

Investment Objective and Strategy

The 3D/Dimensional 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 Dimensional funds or Dimensional sub-advised funds to target 100% exposure 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 benchmark consisting of the MSCI All-Country World Index ("ACWI"). The Portfolio's equity strategy favors stocks with risk characteristics historically rewarded by the market such as small cap, value, and profitability.

Investor Profile

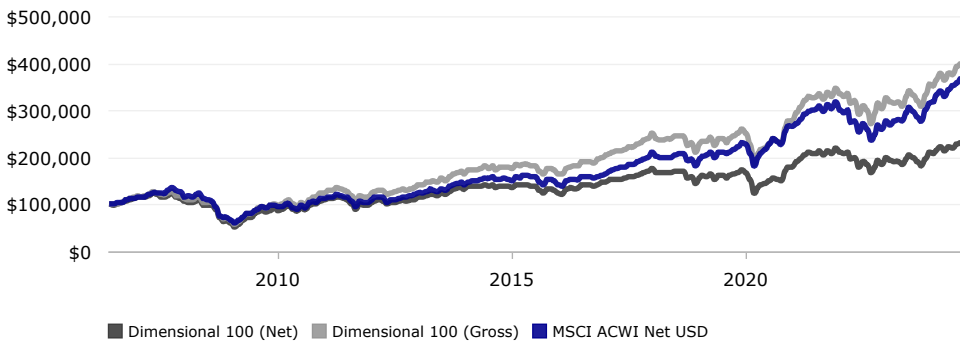
Designed for investors with the highest risk tolerance who want to maximize their return potential and can handle high short-term account volatility and have an investment time horizon over ten years.



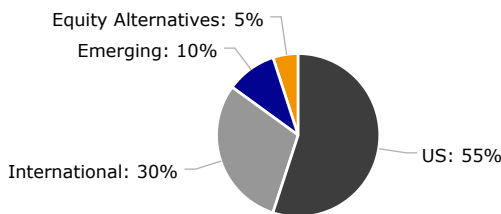
Portfolio Performance¹

| | Qtr | YTD | 1 Yr | 3 Yr | 5 Yr | 10 Yr | Inception |
|-------------------------|-------|--------|--------|-------|--------|-------|-----------|
| Dimensional 100 (Net) | 6.80% | 11.86% | 23.08% | 4.54% | 7.84% | 5.61% | 4.79% |
| Dimensional 100 (Gross) | 7.58% | 14.36% | 26.75% | 7.70% | 11.10% | 8.81% | 7.97% |
| MSCI ACWI Net USD | 6.61% | 18.66% | 31.74% | 8.09% | 12.19% | 9.39% | 7.51% |

Growth of \$100,000²



Asset Allocation



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

Benefits

3D/Dimensional Global 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 Returns¹

| | Dimensional 100 (Net) | Dimensional 100 (Gross) | MSCI ACWI Net USD |
|------|-----------------------|-------------------------|-------------------|
| 2024 | 11.86 | 14.36 | 18.66 |
| 2023 | 13.30 | 16.71 | 22.20 |
| 2022 | -15.21 | -12.59 | -18.36 |
| 2021 | 21.79 | 25.44 | 18.54 |
| 2020 | 3.69 | 6.85 | 16.24 |
| 2019 | 19.59 | 23.17 | 26.60 |
| 2018 | -14.98 | -12.35 | -9.41 |
| 2017 | 16.51 | 20.01 | 23.97 |
| 2016 | 12.29 | 15.67 | 7.86 |
| 2015 | -5.70 | -2.82 | -2.36 |
| 2014 | 1.13 | 4.20 | 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.

As of 09/30/2024

Portfolio Holdings*

| Name | Asset Class | Symbol | Holdings |
|---|-----------------------------------|--------|----------|
| Dimensional US High Profitability ETF | Large Cap Blend | DUHP | 181 |
| DFA US Large Cap Value I | US Fund Large Value | DFLVX | 331 |
| JHancock Multifactor Mid Cap ETF | US Fund Mid-Cap Blend | JHMM | 667 |
| DFA US Small Cap Value I | US Fund Small Value | DFSVX | 959 |
| DFA US Micro Cap I | US Fund Small Blend | DFSCX | 1594 |
| Dimensional International High Pbly ETF | US Fund Foreign Large Growth | DIHP | 487 |
| DFA International Value I | US Fund Foreign Large Value | DFIVX | 518 |
| DFA International Small Company I | US Fund Foreign Small/Mid Blend | DFISX | 4212 |
| DFA International Small Cap Value I | US Fund Foreign Small/Mid Value | DISVX | 1870 |
| DFA Emerging Markets I | US Fund Diversified Emerging Mkts | DFEMX | 2302 |
| DFA Emerging Markets Value I | US Fund Diversified Emerging Mkts | DFEVX | 3516 |
| DFA Emerging Markets Small Cap I | US Fund Diversified Emerging Mkts | DEMSX | 5128 |
| DFA Real Estate Securities I | US Fund Real Estate | DFREX | 140 |
| DFA International Real Estate Sec I | US Fund Global Real Estate | DFITX | 367 |

Portfolio Characteristics³

| | |
|--------------------------------|--------|
| Standard Deviation | 17.13% |
| Sharpe Ratio | 0.36 |
| Portfolio Yield | 0.02% |
| Number of Securities | 21962 |
| Effective Duration | N/A |
| Weighted Average Fund Expense | 0.31% |
| Weighted Average Credit Rating | N/A |

Sector Breakdown

| | |
|------------------------|--------|
| Financials | 18.02% |
| Industrials | 15.71% |
| Technology | 12.68% |
| Consumer Discretionary | 10.87% |
| Health Care | 10.14% |
| Energy | 7.48% |
| Materials | 7.46% |
| Real Estate | 6.55% |
| Consumer Staples | 5.79% |
| Communication Services | 3.68% |
| Utilities | 1.62% |
| Other | 0.00% |

Index Performance

| | 3 mo | YTD | 1 Year | 3 Year | 5 Year | 5 Yr. Std Dev |
|------------------------|-------|--------|--------|--------|--------|---------------|
| S&P 500 TR | 5.90% | 22.10% | 36.38% | 11.92% | 15.98% | 17.89% |
| Russell 2000 | 8.91% | 9.93% | 24.83% | 0.36% | 7.90% | 23.76% |
| MSCI ACWI Net USD | 6.61% | 18.66% | 31.74% | 8.09% | 12.19% | 17.23% |
| MSCI EAFE | 7.25% | 12.99% | 24.76% | 5.48% | 8.19% | 17.51% |
| MSCI Emerging Markets | 7.79% | 14.37% | 22.90% | -2.24% | 3.18% | 18.41% |
| Bloomberg US Agg. Bond | 5.20% | 4.46% | 11.58% | -1.57% | 0.22% | 6.22% |

Credit Rating

No data filled

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.

¹**Performance** The 3D/Dimensional 100 Portfolio Composite includes all discretionary accounts that are managed to the 3D/Dimensional 100 Portfolio Strategy which uses Dimensional Funds or Dimensional Sub-Advised 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.

²**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.

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

⁴**Portfolio Holdings** information is as of Sept 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 Dimensional funds to represent specific asset classes in the Portfolio and should not be considered a recommendation to buy or sell a particular security. As with all investments, Dimensional funds have risks. For more detailed information on the Dimensional funds used in 3D Portfolios investors may request a prospectus by contacting their advisor. Performance is being shown for illustration purposes only and should not be relied upon. No representation or assurance is made that any investor will or is likely to achieve results comparable to those shown above or will make any profit or will be able to avoid incurring substantial losses. Past performance is not indicative, or a guarantee, of future results. This document does not constitute an offer to sell or a solicitation of an offer to purchase interests in any investment vehicles or securities. This document is not a prospectus, an advertisement, or an offering of any interests in either the Strategy or other portfolios. This document and the information contained herein is intended for informational purposes only. It does not constitute investment advice or a recommendation with respect to investment. Investing in any strategy should only occur after consulting with a financial advisor. To receive a GIPS report, please contact 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/Dimensional 100 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 Tax-Aware Dimensional funds (where available), Dimensional Funds or Dimensional sub-advised funds to target 100% exposure 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 benchmark consisting of the MSCI All-Country World Index ("ACWI"). The Portfolio's equity strategy favors stocks with risk characteristics historically rewarded by the market such as small cap, value, and profitability.

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.

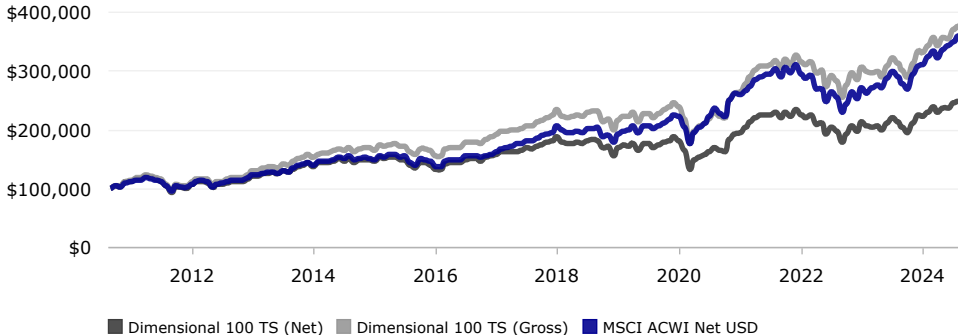
Risk Rating: Aggressive Allocation



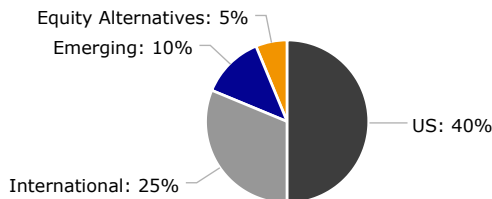
Portfolio Performance¹

| | Qtr | YTD | 1 Yr | 3 Yr | 5 Yr | 10 Yr | Inception |
|----------------------------|-------|--------|--------|-------|--------|-------|-----------|
| Dimensional 100 TS (Net) | 6.92% | 11.86% | 23.52% | 4.60% | 7.69% | 5.71% | 6.81% |
| Dimensional 100 TS (Gross) | 7.70% | 14.35% | 27.19% | 7.77% | 10.95% | 8.92% | 10.04% |
| MSCI ACWI Net USD | 6.61% | 18.66% | 31.74% | 8.09% | 12.19% | 9.39% | 9.70% |

Growth of \$100,000²



Asset Allocation



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

Benefits

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About Freedom

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Annual Returns¹

| | Dimensional 100 TS (Net) | Dimensional 100 TS (Gross) | MSCI ACWI Net USD |
|------|--------------------------|----------------------------|-------------------|
| 2024 | 11.86 | 14.35 | 18.66 |
| 2023 | 14.16 | 17.59 | 22.20 |
| 2022 | -15.66 | -13.05 | -18.36 |
| 2021 | 20.96 | 24.59 | 18.54 |
| 2020 | 3.64 | 6.80 | 16.24 |
| 2019 | 19.93 | 23.53 | 26.60 |
| 2018 | -13.83 | -11.17 | -9.41 |
| 2017 | 15.89 | 19.37 | 23.97 |
| 2016 | 11.28 | 14.64 | 7.86 |
| 2015 | -5.52 | -2.63 | -2.36 |
| 2014 | 3.99 | 7.15 | 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.

As of 09/30/2024

Portfolio Holdings*

| Name | Asset Class | Symbol | Holdings |
|---|-----------------------------------|--------|----------|
| Dimensional US High Profitability ETF | Large Cap Blend | DUHP | 181 |
| Dimensional US Marketwide Value ETF | US Fund Large Value | DFUV | 1358 |
| JHancock Multifactor Mid Cap ETF | US Fund Mid-Cap Blend | JHMM | 667 |
| DFA US Micro Cap I | US Fund Small Blend | DFSCX | 1594 |
| Dimensional International High Pbly ETF | US Fund Foreign Large Growth | DIHP | 487 |
| Dimensional International Value ETF | US Fund Foreign Large Value | DFIV | 513 |
| DFA International Small Company I | US Fund Foreign Small/Mid Blend | DFISX | 4212 |
| DFA International Small Cap Value I | US Fund Foreign Small/Mid Value | DISVX | 1870 |
| DFA Emerging Markets I | US Fund Diversified Emerging Mkts | DFEMX | 2302 |
| DFA Emerging Markets Value I | US Fund Diversified Emerging Mkts | DFEVX | 3516 |
| DFA Real Estate Securities I | US Fund Real Estate | DFREX | 140 |
| DFA International Real Estate Sec I | US Fund Global Real Estate | DFITX | 367 |

Portfolio Characteristics³

| | |
|--------------------------------|--------|
| Standard Deviation | 15.10% |
| Sharpe Ratio | 0.51 |
| Portfolio Yield | 0.02% |
| Number of Securities | 17211 |
| Effective Duration | N/A |
| Weighted Average Fund Expense | 0.31% |
| Weighted Average Credit Rating | N/A |

Sector Breakdown

| | |
|------------------------|--------|
| Financials | 17.99% |
| Industrials | 15.79% |
| Technology | 12.85% |
| Consumer Discretionary | 10.45% |
| Health Care | 10.18% |
| Energy | 7.63% |
| Materials | 7.19% |
| Real Estate | 6.51% |
| Consumer Staples | 5.81% |
| Communication Services | 4.02% |
| Utilities | 1.59% |
| Other | 0.00% |

Index Performance

| | 3 mo | YTD | 1 Year | 3 Year | 5 Year | 5 Yr. Std Dev |
|------------------------|-------|--------|--------|--------|--------|---------------|
| S&P 500 TR | 5.90% | 22.10% | 36.38% | 11.92% | 15.98% | 17.89% |
| Russell 2000 | 8.91% | 9.93% | 24.83% | 0.36% | 7.90% | 23.76% |
| MSCI ACWI Net USD | 6.61% | 18.66% | 31.74% | 8.09% | 12.19% | 17.23% |
| MSCI EAFE | 7.25% | 12.99% | 24.76% | 5.48% | 8.19% | 17.51% |
| MSCI Emerging Markets | 7.79% | 14.37% | 22.90% | -2.24% | 3.18% | 18.41% |
| Bloomberg US Agg. Bond | 5.20% | 4.46% | 11.58% | -1.57% | 0.22% | 6.22% |

Credit Rating

No data filled

Disclaimer

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¹**Performance** The 3D/Dimensional 100 Tax-Sensitive Portfolio Composite includes all discretionary accounts that are managed to the 3D/Dimensional 100 Tax-Sensitive Portfolio Strategy which uses Tax-Aware Dimensional Funds (where available), Dimensional Funds or Dimensional Sub-Advised 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.

²**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.

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

⁴**Portfolio Holdings** information is as of Sept 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 Dimensional funds to represent specific asset classes in the Portfolio and should not be considered a recommendation to buy or sell a particular security. As with all investments, Dimensional funds have risks. For more detailed information on the Dimensional funds used in 3D Portfolios investors may request a prospectus by contacting their advisor.

