

## 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.

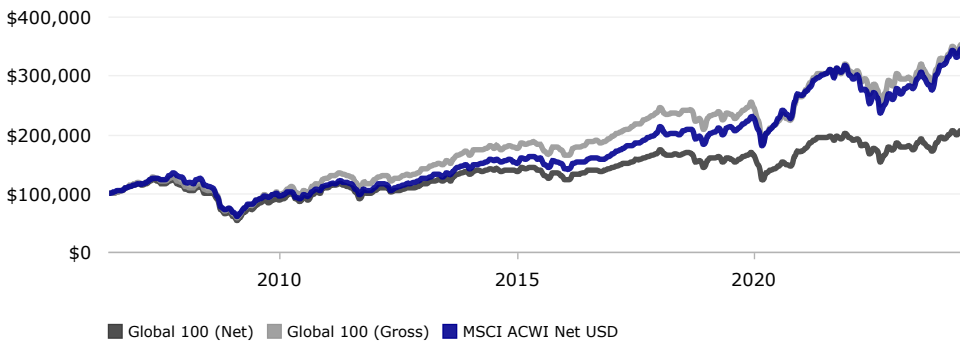
Risk Rating: Aggressive Allocation



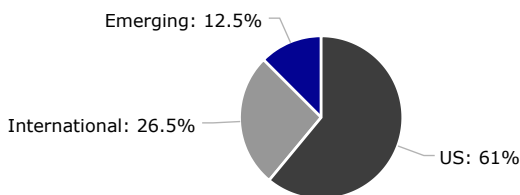
## Portfolio Performance<sup>1</sup>

	Qtr	YTD	1 Yr	3 Yr	5 Yr	10 Yr	Inception
Global 100 (Net)	-0.65%	4.63%	10.84%	1.82%	4.99%	3.68%	4.04%
Global 100 (Gross)	0.10%	6.18%	14.17%	4.91%	8.17%	6.83%	7.20%
MSCI ACWI Net USD	2.87%	11.30%	19.37%	5.43%	10.76%	8.44%	7.24%

## 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
2024	4.63	6.18	11.30
2023	13.18	16.59	22.20
2022	-13.98	-11.33	-18.36
2021	17.61	21.14	18.54
2020	0.59	3.66	16.24
2019	17.74	21.28	26.60
2018	-13.93	-11.28	-9.41
2017	19.10	22.67	23.97
2016	7.70	10.96	7.86
2015	-5.62	-2.73	-2.36
2014	1.31	4.39	4.16

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.

## Portfolio Holdings\*

Name	Asset Class	Symbol	Holdings
Dimensional Emerging Core Equity Mkt ETF	Developed Small	DFAE	5639
Dimensional Emerging Markets Value ETF	Emerging Large	DFEV	2533
Dimensional International Core Eq 2 ETF	Developed Large	DFIC	4118
Dimensional US High Profitability ETF	Large Cap Blend	DUHP	181
Dimensional US Small Cap Value ETF	Small Cap Blend	DFSV	979
FT Cboe Vest US Equity Buffer ETF Jan	Large Cap Blend	FJAN	4
iShares Edge MSCI Intl Value Factor ETF	Developed Large	IVLU	369
KraneShares Value Line® Dyn Div Eq ETF	Large Cap Blend	KVLE	80
Vanguard Value ETF	Large Cap Value	VTV	345
WisdomTree International SmallCap Div ETF	Developed Large	DLS	922
WisdomTree U.S. MidCap Earnings ETF	Mid Cap Blend	EZM	544
WisdomTree US SmallCap Earnings ETF	Small Cap Blend	EES	896

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

Standard Deviation	16.77%
Sharpe Ratio	0.32
Portfolio Yield	2.21%
Number of Securities	16431
Effective Duration	N/A
Weighted Average Fund Expense	0.37%
Weighted Average Credit Rating	N/A

## Sector Breakdown

Financials	17.69%
Technology	17.36%
Industrials	14.96%
Consumer Discretionary	10.74%
Health Care	9.76%
Consumer Staples	6.52%
Energy	6.41%
Materials	5.87%
Communication Services	4.49%
Utilities	3.40%
Real Estate	2.79%
Other	0.00%

## Index Performance

	3 mo	YTD	1 Year	3 Year	5 Year	5 Yr. Std Dev
S&P 500 TR	4.29%	15.30%	24.56%	10.02%	15.05%	17.93%
Russell 2000	-3.70%	0.93%	8.32%	-3.97%	5.48%	23.52%
MSCI ACWI Net USD	2.87%	11.30%	19.37%	5.43%	10.76%	17.28%
MSCI EAFE	-0.42%	5.35%	11.55%	2.89%	6.46%	17.56%
MSCI Emerging Markets	4.12%	6.11%	9.78%	-7.55%	0.58%	18.39%
Bloomberg US Agg. Bond	0.07%	-0.70%	2.06%	-3.20%	-0.34%	6.18%

## Credit Rating

No data filled

## Disclaimer

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<sup>1</sup>**Performance** The 3D Global 100 Portfolio Composite includes all discretionary accounts that are managed to the 3D Global 100 Portfolio Strategy which uses exchange-traded funds (ETFs) and/or mutual funds to target 100% equity 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 ETF holdings. Number of Securities is the sum total of securities held within each ETF. 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. Credit Rating is the portfolio-weighted rating of the underlying issues as assigned by Moody's and Standard & Poor's. Effective Duration (expressed in years) represents the portfolio's projected sensitivity to changes in interest rates - higher interest rates can lead to lower portfolio values and vice versa. 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 June 30, 2024. 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 index-based exchange-traded funds ("ETFs") to represent specific asset classes in the Portfolio and should not be considered a recommendation to buy or sell a particular ETF security. As with all investments, ETFs have risks. For more detailed information on the ETFs 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 [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.

## 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.

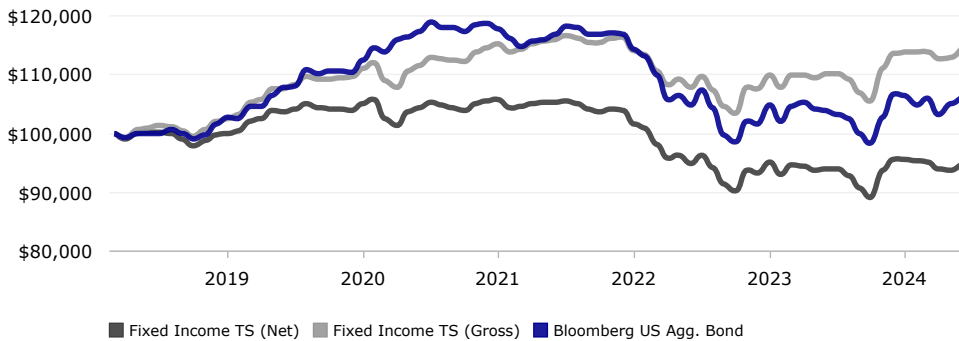
Risk Rating: Conservative Allocation



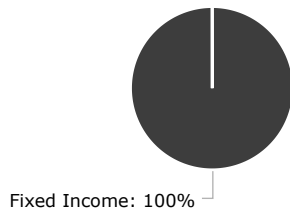
## Portfolio Performance<sup>1</sup>

	Qtr	YTD	1 Yr	3 Yr	5 Yr	10 Yr	Inception
Fixed Income TS (Net)	-0.51%	-0.93%	0.75%	-3.46%	-1.81%	-	-0.88%
Fixed Income TS (Gross)	0.23%	0.56%	3.80%	-0.52%	1.18%	-	2.14%
Bloomberg US Agg. Bond	0.07%	-0.70%	2.06%	-3.20%	-0.34%	-	0.92%

## 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.

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

	Fixed Income TS (Net)	Fixed Income TS (Gross)	Bloomberg US Agg. Bond
2024	-0.93	0.56	-0.70
2023	2.51	5.62	4.93
2022	-10.28	-7.52	-13.01
2021	-1.54	1.46	-1.55
2020	1.51	4.59	7.50
2019	4.21	7.37	8.73
2018	-0.29	1.98	1.50

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 Managed Municipal ETF	Intrm-Term Muni	FMB	1354
JPMorgan Municipal ETF	Intrm-Term Muni	JMUB	861
JPMorgan Ultra-Short Municipal Inc ETF	Ultra-Short Muni	JMST	2703
Xtrackers Municipal Infrs Rev Bd ETF	Long-Term Muni	RVNU	336

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

Standard Deviation	4.84%
Sharpe Ratio	-0.16
Effective Duration	6.195
Portfolio Yield	3.14%
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	4.29%	15.30%	24.56%	10.02%	15.05%	17.93%
Russell 2000	-3.70%	0.93%	8.32%	-3.97%	5.48%	23.52%
MSCI ACWI Net USD	2.87%	11.30%	19.37%	5.43%	10.76%	17.28%
MSCI EAFE	-0.42%	5.35%	11.55%	2.89%	6.46%	17.56%
MSCI Emerging Markets	4.12%	6.11%	9.78%	-7.55%	0.58%	18.39%
Bloomberg US Agg. Bond	0.07%	-0.70%	2.06%	-3.20%	-0.34%	6.18%

## Credit Rating

AAA	58.10 %
BBB	0.00 %
BB	0.00 %
B	0.10 %
CCC	4.80 %
Others	37.00 %

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<sup>1</sup>**Performance** The 3D Fixed Income Tax-Sensitive Portfolio Composite includes all discretionary accounts that are managed to the 3D Fixed Income Tax-Sensitive Portfolio Strategy which uses exchange-traded funds (ETFs) and/or mutual funds to target 100% tax-sensitive 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 ETF holdings. Number of Securities is the sum total of securities held within each ETF. 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. Credit Rating is the portfolio-weighted rating of the underlying issues as assigned by Moody's and Standard & Poor's. Effective Duration (expressed in years) represents the portfolio's projected sensitivity to changes in interest rates - higher interest rates can lead to lower portfolio values and vice versa.

<sup>4</sup>**Portfolio Holdings** information is as of June 30, 2024. 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 index-based exchange-traded funds ("ETFs") to represent specific asset classes in the Portfolio and should not be considered a recommendation to buy or sell a particular ETF security. As with all investments, ETFs have risks. For more detailed information on the ETFs 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 [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.

## 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.

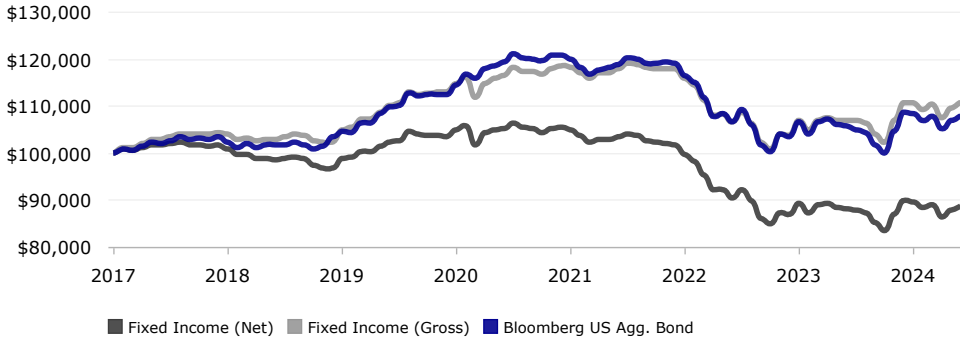
Risk Rating: Conservative Allocation



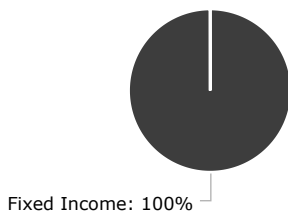
## Portfolio Performance<sup>1</sup>

	Qtr	YTD	1 Yr	3 Yr	5 Yr	10 Yr	Inception
Fixed Income (Net)	-0.43%	-1.45%	0.58%	-5.01%	-2.86%	-	-1.63%
Fixed Income (Gross)	0.31%	0.03%	3.63%	-2.11%	0.10%	-	1.37%
Bloomberg US Agg. Bond	0.07%	-0.70%	2.06%	-3.20%	-0.34%	-	1.02%

## 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.

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

	Fixed Income (Net)	Fixed Income (Gross)	Bloomberg US Agg. Bond
2024	-1.45	0.03	-0.70
2023	3.41	6.54	4.93
2022	-14.51	-11.88	-13.01
2021	-3.63	-0.69	-1.55
2020	1.85	4.94	7.50
2019	7.16	10.40	8.73
2018	-4.84	-1.93	0.01
2017	1.54	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
Invesco Taxable Municipal Bond ETF	Taxable Muni	BAB	644
PIMCO Active Bond ETF	Intrm-Term IG	BOND	1173
WisdomTree Yield Enhanced US Aggt Bd ETF	Intrm-Term IG	AGGY	2575

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

Standard Deviation	5.03%
Sharpe Ratio	-0.30
Effective Duration	6.234
Portfolio Yield	4.27%
Weighted Average Credit Rating	Aa2/AA-
Weighted Average Fund Expense	0.43%

## Index Performance

	3 mo	YTD	1 Year	3 Year	5 Year	5 Yr. Std Dev	Credit Rating	
S&P 500 TR	4.29%	15.30%	24.56%	10.02%	15.05%	17.93%	AAA	77.54 %
Russell 2000	-3.70%	0.93%	8.32%	-3.97%	5.48%	23.52%	BBB	14.03 %
MSCI ACWI Net USD	2.87%	11.30%	19.37%	5.43%	10.76%	17.28%	BB	0.95 %
MSCI EAFE	-0.42%	5.35%	11.55%	2.89%	6.46%	17.56%	B	0.28 %
MSCI Emerging Markets	4.12%	6.11%	9.78%	-7.55%	0.58%	18.39%	CCC	1.80 %
Bloomberg US Agg. Bond	0.07%	-0.70%	2.06%	-3.20%	-0.34%	6.18%	Others	5.40 %

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<sup>1</sup>**Performance** The 3D Fixed Income Portfolio Composite includes all discretionary accounts that are managed to the 3D Fixed Income Portfolio Strategy which uses exchange-traded funds (ETFs) and/or mutual funds to target 100% 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 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.

