cost. As with any investment strategy, there is a potential for profit as well as the possibility of loss.

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## Investment Objective and Strategy

The 3D Global 90 Tax-Sensitive Portfolio is designed for aggressive investors looking for a broadly diversified asset allocation investment suited to their tolerance for risk with periodic rebalancing. The Portfolio uses exchange-traded funds (ETFs)† to target 90% / 10% exposures to equities and fixed income, respectively, by broadly diversifying across thousands of companies across global markets. The strategy’s investment objective is to provide long-term superior risk-adjusted returns over a blended benchmark consisting of 90% MSCI All-Country World Index (“ACWI”) and 10% Bloomberg/Barclays U.S. Aggregate Bond Index (“AGG”). The Portfolio’s equity strategy favors stocks with risk characteristics historically rewarded by the market such as small cap, value, quality, momentum, and low volatility, while the Portfolio’s fixed income strategy provides exposure to tax-sensitive fixed income sectors such as U.S. municipal bonds.

## Investor Profile

Designed for investors with the highest risk tolerance who want to maximize their return potential and can handle high short-term account volatility and have an investment time horizon over ten years.

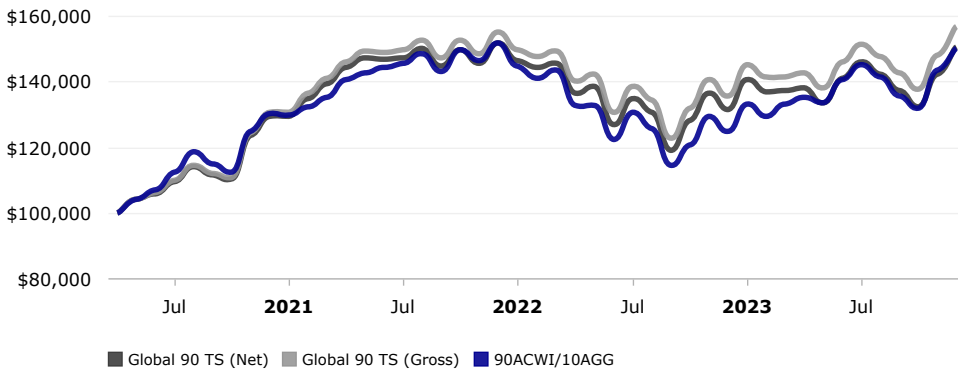
Risk Rating: Aggressive Allocation



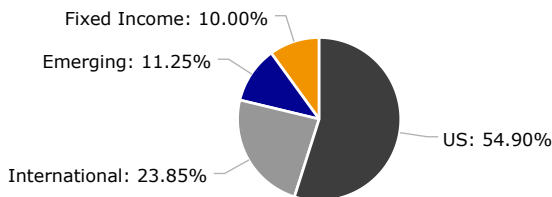
## Portfolio Performance<sup>1</sup>

	Qtr	YTD	1 Yr	3 Yr	5 Yr	10 Yr	Inception
Global 90 TS (Net)	9.56%	14.46%	14.46%	5.15%	-	-	11.78%
Global 90 TS (Gross)	9.91%	15.77%	15.77%	6.30%	-	-	13.03%
90ACWI/10AGG	10.61%	20.40%	20.40%	4.86%	-	-	11.71%

## Growth of \$100,000<sup>2</sup>



## Asset Allocation



## Benefits

3D Risk-Based Portfolios may offer significant diversification benefits, lower investment costs, greater tax efficiency and simplicity for investors seeking a professionally managed asset allocation solution. The 3D model portfolio series was launched in 2006 and our data-driven, systematic investment approach has delivered for investors through our core belief that risk will be rewarded over time if diversification is applied. We don't try to time the markets or find "mispriced" stocks; we trust the markets to be efficient. We research to understand and invest in risk factors that historically outperform and we are committed to seeking the rewards the equity markets have historically delivered over the long-term.

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## Annual Returns<sup>1</sup>

	Global 90 TS (Net)	Global 90 TS (Gross)	90ACWI/10AGG
2023	14.46	15.77	20.40
2022	-13.43	-12.72	-17.75
2021	17.34	18.85	16.42
2020	29.36	30.47	30.16

Net Composite Returns shown above represent the composite return of actual client accounts. Actual client costs will vary based on account size and total value of household assets.

Allocations are based on the asset class composition of the Portfolio and may be subject to change. There can be no assurance that the Portfolio composition has not changed since the report date shown above. Asset allocation does not assure a profit or guarantee protection during market downturns.