Performance is being shown for illustration purposes only and should not be relied upon. No representation or assurance is made that any investor will or is likely to achieve results comparable to those shown above or will make any profit or will be able to avoid incurring substantial losses. Past performance is not indicative, or a guarantee, of future results. This document does not constitute an offer to sell or a solicitation of an offer to purchase interests in any investment vehicles or securities. This document is not a prospectus, an advertisement, or an offering of any interests in either the Strategy or other portfolios. This document and the information contained herein is intended for informational purposes only. It does not constitute investment advice or a recommendation with respect to investment. Investing in any strategy should only occur after consulting with a financial advisor. To receive a GIPS report, please contact 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/Dimensional 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 Dimensional funds 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, and profitability, 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.

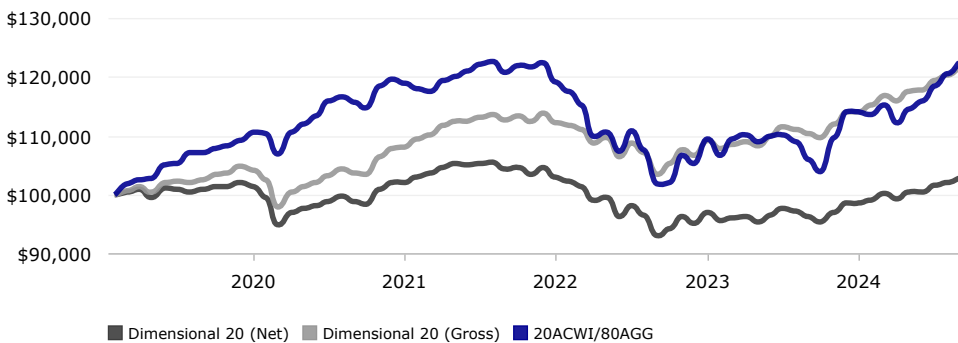
Risk Rating: Conservative Allocation



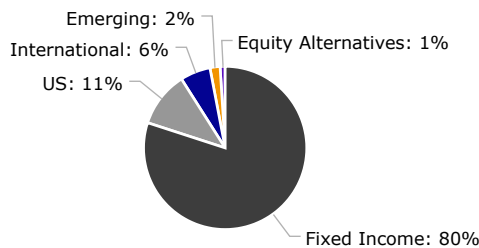
Portfolio Performance¹

| | Qtr | YTD | 1 Yr | 3 Yr | 5 Yr | 10 Yr | Inception |
|------------------------|-------|-------|--------|--------|-------|-------|-----------|
| Dimensional 20 (Net) | 2.28% | 4.20% | 6.85% | -0.48% | 0.37% | - | 0.48% |
| Dimensional 20 (Gross) | 3.04% | 6.54% | 10.06% | 2.54% | 3.42% | - | 3.54% |
| 20ACWI/80AGG | 5.48% | 7.20% | 15.42% | 0.41% | 2.69% | - | 3.66% |

Growth of \$100,000²



Asset Allocation



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Benefits

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About Freedom

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Annual Returns¹

| | Dimensional 20 (Net) | Dimensional 20 (Gross) | 20ACWI/80AGG |
|------|----------------------|------------------------|--------------|
| 2024 | 4.20 | 6.54 | 7.20 |
| 2023 | 3.69 | 6.84 | 8.26 |
| 2022 | -9.04 | -6.25 | -13.94 |
| 2021 | 2.37 | 5.48 | 2.27 |
| 2020 | -0.04 | 3.00 | 9.72 |
| 2019 | 2.13 | 4.71 | 9.08 |

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 US High Profitability ETF | Large Cap Blend | DUHP | 181 |
| DFA US Large Cap Value I | US Fund Large Value | DFLVX | 331 |
| JHancock Multifactor Mid Cap ETF | US Fund Mid-Cap Blend | JHMM | 667 |
| DFA US Small Cap Value I | US Fund Small Value | DFSVX | 959 |
| DFA US Micro Cap I | US Fund Small Blend | DFSCX | 1594 |
| Dimensional International High Pbly ETF | US Fund Foreign Large Growth | DIHP | 487 |
| DFA International Value I | US Fund Foreign Large Value | DFIVX | 518 |
| DFA International Small Company I | US Fund Foreign Small/Mid Blend | DFISX | 4212 |
| DFA International Small Cap Value I | US Fund Foreign Small/Mid Value | DISVX | 1870 |
| DFA Emerging Markets I | US Fund Diversified Emerging Mkts | DFEMX | 2302 |
| DFA Emerging Markets Value I | US Fund Diversified Emerging Mkts | DFEVX | 3516 |
| DFA Emerging Markets Small Cap I | US Fund Diversified Emerging Mkts | DEMSX | 5128 |
| DFA Real Estate Securities I | US Fund Real Estate | DFREX | 140 |
| DFA International Real Estate Sec I | US Fund Global Real Estate | DFITX | 367 |
| DFA Investment Grade I | US Fund Intermediate Core Bond | DFAPX | 905 |
| DFA Five-Year Global Fixed-Income I | US Fund World Bond-USD Hedged | DFGBX | 300 |
| DFA Intermediate Govt Fixed-Income I | US Fund Intermediate Government | DFIGX | 104 |

Portfolio Characteristics³

| | |
|--------------------------------|---------|
| Standard Deviation | 4.73% |
| Sharpe Ratio | 0.13 |
| Portfolio Yield | 0.03% |
| Number of Securities | 23638 |
| Effective Duration | 6.38 |
| Weighted Average Fund Expense | 0.21% |
| Weighted Average Credit Rating | Aa2/AA- |

Sector Breakdown

| | |
|------------------------|--------|
| Financials | 18.02% |
| Industrials | 15.71% |
| Technology | 12.68% |
| Consumer Discretionary | 10.87% |
| Health Care | 10.14% |
| Energy | 7.48% |
| Materials | 7.46% |
| Real Estate | 6.55% |
| Consumer Staples | 5.79% |
| Communication Services | 3.68% |
| Utilities | 1.62% |
| Other | 0.00% |

Credit Rating

| | |
|--------|--------|
| AAA | 77.50% |
| BBB | 13.80% |
| BB | 1.30% |
| B | 0.50% |
| CCC | 1.60% |
| Others | 5.30% |

Index Performance

| | 3 mo | YTD | 1 Year | 3 Year | 5 Year | 5 Yr. Std Dev |
|------------------------|-------|--------|--------|--------|--------|---------------|
| S&P 500 TR | 5.90% | 22.10% | 36.38% | 11.92% | 15.98% | 17.89% |
| Russell 2000 | 8.91% | 9.93% | 24.83% | 0.36% | 7.90% | 23.76% |
| MSCI ACWI Net USD | 6.61% | 18.66% | 31.74% | 8.09% | 12.19% | 17.23% |
| MSCI EAFE | 7.25% | 12.99% | 24.76% | 5.48% | 8.19% | 17.51% |
| MSCI Emerging Markets | 7.79% | 14.37% | 22.90% | -2.24% | 3.18% | 18.41% |
| Bloomberg US Agg. Bond | 5.20% | 4.46% | 11.58% | -1.57% | 0.22% | 6.22% |

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¹**Performance** The 3D/Dimensional 20 Portfolio Composite includes all discretionary accounts that are managed to the 3D/Dimensional 20 Portfolio Strategy which uses Dimensional Funds or Dimensional Sub-Advised 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.

²**Growth of \$200,000** 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.

³**Portfolio Characteristics** may change over time. Average Fund Expense is the weighted average fund expense ratio based on the portfolio allocation and Dimensional fund holdings. Number of Securities is the sum total of securities held within each Dimensional fund. Portfolio Yield is the sum of net dividend per share amounts that have gone ex-dividend over the prior 12 months, divided by the current stock price. The yield is helpful in estimating the amount of income that can be expected to be generated from a Portfolio. 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.

⁴**Portfolio Holdings** information is as of Sept 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 Dimensional funds to represent specific asset classes in the Portfolio and should not be considered a recommendation to buy or sell a particular security. As with all investments, Dimensional funds have risks. For more detailed information on the Dimensional funds used in 3D Portfolios investors may request a prospectus by contacting their advisor. Performance is being shown for illustration purposes only and should not be relied upon. No representation or assurance is made that any investor will or is likely to achieve results comparable to those shown above or will make any profit or will be able to avoid incurring substantial losses. Past performance is not indicative, or a guarantee, of future results. This document does not constitute an offer to sell or a solicitation of an offer to purchase interests in any investment vehicles or securities. This document is not a prospectus, an advertisement, or an offering of any interests in either the Strategy or other portfolios. This document and the information contained herein is intended for informational purposes only. It does not constitute investment advice or a recommendation with respect to investment. Investing in any strategy should only occur after consulting with a financial advisor. To receive a GIPS report, please contact 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/Dimensional 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 Dimensional funds 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, and profitability, 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.

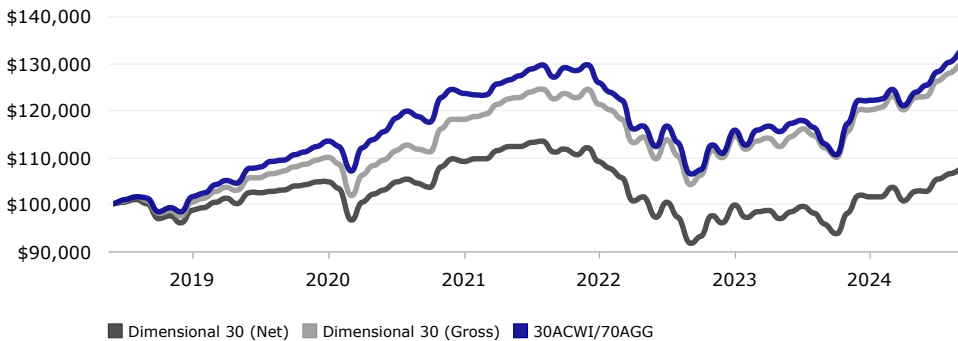
Risk Rating: Conservative Allocation



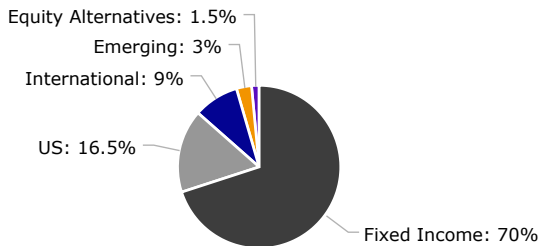
Portfolio Performance¹

| | Qtr | YTD | 1 Yr | 3 Yr | 5 Yr | 10 Yr | Inception |
|------------------------|-------|-------|--------|--------|-------|-------|-----------|
| Dimensional 30 (Net) | 4.60% | 5.54% | 12.22% | -1.08% | 0.85% | - | 1.16% |
| Dimensional 30 (Gross) | 5.37% | 7.91% | 15.59% | 1.93% | 3.91% | - | 4.23% |
| 30ACWI/70AGG | 5.62% | 8.59% | 17.37% | 1.39% | 3.92% | - | 4.60% |

Growth of \$100,000²



Asset Allocation



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

Benefits

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

About Freedom

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Annual Returns¹

| | Dimensional 30 (Net) | Dimensional 30 (Gross) | 30ACWI/70AGG |
|------|----------------------|------------------------|--------------|
| 2024 | 5.54 | 7.91 | 8.59 |
| 2023 | 6.14 | 9.35 | 9.95 |
| 2022 | -14.38 | -11.74 | -14.43 |
| 2021 | 2.27 | 5.37 | 4.22 |
| 2020 | 4.65 | 7.83 | 10.75 |
| 2019 | 9.09 | 12.38 | 14.05 |
| 2018 | -4.02 | -2.56 | -1.53 |

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 US High Profitability ETF | Large Cap Blend | DUHP | 181 |
| DFA US Large Cap Value I | US Fund Large Value | DFLVX | 331 |
| JHancock Multifactor Mid Cap ETF | US Fund Mid-Cap Blend | JHMM | 667 |
| DFA US Small Cap Value I | US Fund Small Value | DFSVX | 959 |
| DFA US Micro Cap I | US Fund Small Blend | DFSCX | 1594 |
| Dimensional International High Pbly ETF | US Fund Foreign Large Growth | DIHP | 487 |
| DFA International Value I | US Fund Foreign Large Value | DFIVX | 518 |
| DFA International Small Company I | US Fund Foreign Small/Mid Blend | DFISX | 4212 |
| DFA International Small Cap Value I | US Fund Foreign Small/Mid Value | DISVX | 1870 |
| DFA Emerging Markets I | US Fund Diversified Emerging Mkts | DFEMX | 2302 |
| DFA Emerging Markets Value I | US Fund Diversified Emerging Mkts | DFEVX | 3516 |
| DFA Emerging Markets Small Cap I | US Fund Diversified Emerging Mkts | DEMSX | 5128 |
| DFA Real Estate Securities I | US Fund Real Estate | DFREX | 140 |
| DFA International Real Estate Sec I | US Fund Global Real Estate | DFITX | 367 |
| DFA Investment Grade I | US Fund Intermediate Core Bond | DFAPX | 905 |
| DFA Five-Year Global Fixed-Income I | US Fund World Bond-USD Hedged | DFGBX | 300 |
| DFA Intermediate Govt Fixed-Income I | US Fund Intermediate Government | DFIGX | 104 |

Index Performance

| | 3 mo | YTD | 1 Year | 3 Year | 5 Year | 5 Yr. Std Dev |
|------------------------|-------|--------|--------|--------|--------|---------------|
| S&P 500 TR | 5.90% | 22.10% | 36.38% | 11.92% | 15.98% | 17.89% |
| Russell 2000 | 8.91% | 9.93% | 24.83% | 0.36% | 7.90% | 23.76% |
| MSCI ACWI Net USD | 6.61% | 18.66% | 31.74% | 8.09% | 12.19% | 17.23% |
| MSCI EAFE | 7.25% | 12.99% | 24.76% | 5.48% | 8.19% | 17.51% |
| MSCI Emerging Markets | 7.79% | 14.37% | 22.90% | -2.24% | 3.18% | 18.41% |
| Bloomberg US Agg. Bond | 5.20% | 4.46% | 11.58% | -1.57% | 0.22% | 6.22% |

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Portfolio Characteristics³

| | |
|--------------------------------|---------|
| Standard Deviation | 7.61% |
| Sharpe Ratio | 0.19 |
| Portfolio Yield | N/A |
| Number of Securities | 23638 |
| Effective Duration | 6.38 |
| Weighted Average Fund Expense | 0.22% |
| Weighted Average Credit Rating | Aa2/AA- |

Sector Breakdown

| | |
|------------------------|--------|
| Financials | 18.02% |
| Industrials | 15.71% |
| Technology | 12.68% |
| Consumer Discretionary | 10.87% |
| Health Care | 10.14% |
| Energy | 7.48% |
| Materials | 7.46% |
| Real Estate | 6.55% |
| Consumer Staples | 5.79% |
| Communication Services | 3.68% |
| Utilities | 1.62% |
| Other | 0.00% |

Credit Rating

| | |
|--------|--------|
| AAA | 77.50% |
| BBB | 13.80% |
| BB | 1.30% |
| B | 0.50% |
| CCC | 1.60% |
| Others | 5.30% |

Investment Objective and Strategy

The 3D/Dimensional 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 Dimensional funds 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, and profitability, while the Portfolio's fixed income strategy provides exposure to tax-sensitive fixed income sectors such as U.S. municipal bonds.

