

Investment Objective and Strategy

The 3D Targeted Fixed Income Portfolio (2024 Maturity) seeks low volatility, current income using exchange-traded funds (“ETFs”) to target a time horizon through the stated maturity (“vintage”) date. At the end of the vintage date, the fund is expected to be liquidated with net proceeds returned to investors. The strategy’s investment objective is to generate a superior risk-adjusted rate of return above what can be earned with an investment grade bond portfolio held to maturity through the vintage date. The goal is to provide enhanced income (or to reinvest for total return) over the vintage date time horizon while managing the underlying risk to the principal. The strategy is benchmarked against the Bloomberg Barclays US Credit 1-5 Year Index.

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.

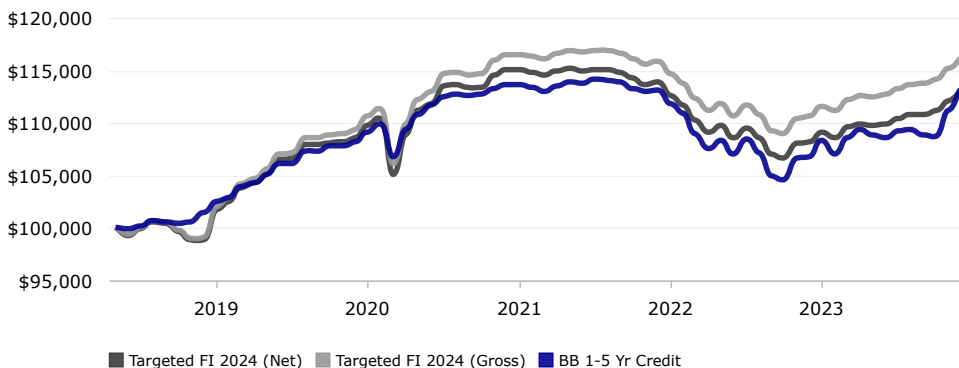
Risk Rating: Conservative Allocation



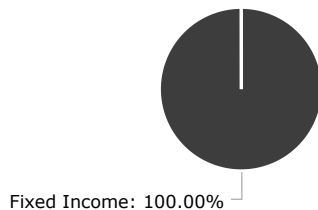
Portfolio Performance¹

	Qtr	YTD	1 Yr	3 Yr	5 Yr	10 Yr	Inception
Targeted FI 2024 (Net)	1.90%	4.37%	4.37%	-0.62%	2.70%	-	2.20%
Targeted FI 2024 (Gross)	2.03%	4.90%	4.90%	-0.12%	3.21%	-	2.71%
BB 1-5 Yr Credit	3.97%	5.95%	5.95%	-0.16%	2.19%	-	2.24%

Growth of \$100,000²



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 Returns¹

	Targeted FI 2024 (Net)	Targeted FI 2024 (Gross)	BB 1-5 Yr Credit
2023	4.37	4.90	5.95
2022	-4.99	-4.51	-5.56
2021	-1.03	-0.54	-0.53
2020	6.00	6.53	5.08
2019	9.82	10.37	6.58
2018	-1.16	-0.91	1.52

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 Low Duration Opportunities ETF	Mortgage-Backed	LMBS	1005
Invesco BulletShares 2024 Corporate Bond ETF	Corporate Bonds	BSCO	333
iShares 0-5 Year TIPS Bond ETF	Short-Term Infl Prot	STIP	27

Portfolio Characteristics³

Standard Deviation	3.68%
Sharpe Ratio	0.61
Effective Duration	1
Portfolio Yield	2.98%
Weighted Average Credit Rating	A1/A-
Weighted Average Fund Expense	0.15%