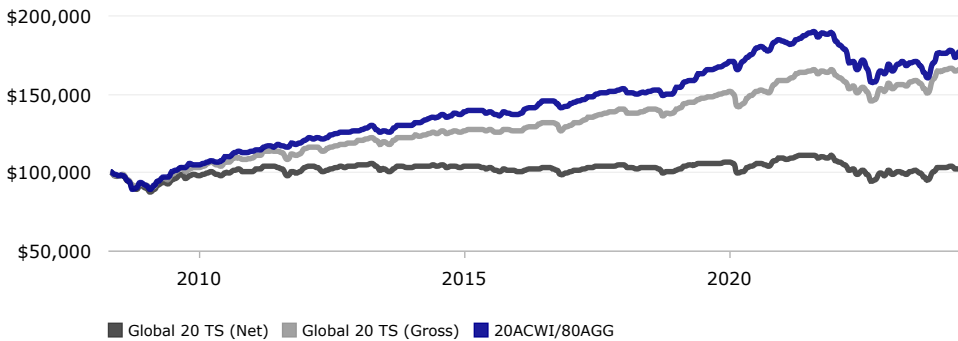
Risk Rating: Conservative Allocation



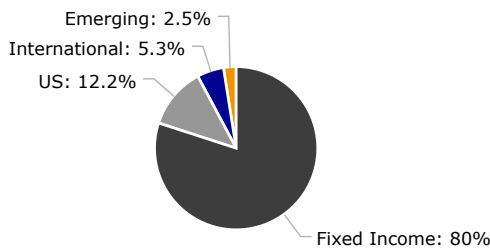
## Portfolio Performance<sup>1</sup>

	Qtr	YTD	1 Yr	3 Yr	5 Yr	10 Yr	Inception
Global 20 TS (Net)	-0.48%	0.20%	3.07%	-2.32%	-0.38%	-0.11%	0.19%
Global 20 TS (Gross)	0.27%	1.70%	6.19%	0.65%	2.65%	2.92%	3.24%
20ACWI/80AGG	0.63%	1.63%	5.39%	-1.42%	1.97%	2.84%	3.68%

## 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
2024	0.20	1.70	1.63
2023	4.94	8.11	8.26
2022	-11.03	-8.30	-13.94
2021	1.59	4.68	2.27
2020	1.90	5.00	9.72
2019	6.60	9.82	12.27
2018	-4.74	-1.83	-1.78
2017	5.18	8.36	7.37
2016	-1.12	1.89	3.79
2015	-2.35	0.63	0.17
2014	0.00	3.05	5.66

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.

June 2024

## Portfolio Holdings\*

Name	Asset Class	Symbol	Holdings
Dimensional Emerging Core Equity Mkt ETF	Developed Small	DFAE	5639
Dimensional Emerging Markets Value ETF	Emerging Large	DFEV	2533
Dimensional International Core Eq 2 ETF	Developed Large	DFIC	4118
Dimensional US High Profitability ETF	Large Cap Blend	DUHP	181
Dimensional US Small Cap Value ETF	Small Cap Blend	DFSV	979
First Trust Managed Municipal ETF	Intrm-Term Muni	FMB	1354
FT Cboe Vest US Equity Buffer ETF Jan	Large Cap Blend	FJAN	4
iShares Edge MSCI Intl Value Factor ETF	Developed Large	IVLU	369
JPMorgan Municipal ETF	Intrm-Term Muni	JMUB	861
JPMorgan Ultra-Short Municipal Inc ETF	Ultra-Short Muni	JMST	2703
KraneShares Value Line® Dyn Div Eq ETF	Large Cap Blend	KVLE	80
Vanguard Value ETF	Large Cap Value	VTV	345
WisdomTree International SmallCp Div ETF	Developed Large	DLS	922
WisdomTree U.S. MidCap Earnings ETF	Mid Cap Blend	EZM	544
WisdomTree US SmallCap Earnings ETF	Small Cap Blend	EES	896
Xtrackers Municipal Infrs Rev Bd ETF	Long-Term Muni	RVNU	336

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

Standard Deviation	5.37%
Sharpe Ratio	0.06
Portfolio Yield	2.95%
Number of Securities	21232
Effective Duration	6.195
Weighted Average Fund Expense	0.29%
Weighted Average Credit Rating	Aa3/AA-

## Sector Breakdown

Financials	17.69%
Technology	17.36%
Industrials	14.96%
Consumer Discretionary	10.74%
Health Care	9.76%
Consumer Staples	6.52%
Energy	6.41%
Materials	5.87%
Communication Services	4.49%
Utilities	3.40%
Real Estate	2.79%
Other	0.00%

## Index Performance

	3 mo	YTD	1 Year	3 Year	5 Year	5 Yr. Std Dev
S&P 500 TR	4.29%	15.30%	24.56%	10.02%	15.05%	17.93%
Russell 2000	-3.70%	0.93%	8.32%	-3.97%	5.48%	23.52%
MSCI ACWI Net USD	2.87%	11.30%	19.37%	5.43%	10.76%	17.28%
MSCI EAFE	-0.42%	5.35%	11.55%	2.89%	6.46%	17.56%
MSCI Emerging Markets	4.12%	6.11%	9.78%	-7.55%	0.58%	18.39%
Bloomberg US Agg. Bond	0.07%	-0.70%	2.06%	-3.20%	-0.34%	6.18%

## Credit Rating

AAA	58.10%
BBB	0.00%
BB	0.00%
B	0.10%
CCC	4.80%
Others	37.00%

## Disclaimer

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<sup>1</sup>**Performance** The 3D Global 20 - Tax Sensitive Portfolio Composite includes all discretionary accounts that are managed to the 3D Global 20 - Tax Sensitive Portfolio Strategy which uses exchange-traded funds (ETFs) and/or mutual funds to target 20% equity exposure 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 ETF holdings. Number of Securities is the sum total of securities held within each ETF. 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. Credit Rating is the portfolio-weighted rating of the underlying issues as assigned by Moody's and Standard & Poor's. Effective Duration (expressed in years) represents the portfolio's projected sensitivity to changes in interest rates - higher interest rates can lead to lower portfolio values and vice versa. 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 June 30, 2024. 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 index-based exchange-traded funds ("ETFs") to represent specific asset classes in the Portfolio and should not be considered a recommendation to buy or sell a particular ETF security. As with all investments, ETFs have risks. For more detailed information on the ETFs 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 [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.



## 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.

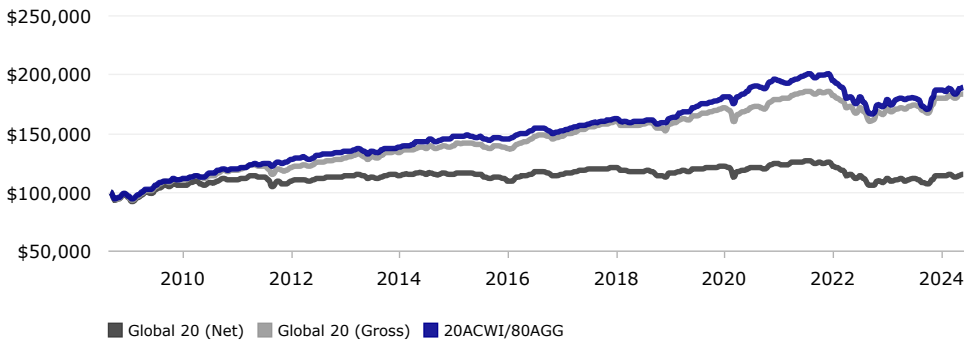
Risk Rating: Conservative Allocation



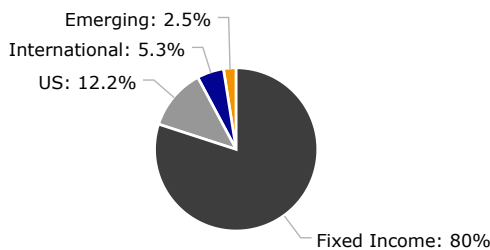
## Portfolio Performance<sup>1</sup>

	Qtr	YTD	1 Yr	3 Yr	5 Yr	10 Yr	Inception
Global 20 (Net)	-0.16%	0.71%	3.40%	-3.03%	-0.84%	-0.18%	0.86%
Global 20 (Gross)	0.58%	2.22%	6.53%	-0.07%	2.18%	2.86%	3.92%
20ACWI/80AGG	0.63%	1.63%	5.39%	-1.42%	1.97%	2.84%	4.13%

## 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 20 (Net)	Global 20 (Gross)	20ACWI/80AGG
2024	0.71	2.22	1.63
2023	4.85	8.03	8.26
2022	-13.17	-10.50	-13.94
2021	0.73	3.79	2.27
2020	1.77	4.86	9.72
2019	8.63	11.91	12.27
2018	-6.76	-3.91	-1.78
2017	5.48	8.67	7.37
2016	2.72	5.84	3.79
2015	-3.18	-0.23	0.17
2014	0.04	3.08	5.66

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 Mkt ETF	Developed Small	DFAE	5639
Dimensional Emerging Markets Value ETF	Emerging Large	DFEV	2533
Dimensional International Core Eq 2 ETF	Developed Large	DFIC	4118
Dimensional US High Profitability ETF	Large Cap Blend	DUHP	181
Dimensional US Small Cap Value ETF	Small Cap Blend	DFSV	979
FT Cboe Vest US Equity Buffer ETF Jan	Large Cap Blend	FJAN	4
Invesco Taxable Municipal Bond ETF	Taxable Muni	BAB	644
iShares Edge MSCI Intl Value Factor ETF	Developed Large	IVLU	369
KraneShares Value Line® Dyn Div Eq ETF	Large Cap Blend	KVLE	80
PIMCO Active Bond ETF	Intrm-Term IG	BOND	1173
Vanguard Value ETF	Large Cap Value	VTV	345
WisdomTree International SmallCp Div ETF	Developed Large	DLS	922
WisdomTree U.S. MidCap Earnings ETF	Mid Cap Blend	EZM	544
WisdomTree US SmallCap Earnings ETF	Small Cap Blend	EES	896
WisdomTree Yield Enhanced US Aggt Bd ETF	Intrm-Term IG	AGGY	2575

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

Standard Deviation	5.65%
Sharpe Ratio	0.18
Portfolio Yield	3.86%
Number of Securities	20994
Effective Duration	6.234
Weighted Average Fund Expense	0.42%
Weighted Average Credit Rating	Aa2/AA-

## Sector Breakdown

Financials	17.69%
Technology	17.36%
Industrials	14.96%
Consumer Discretionary	10.74%
Health Care	9.76%
Consumer Staples	6.52%
Energy	6.41%
Materials	5.87%
Communication Services	4.49%
Utilities	3.40%
Real Estate	2.79%
Other	0.00%

## Index Performance

	3 mo	YTD	1 Year	3 Year	5 Year	5 Yr. Std Dev
S&P 500 TR	4.29%	15.30%	24.56%	10.02%	15.05%	17.93%
Russell 2000	-3.70%	0.93%	8.32%	-3.97%	5.48%	23.52%
MSCI ACWI Net USD	2.87%	11.30%	19.37%	5.43%	10.76%	17.28%
MSCI EAFE	-0.42%	5.35%	11.55%	2.89%	6.46%	17.56%
MSCI Emerging Markets	4.12%	6.11%	9.78%	-7.55%	0.58%	18.39%
Bloomberg US Agg. Bond	0.07%	-0.70%	2.06%	-3.20%	-0.34%	6.18%

## Credit Rating

AAA	77.54%
BBB	14.03%
BB	0.95%
B	0.28%
CCC	1.80%
Others	5.40%

## Disclaimer

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<sup>1</sup>**Performance** The 3D Global 20 Portfolio Composite includes all discretionary accounts that are managed to the 3D Global 20 Portfolio Strategy which uses exchange-traded funds (ETFs) and/or mutual funds to target 20% equity exposure 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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<sup>4</sup>**Portfolio Holdings** information is as of June 30, 2024. 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 index-based exchange-traded funds ("ETFs") to represent specific asset classes in the Portfolio and should not be considered a recommendation to buy or sell a particular ETF security. As with all investments, ETFs have risks. For more detailed information on the ETFs 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 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.