Investor Profile

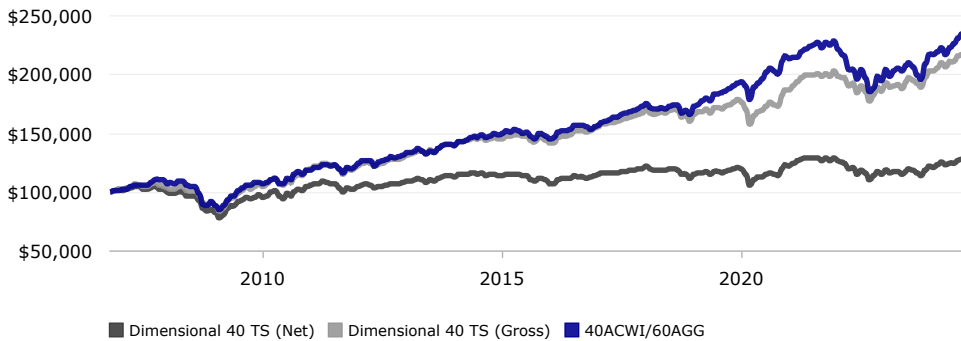
Designed for investors with a low-to-moderate risk tolerance who can handle some short-term account volatility and have an investment time horizon of at least three years.



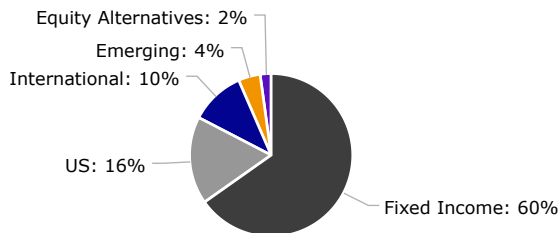
Portfolio Performance¹

| | Qtr | YTD | 1 Yr | 3 Yr | 5 Yr | 10 Yr | Inception |
|---------------------------|-------|-------|--------|-------|-------|-------|-----------|
| Dimensional 40 TS (Net) | 3.46% | 5.69% | 11.04% | 0.46% | 1.87% | 1.26% | 1.42% |
| Dimensional 40 TS (Gross) | 4.22% | 8.06% | 14.37% | 3.51% | 4.96% | 4.34% | 4.50% |
| 40ACWI/60AGG | 5.77% | 9.99% | 19.35% | 2.36% | 5.13% | 5.00% | 4.99% |

Growth of \$100,000²



Asset Allocation



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

Benefits

3D/Dimensional Global 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 Returns¹

| | Dimensional 40 TS (Net) | Dimensional 40 TS (Gross) | 40ACWI/60AGG |
|------|-------------------------|---------------------------|--------------|
| 2024 | 5.69 | 8.06 | 9.99 |
| 2023 | 5.96 | 9.16 | 11.66 |
| 2022 | -10.94 | -8.20 | -14.94 |
| 2021 | 5.38 | 8.57 | 6.19 |
| 2020 | 1.56 | 4.65 | 11.72 |
| 2019 | 8.32 | 11.60 | 15.84 |
| 2018 | -7.25 | -4.41 | -3.63 |
| 2017 | 5.50 | 8.70 | 11.33 |
| 2016 | 3.71 | 6.85 | 4.88 |
| 2015 | -3.71 | -0.78 | -0.35 |
| 2014 | -0.05 | 2.99 | 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.

As of 09/30/2024

Portfolio Holdings*

| Name | Asset Class | Symbol | Holdings |
|---|-----------------------------------|--------|----------|
| Dimensional US High Profitability ETF | Large Cap Blend | DUHP | 181 |
| Dimensional US Marketwide Value ETF | US Fund Large Value | DFUV | 1358 |
| JHancock Multifactor Mid Cap ETF | US Fund Mid-Cap Blend | JHMM | 667 |
| DFA US Micro Cap I | US Fund Small Blend | DFSCX | 1594 |
| Dimensional International High Pbly ETF | US Fund Foreign Large Growth | DIHP | 487 |
| Dimensional International Value ETF | US Fund Foreign Large Value | DFIV | 513 |
| DFA International Small Company I | US Fund Foreign Small/Mid Blend | DFISX | 4212 |
| DFA International Small Cap Value I | US Fund Foreign Small/Mid Value | DISVX | 1870 |
| DFA Emerging Markets I | US Fund Diversified Emerging Mkts | DFEMX | 2302 |
| DFA Emerging Markets Value I | US Fund Diversified Emerging Mkts | DFEVX | 3516 |
| DFA Real Estate Securities I | US Fund Real Estate | DFREX | 140 |
| DFA International Real Estate Sec I | US Fund Global Real Estate | DFITX | 367 |
| DFA Investment Grade I | US Fund Intermediate Core Bond | DFAPX | 905 |
| DFA Five-Year Global Fixed-Income I | US Fund World Bond-USD Hedged | DFGBX | 300 |
| DFA Intermediate-Term Municipal Bd I | US Fund Muni National Interm | DFTIX | 641 |

Portfolio Characteristics³

| | |
|--------------------------------|---------|
| Standard Deviation | 7.16% |
| Sharpe Ratio | 0.23 |
| Portfolio Yield | 0.03% |
| Number of Securities | 18416 |
| Effective Duration | 6.39 |
| Weighted Average Fund Expense | 0.24% |
| Weighted Average Credit Rating | Aa3/AA- |

Sector Breakdown

| | |
|------------------------|--------|
| Financials | 17.99% |
| Industrials | 15.79% |
| Technology | 12.85% |
| Consumer Discretionary | 10.45% |
| Health Care | 10.18% |
| Energy | 7.63% |
| Materials | 7.19% |
| Real Estate | 6.51% |
| Consumer Staples | 5.81% |
| Communication Services | 4.02% |
| Utilities | 1.59% |
| Other | 0.00% |

Index Performance

| | 3 mo | YTD | 1 Year | 3 Year | 5 Year | 5 Yr. Std Dev |
|------------------------|-------|--------|--------|--------|--------|---------------|
| S&P 500 TR | 5.90% | 22.10% | 36.38% | 11.92% | 15.98% | 17.89% |
| Russell 2000 | 8.91% | 9.93% | 24.83% | 0.36% | 7.90% | 23.76% |
| MSCI ACWI Net USD | 6.61% | 18.66% | 31.74% | 8.09% | 12.19% | 17.23% |
| MSCI EAFE | 7.25% | 12.99% | 24.76% | 5.48% | 8.19% | 17.51% |
| MSCI Emerging Markets | 7.79% | 14.37% | 22.90% | -2.24% | 3.18% | 18.41% |
| Bloomberg US Agg. Bond | 5.20% | 4.46% | 11.58% | -1.57% | 0.22% | 6.22% |

Credit Rating

| | |
|--------|--------|
| AAA | 91.90% |
| BBB | 7.10% |
| BB | 0.50% |
| B | 0.10% |
| CCC | 0.00% |
| Others | 0.40% |

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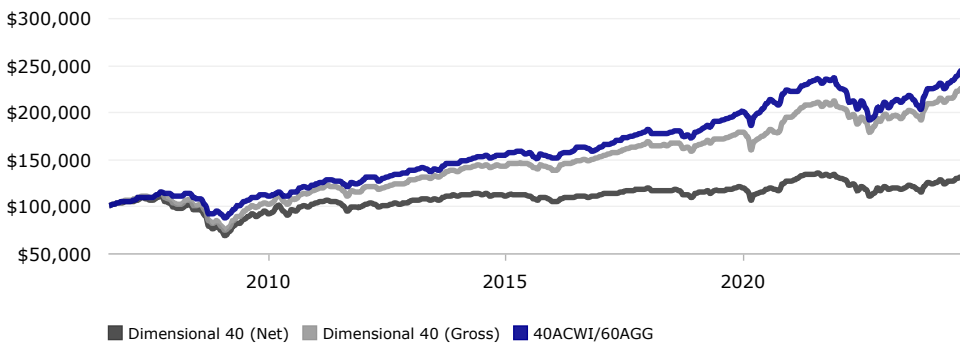
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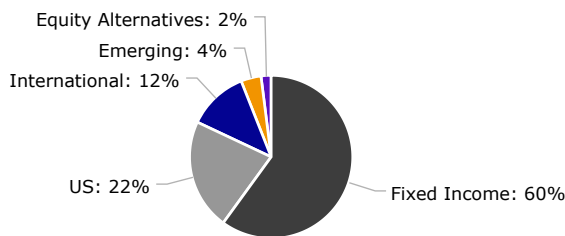
Portfolio Performance¹

| | Qtr | YTD | 1 Yr | 3 Yr | 5 Yr | 10 Yr | Inception |
|------------------------|-------|-------|--------|-------|-------|-------|-----------|
| Dimensional 40 (Net) | 4.84% | 6.25% | 12.79% | 0.16% | 2.50% | 1.78% | 1.58% |
| Dimensional 40 (Gross) | 5.61% | 8.63% | 16.17% | 3.21% | 5.61% | 4.87% | 4.67% |
| 40ACWI/60AGG | 5.77% | 9.99% | 19.35% | 2.36% | 5.13% | 5.00% | 5.16% |

Growth of \$100,000²



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Annual Returns¹

| | Dimensional 40 (Net) | Dimensional 40 (Gross) | 40ACWI/60AGG |
|------|----------------------|------------------------|--------------|
| 2024 | 6.25 | 8.63 | 9.99 |
| 2023 | 6.99 | 10.23 | 11.66 |
| 2022 | -13.04 | -10.37 | -14.94 |
| 2021 | 5.72 | 8.92 | 6.19 |
| 2020 | 5.55 | 8.74 | 11.72 |
| 2019 | 9.73 | 13.05 | 15.84 |
| 2018 | -7.43 | -4.59 | -3.63 |
| 2017 | 6.43 | 9.65 | 11.33 |
| 2016 | 3.77 | 6.91 | 4.88 |
| 2015 | -3.99 | -1.06 | -0.35 |
| 2014 | 0.06 | 3.10 | 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 US High Profitability ETF | Large Cap Blend | DUHP | 181 |
| DFA US Large Cap Value I | US Fund Large Value | DFLVX | 331 |
| JHancock Multifactor Mid Cap ETF | US Fund Mid-Cap Blend | JHMM | 667 |
| DFA US Small Cap Value I | US Fund Small Value | DFSVX | 959 |
| DFA US Micro Cap I | US Fund Small Blend | DFSCX | 1594 |
| Dimensional International High Pbly ETF | US Fund Foreign Large Growth | DIHP | 487 |
| DFA International Value I | US Fund Foreign Large Value | DFIVX | 518 |
| DFA International Small Company I | US Fund Foreign Small/Mid Blend | DFISX | 4212 |
| DFA International Small Cap Value I | US Fund Foreign Small/Mid Value | DISVX | 1870 |
| DFA Emerging Markets I | US Fund Diversified Emerging Mkts | DFEMX | 2302 |
| DFA Emerging Markets Value I | US Fund Diversified Emerging Mkts | DFEVX | 3516 |
| DFA Emerging Markets Small Cap I | US Fund Diversified Emerging Mkts | DEMSX | 5128 |
| DFA Real Estate Securities I | US Fund Real Estate | DFREX | 140 |
| DFA International Real Estate Sec I | US Fund Global Real Estate | DFITX | 367 |
| DFA Investment Grade I | US Fund Intermediate Core Bond | DFAPX | 905 |
| DFA Five-Year Global Fixed-Income I | US Fund World Bond-USD Hedged | DFGBX | 300 |
| DFA Intermediate Govt Fixed-Income I | US Fund Intermediate Government | DFIGX | 104 |

Portfolio Characteristics³

| | |
|--------------------------------|---------|
| Standard Deviation | 8.80% |
| Sharpe Ratio | 0.22 |
| Portfolio Yield | 0.03% |
| Number of Securities | 23638 |
| Effective Duration | 6.38 |
| Weighted Average Fund Expense | 0.24% |
| Weighted Average Credit Rating | Aa2/AA- |

Sector Breakdown

| | |
|------------------------|--------|
| Financials | 18.02% |
| Industrials | 15.71% |
| Technology | 12.68% |
| Consumer Discretionary | 10.87% |
| Health Care | 10.14% |
| Energy | 7.48% |
| Materials | 7.46% |
| Real Estate | 6.55% |
| Consumer Staples | 5.79% |
| Communication Services | 3.68% |
| Utilities | 1.62% |
| Other | 0.00% |

Credit Rating

| | |
|--------|--------|
| AAA | 77.50% |
| BBB | 13.80% |
| BB | 1.30% |
| B | 0.50% |
| CCC | 1.60% |
| Others | 5.30% |

Index Performance

| | 3 mo | YTD | 1 Year | 3 Year | 5 Year | 5 Yr. Std Dev |
|------------------------|-------|--------|--------|--------|--------|---------------|
| S&P 500 TR | 5.90% | 22.10% | 36.38% | 11.92% | 15.98% | 17.89% |
| Russell 2000 | 8.91% | 9.93% | 24.83% | 0.36% | 7.90% | 23.76% |
| MSCI ACWI Net USD | 6.61% | 18.66% | 31.74% | 8.09% | 12.19% | 17.23% |
| MSCI EAFE | 7.25% | 12.99% | 24.76% | 5.48% | 8.19% | 17.51% |
| MSCI Emerging Markets | 7.79% | 14.37% | 22.90% | -2.24% | 3.18% | 18.41% |
| Bloomberg US Agg. Bond | 5.20% | 4.46% | 11.58% | -1.57% | 0.22% | 6.22% |

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.

¹**Performance** The 3D/Dimensional 40 Portfolio Composite includes all discretionary accounts that are managed to the 3D/Dimensional 40 Portfolio Strategy which uses Dimensional Funds or Dimensional Sub-Advised 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.

²**Growth of \$200,000** 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.

³**Portfolio Characteristics** may change over time. Average Fund Expense is the weighted average fund expense ratio based on the portfolio allocation and Dimensional fund holdings. Number of Securities is the sum total of securities held within each Dimensional fund. Portfolio Yield is the sum of net dividend per share amounts that have gone ex-dividend over the prior 12 months, divided by the current stock price. The yield is helpful in estimating the amount of income that can be expected to be generated from a Portfolio. 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 Sept 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 Dimensional funds to represent specific asset classes in the Portfolio and should not be considered a recommendation to buy or sell a particular security. As with all investments, Dimensional funds have risks. For more detailed information on the Dimensional funds used in 3D Portfolios investors may request a prospectus by contacting their advisor.

Performance is being shown for illustration purposes only and should not be relied upon. No representation or assurance is made that any investor will or is likely to achieve results comparable to those shown above or will make any profit or will be able to avoid incurring substantial losses. Past performance is not indicative, or a guarantee, of future results. This document does not constitute an offer to sell or a solicitation of an offer to purchase interests in any investment vehicles or securities. This document is not a prospectus, an advertisement, or an offering of any interests in either the Strategy or other portfolios. This document and the information contained herein is intended for informational purposes only. It does not constitute investment advice or a recommendation with respect to investment. Investing in any strategy should only occur after consulting with a financial advisor. To receive a GIPS report, please contact 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/Dimensional 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 Dimensional funds 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, and profitability, 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.