Index Performance

	3 mo	YTD	1 Year	3 Year	5 Year	5 Yr. Std Dev	Credit Rating	
S&P 500 TR	11.69%	26.27%	26.27%	10.00%	15.69%	18.37%	AAA	68.73 %
Russell 2000	13.55%	15.09%	15.09%	0.87%	8.49%	24.03%	BBB	28.17 %
MSCI ACWI Net USD	11.03%	22.20%	22.20%	5.75%	11.72%	17.79%	BB	0.70 %
MSCI EAFE	10.42%	18.24%	18.24%	4.01%	8.16%	17.93%	B	0.00 %
MSCI Emerging Markets	7.45%	7.04%	7.04%	-7.44%	1.17%	18.96%	CCC	0.00 %
Bloomberg US Agg. Bond	6.82%	4.93%	4.93%	-3.50%	0.99%	6.11%	Others	2.40 %

Disclaimer

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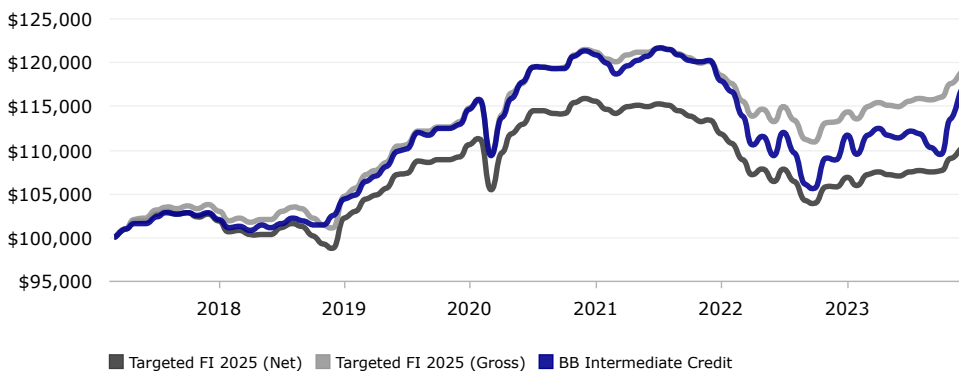
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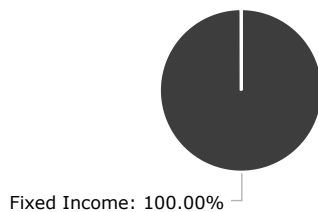
Portfolio Performance¹

	Qtr	YTD	1 Yr	3 Yr	5 Yr	10 Yr	Inception
Targeted FI 2025 (Net)	2.47%	4.11%	4.11%	-1.69%	2.19%	-	1.43%
Targeted FI 2025 (Gross)	2.67%	5.00%	5.00%	-0.74%	3.28%	-	2.58%
BB Intermediate Credit	5.87%	7.28%	7.28%	-1.26%	2.64%	-	2.32%

Growth of \$100,000²



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Annual Returns¹

	Targeted FI 2025 (Net)	Targeted FI 2025 (Gross)	BB Intermediate Credit
2023	4.11	5.00	7.29
2022	-6.73	-5.79	-9.40
2021	-2.15	-1.13	-0.98
2020	6.12	7.36	7.47
2019	10.51	11.92	10.13
2018	-3.73	-2.52	-0.23
2017	2.62	3.69	2.74

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December 2023

Portfolio Holdings*

Name	Asset Class	Symbol	Holdings
First Trust Low Duration Opportunities ETF	Mortgage-Backed	LMBS	1005
Invesco BulletShares 2025 Corporate Bond ETF	Corporate Bonds	BSCP	457
iShares 0-5 Year TIPS Bond ETF	Short-Term Infl Prot	STIP	27

Portfolio Characteristics³

Standard Deviation	4.05%
Sharpe Ratio	0.37
Effective Duration	1.6
Portfolio Yield	3.37%
Weighted Average Credit Rating	A2/A-
Weighted Average Fund Expense	0.15%