## Portfolio Holdings\*

Name	Asset Class	Symbol	Holdings
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First Trust Managed Municipal ETF	Intrm-Term Muni	FMB	1518
FT Cboe Vest U.S. Equity Buffer ETF - May	US Fund Options Trading	FMAY	4
iShares MSCI Intl Value Factor ETF	Developed Large	IVLU	370
JPMorgan Municipal ETF	Intrm-Term Muni	JMUB	894
JPMorgan Ultra-Short Municipal Income ETF	Ultra-Short Muni	JMST	2000
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WisdomTree U.S. MidCap Fund	Mid Cap Blend	EZM	552
WisdomTree U.S. SmallCap Fund	Small Cap Blend	EES	916
Xtrackers Municipal Infrastructure Revenue Bond ETF	Long-Term Muni	RVNU	330

## Portfolio Characteristics<sup>3</sup>

Standard Deviation	15.44%
Sharpe Ratio	0.80
Portfolio Yield	2.32%
Number of Securities	17695
Effective Duration	5.82
Weighted Average Fund Expense	0.36%
Weighted Average Credit Rating	Aa3/AA-

## Sector Breakdown

Financials	17.66%
Industrials	15.91%
Technology	15.84%
Consumer Discretionary	11.02%
Healthcare	9.65%
Materials	6.43%
Consumer Staples	6.39%
Energy	6.13%
Communication Services	4.13%
Utilities	3.94%
Real Estate	2.91%
Cash	0.00%

## Index Performance

	3 mo	YTD	1 Year	3 Year	5 Year	5 Yr. Std Dev
S&P 500 TR	11.69%	26.27%	26.27%	10.00%	15.69%	18.37%
Russell 2000	13.55%	15.09%	15.09%	0.87%	8.49%	24.03%
MSCI ACWI Net USD	11.03%	22.20%	22.20%	5.75%	11.72%	17.79%
MSCI EAFE	10.42%	18.24%	18.24%	4.01%	8.16%	17.93%
MSCI Emerging Markets	7.45%	7.04%	7.04%	-7.44%	1.17%	18.96%
Bloomberg US Agg. Bond	6.82%	4.93%	4.93%	-3.50%	0.99%	6.11%

## Credit Rating

AAA	56.04%
BBB	0.00%
BB	0.00%
B	0.10%
CCC	3.70%
Others	40.16%

## Disclaimer

Freedom Investment Management, Inc. ("Freedom") and its affiliate, 3D/L Capital Management, LLC ("3D"), are investment management firms registered with the Securities and Exchange Commission and act as investment managers to the 3D/Dimensional Portfolios ("Portfolios"). Registration with the SEC does not imply any level of expertise or training.

<sup>1</sup>3D, including its predecessor entities, claims compliance with the Global Investment Performance Standards (GIPS®) and has prepared and presented this report in compliance with the GIPS standards. 3D (incl predecessor entities) has been independently verified for the periods Jul 1, 2006 - Dec 31, 2022. The 3D 20 Portfolio Composite includes all discretionary accounts that are managed to the 3D 20 Portfolio Strategy which uses exchange traded Funds or exchange traded Sub-Advised Funds to target 20% equity and 80% fixed income exposure. Net Composite Returns shown above represent the composite return of actual client accounts. Actual client costs will vary based on account size and total value of household assets. Performance data shown represents past performance.

<sup>2</sup>Growth of \$100,000 shown in the chart represents the cumulative total return of the 3D Portfolio composite since inception, both gross and net of fees. Investment return and principal value of an investment with 3D Portfolios will fluctuate so that an investor's investment when redeemed may be worth more or less than their original cost. As with any investment strategy, there is a potential for profit as well as the possibility of loss.

<sup>3</sup>Portfolio characteristics may change over time. Average Fund Expense is the weighted average fund expense ratio based on the portfolio allocation and exchange traded fund holdings. Number of Securities is the sum total of securities held within each exchange traded fund. Portfolio Yield is the sum of net dividend per share amounts that have gone ex-dividend over the prior 12 months, divided by the current stock price. The yield is helpful in estimating the amount of income that can be expected to be generated from a Portfolio. Standard Deviation is a measure of the portfolio's volatility based on the dispersion of historical monthly returns from the mean over a five year period. A higher standard deviation indicates higher volatility of returns. Sharpe Ratio is a measure of risk-adjusted performance that indicates whether excess return was generated by portfolio management decisions or by taking on additional risk. The risk-free rate assumed for this calculation is based on annualized returns of 90-Day U.S. Treasury Bills. A higher Sharpe Ratio indicates a higher risk-adjusted return and is generally favorable.