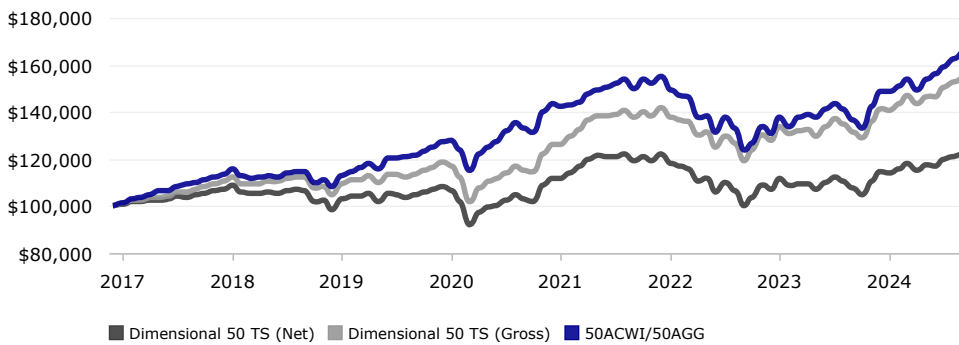
Risk Rating: Balanced Allocation



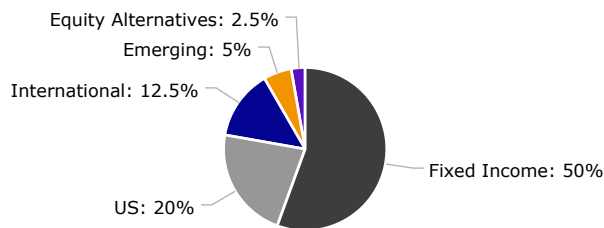
Portfolio Performance¹

| | Qtr | YTD | 1 Yr | 3 Yr | 5 Yr | 10 Yr | Inception |
|---------------------------|-------|--------|--------|-------|-------|-------|-----------|
| Dimensional 50 TS (Net) | 4.50% | 6.70% | 13.84% | 0.86% | 3.17% | - | 2.65% |
| Dimensional 50 TS (Gross) | 5.27% | 9.10% | 17.25% | 3.93% | 6.30% | - | 5.77% |
| 50ACWI/50AGG | 5.91% | 11.40% | 21.35% | 3.33% | 6.34% | - | 6.72% |

Growth of \$100,000²



Asset Allocation



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

Benefits

3D/Dimensional Global 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 Returns¹

| | Dimensional 50 TS (Net) | Dimensional 50 TS (Gross) | 50ACWI/50AGG |
|------|-------------------------|---------------------------|--------------|
| 2024 | 6.70 | 9.10 | 11.40 |
| 2023 | 7.27 | 10.51 | 13.38 |
| 2022 | -12.25 | -9.55 | -15.47 |
| 2021 | 9.06 | 12.36 | 8.18 |
| 2020 | 3.03 | 6.16 | 12.64 |
| 2019 | 10.04 | 13.36 | 17.63 |
| 2018 | -7.94 | -5.12 | -4.56 |
| 2017 | 7.14 | 10.38 | 13.35 |

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.

As of 09/30/2024

Portfolio Holdings*

| Name | Asset Class | Symbol | Holdings |
|---|-----------------------------------|--------|----------|
| DFA Emerging Markets I | US Fund Diversified Emerging Mkts | DFEMX | 2302 |
| DFA Emerging Markets Value I | US Fund Diversified Emerging Mkts | DFEVX | 3516 |
| DFA Five-Year Global Fixed-Income I | US Fund World Bond-USD Hedged | DFGBX | 300 |
| DFA Intermediate-Term Municipal Bd I | US Fund Muni National Interim | DFTIX | 641 |
| DFA International Real Estate Sec I | US Fund Global Real Estate | DFITX | 367 |
| DFA International Small Cap Value I | US Fund Foreign Small/Mid Value | DISVX | 1870 |
| DFA International Small Company I | US Fund Foreign Small/Mid Blend | DFISX | 4212 |
| DFA Investment Grade I | US Fund Intermediate Core Bond | DFAPX | 905 |
| DFA Real Estate Securities I | US Fund Real Estate | DFREX | 140 |
| DFA US Micro Cap I | US Fund Small Blend | DFSCX | 1594 |
| Dimensional International High Pbly ETF | US Fund Foreign Large Growth | DIHP | 487 |
| Dimensional International Value ETF | US Fund Foreign Large Value | DFIV | 513 |
| Dimensional US High Profitability ETF | Large Cap Blend | DUHP | 181 |
| Dimensional US Marketwide Value ETF | US Fund Large Value | DFUV | 1358 |
| JHancock Multifactor Mid Cap ETF | US Fund Mid-Cap Blend | JHMM | 667 |

Portfolio Characteristics³

| | |
|--------------------------------|---------|
| Standard Deviation | 9.02% |
| Sharpe Ratio | 0.34 |
| Portfolio Yield | 0.03% |
| Number of Securities | 18416 |
| Effective Duration | 6.39 |
| Weighted Average Fund Expense | 0.25% |
| Weighted Average Credit Rating | Aa3/AA- |

Sector Breakdown

| | |
|------------------------|--------|
| Financials | 17.99% |
| Industrials | 15.79% |
| Technology | 12.85% |
| Consumer Discretionary | 10.45% |
| Health Care | 10.18% |
| Energy | 7.63% |
| Materials | 7.19% |
| Real Estate | 6.51% |
| Consumer Staples | 5.81% |
| Communication Services | 4.02% |
| Utilities | 1.59% |
| Other | 0.00% |

Index Performance

| | 3 mo | YTD | 1 Year | 3 Year | 5 Year | 5 Yr. Std Dev |
|------------------------|-------|--------|--------|--------|--------|---------------|
| S&P 500 TR | 5.90% | 22.10% | 36.38% | 11.92% | 15.98% | 17.89% |
| Russell 2000 | 8.91% | 9.93% | 24.83% | 0.36% | 7.90% | 23.76% |
| MSCI ACWI Net USD | 6.61% | 18.66% | 31.74% | 8.09% | 12.19% | 17.23% |
| MSCI EAFE | 7.25% | 12.99% | 24.76% | 5.48% | 8.19% | 17.51% |
| MSCI Emerging Markets | 7.79% | 14.37% | 22.90% | -2.24% | 3.18% | 18.41% |
| Bloomberg US Agg. Bond | 5.20% | 4.46% | 11.58% | -1.57% | 0.22% | 6.22% |

Credit Rating

| | |
|--------|--------|
| AAA | 91.90% |
| BBB | 7.10% |
| BB | 0.50% |
| B | 0.10% |
| CCC | 0.00% |
| Others | 0.40% |

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¹**Performance** The 3D/Dimensional 50 Tax-Sensitive Portfolio Composite includes all discretionary accounts that are managed to the 3D/Dimensional 50 Tax-Sensitive Portfolio Strategy which uses Tax-Aware Dimensional Funds (where available), Dimensional Funds or Dimensional Sub-Advised 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.

²**Growth of \$200,000** 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.

³**Portfolio Characteristics** may change over time. Average Fund Expense is the weighted average fund expense ratio based on the portfolio allocation and Dimensional fund holdings. Number of Securities is the sum total of securities held within each Dimensional fund. Portfolio Yield is the sum of net dividend per share amounts that have gone ex-dividend over the prior 12 months, divided by the current stock price. The yield is helpful in estimating the amount of income that can be expected to be generated from a Portfolio. 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.

⁴**Portfolio Holdings** information is as of Sept 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 Dimensional funds to represent specific asset classes in the Portfolio and should not be considered a recommendation to buy or sell a particular security. As with all investments, Dimensional funds have risks. For more detailed information on the Dimensional funds used in 3D Portfolios investors may request a prospectus by contacting their advisor.

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Investment Objective and Strategy

The 3D/Dimensional 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 Dimensional funds 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, and profitability, while the Portfolio's fixed income strategy favors sectors that generate superior risk-adjusted income.

Investor Profile

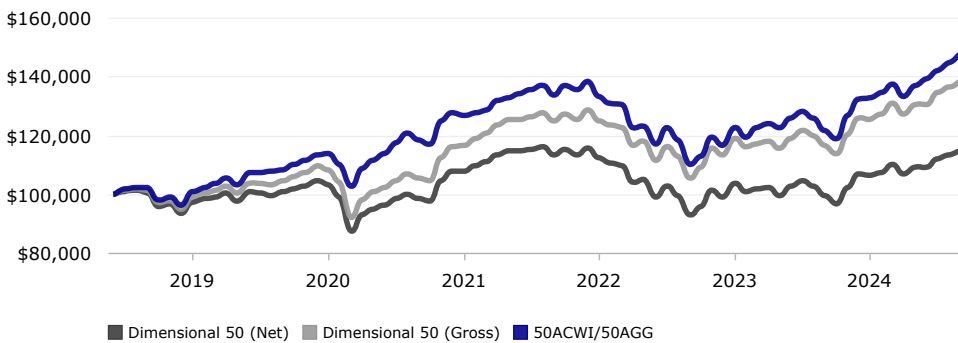
Designed for investors with a moderate risk tolerance who are willing to accept more short-term account volatility to achieve higher returns, while not being too aggressive, and they have an investment time horizon of at least five years.



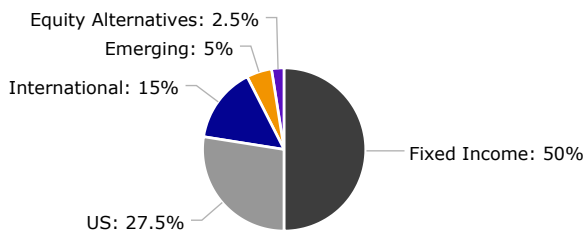
Portfolio Performance¹

| | Qtr | YTD | 1 Yr | 3 Yr | 5 Yr | 10 Yr | Inception |
|------------------------|-------|--------|--------|-------|-------|-------|-----------|
| Dimensional 50 (Net) | 5.27% | 7.40% | 15.25% | 0.45% | 2.64% | - | 2.22% |
| Dimensional 50 (Gross) | 6.04% | 9.81% | 18.69% | 3.50% | 5.76% | - | 5.33% |
| 50ACWI/50AGG | 5.91% | 11.40% | 21.35% | 3.33% | 6.34% | - | 6.41% |

Growth of \$100,000²



Asset Allocation



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

Benefits

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

About Freedom

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Annual Returns¹

| | Dimensional 50 (Net) | Dimensional 50 (Gross) | 50ACWI/50AGG |
|------|----------------------|------------------------|--------------|
| 2024 | 7.40 | 9.81 | 11.40 |
| 2023 | 7.94 | 11.20 | 13.38 |
| 2022 | -14.52 | -11.88 | -15.47 |
| 2021 | 7.48 | 10.73 | 8.18 |
| 2020 | 3.02 | 6.14 | 12.64 |
| 2019 | 12.15 | 15.53 | 17.63 |
| 2018 | -6.76 | -5.34 | -3.66 |

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 US High Profitability ETF | Large Cap Blend | DUHP | 181 |
| DFA US Large Cap Value I | US Fund Large Value | DFLVX | 331 |
| JHancock Multifactor Mid Cap ETF | US Fund Mid-Cap Blend | JHMM | 667 |
| DFA US Small Cap Value I | US Fund Small Value | DFSVX | 959 |
| DFA US Micro Cap I | US Fund Small Blend | DFSCX | 1594 |
| Dimensional International High Pbly ETF | US Fund Foreign Large Growth | DIHP | 487 |
| DFA International Value I | US Fund Foreign Large Value | DFIVX | 518 |
| DFA International Small Company I | US Fund Foreign Small/Mid Blend | DFISX | 4212 |
| DFA International Small Cap Value I | US Fund Foreign Small/Mid Value | DISVX | 1870 |
| DFA Emerging Markets I | US Fund Diversified Emerging Mkts | DFEMX | 2302 |
| DFA Emerging Markets Value I | US Fund Diversified Emerging Mkts | DFEVX | 3516 |
| DFA Emerging Markets Small Cap I | US Fund Diversified Emerging Mkts | DEMSX | 5128 |
| DFA Real Estate Securities I | US Fund Real Estate | DFREX | 140 |
| DFA International Real Estate Sec I | US Fund Global Real Estate | DFITX | 367 |
| DFA Investment Grade I | US Fund Intermediate Core Bond | DFAPX | 905 |
| DFA Five-Year Global Fixed-Income I | US Fund World Bond-USD Hedged | DFGBX | 300 |
| DFA Intermediate Govt Fixed-Income I | US Fund Intermediate Government | DFIGX | 104 |

Portfolio Characteristics³

| | |
|--------------------------------|---------|
| Standard Deviation | 10.77% |
| Sharpe Ratio | 0.26 |
| Portfolio Yield | 0.03% |
| Number of Securities | 23638 |
| Effective Duration | 6.38 |
| Weighted Average Fund Expense | 0.25% |
| Weighted Average Credit Rating | Aa2/AA- |

Sector Breakdown

| | |
|------------------------|--------|
| Financials | 18.02% |
| Industrials | 15.71% |
| Technology | 12.68% |
| Consumer Discretionary | 10.87% |
| Health Care | 10.14% |
| Energy | 7.48% |
| Materials | 7.46% |
| Real Estate | 6.55% |
| Consumer Staples | 5.79% |
| Communication Services | 3.68% |
| Utilities | 1.62% |
| Other | 0.00% |

Credit Rating

| | |
|--------|--------|
| AAA | 77.50% |
| BBB | 13.80% |
| BB | 1.30% |
| B | 0.50% |
| CCC | 1.60% |
| Others | 5.30% |

Index Performance

| | 3 mo | YTD | 1 Year | 3 Year | 5 Year | 5 Yr. Std Dev |
|------------------------|-------|--------|--------|--------|--------|---------------|
| S&P 500 TR | 5.90% | 22.10% | 36.38% | 11.92% | 15.98% | 17.89% |
| Russell 2000 | 8.91% | 9.93% | 24.83% | 0.36% | 7.90% | 23.76% |
| MSCI ACWI Net USD | 6.61% | 18.66% | 31.74% | 8.09% | 12.19% | 17.23% |
| MSCI EAFE | 7.25% | 12.99% | 24.76% | 5.48% | 8.19% | 17.51% |
| MSCI Emerging Markets | 7.79% | 14.37% | 22.90% | -2.24% | 3.18% | 18.41% |
| Bloomberg US Agg. Bond | 5.20% | 4.46% | 11.58% | -1.57% | 0.22% | 6.22% |

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¹**Performance** The 3D/Dimensional 50 Portfolio Composite includes all discretionary accounts that are managed to the 3D/Dimensional 50 Portfolio Strategy which uses Dimensional Funds or Dimensional Sub-Advised 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.

²**Growth of \$200,000** 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.

³**Portfolio Characteristics** may change over time. Average Fund Expense is the weighted average fund expense ratio based on the portfolio allocation and Dimensional fund holdings. Number of Securities is the sum total of securities held within each Dimensional fund. Portfolio Yield is the sum of net dividend per share amounts that have gone ex-dividend over the prior 12 months, divided by the current stock price. The yield is helpful in estimating the amount of income that can be expected to be generated from a Portfolio. 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.