## 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.

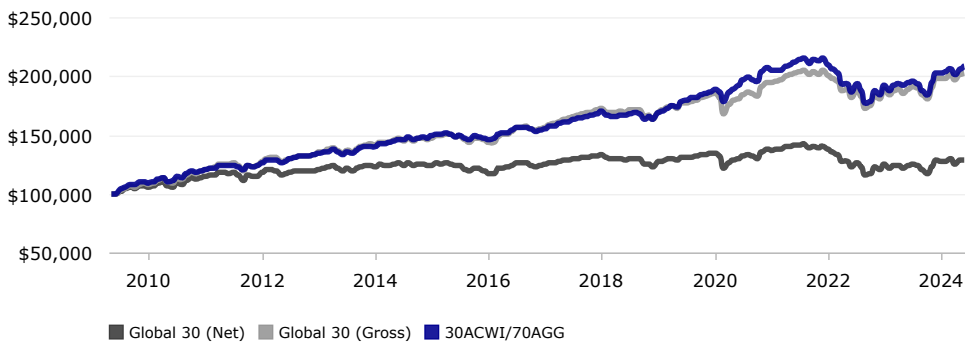
Risk Rating: Conservative Allocation



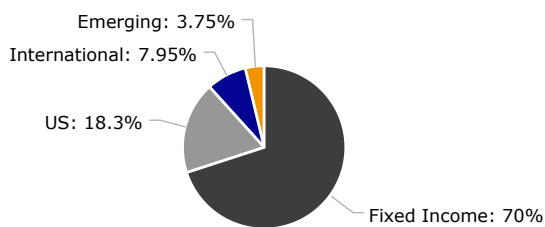
## Portfolio Performance<sup>1</sup>

	Qtr	YTD	1 Yr	3 Yr	5 Yr	10 Yr	Inception
Global 30 (Net)	-0.44%	0.57%	3.78%	-2.93%	-0.37%	0.22%	1.69%
Global 30 (Gross)	0.31%	2.08%	6.92%	0.02%	2.66%	3.26%	4.78%
30ACWI/70AGG	0.91%	2.80%	7.08%	-0.53%	3.11%	3.59%	4.99%

## 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.

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

	Global 30 (Net)	Global 30 (Gross)	30ACWI/70AGG
2024	0.57	2.08	2.80
2023	6.21	9.43	9.95
2022	-14.32	-11.68	-14.43
2021	2.13	5.23	4.22
2020	2.44	5.55	10.75
2019	9.85	13.16	14.05
2018	-7.52	-4.69	-2.70
2017	7.07	10.31	9.34
2016	3.34	6.47	4.34
2015	-3.48	-0.53	-0.08
2014	0.12	3.17	5.50

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 Mkt ETF	Developed Small	DFAE	5639
Dimensional Emerging Markets Value ETF	Emerging Large	DFEV	2533
Dimensional International Core Eq 2 ETF	Developed Large	DFIC	4118
Dimensional US High Profitability ETF	Large Cap Blend	DUHP	181
Dimensional US Small Cap Value ETF	Small Cap Blend	DFSV	979
FT Cboe Vest US Equity Buffer ETF Jan	Large Cap Blend	FJAN	4
Invesco Taxable Municipal Bond ETF	Taxable Muni	BAB	644
iShares Edge MSCI Intl Value Factor ETF	Developed Large	IVLU	369
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WisdomTree International SmallCp Div ETF	Developed Large	DLS	922
WisdomTree U.S. MidCap Earnings ETF	Mid Cap Blend	EZM	544
WisdomTree US SmallCap Earnings ETF	Small Cap Blend	EES	896
WisdomTree Yield Enhanced US Aggt Bd ETF	Intrm-Term IG	AGGY	2575

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

Standard Deviation	6.36%
Sharpe Ratio	0.30
Portfolio Yield	3.65%
Number of Securities	20994
Effective Duration	6.234
Weighted Average Fund Expense	0.41%
Weighted Average Credit Rating	Aa2/AA-

## Sector Breakdown

Financials	17.69%
Technology	17.36%
Industrials	14.96%
Consumer Discretionary	10.74%
Health Care	9.76%
Consumer Staples	6.52%
Energy	6.41%
Materials	5.87%
Communication Services	4.49%
Utilities	3.40%
Real Estate	2.79%
Other	0.00%

## Index Performance

	3 mo	YTD	1 Year	3 Year	5 Year	5 Yr. Std Dev
S&P 500 TR	4.29%	15.30%	24.56%	10.02%	15.05%	17.93%
Russell 2000	-3.70%	0.93%	8.32%	-3.97%	5.48%	23.52%
MSCI ACWI Net USD	2.87%	11.30%	19.37%	5.43%	10.76%	17.28%
MSCI EAFE	-0.42%	5.35%	11.55%	2.89%	6.46%	17.56%
MSCI Emerging Markets	4.12%	6.11%	9.78%	-7.55%	0.58%	18.39%
Bloomberg US Agg. Bond	0.07%	-0.70%	2.06%	-3.20%	-0.34%	6.18%

## Credit Rating

AAA	77.54%
BBB	14.03%
BB	0.95%
B	0.28%
CCC	1.80%
Others	5.40%

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<sup>1</sup>**Performance** The 3D Global 30 Portfolio Composite includes all discretionary accounts that are managed to the 3D Global 30 Portfolio Strategy which uses exchange-traded funds (ETFs) and/or mutual funds to target 30% equity exposure and 70% 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 ETF holdings. Number of Securities is the sum total of securities held within each ETF. 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. Credit Rating is the portfolio-weighted rating of the underlying issues as assigned by Moody's and Standard & Poor's. Effective Duration (expressed in years) represents the portfolio's projected sensitivity to changes in interest rates - higher interest rates can lead to lower portfolio values and vice versa. 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 June 30, 2024. 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 index-based exchange-traded funds ("ETFs") to represent specific asset classes in the Portfolio and should not be considered a recommendation to buy or sell a particular ETF security. As with all investments, ETFs have risks. For more detailed information on the ETFs 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 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.

## 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.

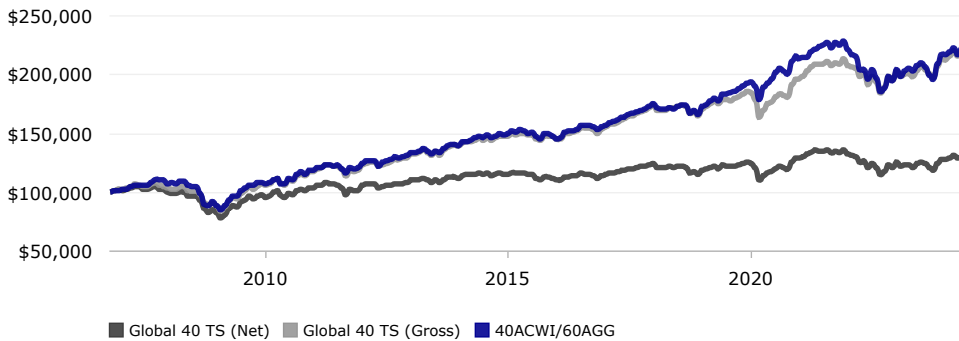
Risk Rating: Moderate Allocation



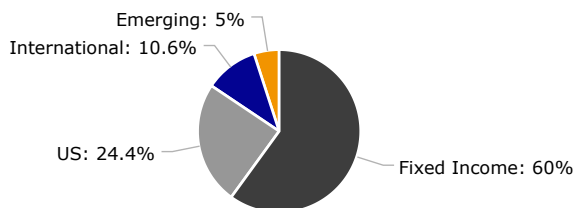
## Portfolio Performance<sup>1</sup>

	Qtr	YTD	1 Yr	3 Yr	5 Yr	10 Yr	Inception
Global 40 TS (Net)	-0.41%	1.87%	5.33%	-1.13%	1.26%	1.16%	1.51%
Global 40 TS (Gross)	0.34%	3.40%	8.51%	1.88%	4.33%	4.23%	4.59%
40ACWI/60AGG	1.19%	3.99%	8.78%	0.34%	4.24%	4.33%	4.73%

## 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

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

	Global 40 TS (Net)	Global 40 TS (Gross)	40ACWI/60AGG
2024	1.87	3.40	3.99
2023	6.27	9.48	11.66
2022	-11.13	-8.40	-14.94
2021	5.55	8.74	6.19
2020	2.33	5.44	11.72
2019	9.33	12.63	15.84
2018	-6.86	-4.01	-3.63
2017	8.58	11.86	11.33
2016	1.48	4.56	4.88
2015	-3.09	-0.13	-0.35
2014	1.96	5.06	5.33

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 Mkt ETF	Developed Small	DFAE	5639
Dimensional Emerging Markets Value ETF	Emerging Large	DFEV	2533
Dimensional International Core Eq 2 ETF	Developed Large	DFIC	4118
Dimensional US High Profitability ETF	Large Cap Blend	DUHP	181
Dimensional US Small Cap Value ETF	Small Cap Blend	DFSV	979
First Trust Managed Municipal ETF	Intrm-Term Muni	FMB	1354
FT Cboe Vest US Equity Buffer ETF Jan	Large Cap Blend	FJAN	4
iShares Edge MSCI Intl Value Factor ETF	Developed Large	IVLU	369
JPMorgan Municipal ETF	Intrm-Term Muni	JMUB	861
JPMorgan Ultra-Short Municipal Inc ETF	Ultra-Short Muni	JMST	2703
KraneShares Value Line® Dyn Div Eq ETF	Large Cap Blend	KVLE	80
Vanguard Value ETF	Large Cap Value	VTV	345
WisdomTree International SmallCp Div ETF	Developed Large	DLS	922
WisdomTree U.S. MidCap Earnings ETF	Mid Cap Blend	EZM	544
WisdomTree US SmallCap Earnings ETF	Small Cap Blend	EES	896
Xtrackers Municipal Infrs Rev Bd ETF	Long-Term Muni	RVNU	336

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

Standard Deviation	7.42%
Sharpe Ratio	0.24
Portfolio Yield	2.77%
Number of Securities	21232
Effective Duration	6.195
Weighted Average Fund Expense	0.31%
Weighted Average Credit Rating	Aa3/AA-

## Sector Breakdown

Financials	17.69%
Technology	17.36%
Industrials	14.96%
Consumer Discretionary	10.74%
Health Care	9.76%
Consumer Staples	6.52%
Energy	6.41%
Materials	5.87%
Communication Services	4.49%
Utilities	3.40%
Real Estate	2.79%
Other	0.00%

## Index Performance

	3 mo	YTD	1 Year	3 Year	5 Year	5 Yr. Std Dev
S&P 500 TR	4.29%	15.30%	24.56%	10.02%	15.05%	17.93%
Russell 2000	-3.70%	0.93%	8.32%	-3.97%	5.48%	23.52%
MSCI ACWI Net USD	2.87%	11.30%	19.37%	5.43%	10.76%	17.28%
MSCI EAFE	-0.42%	5.35%	11.55%	2.89%	6.46%	17.56%
MSCI Emerging Markets	4.12%	6.11%	9.78%	-7.55%	0.58%	18.39%
Bloomberg US Agg. Bond	0.07%	-0.70%	2.06%	-3.20%	-0.34%	6.18%

## Credit Rating

AAA	58.10%
BBB	0.00%
BB	0.00%
B	0.10%
CCC	4.80%
Others	37.00%

## Disclaimer

Freedom Investment Management, Inc. ("Freedom") is an investment advisory firm registered with the Securities and Exchange Commission, and acts as investment adviser to 3D Global ETF Portfolios ("3D Portfolio(s)"). Freedom's 3D Portfolios claim compliance with the Global Investment Performance Standards (GIPS®). The 3D Global ETF Portfolios are structured based on capital market research, academic research, and other applications of portfolio management practices. For this and other information about Freedom, please read the firm's Form ADV Part 2 before investing. A copy may be requested by calling 860.291.1998. Any information in this presentation should not be copied, reproduced, duplicated, or transmitted without prior written consent of Freedom.

<sup>1</sup>**Performance** The 3D Global 40 - Tax Sensitive Portfolio Composite includes all discretionary accounts that are managed to the 3D Global 40 - Tax Sensitive Portfolio Strategy which uses exchange-traded funds (ETFs) and/or mutual funds to target 40% equity exposure and 60% 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.