<sup>4</sup>Portfolio Holdings information is as of December 31, 2023. There is no assurance that the specific securities listed will remain in the Portfolio. Asset allocation and portfolio holdings may differ from the model among accounts in the composite. 3D employs a diversification strategy using exchange traded funds to represent specific asset classes in the Portfolio and should not be considered a recommendation to buy or sell a particular security. As with all investments, exchange-traded funds have risks. For more detailed information on the exchange-traded funds used in 3D Portfolios investors may request a prospectus by contacting their advisor. Performance is being shown for illustration purposes only and should not be relied upon. No representation or assurance is made that any investor will or is likely to achieve results comparable to those shown above or will make any profit or will be able to avoid incurring substantial losses. Past performance is not indicative, or a guarantee, of future results. This document does not constitute an offer to sell or a solicitation of an offer to purchase interests in any investment vehicles or securities. This document is not a prospectus, an advertisement, or an offering of any interests in either the Strategy or other portfolios. This document and the information contained herein is intended for informational purposes only. It does not constitute investment advice or a recommendation with respect to investment. Investing in any strategy should only occur after consulting with a financial advisor. To receive a GIPS report, please contact Freedom at insights@freedomadvisors.com. GIPS® is a registered trademark of CFA Institute. CFA Institute does not endorse or promote this organization, nor does it warrant the accuracy or quality of the content contained herein. See Additional Disclosures.

## Investment Objective and Strategy

The 3D Global 90 Portfolio is designed for aggressive investors looking for a broadly diversified asset allocation investment suited to their tolerance for risk with periodic rebalancing. The Portfolio uses exchange-traded funds (ETFs)† to target 90% / 10% exposures to equities and fixed income, respectively, by broadly diversifying across thousands of companies across global markets. The strategy’s investment objective is to provide long-term superior risk-adjusted returns over a blended benchmark consisting of 90% MSCI All-Country World Index (“ACWI”) and 10% Bloomberg/Barclays U.S. Aggregate Bond Index (“AGG”). The Portfolio’s equity strategy favors stocks with risk characteristics historically rewarded by the market such as small cap, value, quality, momentum, and low volatility, while the Portfolio’s fixed income strategy favors sectors that generate superior risk-adjusted income.

## Investor Profile

Designed for investors with the highest risk tolerance who want to maximize their return potential and can handle high short-term account volatility and have an investment time horizon over ten years.

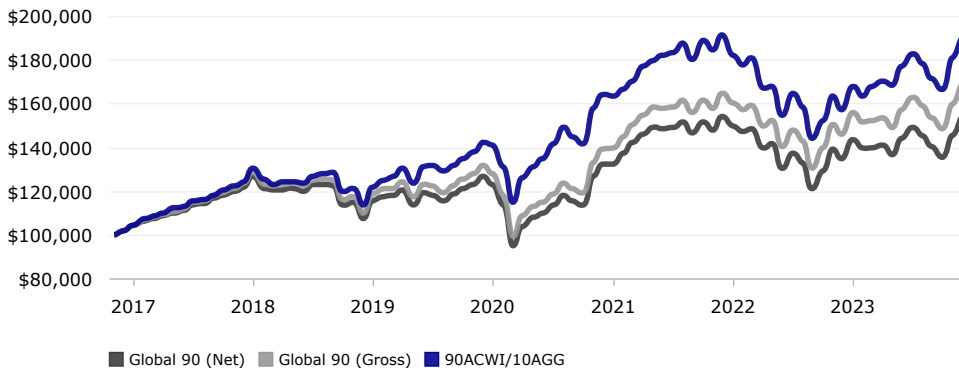
Risk Rating: Aggressive Allocation



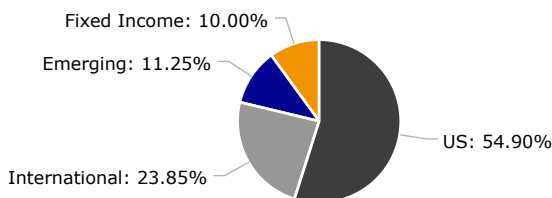
## Portfolio Performance<sup>1</sup>

	Qtr	YTD	1 Yr	3 Yr	5 Yr	10 Yr	Inception
Global 90 (Net)	9.25%	13.59%	13.59%	5.06%	7.41%	-	6.21%
Global 90 (Gross)	9.62%	15.18%	15.18%	6.54%	8.92%	-	7.63%
90ACWI/10AGG	10.61%	20.40%	20.40%	4.86%	10.72%	-	9.42%

## Growth of \$100,000<sup>2</sup>



## Asset Allocation



Allocations are based on the asset class composition of the Portfolio and may be subject to change. There can be no assurance that the Portfolio composition has not changed since the report date shown above. Asset allocation does not assure a profit or guarantee protection during market downturns.