⁴**Portfolio Holdings** information is as of Sept 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 Dimensional funds to represent specific asset classes in the Portfolio and should not be considered a recommendation to buy or sell a particular security. As with all investments, Dimensional funds have risks. For more detailed information on the Dimensional funds used in 3D Portfolios investors may request a prospectus by contacting their advisor. Performance is being shown for illustration purposes only and should not be relied upon. No representation or assurance is made that any investor will or is likely to achieve results comparable to those shown above or will make any profit or will be able to avoid incurring substantial losses. Past performance is not indicative, or a guarantee, of future results. This document does not constitute an offer to sell or a solicitation of an offer to purchase interests in any investment vehicles or securities. This document is not a prospectus, an advertisement, or an offering of any interests in either the Strategy or other portfolios. This document and the information contained herein is intended for informational purposes only. It does not constitute investment advice or a recommendation with respect to investment. Investing in any strategy should only occur after consulting with a financial advisor. To receive a GIPS report, please contact 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/Dimensional 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 Dimensional funds 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, and profitability, 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.

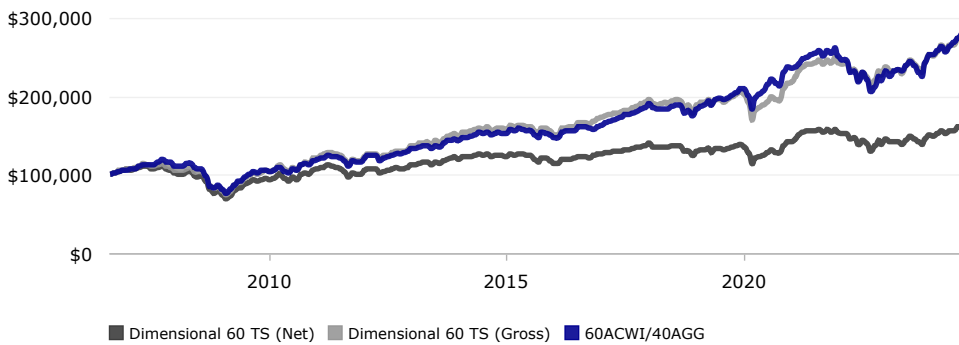
Risk Rating: Balanced Allocation



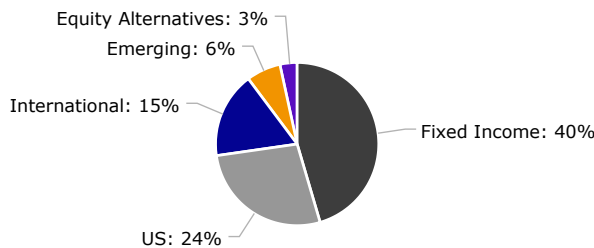
Portfolio Performance¹

| | Qtr | YTD | 1 Yr | 3 Yr | 5 Yr | 10 Yr | Inception |
|---------------------------|-------|--------|--------|-------|-------|-------|-----------|
| Dimensional 60 TS (Net) | 4.86% | 8.15% | 15.26% | 2.13% | 4.19% | 2.90% | 2.77% |
| Dimensional 60 TS (Gross) | 5.63% | 10.57% | 18.71% | 5.22% | 7.34% | 6.02% | 5.89% |
| 60ACWI/40AGG | 6.05% | 12.83% | 23.38% | 4.30% | 7.53% | 6.53% | 5.99% |

Growth of \$100,000²



Asset Allocation



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

Benefits

3D/Dimensional Global 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 Returns¹

| | Dimensional 60 TS (Net) | Dimensional 60 TS (Gross) | 60ACWI/40AGG |
|------|-------------------------|---------------------------|--------------|
| 2024 | 8.15 | 10.57 | 12.83 |
| 2023 | 8.54 | 11.82 | 15.11 |
| 2022 | -11.99 | -9.28 | -16.02 |
| 2021 | 11.64 | 15.00 | 10.20 |
| 2020 | 2.10 | 5.20 | 13.49 |
| 2019 | 12.01 | 15.39 | 19.42 |
| 2018 | -9.55 | -6.78 | -5.51 |
| 2017 | 9.02 | 12.31 | 15.41 |
| 2016 | 5.98 | 9.19 | 5.92 |
| 2015 | -4.36 | -1.44 | -0.95 |
| 2014 | 1.19 | 4.26 | 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.

As of 09/30/2024

Portfolio Holdings*

| Name | Asset Class | Symbol | Holdings |
|---|-----------------------------------|--------|----------|
| DFA Emerging Markets I | US Fund Diversified Emerging Mkts | DFEMX | 2302 |
| DFA Emerging Markets Value I | US Fund Diversified Emerging Mkts | DFEVX | 3516 |
| DFA Five-Year Global Fixed-Income I | US Fund World Bond-USD Hedged | DFGBX | 300 |
| DFA Intermediate-Term Municipal Bd I | US Fund Muni National Interim | DFTIX | 641 |
| DFA International Real Estate Sec I | US Fund Global Real Estate | DFITX | 367 |
| DFA International Small Cap Value I | US Fund Foreign Small/Mid Value | DISVX | 1870 |
| DFA International Small Company I | US Fund Foreign Small/Mid Blend | DFISX | 4212 |
| DFA Investment Grade I | US Fund Intermediate Core Bond | DFAPX | 905 |
| DFA Real Estate Securities I | US Fund Real Estate | DFREX | 140 |
| DFA US Micro Cap I | US Fund Small Blend | DFSCX | 1594 |
| Dimensional International High Pbly ETF | US Fund Foreign Large Growth | DIHP | 487 |
| Dimensional International Value ETF | US Fund Foreign Large Value | DFIV | 513 |
| Dimensional US High Profitability ETF | Large Cap Blend | DUHP | 181 |
| Dimensional US Marketwide Value ETF | US Fund Large Value | DFUV | 1358 |
| JHancock Multifactor Mid Cap ETF | US Fund Mid-Cap Blend | JHMM | 667 |

Portfolio Characteristics³

| | |
|--------------------------------|---------|
| Standard Deviation | 10.44% |
| Sharpe Ratio | 0.31 |
| Portfolio Yield | 0.03% |
| Number of Securities | 18416 |
| Effective Duration | 6.39 |
| Weighted Average Fund Expense | 0.27% |
| Weighted Average Credit Rating | Aa3/AA- |

Sector Breakdown

| | |
|------------------------|--------|
| Financials | 17.99% |
| Industrials | 15.79% |
| Technology | 12.85% |
| Consumer Discretionary | 10.45% |
| Health Care | 10.18% |
| Energy | 7.63% |
| Materials | 7.19% |
| Real Estate | 6.51% |
| Consumer Staples | 5.81% |
| Communication Services | 4.02% |
| Utilities | 1.59% |
| Other | 0.00% |

Index Performance

| | 3 mo | YTD | 1 Year | 3 Year | 5 Year | 5 Yr. Std Dev |
|------------------------|-------|--------|--------|--------|--------|---------------|
| S&P 500 TR | 5.90% | 22.10% | 36.38% | 11.92% | 15.98% | 17.89% |
| Russell 2000 | 8.91% | 9.93% | 24.83% | 0.36% | 7.90% | 23.76% |
| MSCI ACWI Net USD | 6.61% | 18.66% | 31.74% | 8.09% | 12.19% | 17.23% |
| MSCI EAFE | 7.25% | 12.99% | 24.76% | 5.48% | 8.19% | 17.51% |
| MSCI Emerging Markets | 7.79% | 14.37% | 22.90% | -2.24% | 3.18% | 18.41% |
| Bloomberg US Agg. Bond | 5.20% | 4.46% | 11.58% | -1.57% | 0.22% | 6.22% |

Credit Rating

| | |
|--------|--------|
| AAA | 91.90% |
| BBB | 7.10% |
| BB | 0.50% |
| B | 0.10% |
| CCC | 0.00% |
| Others | 0.40% |

Disclaimer

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¹**Performance** The 3D/Dimensional 60 Tax-Sensitive Portfolio Composite includes all discretionary accounts that are managed to the 3D/Dimensional 60 Tax-Sensitive Portfolio Strategy which uses Tax-Aware Dimensional Funds (where available), Dimensional Funds or Dimensional Sub-Advised 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.

²**Growth of \$200,000** 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.

³**Portfolio Characteristics** may change over time. Average Fund Expense is the weighted average fund expense ratio based on the portfolio allocation and Dimensional fund holdings. Number of Securities is the sum total of securities held within each Dimensional fund. Portfolio Yield is the sum of net dividend per share amounts that have gone ex-dividend over the prior 12 months, divided by the current stock price. The yield is helpful in estimating the amount of income that can be expected to be generated from a Portfolio. 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.

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Investment Objective and Strategy

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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.

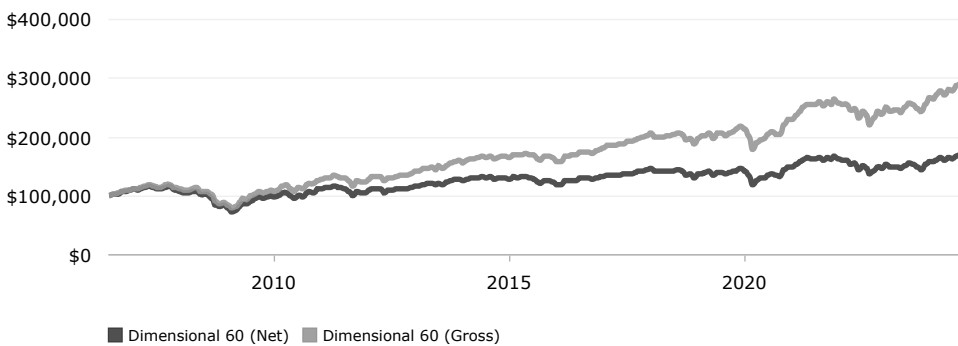
Risk Rating: Balanced Allocation



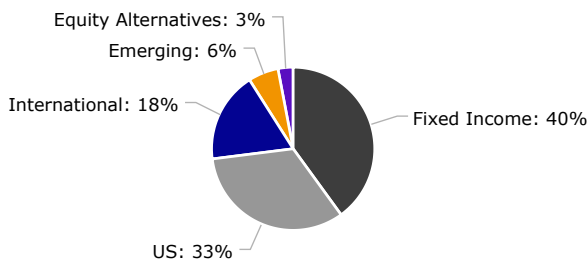
Portfolio Performance¹

| | Qtr | YTD | 1 Yr | 3 Yr | 5 Yr | 10 Yr | Inception |
|------------------------|-------|--------|--------|-------|-------|-------|-----------|
| Dimensional 60 (Net) | 4.84% | 8.36% | 15.51% | 2.13% | 4.25% | 2.97% | 2.99% |
| Dimensional 60 (Gross) | 5.61% | 10.78% | 18.97% | 5.22% | 7.41% | 6.09% | 6.12% |

Growth of \$100,000²



Asset Allocation



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

Benefits

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

About Freedom

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Annual Returns¹

| | Dimensional 60 (Net) | Dimensional 60 (Gross) |
|------|----------------------|------------------------|
| 2024 | 8.36 | 10.78 |
| 2023 | 8.74 | 12.03 |
| 2022 | -12.52 | -9.82 |
| 2021 | 11.84 | 15.21 |
| 2020 | 2.34 | 5.45 |
| 2019 | 12.34 | 15.72 |
| 2018 | -9.68 | -6.91 |
| 2017 | 9.21 | 12.51 |
| 2016 | 6.25 | 9.46 |
| 2015 | -4.38 | -1.46 |
| 2014 | 1.18 | 4.25 |

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 US High Profitability ETF | Large Cap Blend | DUHP | 181 |
| DFA US Large Cap Value I | US Fund Large Value | DFLVX | 331 |
| JHancock Multifactor Mid Cap ETF | US Fund Mid-Cap Blend | JHMM | 667 |
| DFA US Small Cap Value I | US Fund Small Value | DFSVX | 959 |
| DFA US Micro Cap I | US Fund Small Blend | DFSCX | 1594 |
| Dimensional International High Pbly ETF | US Fund Foreign Large Growth | DIHP | 487 |
| DFA International Value I | US Fund Foreign Large Value | DFIVX | 518 |
| DFA International Small Company I | US Fund Foreign Small/Mid Blend | DFISX | 4212 |
| DFA International Small Cap Value I | US Fund Foreign Small/Mid Value | DISVX | 1870 |
| DFA Emerging Markets I | US Fund Diversified Emerging Mkts | DFEMX | 2302 |
| DFA Emerging Markets Value I | US Fund Diversified Emerging Mkts | DFEVX | 3516 |
| DFA Emerging Markets Small Cap I | US Fund Diversified Emerging Mkts | DEMSX | 5128 |
| DFA Real Estate Securities I | US Fund Real Estate | DFREX | 140 |
| DFA International Real Estate Sec I | US Fund Global Real Estate | DFITX | 367 |
| DFA Investment Grade I | US Fund Intermediate Core Bond | DFAPX | 905 |
| DFA Five-Year Global Fixed-Income I | US Fund World Bond-USD Hedged | DFGBX | 300 |
| DFA Intermediate Govt Fixed-Income I | US Fund Intermediate Government | DFIGX | 104 |

Index Performance

| | 3 mo | YTD | 1 Year | 3 Year | 5 Year | 5 Yr. Std Dev |
|------------------------|-------|--------|--------|--------|--------|---------------|
| S&P 500 TR | 5.90% | 22.10% | 36.38% | 11.92% | 15.98% | 17.89% |
| Russell 2000 | 8.91% | 9.93% | 24.83% | 0.36% | 7.90% | 23.76% |
| MSCI ACWI Net USD | 6.61% | 18.66% | 31.74% | 8.09% | 12.19% | 17.23% |
| MSCI EAFE | 7.25% | 12.99% | 24.76% | 5.48% | 8.19% | 17.51% |
| MSCI Emerging Markets | 7.79% | 14.37% | 22.90% | -2.24% | 3.18% | 18.41% |
| Bloomberg US Agg. Bond | 5.20% | 4.46% | 11.58% | -1.57% | 0.22% | 6.22% |

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¹**Performance** The 3D/Dimensional 60 Portfolio Composite includes all discretionary accounts that are managed to the 3D/Dimensional 60 Portfolio Strategy which uses Dimensional Funds or Dimensional Sub-Advised 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.

²**Growth of \$200,000** shown in the chart represents the cumulative total return of the 3D Portfolio composite since inception, both gross and net of fees. Investment return and principal value of an investment with 3D Portfolios will fluctuate so that an investor's investment when redeemed may be worth more or less than their original cost. As with any investment strategy, there is a potential for profit as well as the possibility of loss.

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Portfolio Characteristics³

| | |
|--------------------------------|---------|
| Standard Deviation | 10.50% |
| Sharpe Ratio | 0.33 |
| Portfolio Yield | 0.03% |
| Number of Securities | 23638 |
| Effective Duration | 6.38 |
| Weighted Average Fund Expense | 0.26% |
| Weighted Average Credit Rating | Aa2/AA- |

Sector Breakdown

| | |
|------------------------|--------|
| Financials | 18.02% |
| Industrials | 15.71% |
| Technology | 12.68% |
| Consumer Discretionary | 10.87% |
| Health Care | 10.14% |
| Energy | 7.48% |
| Materials | 7.46% |
| Real Estate | 6.55% |
| Consumer Staples | 5.79% |
| Communication Services | 3.68% |
| Utilities | 1.62% |
| Other | 0.00% |

Credit Rating

| | |
|--------|--------|
| AAA | 77.50% |
| BBB | 13.80% |
| BB | 1.30% |
| B | 0.50% |
| CCC | 1.60% |
| Others | 5.30% |

Investment Objective and Strategy

The 3D/Dimensional 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 Dimensional funds 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, and profitability, 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.