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## 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.



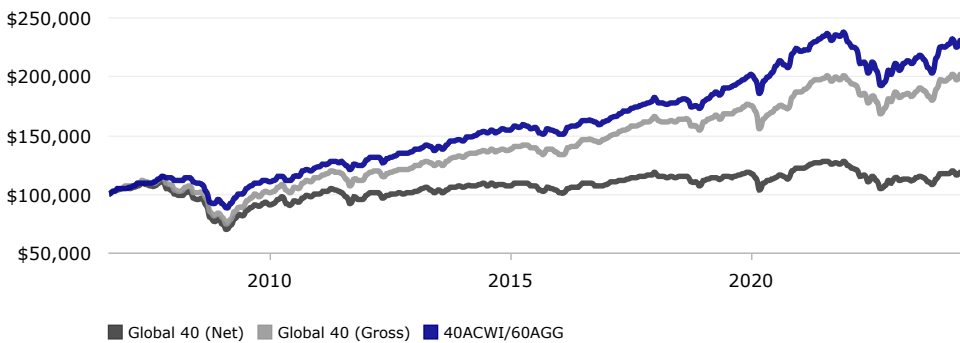
## Benefits

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

	Qtr	YTD	1 Yr	3 Yr	5 Yr	10 Yr	Inception
Global 40 (Net)	-0.60%	1.25%	4.90%	-2.12%	0.67%	0.88%	0.97%
Global 40 (Gross)	0.14%	2.76%	8.07%	0.86%	3.73%	3.94%	4.04%
40ACWI/60AGG	1.19%	3.99%	8.78%	0.34%	4.24%	4.33%	4.90%

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



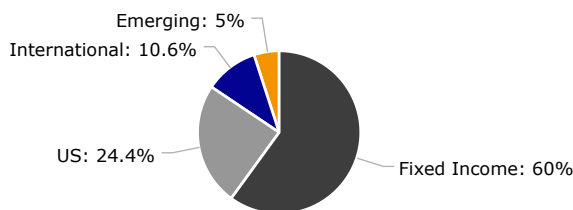
## About Freedom

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

	Global 40 (Net)	Global 40 (Gross)	40ACWI/60AGG
2024	1.25	2.76	3.99
2023	7.09	10.33	11.66
2022	-13.88	-11.22	-14.94
2021	4.63	7.80	6.19
2020	2.83	5.95	11.72
2019	10.76	14.10	15.84
2018	-8.23	-5.42	-3.63
2017	8.49	11.77	11.33
2016	4.05	7.20	4.88
2015	-3.62	-0.68	-0.35
2014	0.46	3.52	5.33

## 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.

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 Mkt ETF	Developed Small	DFAE	5639
Dimensional Emerging Markets Value ETF	Emerging Large	DFEV	2533
Dimensional International Core Eq 2 ETF	Developed Large	DFIC	4118
Dimensional US High Profitability ETF	Large Cap Blend	DUHP	181
Dimensional US Small Cap Value ETF	Small Cap Blend	DFSV	979
FT Cboe Vest US Equity Buffer ETF Jan	Large Cap Blend	FJAN	4
Invesco Taxable Municipal Bond ETF	Taxable Muni	BAB	644
iShares Edge MSCI Intl Value Factor ETF	Developed Large	IVLU	369
KraneShares Value Line® Dyn Div Eq ETF	Large Cap Blend	KVLE	80
PIMCO Active Bond ETF	Intrm-Term IG	BOND	1173
Vanguard Value ETF	Large Cap Value	VTV	345
WisdomTree International SmallCp Div ETF	Developed Large	DLS	922
WisdomTree U.S. MidCap Earnings ETF	Mid Cap Blend	EZM	544
WisdomTree US SmallCap Earnings ETF	Small Cap Blend	EES	896
WisdomTree Yield Enhanced US Aggt Bd ETF	Intrm-Term IG	AGGY	2575

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

Standard Deviation	8.90%
Sharpe Ratio	0.15
Portfolio Yield	3.45%
Number of Securities	20994
Effective Duration	6.234
Weighted Average Fund Expense	0.4%
Weighted Average Credit Rating	Aa2/AA-

## Sector Breakdown

Financials	17.69%
Technology	17.36%
Industrials	14.96%
Consumer Discretionary	10.74%
Health Care	9.76%
Consumer Staples	6.52%
Energy	6.41%
Materials	5.87%
Communication Services	4.49%
Utilities	3.40%
Real Estate	2.79%
Other	0.00%

## Index Performance

	3 mo	YTD	1 Year	3 Year	5 Year	5 Yr. Std Dev
S&P 500 TR	4.29%	15.30%	24.56%	10.02%	15.05%	17.93%
Russell 2000	-3.70%	0.93%	8.32%	-3.97%	5.48%	23.52%
MSCI ACWI Net USD	2.87%	11.30%	19.37%	5.43%	10.76%	17.28%
MSCI EAFE	-0.42%	5.35%	11.55%	2.89%	6.46%	17.56%
MSCI Emerging Markets	4.12%	6.11%	9.78%	-7.55%	0.58%	18.39%
Bloomberg US Agg. Bond	0.07%	-0.70%	2.06%	-3.20%	-0.34%	6.18%

## Credit Rating

AAA	77.54%
BBB	14.03%
BB	0.95%
B	0.28%
CCC	1.80%
Others	5.40%

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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.

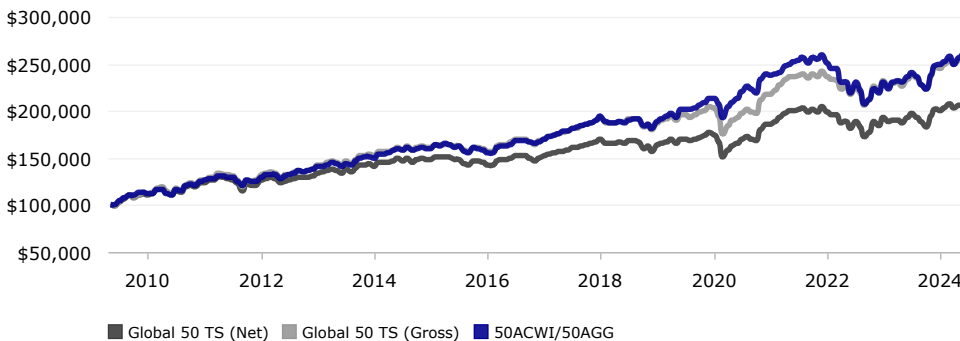
### Risk Rating: Balanced Allocation



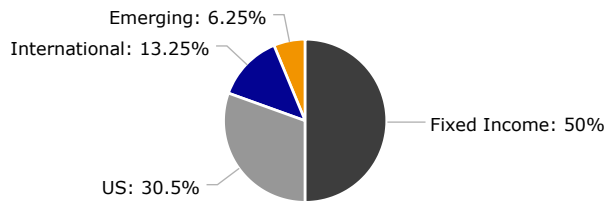
## Portfolio Performance<sup>1</sup>

	Qtr	YTD	1 Yr	3 Yr	5 Yr	10 Yr	Inception
Global 50 TS (Net)	-0.53%	1.95%	6.92%	0.96%	3.95%	3.27%	4.92%
Global 50 TS (Gross)	0.21%	3.47%	9.20%	2.58%	5.45%	4.67%	6.40%
50ACWI/50AGG	1.47%	5.19%	10.50%	1.21%	5.36%	5.06%	6.58%

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



## Asset Allocation



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

	Global 50 TS (Net)	Global 50 TS (Gross)	50ACWI/50AGG
2024	1.95	3.47	5.19
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

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 Mkt ETF	Developed Small	DFAE	5639
Dimensional Emerging Markets Value ETF	Emerging Large	DFEV	2533
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Dimensional US High Profitability ETF	Large Cap Blend	DUHP	181
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First Trust Managed Municipal ETF	Intrm-Term Muni	FMB	1354
FT Cboe Vest US Equity Buffer ETF Jan	Large Cap Blend	FJAN	4
iShares Edge MSCI Intl Value Factor ETF	Developed Large	IVLU	369
JPMorgan Municipal ETF	Intrm-Term Muni	JMUB	861
JPMorgan Ultra-Short Municipal Inc ETF	Ultra-Short Muni	JMST	2703
KraneShares Value Line® Dyn Div Eq ETF	Large Cap Blend	KVLE	80
Vanguard Value ETF	Large Cap Value	VTV	345
WisdomTree International SmallCp Div ETF	Developed Large	DLS	922
WisdomTree U.S. MidCap Earnings ETF	Mid Cap Blend	EZM	544
WisdomTree US SmallCap Earnings ETF	Small Cap Blend	EES	896
Xtrackers Municipal Infrs Rev Bd ETF	Long-Term Muni	RVNU	336

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

Standard Deviation	8.29%
Sharpe Ratio	0.62
Portfolio Yield	2.67%
Number of Securities	17805
Effective Duration	6.195
Weighted Average Fund Expense	0.32%
Weighted Average Credit Rating	Aa3/AA-

## Sector Breakdown

Financials	17.69%
Technology	17.36%
Industrials	14.96%
Consumer Discretionary	10.74%
Health Care	9.76%
Consumer Staples	6.52%
Energy	6.41%
Materials	5.87%
Communication Services	4.49%
Utilities	3.40%
Real Estate	2.79%
Other	0.00%

## Index Performance

	3 mo	YTD	1 Year	3 Year	5 Year	5 Yr. Std Dev
S&P 500 TR	4.29%	15.30%	24.56%	10.02%	15.05%	17.93%
Russell 2000	-3.70%	0.93%	8.32%	-3.97%	5.48%	23.52%
MSCI ACWI Net USD	2.87%	11.30%	19.37%	5.43%	10.76%	17.28%
MSCI EAFE	-0.42%	5.35%	11.55%	2.89%	6.46%	17.56%
MSCI Emerging Markets	4.12%	6.11%	9.78%	-7.55%	0.58%	18.39%
Bloomberg US Agg. Bond	0.07%	-0.70%	2.06%	-3.20%	-0.34%	6.18%

## Credit Rating

AAA	58.10%
BBB	0.00%
BB	0.00%
B	0.10%
CCC	4.80%
Others	37.00%

## Disclaimer

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<sup>1</sup>**Performance** The 3D Global 50 - Tax Sensitive Portfolio Composite includes all discretionary accounts that are managed to the 3D Global 50 - Tax Sensitive Portfolio Strategy which uses exchange-traded funds (ETFs) and/or mutual funds to target 50% equity exposure and 50% 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 ETF holdings. Number of Securities is the sum total of securities held within each ETF. 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. Credit Rating is the portfolio-weighted rating of the underlying issues as assigned by Moody's and Standard & Poor's. Effective Duration (expressed in years) represents the portfolio's projected sensitivity to changes in interest rates - higher interest rates can lead to lower portfolio values and vice versa. 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 June 30, 2024. 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 index-based exchange-traded funds ("ETFs") to represent specific asset classes in the Portfolio and should not be considered a recommendation to buy or sell a particular ETF security. As with all investments, ETFs have risks. For more detailed information on the ETFs 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 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.