## Benefits

3D Risk-Based Portfolios may offer significant diversification benefits, lower investment costs, greater tax efficiency and simplicity for investors seeking a professionally managed asset allocation solution. The 3D model portfolio series was launched in 2006 and our data-driven, systematic investment approach has delivered for investors through our core belief that risk will be rewarded over time if diversification is applied. We don’t try to time the markets or find “mispriced” stocks; we trust the markets to be efficient. We research to understand and invest in risk factors that historically outperform and we are committed to seeking the rewards the equity markets have historically delivered over the long-term.

## About Freedom

Freedom Investment Management, Inc. is an independent investment manager based in Hartford, CT, that offers a curated model marketplace to individual investors and retirement plans through independent advisors. These solutions are delivered through a turnkey asset management platform and directly to institutional retirement plans and other industry platforms.

## Annual Returns<sup>1</sup>

	Global 90 (Net)	Global 90 (Gross)	90ACWI/10AGG
2023	13.59	15.18	20.40
2022	-12.51	-11.32	-17.75
2021	16.68	18.38	16.42
2020	4.35	5.82	15.66
2019	18.18	19.81	24.81
2018	-11.92	-10.88	-8.42
2017	19.36	20.77	21.78
2016	1.93	2.03	1.96

Net Composite Returns shown above represent the composite return of actual client accounts. Actual client costs will vary based on account size and total value of household assets.



## Portfolio Holdings\*

Name	Asset Class	Symbol	Holdings
Dimensional Emerging Core Equity Market ETF	Developed Small	DFAE	5198
Dimensional Emerging Markets Value ETF	Emerging Large	DFEV	2533
Dimensional International Core Equity 2 ETF	Developed Large	DFIC	4099
Dimensional US High Profitability ETF	Large Cap Blend	DUHP	184
Dimensional US Small Cap Value ETF	Small Cap Blend	DFSV	1034
First Trust Low Duration Opportunities ETF	Mortgage-Backed	LMBS	1005
FT Cboe Vest U.S. Equity Buffer ETF - May	US Fund Options Trading	FMAY	4
Invesco Taxable Municipal Bond ETF	Taxable Muni	BAB	719
iShares MSCI Intl Value Factor ETF	Developed Large	IVLU	370
KFA Value Line Dynamic Core Equity Index ETF	Large Cap Value	KVLE	63
PIMCO Active Bond ETF	Intrm-Term IG	BOND	1081
Vanguard Value ETF	Large Cap Value	VTV	345
WisdomTree International SmallCap Dividend Fund	Developed Small	DLS	919
WisdomTree U.S. MidCap Fund	Mid Cap Blend	EZM	552
WisdomTree U.S. SmallCap Fund	Small Cap Blend	EES	916
WisdomTree Yield Enhanced U.S. Aggregate Bond Fund	Intrm-Term IG	AGGY	2579

## Portfolio Characteristics<sup>3</sup>

Standard Deviation	14.79%
Sharpe Ratio	0.48
Portfolio Yield	2.42%
Number of Securities	21816
Effective Duration	5.55
Weighted Average Fund Expense	0.38%
Weighted Average Credit Rating	Aa2/AA-

## Sector Breakdown

Financials	17.66%
Industrials	15.91%
Technology	15.84%
Consumer Discretionary	11.02%
Healthcare	9.65%
Materials	6.43%
Consumer Staples	6.39%
Energy	6.13%
Communication Services	4.13%
Utilities	3.94%
Real Estate	2.91%
Cash	0.00%

## Index Performance

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## Credit Rating

AAA	74.52%
BBB	12.47%
BB	1.55%
B	0.36%
CCC	1.91%
Others	9.19%

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## **Freedom Investment Management, Inc. Additional Performance Disclosure**

Freedom's affiliate, 3D/L Capital Management, LLC ("3D"), serves as a non-discretionary sub-adviser to the KFA Value Line® Dynamic Core Equity Index ETF ("Fund"). If the assets within the ETF exceed a certain threshold limit, 3D receives compensation in the form of a sub-advisory fee in an amount equal to twenty-five percent (25%) of the net revenue of the Fund received by Krane Funds Advisors, LLC ("Krane"). For any monthly calculation period in which net assets average \$150m or more, Krane will pay 3D thirty percent (30%) of the net revenue received from the Fund.

3D entered into a Multi-Manager Strategist Program Agreement dated October 30, 2020, with Krane Fund Advisors ("Krane") that included a list of exchange traded funds managed or administered by Krane. Pursuant to that agreement, Krane paid 3D an onboarding fee to make Krane sponsored ETFs available on 3D's platform. 3D was under no obligation to use any Krane ETFs in any portfolio or model and these ETFs were subject to the same due diligence and vetting processes that any other ETF goes through.