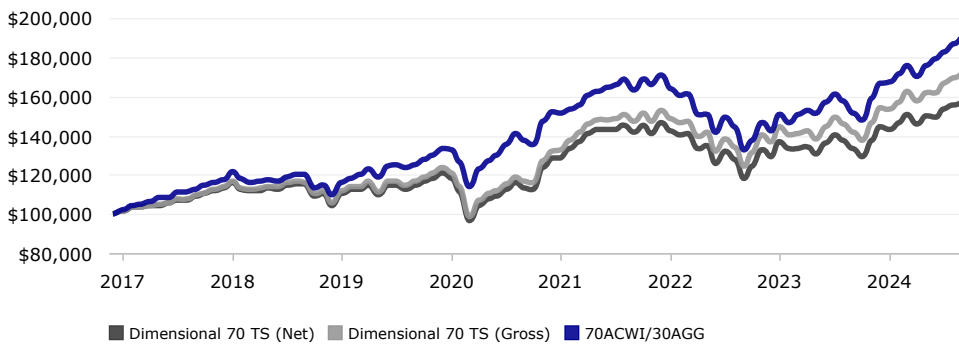
Risk Rating: Moderate-Aggressive Allocation



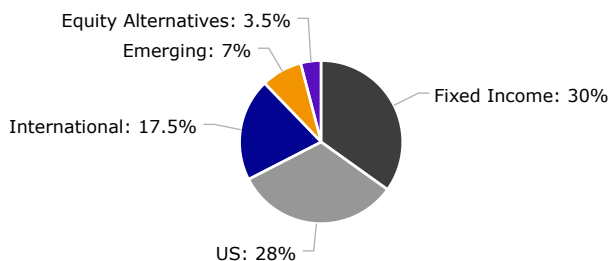
Portfolio Performance¹

| | Qtr | YTD | 1 Yr | 3 Yr | 5 Yr | 10 Yr | Inception |
|---------------------------|-------|--------|--------|-------|-------|-------|-----------|
| Dimensional 70 TS (Net) | 5.45% | 8.91% | 18.00% | 3.58% | 6.57% | - | 6.02% |
| Dimensional 70 TS (Gross) | 6.22% | 11.35% | 21.00% | 5.27% | 8.02% | - | 7.22% |
| 70ACWI/30AGG | 6.19% | 14.26% | 25.43% | 5.25% | 8.71% | - | 8.66% |

Growth of \$100,000²



Asset Allocation



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

Benefits

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Annual Returns¹

| | Dimensional 70 TS (Net) | Dimensional 70 TS (Gross) | 70ACWI/30AGG |
|------|-------------------------|---------------------------|--------------|
| 2024 | 8.91 | 11.35 | 14.26 |
| 2023 | 11.49 | 12.82 | 16.86 |
| 2022 | -11.74 | -10.69 | -16.58 |
| 2021 | 14.33 | 15.62 | 12.25 |
| 2020 | 6.15 | 7.07 | 14.28 |
| 2019 | 16.22 | 17.24 | 21.21 |
| 2018 | -7.96 | -7.37 | -6.47 |
| 2017 | 13.09 | 13.77 | 17.50 |

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.

As of 09/30/2024

Portfolio Holdings*

| Name | Asset Class | Symbol | Holdings |
|---|-----------------------------------|--------|----------|
| DFA Emerging Markets I | US Fund Diversified Emerging Mkts | DFEMX | 2302 |
| DFA Emerging Markets Value I | US Fund Diversified Emerging Mkts | DFEVX | 3516 |
| DFA Five-Year Global Fixed-Income I | US Fund World Bond-USD Hedged | DFGBX | 300 |
| DFA Intermediate-Term Municipal Bd I | US Fund Muni National Interim | DFTIX | 641 |
| DFA International Real Estate Sec I | US Fund Global Real Estate | DFITX | 367 |
| DFA International Small Cap Value I | US Fund Foreign Small/Mid Value | DISVX | 1870 |
| DFA International Small Company I | US Fund Foreign Small/Mid Blend | DFISX | 4212 |
| DFA Investment Grade I | US Fund Intermediate Core Bond | DFAPX | 905 |
| DFA Real Estate Securities I | US Fund Real Estate | DFREX | 140 |
| DFA US Micro Cap I | US Fund Small Blend | DFSCX | 1594 |
| Dimensional International High Pbly ETF | US Fund Foreign Large Growth | DIHP | 487 |
| Dimensional International Value ETF | US Fund Foreign Large Value | DFIV | 513 |
| Dimensional US High Profitability ETF | Large Cap Blend | DUHP | 181 |
| Dimensional US Marketwide Value ETF | US Fund Large Value | DFUV | 1358 |
| JHancock Multifactor Mid Cap ETF | US Fund Mid-Cap Blend | JHMM | 667 |

Index Performance

| | 3 mo | YTD | 1 Year | 3 Year | 5 Year | 5 Yr. Std Dev |
|------------------------|-------|--------|--------|--------|--------|---------------|
| S&P 500 TR | 5.90% | 22.10% | 36.38% | 11.92% | 15.98% | 17.89% |
| Russell 2000 | 8.91% | 9.93% | 24.83% | 0.36% | 7.90% | 23.76% |
| MSCI ACWI Net USD | 6.61% | 18.66% | 31.74% | 8.09% | 12.19% | 17.23% |
| MSCI EAFE | 7.25% | 12.99% | 24.76% | 5.48% | 8.19% | 17.51% |
| MSCI Emerging Markets | 7.79% | 14.37% | 22.90% | -2.24% | 3.18% | 18.41% |
| Bloomberg US Agg. Bond | 5.20% | 4.46% | 11.58% | -1.57% | 0.22% | 6.22% |

Disclaimer

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¹**Performance** The 3D/Dimensional 70 Tax-Sensitive Portfolio Composite includes all discretionary accounts that are managed to the 3D/Dimensional 70 Tax-Sensitive Portfolio Strategy which uses Tax-Aware Dimensional Funds (where available), Dimensional Funds or Dimensional Sub-Advised 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.

²**Growth of \$200,000** 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.

³**Portfolio Characteristics** may change over time. Average Fund Expense is the weighted average fund expense ratio based on the portfolio allocation and Dimensional fund holdings. Number of Securities is the sum total of securities held within each Dimensional fund. Portfolio Yield is the sum of net dividend per share amounts that have gone ex-dividend over the prior 12 months, divided by the current stock price. The yield is helpful in estimating the amount of income that can be expected to be generated from a Portfolio. 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.

⁴**Portfolio Holdings** information is as of Sept 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 Dimensional funds to represent specific asset classes in the Portfolio and should not be considered a recommendation to buy or sell a particular security. As with all investments, Dimensional funds have risks. For more detailed information on the Dimensional funds used in 3D Portfolios investors may request a prospectus by contacting their advisor.

Performance is being shown for illustration purposes only and should not be relied upon. No representation or assurance is made that any investor will or is likely to achieve results comparable to those shown above or will make any profit or will be able to avoid incurring substantial losses. Past performance is not indicative, or a guarantee, of future results. This document does not constitute an offer to sell or a solicitation of an offer to purchase interests in any investment vehicles or securities. This document is not a prospectus, an advertisement, or an offering of any interests in either the Strategy or other portfolios. This document and the information contained herein is intended for informational purposes only. It does not constitute investment advice or a recommendation with respect to investment. Investing in any strategy should only occur after consulting with a financial advisor. To receive a GIPS report, please contact 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.

Portfolio Characteristics³

| | |
|--------------------------------|---------|
| Standard Deviation | 12.05% |
| Sharpe Ratio | 0.55 |
| Portfolio Yield | 0.02% |
| Number of Securities | 18416 |
| Effective Duration | 6.39 |
| Weighted Average Fund Expense | 0.28% |
| Weighted Average Credit Rating | Aa3/AA- |

Sector Breakdown

| | |
|------------------------|--------|
| Financials | 17.99% |
| Industrials | 15.79% |
| Technology | 12.85% |
| Consumer Discretionary | 10.45% |
| Health Care | 10.18% |
| Energy | 7.63% |
| Materials | 7.19% |
| Real Estate | 6.51% |
| Consumer Staples | 5.81% |
| Communication Services | 4.02% |
| Utilities | 1.59% |
| Other | 0.00% |

Credit Rating

| | |
|--------|--------|
| AAA | 91.90% |
| BBB | 7.10% |
| BB | 0.50% |
| B | 0.10% |
| CCC | 0.00% |
| Others | 0.40% |

Investment Objective and Strategy

The 3D/Dimensional 70 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 Dimensional funds 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, and profitability, while the Portfolio's fixed income strategy favors sectors that generate superior risk-adjusted income.

Investor Profile

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

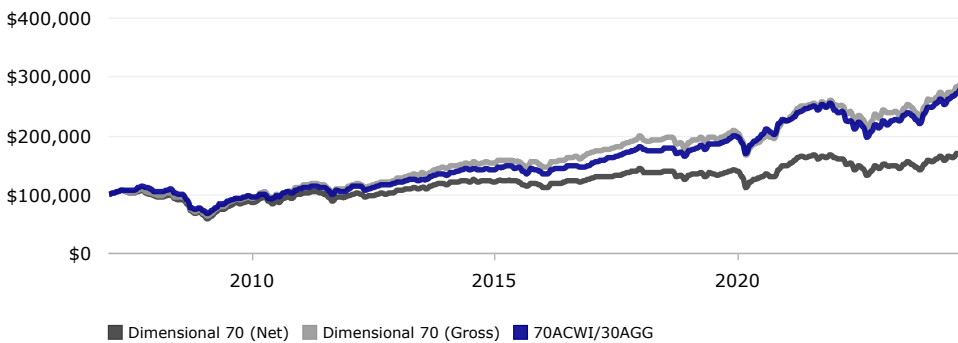
Risk Rating: Moderate-Aggressive Allocation



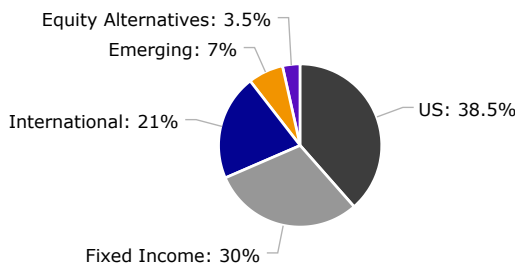
Portfolio Performance¹

| | Qtr | YTD | 1 Yr | 3 Yr | 5 Yr | 10 Yr | Inception |
|------------------------|-------|--------|--------|-------|-------|-------|-----------|
| Dimensional 70 (Net) | 6.06% | 9.44% | 18.57% | 2.32% | 5.04% | 3.69% | 3.14% |
| Dimensional 70 (Gross) | 6.83% | 11.89% | 22.11% | 5.43% | 8.22% | 6.83% | 6.27% |
| 70ACWI/30AGG | 6.19% | 14.26% | 25.43% | 5.25% | 8.71% | 7.27% | 6.09% |

Growth of \$100,000²



Asset Allocation



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

Benefits

3D/Dimensional Global 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 Returns¹

| | Dimensional 70 (Net) | Dimensional 70 (Gross) | 70ACWI/30AGG |
|------|----------------------|------------------------|--------------|
| 2024 | 9.44 | 11.89 | 14.26 |
| 2023 | 9.85 | 13.17 | 16.86 |
| 2022 | -14.23 | -11.58 | -16.58 |
| 2021 | 13.27 | 16.68 | 12.25 |
| 2020 | 3.96 | 7.12 | 14.28 |
| 2019 | 14.35 | 17.79 | 21.21 |
| 2018 | -10.83 | -8.09 | -6.47 |
| 2017 | 11.04 | 14.39 | 17.50 |
| 2016 | 7.78 | 11.04 | 6.43 |
| 2015 | -4.37 | -1.45 | -1.28 |
| 2014 | 2.40 | 5.51 | 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 US High Profitability ETF | Large Cap Blend | DUHP | 181 |
| DFA US Large Cap Value I | US Fund Large Value | DFLVX | 331 |
| JHancock Multifactor Mid Cap ETF | US Fund Mid-Cap Blend | JHMM | 667 |
| DFA US Small Cap Value I | US Fund Small Value | DFSVX | 959 |
| DFA US Micro Cap I | US Fund Small Blend | DFSCX | 1594 |
| Dimensional International High Pbly ETF | US Fund Foreign Large Growth | DIHP | 487 |
| DFA International Value I | US Fund Foreign Large Value | DFIVX | 518 |
| DFA International Small Company I | US Fund Foreign Small/Mid Blend | DFISX | 4212 |
| DFA International Small Cap Value I | US Fund Foreign Small/Mid Value | DISVX | 1870 |
| DFA Emerging Markets I | US Fund Diversified Emerging Mkts | DFEMX | 2302 |
| DFA Emerging Markets Value I | US Fund Diversified Emerging Mkts | DFEVX | 3516 |
| DFA Emerging Markets Small Cap I | US Fund Diversified Emerging Mkts | DEMSX | 5128 |
| DFA Real Estate Securities I | US Fund Real Estate | DFREX | 140 |
| DFA International Real Estate Sec I | US Fund Global Real Estate | DFITX | 367 |
| DFA Investment Grade I | US Fund Intermediate Core Bond | DFAPX | 905 |
| DFA Five-Year Global Fixed-Income I | US Fund World Bond-USD Hedged | DFGBX | 300 |
| DFA Intermediate Govt Fixed-Income I | US Fund Intermediate Government | DFIGX | 104 |

Portfolio Characteristics³

| | |
|--------------------------------|---------|
| Standard Deviation | 12.85% |
| Sharpe Ratio | 0.31 |
| Portfolio Yield | 0.03% |
| Number of Securities | 23638 |
| Effective Duration | 6.38 |
| Weighted Average Fund Expense | 0.27% |
| Weighted Average Credit Rating | Aa2/AA- |

Sector Breakdown

| | |
|------------------------|--------|
| Financials | 18.02% |
| Industrials | 15.71% |
| Technology | 12.68% |
| Consumer Discretionary | 10.87% |
| Health Care | 10.14% |
| Energy | 7.48% |
| Materials | 7.46% |
| Real Estate | 6.55% |
| Consumer Staples | 5.79% |
| Communication Services | 3.68% |
| Utilities | 1.62% |
| Other | 0.00% |

Credit Rating

| | |
|--------|--------|
| AAA | 77.50% |
| BBB | 13.80% |
| BB | 1.30% |
| B | 0.50% |
| CCC | 1.60% |
| Others | 5.30% |

Index Performance

| | 3 mo | YTD | 1 Year | 3 Year | 5 Year | 5 Yr. Std Dev |
|------------------------|-------|--------|--------|--------|--------|---------------|
| S&P 500 TR | 5.90% | 22.10% | 36.38% | 11.92% | 15.98% | 17.89% |
| Russell 2000 | 8.91% | 9.93% | 24.83% | 0.36% | 7.90% | 23.76% |
| MSCI ACWI Net USD | 6.61% | 18.66% | 31.74% | 8.09% | 12.19% | 17.23% |
| MSCI EAFE | 7.25% | 12.99% | 24.76% | 5.48% | 8.19% | 17.51% |
| MSCI Emerging Markets | 7.79% | 14.37% | 22.90% | -2.24% | 3.18% | 18.41% |
| Bloomberg US Agg. Bond | 5.20% | 4.46% | 11.58% | -1.57% | 0.22% | 6.22% |

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¹**Performance** The 3D/Dimensional 70 Portfolio Composite includes all discretionary accounts that are managed to the 3D/Dimensional 70 Portfolio Strategy which uses Dimensional Funds or Dimensional Sub-Advised 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.