## 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.

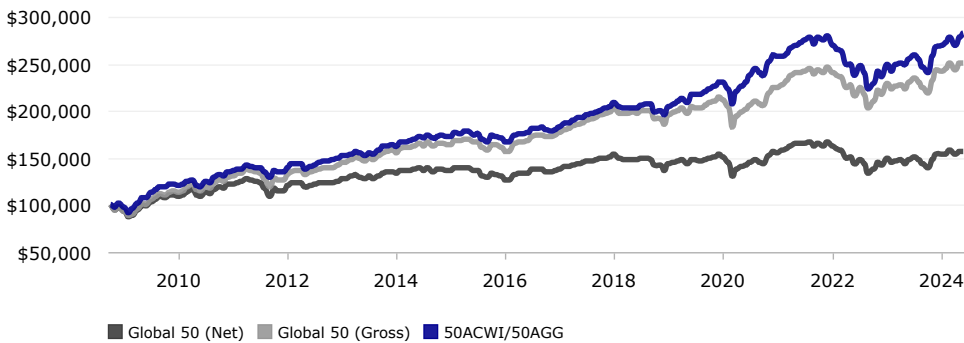
Risk Rating: Balanced Allocation



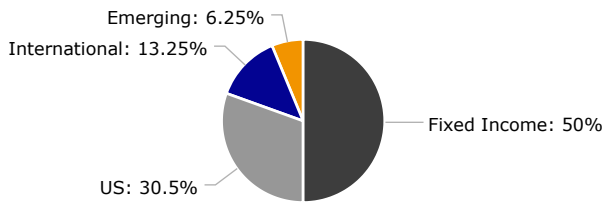
## Portfolio Performance<sup>1</sup>

	Qtr	YTD	1 Yr	3 Yr	5 Yr	10 Yr	Inception
Global 50 (Net)	-0.55%	1.82%	5.92%	-1.57%	1.16%	1.17%	2.93%
Global 50 (Gross)	0.19%	3.34%	9.12%	1.43%	4.24%	4.25%	6.06%
50ACWI/50AGG	1.47%	5.19%	10.50%	1.21%	5.36%	5.06%	6.85%

## 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
2024	1.82	3.34	5.19
2023	8.17	11.44	13.38
2022	-14.19	-11.55	-15.47
2021	6.31	9.53	8.18
2020	1.98	5.08	12.64
2019	11.89	15.27	17.63
2018	-9.43	-6.65	-4.56
2017	10.66	14.00	13.35
2016	4.79	7.97	5.41
2015	-4.71	-1.80	-0.64
2014	1.05	4.12	5.15

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 Mkt ETF	Developed Small	DFAE	5639
Dimensional Emerging Markets Value ETF	Emerging Large	DFEV	2533
Dimensional International Core Eq 2 ETF	Developed Large	DFIC	4118
Dimensional US High Profitability ETF	Large Cap Blend	DUHP	181
Dimensional US Small Cap Value ETF	Small Cap Blend	DFSV	979
FT Cboe Vest US Equity Buffer ETF Jan	Large Cap Blend	FJAN	4
Invesco Taxable Municipal Bond ETF	Taxable Muni	BAB	644
iShares Edge MSCI Intl Value Factor ETF	Developed Large	IVLU	369
KraneShares Value Line® Dyn Div Eq ETF	Large Cap Blend	KVLE	80
PIMCO Active Bond ETF	Intrm-Term IG	BOND	1173
Vanguard Value ETF	Large Cap Value	VTV	345
WisdomTree International SmallCp Div ETF	Developed Large	DLS	922
WisdomTree U.S. MidCap Earnings ETF	Mid Cap Blend	EZM	544
WisdomTree US SmallCap Earnings ETF	Small Cap Blend	EES	896
WisdomTree Yield Enhanced US Aggt Bd ETF	Intrm-Term IG	AGGY	2575

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

Standard Deviation	9.17%
Sharpe Ratio	0.36
Portfolio Yield	3.24%
Number of Securities	22121
Effective Duration	6.234
Weighted Average Fund Expense	0.4%
Weighted Average Credit Rating	Aa2/AA-

## Sector Breakdown

Financials	17.69%
Technology	17.36%
Industrials	14.96%
Consumer Discretionary	10.74%
Health Care	9.76%
Consumer Staples	6.52%
Energy	6.41%
Materials	5.87%
Communication Services	4.49%
Utilities	3.40%
Real Estate	2.79%
Other	0.00%

## Index Performance

	3 mo	YTD	1 Year	3 Year	5 Year	5 Yr. Std Dev
S&P 500 TR	4.29%	15.30%	24.56%	10.02%	15.05%	17.93%
Russell 2000	-3.70%	0.93%	8.32%	-3.97%	5.48%	23.52%
MSCI ACWI Net USD	2.87%	11.30%	19.37%	5.43%	10.76%	17.28%
MSCI EAFE	-0.42%	5.35%	11.55%	2.89%	6.46%	17.56%
MSCI Emerging Markets	4.12%	6.11%	9.78%	-7.55%	0.58%	18.39%
Bloomberg US Agg. Bond	0.07%	-0.70%	2.06%	-3.20%	-0.34%	6.18%

## Credit Rating

AAA	77.54%
BBB	14.03%
BB	0.95%
B	0.28%
CCC	1.80%
Others	5.40%

## Disclaimer

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<sup>1</sup>**Performance** The 3D Global 50 Portfolio Composite includes all discretionary accounts that are managed to the 3D Global 50 Portfolio Strategy which uses exchange-traded funds (ETFs) and/or mutual funds to target 50% equity exposure and 50% 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.

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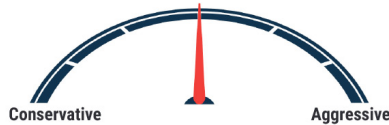
## Investment Objective and Strategy

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.

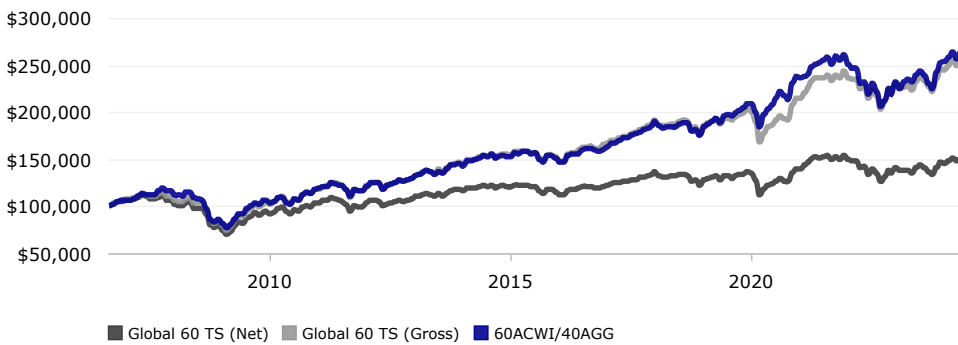
### Risk Rating: Balanced Allocation



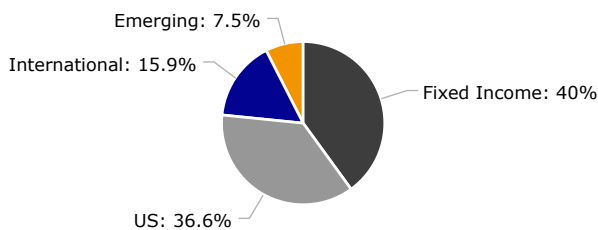
## Portfolio Performance<sup>1</sup>

	Qtr	YTD	1 Yr	3 Yr	5 Yr	10 Yr	Inception
Global 60 TS (Net)	-0.57%	2.71%	7.18%	-0.21%	2.68%	2.09%	2.34%
Global 60 TS (Gross)	0.17%	4.25%	10.41%	2.82%	5.79%	5.19%	5.45%
60ACWI/40AGG	1.75%	6.39%	12.24%	2.07%	6.47%	5.76%	5.73%

## 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

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## About Freedom

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

	Global 60 TS (Net)	Global 60 TS (Gross)	60ACWI/40AGG
2024	2.71	4.25	6.39
2023	8.73	12.01	15.11
2022	-12.48	-9.79	-16.02
2021	10.31	13.64	10.20
2020	2.14	5.25	13.49
2019	12.42	15.81	19.42
2018	-9.11	-6.32	-5.51
2017	10.50	13.83	15.41
2016	4.88	8.06	5.92
2015	-4.46	-1.54	-0.95
2014	2.21	5.31	4.97

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 Mkt ETF	Developed Small	DFAE	5639
Dimensional Emerging Markets Value ETF	Emerging Large	DFEV	2533
Dimensional International Core Eq 2 ETF	Developed Large	DFIC	4118
Dimensional US High Profitability ETF	Large Cap Blend	DUHP	181
Dimensional US Small Cap Value ETF	Small Cap Blend	DFSV	979
First Trust Managed Municipal ETF	Intrm-Term Muni	FMB	1354
FT Cboe Vest US Equity Buffer ETF Jan	Large Cap Blend	FJAN	4
iShares Edge MSCI Intl Value Factor ETF	Developed Large	IVLU	369
JPMorgan Municipal ETF	Intrm-Term Muni	JMUB	861
JPMorgan Ultra-Short Municipal Inc ETF	Ultra-Short Muni	JMST	2703
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Vanguard Value ETF	Large Cap Value	VTV	345
WisdomTree International SmallCp Div ETF	Developed Large	DLS	922
WisdomTree U.S. MidCap Earnings ETF	Mid Cap Blend	EZM	544
WisdomTree US SmallCap Earnings ETF	Small Cap Blend	EES	896
Xtrackers Municipal Infrs Rev Bd ETF	Long-Term Muni	RVNU	336

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

Standard Deviation	10.40%
Sharpe Ratio	0.28
Portfolio Yield	2.58%
Number of Securities	17805
Effective Duration	6.195
Weighted Average Fund Expense	0.33%
Weighted Average Credit Rating	Aa3/AA-

## Sector Breakdown

Financials	17.69 %
Technology	17.36 %
Industrials	14.96 %
Consumer Discretionary	10.74 %
Health Care	9.76 %
Consumer Staples	6.52 %
Energy	6.41 %
Materials	5.87 %
Communication Services	4.49 %
Utilities	3.40 %
Real Estate	2.79 %
Other	0.00 %

## Index Performance

	3 mo	YTD	1 Year	3 Year	5 Year	5 Yr. Std Dev
S&P 500 TR	4.29%	15.30%	24.56%	10.02%	15.05%	17.93%
Russell 2000	-3.70%	0.93%	8.32%	-3.97%	5.48%	23.52%
MSCI ACWI Net USD	2.87%	11.30%	19.37%	5.43%	10.76%	17.28%
MSCI EAFE	-0.42%	5.35%	11.55%	2.89%	6.46%	17.56%
MSCI Emerging Markets	4.12%	6.11%	9.78%	-7.55%	0.58%	18.39%
Bloomberg US Agg. Bond	0.07%	-0.70%	2.06%	-3.20%	-0.34%	6.18%

## Credit Rating

AAA	58.10 %
BBB	0.00 %
BB	0.00 %
B	0.10 %
CCC	4.80 %
Others	37.00 %

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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

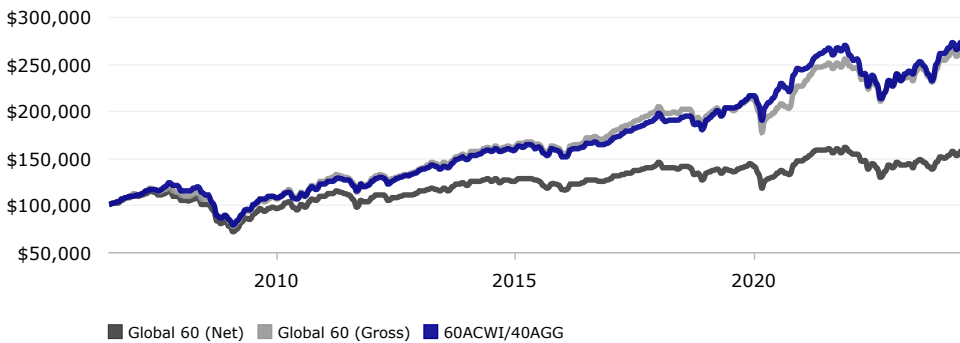
Designed for investors with a moderate risk tolerance who are willing to accept more short-term account volatility to achieve higher returns, while not being too aggressive, and they have an investment time horizon of at least 7-10 years.



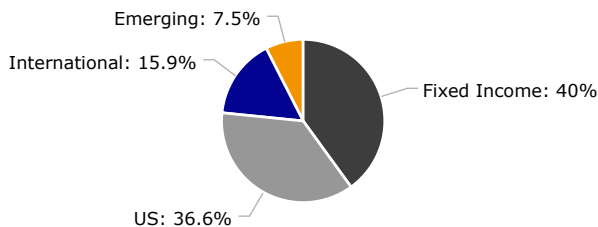
## Portfolio Performance<sup>1</sup>

	Qtr	YTD	1 Yr	3 Yr	5 Yr	10 Yr	Inception
Global 60 (Net)	-0.39%	2.95%	7.40%	-0.46%	2.46%	2.02%	2.51%
Global 60 (Gross)	0.35%	4.49%	10.64%	2.57%	5.57%	5.12%	5.62%
60ACWI/40AGG	1.75%	6.39%	12.24%	2.07%	6.47%	5.76%	5.86%

## 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 60 (Net)	Global 60 (Gross)	60ACWI/40AGG
2024	2.95	4.49	6.39
2023	8.92	12.21	15.11
2022	-13.47	-10.80	-16.02
2021	9.52	12.82	10.20
2020	2.29	5.40	13.49
2019	12.77	16.17	19.42
2018	-10.23	-7.48	-5.51
2017	11.83	15.20	15.41
2016	5.35	8.54	5.92
2015	-4.14	-1.21	-0.95
2014	1.36	4.44	4.97