Index Performance

	3 mo	YTD	1 Year	3 Year	5 Year	5 Yr. Std Dev	Credit Rating	
S&P 500 TR	11.69%	26.27%	26.27%	10.00%	15.69%	18.37%	AAA	65.37%
Russell 2000	13.55%	15.09%	15.09%	0.87%	8.49%	24.03%	BBB	30.83%
MSCI ACWI Net USD	11.03%	22.20%	22.20%	5.75%	11.72%	17.79%	BB	1.70%
MSCI EAFE	10.42%	18.24%	18.24%	4.01%	8.16%	17.93%	B	0.00%
MSCI Emerging Markets	7.45%	7.04%	7.04%	-7.44%	1.17%	18.96%	CCC	0.00%
Bloomberg US Agg. Bond	6.82%	4.93%	4.93%	-3.50%	0.99%	6.11%	Others	2.10%

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Investment Objective and Strategy

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Investor Profile

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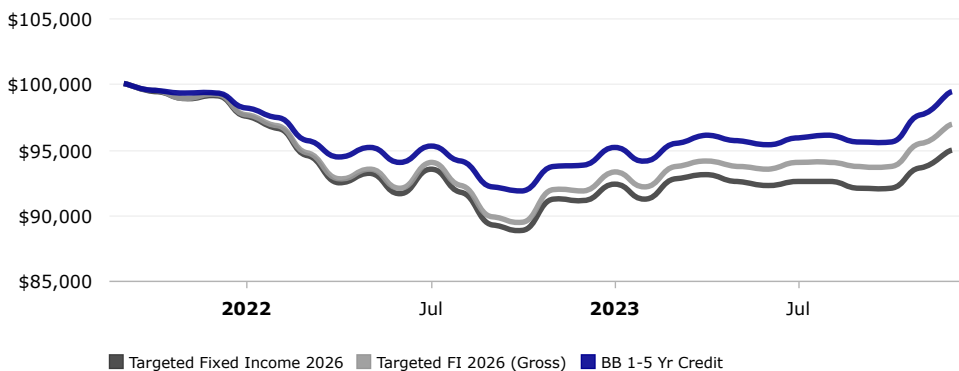
Risk Rating: Conservative Allocation



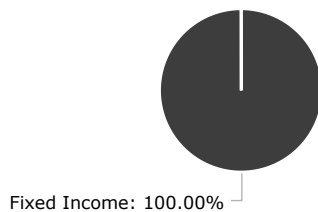
Portfolio Performance¹

	Qtr	YTD	1 Yr	3 Yr	5 Yr	10 Yr	Inception
Targeted Fixed Income 2026	3.11%	4.20%	4.20%	-	-	-	-2.30%
Targeted FI 2026 (Gross)	3.44%	5.44%	5.44%	-	-	-	-1.40%
BB 1-5 Yr Credit	3.97%	5.95%	5.95%	-	-	-	-0.28%

Growth of \$100,000²



Asset Allocation



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Benefits

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Annual Returns¹

	Targeted Fixed Income 2026	Targeted FI 2026 (Gross)	BB 1-5 Yr Credit
2023	4.20	5.44	5.95
2022	-8.12	-7.42	-5.56
2021	-0.86	-0.75	-0.68

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 Low Duration Opportunities ETF	Mortgage-Backed	LMBS	1005
Invesco BulletShares 2026 Corporate Bond ETF	Intrm-Term IG	BSCQ	434
iShares 0-5 Year TIPS Bond ETF	Short-Term Infl Prot	STIP	27

Portfolio Characteristics³

Standard Deviation	4.73%
Sharpe Ratio	-0.47
Effective Duration	2.23
Portfolio Yield	3.48%
Weighted Average Credit Rating	A2/A-
Weighted Average Fund Expense	0.15%

Index Performance

	3 mo	YTD	1 Year	3 Year	5 Year	5 Yr. Std Dev	Credit Rating	
S&P 500 TR	11.69%	26.27%	26.27%	10.00%	15.69%	18.37%	AAA	64.50 %
Russell 2000	13.55%	15.09%	15.09%	0.87%	8.49%	24.03%	BBB	32.40 %
MSCI ACWI Net USD	11.03%	22.20%	22.20%	5.75%	11.72%	17.79%	BB	1.30 %
MSCI EAFE	10.42%	18.24%	18.24%	4.01%	8.16%	17.93%	B	0.00 %
MSCI Emerging Markets	7.45%	7.04%	7.04%	-7.44%	1.17%	18.96%	CCC	0.00 %
Bloomberg US Agg. Bond	6.82%	4.93%	4.93%	-3.50%	0.99%	6.11%	Others	1.80 %