²**Growth of \$200,000** 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.

³**Portfolio Characteristics** may change over time. Average Fund Expense is the weighted average fund expense ratio based on the portfolio allocation and Dimensional fund holdings. Number of Securities is the sum total of securities held within each Dimensional fund. Portfolio Yield is the sum of net dividend per share amounts that have gone ex-dividend over the prior 12 months, divided by the current stock price. The yield is helpful in estimating the amount of income that can be expected to be generated from a Portfolio. 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.

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Investment Objective and Strategy

The 3D/Dimensional 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 Dimensional funds 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, and profitability, 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.

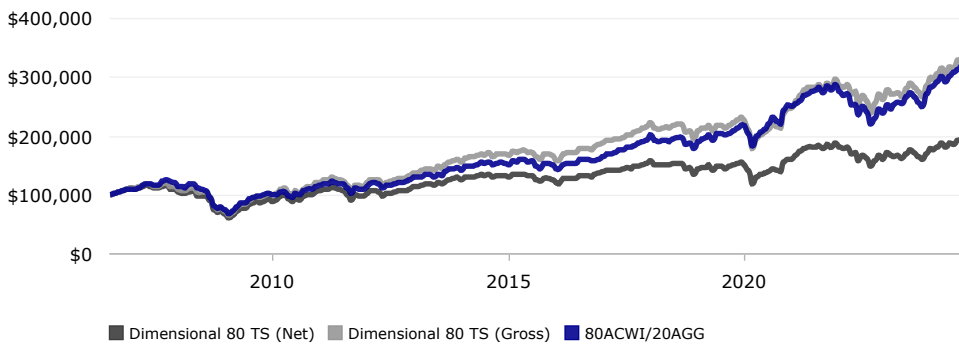
Risk Rating: Moderate-Aggressive Allocation



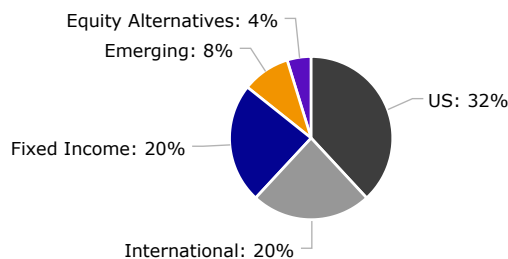
Portfolio Performance¹

| | Qtr | YTD | 1 Yr | 3 Yr | 5 Yr | 10 Yr | Inception |
|---------------------------|-------|--------|--------|-------|-------|-------|-----------|
| Dimensional 80 TS (Net) | 5.81% | 9.88% | 19.09% | 3.22% | 5.88% | 4.25% | 3.79% |
| Dimensional 80 TS (Gross) | 6.59% | 12.33% | 22.64% | 6.35% | 9.08% | 7.41% | 6.94% |
| 80ACWI/20AGG | 6.33% | 15.72% | 27.51% | 6.21% | 9.88% | 7.99% | 6.76% |

Growth of \$100,000²



Asset Allocation



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

Benefits

3D/Dimensional Global 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 Returns¹

| | Dimensional 80 TS (Net) | Dimensional 80 TS (Gross) | 80ACWI/20AGG |
|------|-------------------------|---------------------------|--------------|
| 2024 | 9.88 | 12.33 | 15.72 |
| 2023 | 10.99 | 14.34 | 18.62 |
| 2022 | -13.89 | -11.23 | -17.15 |
| 2021 | 16.38 | 19.87 | 14.32 |
| 2020 | 3.04 | 6.17 | 15.00 |
| 2019 | 15.56 | 19.03 | 23.01 |
| 2018 | -11.81 | -9.09 | -7.44 |
| 2017 | 12.24 | 15.62 | 19.62 |
| 2016 | 8.66 | 11.94 | 6.92 |
| 2015 | -4.63 | -1.72 | -1.62 |
| 2014 | 2.28 | 5.38 | 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.

As of 09/30/2024

Portfolio Holdings*

| Name | Asset Class | Symbol | Holdings |
|---|-----------------------------------|--------|----------|
| DFA Emerging Markets I | US Fund Diversified Emerging Mkts | DFEMX | 2302 |
| DFA Emerging Markets Value I | US Fund Diversified Emerging Mkts | DFEVX | 3516 |
| DFA Five-Year Global Fixed-Income I | US Fund World Bond-USD Hedged | DFGBX | 300 |
| DFA Intermediate-Term Municipal Bd I | US Fund Muni National Interim | DFTIX | 641 |
| DFA International Real Estate Sec I | US Fund Global Real Estate | DFITX | 367 |
| DFA International Small Cap Value I | US Fund Foreign Small/Mid Value | DISVX | 1870 |
| DFA International Small Company I | US Fund Foreign Small/Mid Blend | DFISX | 4212 |
| DFA Investment Grade I | US Fund Intermediate Core Bond | DFAPX | 905 |
| DFA Real Estate Securities I | US Fund Real Estate | DFREX | 140 |
| DFA US Micro Cap I | US Fund Small Blend | DFSCX | 1594 |
| Dimensional International High Pbly ETF | US Fund Foreign Large Growth | DIHP | 487 |
| Dimensional International Value ETF | US Fund Foreign Large Value | DFIV | 513 |
| Dimensional US High Profitability ETF | Large Cap Blend | DUHP | 181 |
| Dimensional US Marketwide Value ETF | US Fund Large Value | DFUV | 1358 |
| JHancock Multifactor Mid Cap ETF | US Fund Mid-Cap Blend | JHMM | 667 |

Portfolio Characteristics³

| | |
|--------------------------------|---------|
| Standard Deviation | 13.82% |
| Sharpe Ratio | 0.34 |
| Portfolio Yield | 0.02% |
| Number of Securities | 18416 |
| Effective Duration | 6.39 |
| Weighted Average Fund Expense | 0.29% |
| Weighted Average Credit Rating | Aa3/AA- |

Sector Breakdown

| | |
|------------------------|--------|
| Financials | 17.99% |
| Industrials | 15.79% |
| Technology | 12.85% |
| Consumer Discretionary | 10.45% |
| Health Care | 10.18% |
| Energy | 7.63% |
| Materials | 7.19% |
| Real Estate | 6.51% |
| Consumer Staples | 5.81% |
| Communication Services | 4.02% |
| Utilities | 1.59% |
| Other | 0.00% |

Index Performance

| | 3 mo | YTD | 1 Year | 3 Year | 5 Year | 5 Yr. Std Dev |
|------------------------|-------|--------|--------|--------|--------|---------------|
| S&P 500 TR | 5.90% | 22.10% | 36.38% | 11.92% | 15.98% | 17.89% |
| Russell 2000 | 8.91% | 9.93% | 24.83% | 0.36% | 7.90% | 23.76% |
| MSCI ACWI Net USD | 6.61% | 18.66% | 31.74% | 8.09% | 12.19% | 17.23% |
| MSCI EAFE | 7.25% | 12.99% | 24.76% | 5.48% | 8.19% | 17.51% |
| MSCI Emerging Markets | 7.79% | 14.37% | 22.90% | -2.24% | 3.18% | 18.41% |
| Bloomberg US Agg. Bond | 5.20% | 4.46% | 11.58% | -1.57% | 0.22% | 6.22% |

Credit Rating

| | |
|--------|--------|
| AAA | 91.90% |
| BBB | 7.10% |
| BB | 0.50% |
| B | 0.10% |
| CCC | 0.00% |
| Others | 0.40% |

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¹**Performance** The 3D/Dimensional 80 Tax-Sensitive Portfolio Composite includes all discretionary accounts that are managed to the 3D/Dimensional 80 Tax-Sensitive Portfolio Strategy which uses Tax-Aware Dimensional Funds (where available), Dimensional Funds or Dimensional Sub-Advised Funds to target 80% equity exposure and 20% 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.

²**Growth of \$200,000** 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.

³**Portfolio Characteristics** may change over time. Average Fund Expense is the weighted average fund expense ratio based on the portfolio allocation and Dimensional fund holdings. Number of Securities is the sum total of securities held within each Dimensional fund. Portfolio Yield is the sum of net dividend per share amounts that have gone ex-dividend over the prior 12 months, divided by the current stock price. The yield is helpful in estimating the amount of income that can be expected to be generated from a Portfolio. 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.

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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/Dimensional 80 Portfolio is designed for moderately aggressive investors looking for a broadly diversified asset allocation investment suited to their tolerance for risk with periodic rebalancing. The Portfolio uses Dimensional funds 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, and profitability, while the Portfolio's fixed income strategy favors sectors that generate superior risk-adjusted income.

Investor Profile

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

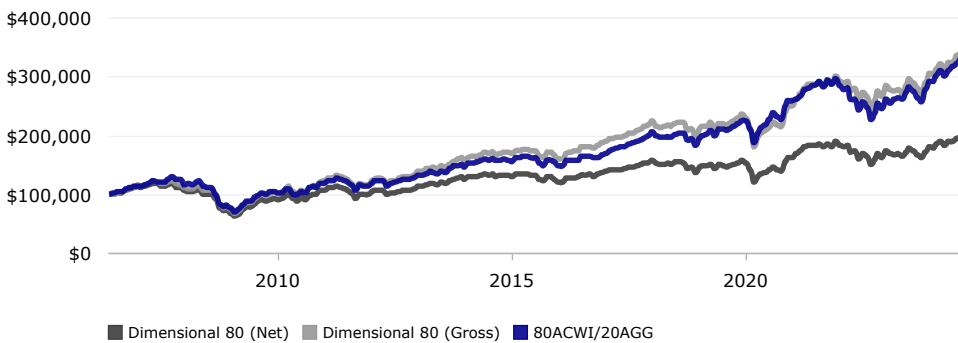
Risk Rating: Moderate-Aggressive Allocation



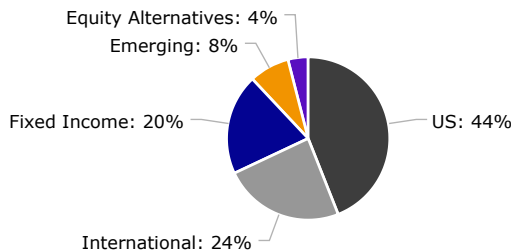
Portfolio Performance¹

| | Qtr | YTD | 1 Yr | 3 Yr | 5 Yr | 10 Yr | Inception |
|------------------------|-------|--------|--------|-------|-------|-------|-----------|
| Dimensional 80 (Net) | 5.87% | 10.34% | 19.62% | 3.54% | 6.11% | 4.40% | 3.87% |
| Dimensional 80 (Gross) | 6.65% | 12.81% | 23.18% | 6.68% | 9.32% | 7.56% | 7.02% |
| 80ACWI/20AGG | 6.33% | 15.72% | 27.51% | 6.21% | 9.88% | 7.99% | 6.88% |

Growth of \$100,000²



Asset Allocation



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

Benefits

3D/Dimensional Global 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 Returns¹

| | Dimensional 80 (Net) | Dimensional 80 (Gross) | 80ACWI/20AGG |
|------|----------------------|------------------------|--------------|
| 2024 | 10.34 | 12.81 | 15.72 |
| 2023 | 11.16 | 14.51 | 18.62 |
| 2022 | -13.71 | -11.05 | -17.15 |
| 2021 | 17.25 | 20.77 | 14.32 |
| 2020 | 2.45 | 5.57 | 15.00 |
| 2019 | 15.99 | 19.47 | 23.01 |
| 2018 | -11.80 | -9.09 | -7.44 |
| 2017 | 12.39 | 15.78 | 19.62 |
| 2016 | 8.79 | 12.08 | 6.92 |
| 2015 | -4.77 | -1.86 | -1.62 |
| 2014 | 2.58 | 5.69 | 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 US High Profitability ETF | Large Cap Blend | DUHP | 181 |
| DFA US Large Cap Value I | US Fund Large Value | DFLVX | 331 |
| JHancock Multifactor Mid Cap ETF | US Fund Mid-Cap Blend | JHMM | 667 |
| DFA US Small Cap Value I | US Fund Small Value | DFSVX | 959 |
| DFA US Micro Cap I | US Fund Small Blend | DFSCX | 1594 |
| Dimensional International High Pbly ETF | US Fund Foreign Large Growth | DIHP | 487 |
| DFA International Value I | US Fund Foreign Large Value | DFIVX | 518 |
| DFA International Small Company I | US Fund Foreign Small/Mid Blend | DFISX | 4212 |
| DFA International Small Cap Value I | US Fund Foreign Small/Mid Value | DISVX | 1870 |
| DFA Emerging Markets I | US Fund Diversified Emerging Mkts | DFEMX | 2302 |
| DFA Emerging Markets Value I | US Fund Diversified Emerging Mkts | DFEVX | 3516 |
| DFA Emerging Markets Small Cap I | US Fund Diversified Emerging Mkts | DEMSX | 5128 |
| DFA Real Estate Securities I | US Fund Real Estate | DFREX | 140 |
| DFA International Real Estate Sec I | US Fund Global Real Estate | DFITX | 367 |
| DFA Investment Grade I | US Fund Intermediate Core Bond | DFAPX | 905 |
| DFA Five-Year Global Fixed-Income I | US Fund World Bond-USD Hedged | DFGBX | 300 |
| DFA Intermediate Govt Fixed-Income I | US Fund Intermediate Government | DFIGX | 104 |

Portfolio Characteristics³

| | |
|--------------------------------|---------|
| Standard Deviation | 13.74% |
| Sharpe Ratio | 0.35 |
| Portfolio Yield | 0.03% |
| Number of Securities | 23638 |
| Effective Duration | 6.38 |
| Weighted Average Fund Expense | 0.28% |
| Weighted Average Credit Rating | Aa2/AA- |

Sector Breakdown

| | |
|------------------------|--------|
| Financials | 18.02% |
| Industrials | 15.71% |
| Technology | 12.68% |
| Consumer Discretionary | 10.87% |
| Health Care | 10.14% |
| Energy | 7.48% |
| Materials | 7.46% |
| Real Estate | 6.55% |
| Consumer Staples | 5.79% |
| Communication Services | 3.68% |
| Utilities | 1.62% |
| Other | 0.00% |

Credit Rating

| | |
|--------|--------|
| AAA | 77.50% |
| BBB | 13.80% |
| BB | 1.30% |
| B | 0.50% |
| CCC | 1.60% |
| Others | 5.30% |

Index Performance

| | 3 mo | YTD | 1 Year | 3 Year | 5 Year | 5 Yr. Std Dev |
|------------------------|-------|--------|--------|--------|--------|---------------|
| S&P 500 TR | 5.90% | 22.10% | 36.38% | 11.92% | 15.98% | 17.89% |
| Russell 2000 | 8.91% | 9.93% | 24.83% | 0.36% | 7.90% | 23.76% |
| MSCI ACWI Net USD | 6.61% | 18.66% | 31.74% | 8.09% | 12.19% | 17.23% |
| MSCI EAFE | 7.25% | 12.99% | 24.76% | 5.48% | 8.19% | 17.51% |
| MSCI Emerging Markets | 7.79% | 14.37% | 22.90% | -2.24% | 3.18% | 18.41% |
| Bloomberg US Agg. Bond | 5.20% | 4.46% | 11.58% | -1.57% | 0.22% | 6.22% |

Disclaimer

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¹**Performance** The 3D/Dimensional 80 Portfolio Composite includes all discretionary accounts that are managed to the 3D/Dimensional 80 Portfolio Strategy which uses Dimensional Funds or Dimensional Sub-Advised Funds to target 80% equity exposure and 20% 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.