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 Mkt ETF	Developed Small	DFAE	5639
Dimensional Emerging Markets Value ETF	Emerging Large	DFEV	2533
Dimensional International Core Eq 2 ETF	Developed Large	DFIC	4118
Dimensional US High Profitability ETF	Large Cap Blend	DUHP	181
Dimensional US Small Cap Value ETF	Small Cap Blend	DFSV	979
FT Cboe Vest US Equity Buffer ETF Jan	Large Cap Blend	FJAN	4
Invesco Taxable Municipal Bond ETF	Taxable Muni	BAB	644
iShares Edge MSCI Intl Value Factor ETF	Developed Large	IVLU	369
KraneShares Value Line® Dyn Div Eq ETF	Large Cap Blend	KVLE	80
PIMCO Active Bond ETF	Intrm-Term IG	BOND	1173
Vanguard Value ETF	Large Cap Value	VTV	345
WisdomTree International SmallCp Div ETF	Developed Large	DLS	922
WisdomTree U.S. MidCap Earnings ETF	Mid Cap Blend	EZM	544
WisdomTree US SmallCap Earnings ETF	Small Cap Blend	EES	896
WisdomTree Yield Enhanced US Aggt Bd ETF	Intrm-Term IG	AGGY	2575

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

Standard Deviation	10.57%
Sharpe Ratio	0.29
Portfolio Yield	3.04%
Number of Securities	22121
Effective Duration	6.234
Weighted Average Fund Expense	0.39%
Weighted Average Credit Rating	Aa2/AA-

## Sector Breakdown

Financials	17.69%
Technology	17.36%
Industrials	14.96%
Consumer Discretionary	10.74%
Health Care	9.76%
Consumer Staples	6.52%
Energy	6.41%
Materials	5.87%
Communication Services	4.49%
Utilities	3.40%
Real Estate	2.79%
Other	0.00%

## Index Performance

	3 mo	YTD	1 Year	3 Year	5 Year	5 Yr. Std Dev
S&P 500 TR	4.29%	15.30%	24.56%	10.02%	15.05%	17.93%
Russell 2000	-3.70%	0.93%	8.32%	-3.97%	5.48%	23.52%
MSCI ACWI Net USD	2.87%	11.30%	19.37%	5.43%	10.76%	17.28%
MSCI EAFE	-0.42%	5.35%	11.55%	2.89%	6.46%	17.56%
MSCI Emerging Markets	4.12%	6.11%	9.78%	-7.55%	0.58%	18.39%
Bloomberg US Agg. Bond	0.07%	-0.70%	2.06%	-3.20%	-0.34%	6.18%

## Credit Rating

AAA	77.54%
BBB	14.03%
BB	0.95%
B	0.28%
CCC	1.80%
Others	5.40%

## Disclaimer

Freedom Investment Management, Inc. ("Freedom") is an investment advisory firm registered with the Securities and Exchange Commission, and acts as investment adviser to 3D Global ETF Portfolios ("3D Portfolio(s)"). Freedom's 3D Portfolios claim compliance with the Global Investment Performance Standards (GIPS®). The 3D Global ETF Portfolios are structured based on capital market research, academic research, and other applications of portfolio management practices. For this and other information about Freedom, please read the firm's Form ADV Part 2 before investing. A copy may be requested by calling 860.291.1998. Any information in this presentation should not be copied, reproduced, duplicated, or transmitted without prior written consent of Freedom.

<sup>1</sup>**Performance** The 3D Global 60 Portfolio Composite includes all discretionary accounts that are managed to the 3D Global 60 Portfolio Strategy which uses exchange-traded funds (ETFs) and/or mutual funds to target 60% equity exposure and 40% 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 ETF holdings. Number of Securities is the sum total of securities held within each ETF. 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. Credit Rating is the portfolio-weighted rating of the underlying issues as assigned by Moody's and Standard & Poor's. Effective Duration (expressed in years) represents the portfolio's projected sensitivity to changes in interest rates - higher interest rates can lead to lower portfolio values and vice versa. 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 June 30, 2024. 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 index-based exchange-traded funds ("ETFs") to represent specific asset classes in the Portfolio and should not be considered a recommendation to buy or sell a particular ETF security. As with all investments, ETFs have risks. For more detailed information on the ETFs 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 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.

## 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.

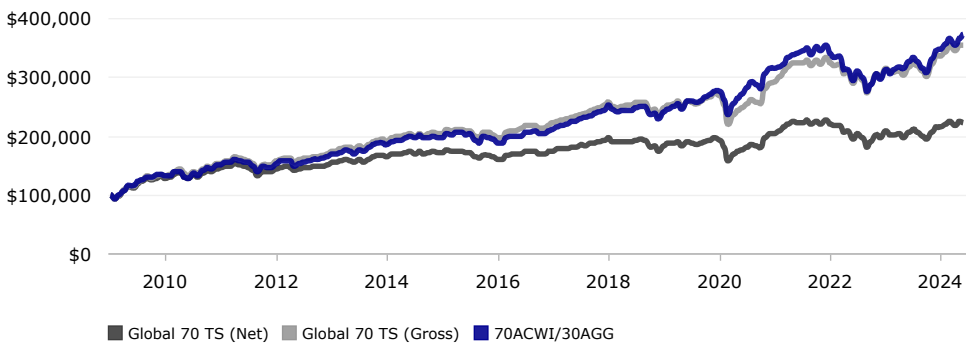
Risk Rating: Moderate-Aggressive Allocation



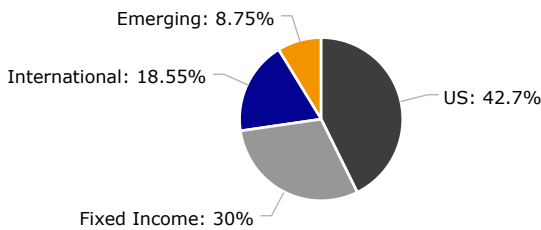
## Portfolio Performance<sup>1</sup>

	Qtr	YTD	1 Yr	3 Yr	5 Yr	10 Yr	Inception
Global 70 TS (Net)	-0.93%	3.27%	8.23%	0.01%	3.35%	2.52%	5.34%
Global 70 TS (Gross)	-0.19%	4.82%	11.49%	3.05%	6.48%	5.63%	8.53%
70ACWI/30AGG	2.03%	7.61%	14.00%	2.93%	7.56%	6.46%	8.89%

## 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 70 TS (Net)	Global 70 TS (Gross)	70ACWI/30AGG
2024	3.27	4.82	7.61
2023	9.70	13.01	16.86
2022	-13.29	-10.62	-16.58
2021	11.72	15.08	12.25
2020	3.05	6.18	14.28
2019	13.54	16.96	21.21
2018	-9.83	-7.07	-6.47
2017	11.68	15.04	17.50
2016	4.80	7.98	6.43
2015	-4.12	-1.20	-1.28
2014	2.64	5.76	4.77

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 Mkt ETF	Developed Small	DFAE	5639
Dimensional Emerging Markets Value ETF	Emerging Large	DFEV	2533
Dimensional International Core Eq 2 ETF	Developed Large	DFIC	4118
Dimensional US High Profitability ETF	Large Cap Blend	DUHP	181
Dimensional US Small Cap Value ETF	Small Cap Blend	DFSV	979
First Trust Managed Municipal ETF	Intrm-Term Muni	FMB	1354
FT Cboe Vest US Equity Buffer ETF Jan	Large Cap Blend	FJAN	4
iShares Edge MSCI Intl Value Factor ETF	Developed Large	IVLU	369
JPMorgan Municipal ETF	Intrm-Term Muni	JMUB	861
JPMorgan Ultra-Short Municipal Inc ETF	Ultra-Short Muni	JMST	2703
KraneShares Value Line® Dyn Div Eq ETF	Large Cap Blend	KVLE	80
Vanguard Value ETF	Large Cap Value	VTV	345
WisdomTree International SmallCp Div ETF	Developed Large	DLS	922
WisdomTree U.S. MidCap Earnings ETF	Mid Cap Blend	EZM	544
WisdomTree US SmallCap Earnings ETF	Small Cap Blend	EES	896
Xtrackers Municipal Infrs Rev Bd ETF	Long-Term Muni	RVNU	336

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

Standard Deviation	11.00%
Sharpe Ratio	0.53
Portfolio Yield	2.49%
Number of Securities	17805
Effective Duration	6.195
Weighted Average Fund Expense	0.34%
Weighted Average Credit Rating	Aa3/AA-

## Sector Breakdown

Financials	17.69%
Technology	17.36%
Industrials	14.96%
Consumer Discretionary	10.74%
Health Care	9.76%
Consumer Staples	6.52%
Energy	6.41%
Materials	5.87%
Communication Services	4.49%
Utilities	3.40%
Real Estate	2.79%
Other	0.00%

## Index Performance

	3 mo	YTD	1 Year	3 Year	5 Year	5 Yr. Std Dev
S&P 500 TR	4.29%	15.30%	24.56%	10.02%	15.05%	17.93%
Russell 2000	-3.70%	0.93%	8.32%	-3.97%	5.48%	23.52%
MSCI ACWI Net USD	2.87%	11.30%	19.37%	5.43%	10.76%	17.28%
MSCI EAFE	-0.42%	5.35%	11.55%	2.89%	6.46%	17.56%
MSCI Emerging Markets	4.12%	6.11%	9.78%	-7.55%	0.58%	18.39%
Bloomberg US Agg. Bond	0.07%	-0.70%	2.06%	-3.20%	-0.34%	6.18%

## Credit Rating

AAA	58.10%
BBB	0.00%
BB	0.00%
B	0.10%
CCC	4.80%
Others	37.00%

## Disclaimer

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<sup>1</sup>**Performance** The 3D Global 70 - Tax Sensitive Portfolio Composite includes all discretionary accounts that are managed to the 3D Global 70 - Tax Sensitive Portfolio Strategy which uses exchange-traded funds (ETFs) and/or mutual funds to target 70% Equity exposure and 30% 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 ETF holdings. Number of Securities is the sum total of securities held within each ETF. 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. Credit Rating is the portfolio-weighted rating of the underlying issues as assigned by Moody's and Standard & Poor's. Effective Duration (expressed in years) represents the portfolio's projected sensitivity to changes in interest rates - higher interest rates can lead to lower portfolio values and vice versa. 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 June 30, 2024. 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 index-based exchange-traded funds ("ETFs") to represent specific asset classes in the Portfolio and should not be considered a recommendation to buy or sell a particular ETF security. As with all investments, ETFs have risks. For more detailed information on the ETFs used in 3D Portfolios investors may request a prospectus by contacting their advisor.

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## Investment Objective and Strategy

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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.

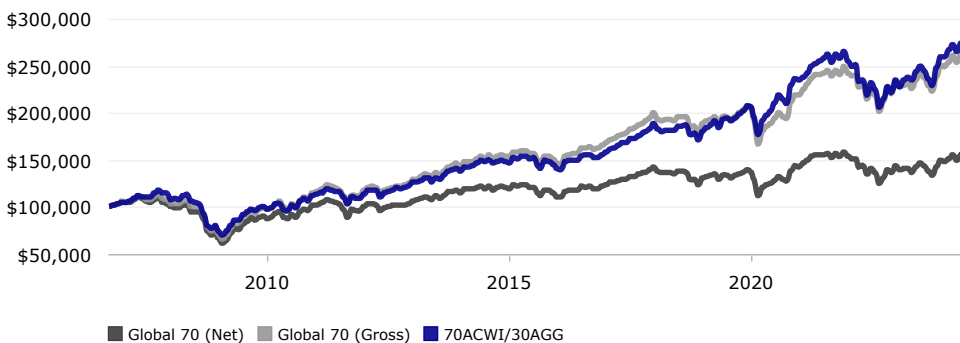
Risk Rating: Moderate-Aggressive Allocation



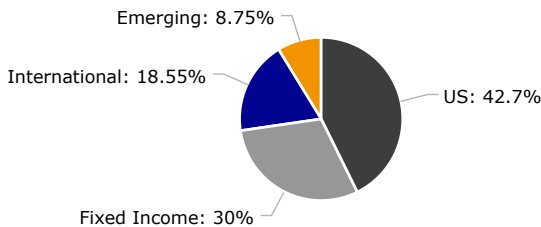
## Portfolio Performance<sup>1</sup>

	Qtr	YTD	1 Yr	3 Yr	5 Yr	10 Yr	Inception
Global 70 (Net)	-0.62%	2.99%	7.87%	-0.23%	2.79%	2.37%	2.49%
Global 70 (Gross)	0.13%	4.53%	11.13%	2.81%	5.91%	5.48%	5.60%
70ACWI/30AGG	2.03%	7.61%	14.00%	2.93%	7.56%	6.46%	5.97%

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

	Global 70 (Net)	Global 70 (Gross)	70ACWI/30AGG
2024	2.99	4.53	7.61
2023	9.99	13.31	16.86
2022	-13.99	-11.33	-16.58
2021	10.53	13.87	12.25
2020	2.17	5.28	14.28
2019	13.81	17.23	21.21
2018	-11.28	-8.55	-6.47
2017	14.07	17.51	17.50
2016	5.80	9.01	6.43
2015	-4.39	-1.47	-1.28
2014	2.08	5.18	4.77