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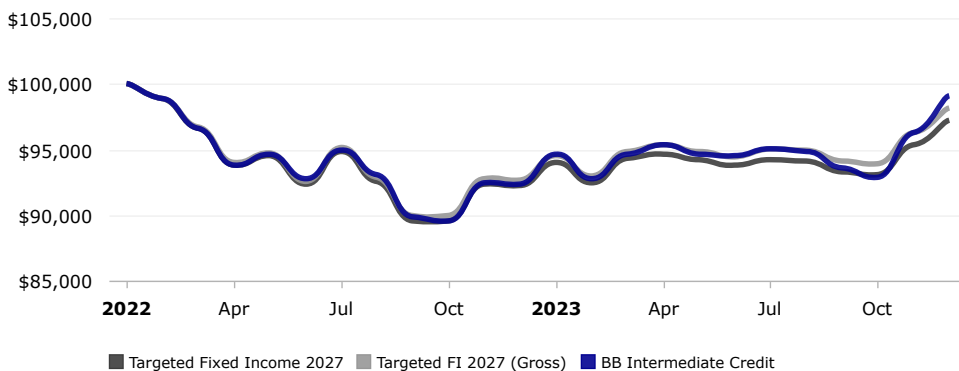
Risk Rating: Conservative Allocation



Portfolio Performance¹

	Qtr	YTD	1 Yr	3 Yr	5 Yr	10 Yr	Inception
Targeted Fixed Income 2027	4.18%	5.42%	5.42%	-	-	-	-1.46%
Targeted FI 2027 (Gross)	4.30%	5.95%	5.95%	-	-	-	-0.94%
BB Intermediate Credit	5.87%	7.28%	7.28%	-	-	-	-0.48%

Growth of \$100,000²



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Annual Returns¹

	Targeted Fixed Income 2027	Targeted FI 2027 (Gross)	BB Intermediate Credit
2023	5.42	5.95	7.29
2022	-7.78	-7.31	-7.65

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December 2023

Portfolio Holdings*

Name	Asset Class	Symbol	Holdings
First Trust Low Duration Opportunities ETF	Mortgage-Backed	LMBS	1005
Invesco BulletShares 2027 Corporate Bond ETF	Intrm-Term IG	BSCR	414
iShares 0-5 Year TIPS Bond ETF	Short-Term Infl Prot	STIP	27

Portfolio Characteristics³

Standard Deviation	6.24%
Sharpe Ratio	-0.20
Effective Duration	2.86
Portfolio Yield	3.63%
Weighted Average Credit Rating	A2/A-
Weighted Average Fund Expense	0.15%

Index Performance

	3 mo	YTD	1 Year	3 Year	5 Year	5 Yr. Std Dev	Credit Rating	
S&P 500 TR	11.69%	26.27%	26.27%	10.00%	15.69%	18.37%	AAA	61.36 %
Russell 2000	13.55%	15.09%	15.09%	0.87%	8.49%	24.03%	BBB	34.93 %
MSCI ACWI Net USD	11.03%	22.20%	22.20%	5.75%	11.72%	17.79%	BB	1.20 %
MSCI EAFE	10.42%	18.24%	18.24%	4.01%	8.16%	17.93%	B	0.00 %
MSCI Emerging Markets	7.45%	7.04%	7.04%	-7.44%	1.17%	18.96%	CCC	0.00 %
Bloomberg US Agg. Bond	6.82%	4.93%	4.93%	-3.50%	0.99%	6.11%	Others	2.50 %

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.

¹3D, 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.

²Growth 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.

³Portfolio 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. 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.

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.