²**Growth of \$200,000** 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.

³**Portfolio Characteristics** may change over time. Average Fund Expense is the weighted average fund expense ratio based on the portfolio allocation and Dimensional fund holdings. Number of Securities is the sum total of securities held within each Dimensional fund. Portfolio Yield is the sum of net dividend per share amounts that have gone ex-dividend over the prior 12 months, divided by the current stock price. The yield is helpful in estimating the amount of income that can be expected to be generated from a Portfolio. 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.

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Investment Objective and Strategy

The 3D/Dimensional 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 Dimensional funds 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, and profitability, 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.

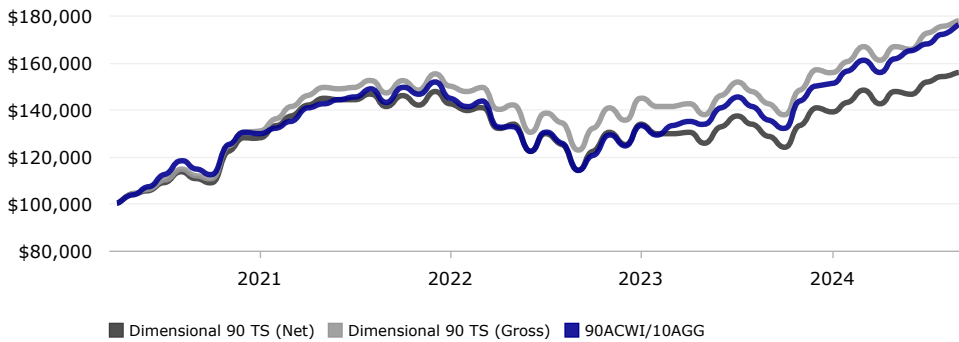
Risk Rating: Aggressive Allocation



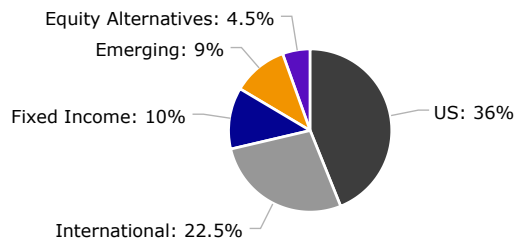
Portfolio Performance¹

| | Qtr | YTD | 1 Yr | 3 Yr | 5 Yr | 10 Yr | Inception |
|---------------------------|-------|--------|--------|-------|------|-------|-----------|
| Dimensional 90 TS (Net) | 6.54% | 11.04% | 21.15% | 3.38% | - | - | 10.59% |
| Dimensional 90 TS (Gross) | 7.32% | 13.52% | 24.76% | 6.51% | - | - | 13.93% |
| 90ACWI/10AGG | 6.47% | 17.18% | 29.61% | 7.15% | - | - | 13.63% |

Growth of \$100,000²



Asset Allocation



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Benefits

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

About Freedom

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Annual Returns¹

| | Dimensional 90 TS (Net) | Dimensional 90 TS (Gross) | 90ACWI/10AGG |
|------|-------------------------|---------------------------|--------------|
| 2024 | 11.04 | 13.52 | 17.18 |
| 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.

As of 09/30/2024

Portfolio Holdings*

| Name | Asset Class | Symbol | Holdings |
|---|-----------------------------------|--------|----------|
| DFA Emerging Markets I | US Fund Diversified Emerging Mkts | DFEMX | 2302 |
| DFA Emerging Markets Value I | US Fund Diversified Emerging Mkts | DFEVX | 3516 |
| DFA Five-Year Global Fixed-Income I | US Fund World Bond-USD Hedged | DFGBX | 300 |
| DFA Intermediate-Term Municipal Bd I | US Fund Muni National Interim | DFTIX | 641 |
| DFA International Real Estate Sec I | US Fund Global Real Estate | DFITX | 367 |
| DFA International Small Cap Value I | US Fund Foreign Small/Mid Value | DISVX | 1870 |
| DFA International Small Company I | US Fund Foreign Small/Mid Blend | DFISX | 4212 |
| DFA Investment Grade I | US Fund Intermediate Core Bond | DFAPX | 905 |
| DFA Real Estate Securities I | US Fund Real Estate | DFREX | 140 |
| DFA US Micro Cap I | US Fund Small Blend | DFSCX | 1594 |
| Dimensional International High Pbly ETF | US Fund Foreign Large Growth | DIHP | 487 |
| Dimensional International Value ETF | US Fund Foreign Large Value | DFIV | 513 |
| Dimensional US High Profitability ETF | Large Cap Blend | DUHP | 181 |
| Dimensional US Marketwide Value ETF | US Fund Large Value | DFUV | 1358 |
| JHancock Multifactor Mid Cap ETF | US Fund Mid-Cap Blend | JHMM | 667 |

Portfolio Characteristics³

| | |
|--------------------------------|---------|
| Standard Deviation | 14.52% |
| Sharpe Ratio | 0.77 |
| Portfolio Yield | 0.02% |
| Number of Securities | 18416 |
| Effective Duration | 6.39 |
| Weighted Average Fund Expense | 0.30% |
| Weighted Average Credit Rating | Aa3/AA- |

Sector Breakdown

| | |
|------------------------|--------|
| Financials | 17.99% |
| Industrials | 15.79% |
| Technology | 12.85% |
| Consumer Discretionary | 10.45% |
| Health Care | 10.18% |
| Energy | 7.63% |
| Materials | 7.19% |
| Real Estate | 6.51% |
| Consumer Staples | 5.81% |
| Communication Services | 4.02% |
| Utilities | 1.59% |
| Other | 0.00% |

Index Performance

| | 3 mo | YTD | 1 Year | 3 Year | 5 Year | 5 Yr. Std Dev |
|------------------------|-------|--------|--------|--------|--------|---------------|
| S&P 500 TR | 5.90% | 22.10% | 36.38% | 11.92% | 15.98% | 17.89% |
| Russell 2000 | 8.91% | 9.93% | 24.83% | 0.36% | 7.90% | 23.76% |
| MSCI ACWI Net USD | 6.61% | 18.66% | 31.74% | 8.09% | 12.19% | 17.23% |
| MSCI EAFE | 7.25% | 12.99% | 24.76% | 5.48% | 8.19% | 17.51% |
| MSCI Emerging Markets | 7.79% | 14.37% | 22.90% | -2.24% | 3.18% | 18.41% |
| Bloomberg US Agg. Bond | 5.20% | 4.46% | 11.58% | -1.57% | 0.22% | 6.22% |

Credit Rating

| | |
|--------|--------|
| AAA | 91.90% |
| BBB | 7.10% |
| BB | 0.50% |
| B | 0.10% |
| CCC | 0.00% |
| Others | 0.40% |

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²**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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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.

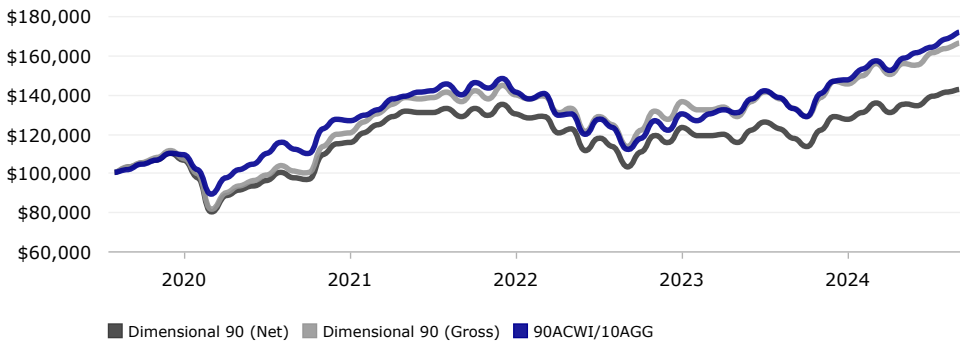
Risk Rating: Aggressive Allocation



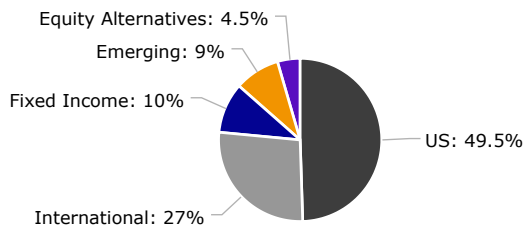
Portfolio Performance¹

| | Qtr | YTD | 1 Yr | 3 Yr | 5 Yr | 10 Yr | Inception |
|------------------------|-------|--------|--------|-------|--------|-------|-----------|
| Dimensional 90 (Net) | 6.54% | 11.04% | 21.20% | 3.62% | 6.82% | - | 7.27% |
| Dimensional 90 (Gross) | 7.32% | 13.52% | 24.81% | 6.76% | 10.05% | - | 10.51% |
| 90ACWI/10AGG | 6.47% | 17.18% | 29.61% | 7.15% | 11.04% | - | 11.25% |

Growth of \$100,000²



Asset Allocation



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Benefits

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Annual Returns¹

| | Dimensional 90 (Net) | Dimensional 90 (Gross) | 90ACWI/10AGG |
|------|----------------------|------------------------|--------------|
| 2024 | 11.04 | 13.52 | 17.18 |
| 2023 | 11.60 | 14.97 | 20.40 |
| 2022 | -14.40 | -11.76 | -17.75 |
| 2021 | 17.36 | 20.88 | 16.42 |
| 2020 | 4.30 | 7.47 | 15.66 |
| 2019 | 10.01 | 11.09 | 10.04 |

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 US High Profitability ETF | Large Cap Blend | DUHP | 181 |
| DFA US Large Cap Value I | US Fund Large Value | DFLVX | 331 |
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| DFA US Micro Cap I | US Fund Small Blend | DFSCX | 1594 |
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| DFA International Value I | US Fund Foreign Large Value | DFIVX | 518 |
| DFA International Small Company I | US Fund Foreign Small/Mid Blend | DFISX | 4212 |
| DFA International Small Cap Value I | US Fund Foreign Small/Mid Value | DISVX | 1870 |
| DFA Emerging Markets I | US Fund Diversified Emerging Mkts | DFEMX | 2302 |
| DFA Emerging Markets Value I | US Fund Diversified Emerging Mkts | DFEVX | 3516 |
| DFA Emerging Markets Small Cap I | US Fund Diversified Emerging Mkts | DEMSX | 5128 |
| DFA Real Estate Securities I | US Fund Real Estate | DFREX | 140 |
| DFA International Real Estate Sec I | US Fund Global Real Estate | DFITX | 367 |
| DFA Investment Grade I | US Fund Intermediate Core Bond | DFAPX | 905 |
| DFA Five-Year Global Fixed-Income I | US Fund World Bond-USD Hedged | DFGBX | 300 |
| DFA Intermediate Govt Fixed-Income I | US Fund Intermediate Government | DFIGX | 104 |

Portfolio Characteristics³

| | |
|--------------------------------|---------|
| Standard Deviation | 17.34% |
| Sharpe Ratio | 0.49 |
| Portfolio Yield | 0.02% |
| Number of Securities | 23638 |
| Effective Duration | 6.38 |
| Weighted Average Fund Expense | 0.30% |
| Weighted Average Credit Rating | Aa2/AA- |

Sector Breakdown

| | |
|------------------------|--------|
| Financials | 18.02% |
| Industrials | 15.71% |
| Technology | 12.68% |
| Consumer Discretionary | 10.87% |
| Health Care | 10.14% |
| Energy | 7.48% |
| Materials | 7.46% |
| Real Estate | 6.55% |
| Consumer Staples | 5.79% |
| Communication Services | 3.68% |
| Utilities | 1.62% |
| Other | 0.00% |

Credit Rating

| | |
|--------|--------|
| AAA | 77.50% |
| BBB | 13.80% |
| BB | 1.30% |
| B | 0.50% |
| CCC | 1.60% |
| Others | 5.30% |

Index Performance

| | 3 mo | YTD | 1 Year | 3 Year | 5 Year | 5 Yr. Std Dev |
|------------------------|-------|--------|--------|--------|--------|---------------|
| S&P 500 TR | 5.90% | 22.10% | 36.38% | 11.92% | 15.98% | 17.89% |
| Russell 2000 | 8.91% | 9.93% | 24.83% | 0.36% | 7.90% | 23.76% |
| MSCI ACWI Net USD | 6.61% | 18.66% | 31.74% | 8.09% | 12.19% | 17.23% |
| MSCI EAFE | 7.25% | 12.99% | 24.76% | 5.48% | 8.19% | 17.51% |
| MSCI Emerging Markets | 7.79% | 14.37% | 22.90% | -2.24% | 3.18% | 18.41% |
| Bloomberg US Agg. Bond | 5.20% | 4.46% | 11.58% | -1.57% | 0.22% | 6.22% |

Disclaimer

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¹**Performance** The 3D/Dimensional 90 Portfolio Composite includes all discretionary accounts that are managed to the 3D/Dimensional 90 Portfolio Strategy which uses Dimensional Funds or Dimensional Sub-Advised 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.

²**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.

³**Portfolio Characteristics** may change over time. Average Fund Expense is the weighted average fund expense ratio based on the portfolio allocation and Dimensional fund holdings. Number of Securities is the sum total of securities held within each Dimensional fund. Portfolio Yield is the sum of net dividend per share amounts that have gone ex-dividend over the prior 12 months, divided by the current stock price. The yield is helpful in estimating the amount of income that can be expected to be generated from a Portfolio. 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.

⁴**Portfolio Holdings** information is as of Sept 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 Dimensional funds to represent specific asset classes in the Portfolio and should not be considered a recommendation to buy or sell a particular security. As with all investments, Dimensional funds have risks. For more detailed information on the Dimensional funds used in 3D Portfolios investors may request a prospectus by contacting their advisor. Performance is being shown for illustration purposes only and should not be relied upon. No representation or assurance is made that any investor will or is likely to achieve results comparable to those shown above or will make any profit or will be able to avoid incurring substantial losses. Past performance is not indicative, or a guarantee, of future results. This document does not constitute an offer to sell or a solicitation of an offer to purchase interests in any investment vehicles or securities. This document is not a prospectus, an advertisement, or an offering of any interests in either the Strategy or other portfolios. This document and the information contained herein is intended for informational purposes only. It does not constitute investment advice or a recommendation with respect to investment. Investing in any strategy should only occur after consulting with a financial advisor. To receive a GIPS report, please contact 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.