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 Mkt ETF	Developed Small	DFAE	5639
Dimensional Emerging Markets Value ETF	Emerging Large	DFEV	2533
Dimensional International Core Eq 2 ETF	Developed Large	DFIC	4118
Dimensional US High Profitability ETF	Large Cap Blend	DUHP	181
Dimensional US Small Cap Value ETF	Small Cap Blend	DFSV	979
FT Cboe Vest US Equity Buffer ETF Jan	Large Cap Blend	FJAN	4
Invesco Taxable Municipal Bond ETF	Taxable Muni	BAB	644
iShares Edge MSCI Intl Value Factor ETF	Developed Large	IVLU	369
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Vanguard Value ETF	Large Cap Value	VTV	345
WisdomTree International SmallCp Div ETF	Developed Large	DLS	922
WisdomTree U.S. MidCap Earnings ETF	Mid Cap Blend	EZM	544
WisdomTree US SmallCap Earnings ETF	Small Cap Blend	EES	896
WisdomTree Yield Enhanced US Aggt Bd ETF	Intrm-Term IG	AGGY	2575

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

Standard Deviation	12.39%
Sharpe Ratio	0.26
Portfolio Yield	2.83%
Number of Securities	22121
Effective Duration	6.234
Weighted Average Fund Expense	0.39%
Weighted Average Credit Rating	Aa2/AA-

## Sector Breakdown

Financials	17.69%
Technology	17.36%
Industrials	14.96%
Consumer Discretionary	10.74%
Health Care	9.76%
Consumer Staples	6.52%
Energy	6.41%
Materials	5.87%
Communication Services	4.49%
Utilities	3.40%
Real Estate	2.79%
Other	0.00%

## Index Performance

	3 mo	YTD	1 Year	3 Year	5 Year	5 Yr. Std Dev
S&P 500 TR	4.29%	15.30%	24.56%	10.02%	15.05%	17.93%
Russell 2000	-3.70%	0.93%	8.32%	-3.97%	5.48%	23.52%
MSCI ACWI Net USD	2.87%	11.30%	19.37%	5.43%	10.76%	17.28%
MSCI EAFE	-0.42%	5.35%	11.55%	2.89%	6.46%	17.56%
MSCI Emerging Markets	4.12%	6.11%	9.78%	-7.55%	0.58%	18.39%
Bloomberg US Agg. Bond	0.07%	-0.70%	2.06%	-3.20%	-0.34%	6.18%

## Credit Rating

AAA	77.54%
BBB	14.03%
BB	0.95%
B	0.28%
CCC	1.80%
Others	5.40%

## Disclaimer

Freedom Investment Management, Inc. ("Freedom") is an investment advisory firm registered with the Securities and Exchange Commission, and acts as investment adviser to 3D Global ETF Portfolios ("3D Portfolio(s)"). Freedom's 3D Portfolios claim compliance with the Global Investment Performance Standards (GIPS®). The 3D Global ETF Portfolios are structured based on capital market research, academic research, and other applications of portfolio management practices. For this and other information about Freedom, please read the firm's Form ADV Part 2 before investing. A copy may be requested by calling 860.291.1998. Any information in this presentation should not be copied, reproduced, duplicated, or transmitted without prior written consent of Freedom.

<sup>1</sup>**Performance** The 3D Global 70 Portfolio Composite includes all discretionary accounts that are managed to the 3D Global 70 Portfolio Strategy which uses exchange-traded funds (ETFs) and/or mutual funds to target 70% Equity exposure and 30% 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 ETF holdings. Number of Securities is the sum total of securities held within each ETF. 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. Credit Rating is the portfolio-weighted rating of the underlying issues as assigned by Moody's and Standard & Poor's. Effective Duration (expressed in years) represents the portfolio's projected sensitivity to changes in interest rates - higher interest rates can lead to lower portfolio values and vice versa. 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 June 30, 2024. 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 index-based exchange-traded funds ("ETFs") to represent specific asset classes in the Portfolio and should not be considered a recommendation to buy or sell a particular ETF security. As with all investments, ETFs have risks. For more detailed information on the ETFs used in 3D Portfolios investors may request a prospectus by contacting their advisor.

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## 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.

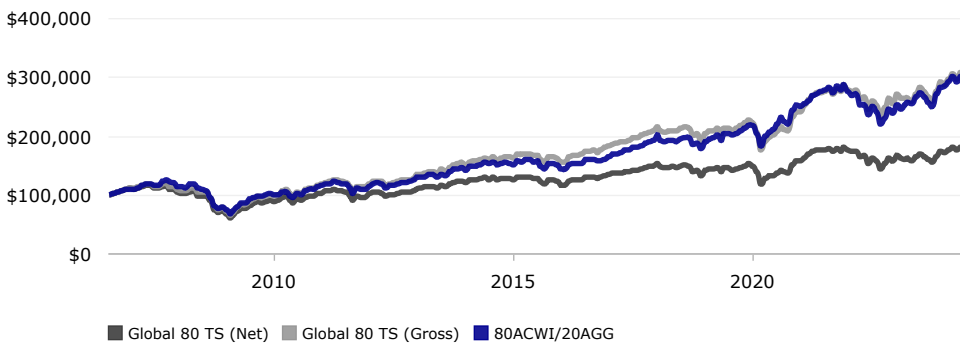
Risk Rating: Moderate-Aggressive Allocation



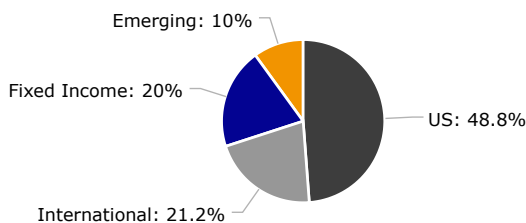
## Portfolio Performance<sup>1</sup>

	Qtr	YTD	1 Yr	3 Yr	5 Yr	10 Yr	Inception
Global 80 TS (Net)	-0.70%	3.83%	9.45%	0.79%	4.39%	3.40%	3.34%
Global 80 TS (Gross)	0.05%	5.38%	12.74%	3.86%	7.56%	6.54%	6.48%
80ACWI/20AGG	2.31%	8.83%	15.77%	3.77%	8.64%	7.13%	6.49%

## 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 80 TS (Net)	Global 80 TS (Gross)	80ACWI/20AGG
2024	3.83	5.38	8.83
2023	10.84	14.19	18.62
2022	-13.76	-11.10	-17.15
2021	15.71	19.19	14.32
2020	2.81	5.94	15.00
2019	15.56	19.04	23.01
2018	-11.56	-8.84	-7.44
2017	13.11	16.51	19.62
2016	8.02	11.29	6.92
2015	-4.40	-1.48	-1.62
2014	3.23	6.36	4.58

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 Mkt ETF	Developed Small	DFAE	5639
Dimensional Emerging Markets Value ETF	Emerging Large	DFEV	2533
Dimensional International Core Eq 2 ETF	Developed Large	DFIC	4118
Dimensional US High Profitability ETF	Large Cap Blend	DUHP	181
Dimensional US Small Cap Value ETF	Small Cap Blend	DFSV	979
First Trust Managed Municipal ETF	Intrm-Term Muni	FMB	1354
FT Cboe Vest US Equity Buffer ETF Jan	Large Cap Blend	FJAN	4
iShares Edge MSCI Intl Value Factor ETF	Developed Large	IVLU	369
JPMorgan Municipal ETF	Intrm-Term Muni	JMUB	861
JPMorgan Ultra-Short Municipal Inc ETF	Ultra-Short Muni	JMST	2703
KraneShares Value Line® Dyn Div Eq ETF	Large Cap Blend	KVLE	80
Vanguard Value ETF	Large Cap Value	VTV	345
WisdomTree International SmallCp Div ETF	Developed Large	DLS	922
WisdomTree U.S. MidCap Earnings ETF	Mid Cap Blend	EZM	544
WisdomTree US SmallCap Earnings ETF	Small Cap Blend	EES	896
Xtrackers Municipal Infrs Rev Bd ETF	Long-Term Muni	RVNU	336

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

Standard Deviation	13.62%
Sharpe Ratio	0.31
Portfolio Yield	2.4%
Number of Securities	17805
Effective Duration	6.195
Weighted Average Fund Expense	0.35%
Weighted Average Credit Rating	Aa3/AA-

## Sector Breakdown

Financials	17.69 %
Technology	17.36 %
Industrials	14.96 %
Consumer Discretionary	10.74 %
Health Care	9.76 %
Consumer Staples	6.52 %
Energy	6.41 %
Materials	5.87 %
Communication Services	4.49 %
Utilities	3.40 %
Real Estate	2.79 %
Other	0.00 %

## Index Performance

	3 mo	YTD	1 Year	3 Year	5 Year	5 Yr. Std Dev
S&P 500 TR	4.29%	15.30%	24.56%	10.02%	15.05%	17.93%
Russell 2000	-3.70%	0.93%	8.32%	-3.97%	5.48%	23.52%
MSCI ACWI Net USD	2.87%	11.30%	19.37%	5.43%	10.76%	17.28%
MSCI EAFE	-0.42%	5.35%	11.55%	2.89%	6.46%	17.56%
MSCI Emerging Markets	4.12%	6.11%	9.78%	-7.55%	0.58%	18.39%
Bloomberg US Agg. Bond	0.07%	-0.70%	2.06%	-3.20%	-0.34%	6.18%

## Credit Rating

AAA	58.10 %
BBB	0.00 %
BB	0.00 %
B	0.10 %
CCC	4.80 %
Others	37.00 %

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## Investment Objective and Strategy

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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.

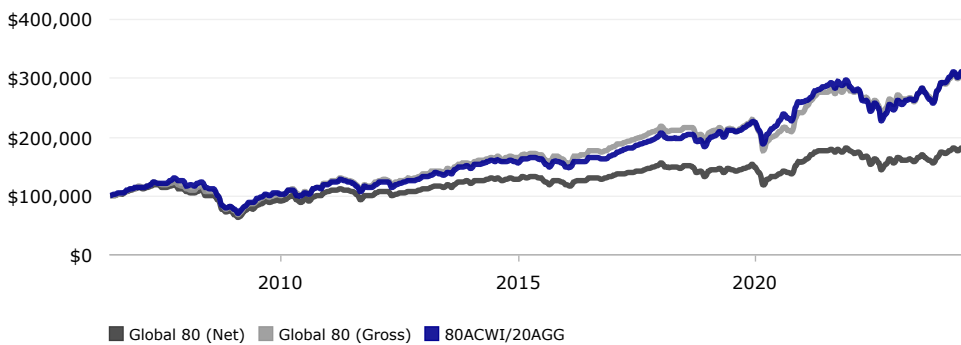
Risk Rating: Moderate-Aggressive Allocation



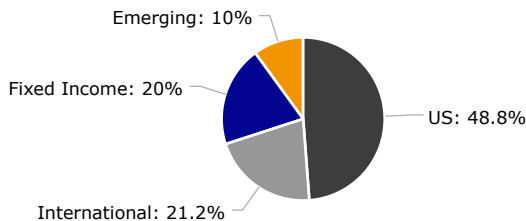
## Portfolio Performance<sup>1</sup>

	Qtr	YTD	1 Yr	3 Yr	5 Yr	10 Yr	Inception
Global 80 (Net)	-0.50%	4.09%	9.75%	0.95%	4.45%	3.36%	3.32%
Global 80 (Gross)	0.24%	5.64%	13.06%	4.02%	7.61%	6.50%	6.46%
80ACWI/20AGG	2.31%	8.83%	15.77%	3.77%	8.64%	7.13%	6.62%

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



## Asset Allocation



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## Benefits

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

	Global 80 (Net)	Global 80 (Gross)	80ACWI/20AGG
2024	4.09	5.64	8.83
2023	11.15	14.51	18.62
2022	-13.78	-11.12	-17.15
2021	15.70	19.18	14.32
2020	2.61	5.73	15.00
2019	15.46	18.93	23.01
2018	-11.93	-9.23	-7.44
2017	14.22	17.65	19.62
2016	7.23	10.47	6.92
2015	-4.39	-1.47	-1.62
2014	2.68	5.79	4.58

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 Mkt ETF	Developed Small	DFAE	5639
Dimensional Emerging Markets Value ETF	Emerging Large	DFEV	2533
Dimensional International Core Eq 2 ETF	Developed Large	DFIC	4118
Dimensional US High Profitability ETF	Large Cap Blend	DUHP	181
Dimensional US Small Cap Value ETF	Small Cap Blend	DFSV	979
FT Cboe Vest US Equity Buffer ETF Jan	Large Cap Blend	FJAN	4
Invesco Taxable Municipal Bond ETF	Taxable Muni	BAB	644
iShares Edge MSCI Intl Value Factor ETF	Developed Large	IVLU	369
KraneShares Value Line® Dyn Div Eq ETF	Large Cap Blend	KVLE	80
PIMCO Active Bond ETF	Intrm-Term IG	BOND	1173
Vanguard Value ETF	Large Cap Value	VTV	345
WisdomTree International SmallCp Div ETF	Developed Large	DLS	922
WisdomTree U.S. MidCap Earnings ETF	Mid Cap Blend	EZM	544
WisdomTree US SmallCap Earnings ETF	Small Cap Blend	EES	896
WisdomTree Yield Enhanced US Aggt Bd ETF	Intrm-Term IG	AGGY	2575

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

Standard Deviation	13.43%
Sharpe Ratio	0.31
Portfolio Yield	2.62%
Number of Securities	22121
Effective Duration	6.234
Weighted Average Fund Expense	0.38%
Weighted Average Credit Rating	Aa2/AA-

## Sector Breakdown

Financials	17.69%
Technology	17.36%
Industrials	14.96%
Consumer Discretionary	10.74%
Health Care	9.76%
Consumer Staples	6.52%
Energy	6.41%
Materials	5.87%
Communication Services	4.49%
Utilities	3.40%
Real Estate	2.79%
Other	0.00%

## Index Performance

	3 mo	YTD	1 Year	3 Year	5 Year	5 Yr. Std Dev
S&P 500 TR	4.29%	15.30%	24.56%	10.02%	15.05%	17.93%
Russell 2000	-3.70%	0.93%	8.32%	-3.97%	5.48%	23.52%
MSCI ACWI Net USD	2.87%	11.30%	19.37%	5.43%	10.76%	17.28%
MSCI EAFE	-0.42%	5.35%	11.55%	2.89%	6.46%	17.56%
MSCI Emerging Markets	4.12%	6.11%	9.78%	-7.55%	0.58%	18.39%
Bloomberg US Agg. Bond	0.07%	-0.70%	2.06%	-3.20%	-0.34%	6.18%

## Credit Rating

AAA	77.54%
BBB	14.03%
BB	0.95%
B	0.28%
CCC	1.80%
Others	5.40%

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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.

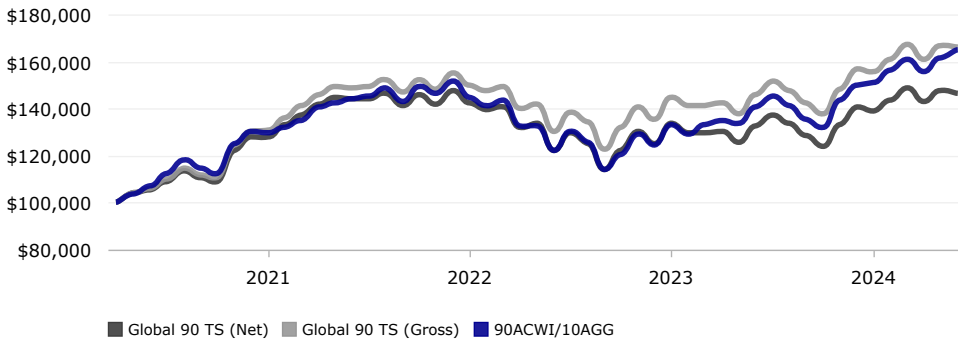
Risk Rating: Aggressive Allocation



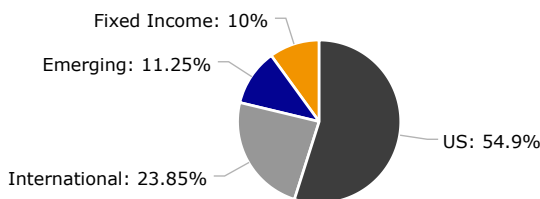
## Portfolio Performance<sup>1</sup>

	Qtr	YTD	1 Yr	3 Yr	5 Yr	10 Yr	Inception
Global 90 TS (Net)	-1.39%	4.34%	10.47%	0.62%	-	-	9.62%
Global 90 TS (Gross)	-0.65%	5.90%	13.79%	3.68%	-	-	12.92%
90ACWI/10AGG	2.59%	10.06%	17.56%	4.61%	-	-	12.80%

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



## Asset Allocation



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

	Global 90 TS (Net)	Global 90 TS (Gross)	90ACWI/10AGG
2024	4.34	5.90	10.06
2023	12.38	15.77	20.40
2022	-15.33	-12.72	-17.75
2021	15.39	18.85	16.42
2020	27.97	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.

## Portfolio Holdings\*

Name	Asset Class	Symbol	Holdings
Dimensional Emerging Core Equity Mkt ETF	Developed Small	DFAE	5639
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Dimensional International Core Eq 2 ETF	Developed Large	DFIC	4118
Dimensional US High Profitability ETF	Large Cap Blend	DUHP	181
Dimensional US Small Cap Value ETF	Small Cap Blend	DFSV	979
First Trust Managed Municipal ETF	Intrm-Term Muni	FMB	1354
FT Cboe Vest US Equity Buffer ETF Jan	Large Cap Blend	FJAN	4
iShares Edge MSCI Intl Value Factor ETF	Developed Large	IVLU	369
JPMorgan Municipal ETF	Intrm-Term Muni	JMUB	861
JPMorgan Ultra-Short Municipal Inc ETF	Ultra-Short Muni	JMST	2703
KraneShares Value Line® Dyn Div Eq ETF	Large Cap Blend	KVLE	80
Vanguard Value ETF	Large Cap Value	VTV	345
WisdomTree International SmallCp Div ETF	Developed Large	DLS	922
WisdomTree U.S. MidCap Earnings ETF	Mid Cap Blend	EZM	544
WisdomTree US SmallCap Earnings ETF	Small Cap Blend	EES	896
Xtrackers Municipal Infrs Rev Bd ETF	Long-Term Muni	RVNU	336

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

Standard Deviation	14.87%
Sharpe Ratio	0.69
Portfolio Yield	2.3%
Number of Securities	17805
Effective Duration	6.195
Weighted Average Fund Expense	0.36%
Weighted Average Credit Rating	Aa3/AA-

## Sector Breakdown

Financials	17.69%
Technology	17.36%
Industrials	14.96%
Consumer Discretionary	10.74%
Health Care	9.76%
Consumer Staples	6.52%
Energy	6.41%
Materials	5.87%
Communication Services	4.49%
Utilities	3.40%
Real Estate	2.79%
Other	0.00%

## Index Performance

	3 mo	YTD	1 Year	3 Year	5 Year	5 Yr. Std Dev
S&P 500 TR	4.29%	15.30%	24.56%	10.02%	15.05%	17.93%
Russell 2000	-3.70%	0.93%	8.32%	-3.97%	5.48%	23.52%
MSCI ACWI Net USD	2.87%	11.30%	19.37%	5.43%	10.76%	17.28%
MSCI EAFE	-0.42%	5.35%	11.55%	2.89%	6.46%	17.56%
MSCI Emerging Markets	4.12%	6.11%	9.78%	-7.55%	0.58%	18.39%
Bloomberg US Agg. Bond	0.07%	-0.70%	2.06%	-3.20%	-0.34%	6.18%

## Credit Rating

AAA	58.10%
BBB	0.00%
BB	0.00%
B	0.10%
CCC	4.80%
Others	37.00%

## Disclaimer

Freedom Investment Management, Inc. ("Freedom") is an investment advisory firm registered with the Securities and Exchange Commission, and acts as investment adviser to 3D Global ETF Portfolios ("3D Portfolio(s)"). Freedom's 3D Portfolios claim compliance with the Global Investment Performance Standards (GIPS®). The 3D Global ETF Portfolios are structured based on capital market research, academic research, and other applications of portfolio management practices. For this and other information about Freedom, please read the firm's Form ADV Part 2 before investing. A copy may be requested by calling 860.291.1998. Any information in this presentation should not be copied, reproduced, duplicated, or transmitted without prior written consent of Freedom.

<sup>1</sup>**Performance** The 3D Global 90 - Tax Sensitive Portfolio Composite includes all discretionary accounts that are managed to the 3D Global 90 - Tax Sensitive Portfolio Strategy which uses exchange-traded funds (ETFs) and/or mutual funds to target 90% Equity exposure and 10% 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 ETF holdings. Number of Securities is the sum total of securities held within each ETF. 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. Credit Rating is the portfolio-weighted rating of the underlying issues as assigned by Moody's and Standard & Poor's. Effective Duration (expressed in years) represents the portfolio's projected sensitivity to changes in interest rates - higher interest rates can lead to lower portfolio values and vice versa. 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 June 30, 2024. 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 index-based exchange-traded funds ("ETFs") to represent specific asset classes in the Portfolio and should not be considered a recommendation to buy or sell a particular ETF security. As with all investments, ETFs have risks. For more detailed information on the ETFs 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 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.

## 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.

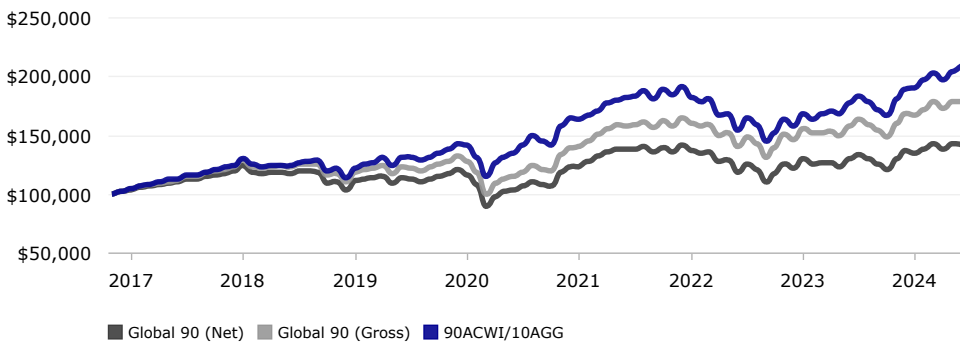
Risk Rating: Aggressive Allocation



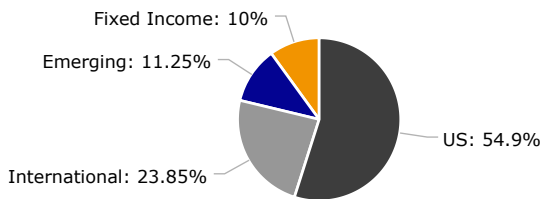
## Portfolio Performance<sup>1</sup>

	Qtr	YTD	1 Yr	3 Yr	5 Yr	10 Yr	Inception
Global 90 (Net)	-0.66%	4.15%	9.79%	1.01%	4.50%	-	4.72%
Global 90 (Gross)	0.08%	5.70%	13.09%	4.08%	7.66%	-	7.90%
90ACWI/10AGG	2.59%	10.06%	17.56%	4.61%	9.71%	-	10.16%

## 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

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
2024	4.15	5.70	10.06
2023	11.81	15.18	20.40
2022	-13.97	-11.32	-17.75
2021	14.93	18.38	16.42
2020	2.70	5.82	15.66
2019	16.32	19.81	24.81
2018	-13.55	-10.88	-8.42
2017	17.25	20.77	21.78
2016	1.78	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 Mkt ETF	Developed Small	DFAE	5639
Dimensional Emerging Markets Value ETF	Emerging Large	DFEV	2533
Dimensional International Core Eq 2 ETF	Developed Large	DFIC	4118
Dimensional US High Profitability ETF	Large Cap Blend	DUHP	181
Dimensional US Small Cap Value ETF	Small Cap Blend	DFSV	979
FT Cboe Vest US Equity Buffer ETF Jan	Large Cap Blend	FJAN	4
Invesco Taxable Municipal Bond ETF	Taxable Muni	BAB	644
iShares Edge MSCI Intl Value Factor ETF	Developed Large	IVLU	369
KraneShares Value Line® Dyn Div Eq ETF	Large Cap Blend	KVLE	80
PIMCO Active Bond ETF	Intrm-Term IG	BOND	1173
Vanguard Value ETF	Large Cap Value	VTV	345
WisdomTree International SmallCp Div ETF	Developed Large	DLS	922
WisdomTree U.S. MidCap Earnings ETF	Mid Cap Blend	EZM	544
WisdomTree US SmallCap Earnings ETF	Small Cap Blend	EES	896
WisdomTree Yield Enhanced US Aggt Bd ETF	Intrm-Term IG	AGGY	2575

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

Standard Deviation	14.48%
Sharpe Ratio	0.39
Portfolio Yield	2.42%
Number of Securities	22121
Effective Duration	6.234
Weighted Average Fund Expense	0.37%
Weighted Average Credit Rating	Aa2/AA-

## Sector Breakdown

Financials	17.69%
Technology	17.36%
Industrials	14.96%
Consumer Discretionary	10.74%
Health Care	9.76%
Consumer Staples	6.52%
Energy	6.41%
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## Credit Rating

AAA	77.54%
BBB	14.03%
BB	0.95%
B	0.28%
CCC	1.80%
Others	5.40%

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