

## Investment Objective and Strategy

3D U.S. Focused Equity ETF seeks long-term capital appreciation using exchange-traded funds (“ETFs”) to target risk-based exposure primarily within the U.S. equity markets. The strategy’s investment objective is to provide long-term superior risk-adjusted returns over the broad U.S. equity benchmark as represented by the S&P 1500 Composite Index. 3D U.S. Equities can be used as a standalone equity strategy or as a component within a risk-based asset allocation program (i.e. asset mixes targeting long-term capital market return objectives).

## Investor Profile

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

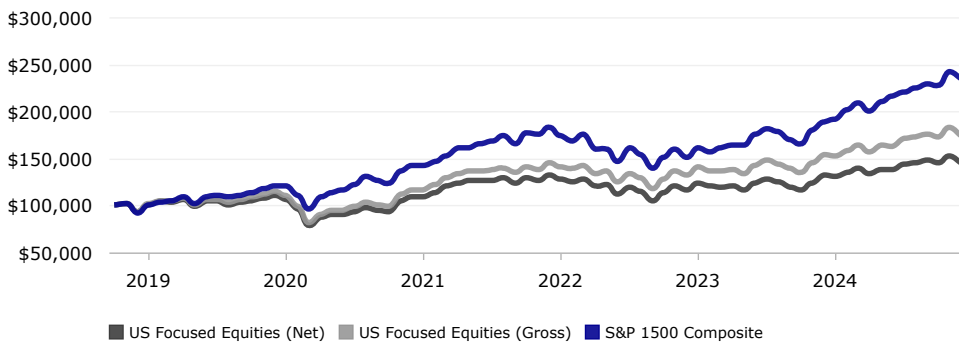
Risk Rating: Aggressive Allocation



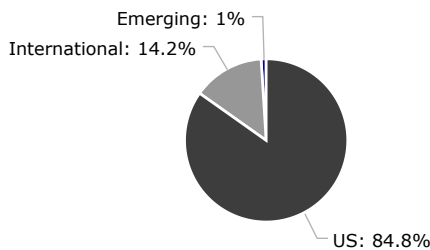
## Portfolio Performance<sup>1</sup>

	Qtr	YTD	1 Yr	3 Yr	5 Yr	10 Yr	Inception
US Focused Equities (Net)	-1.93%	10.00%	10.00%	3.07%	5.47%	-	6.20%
US Focused Equities (Gross)	-1.19%	13.29%	13.29%	6.20%	8.67%	-	9.41%
S&P 1500 Composite	2.22%	23.94%	23.94%	8.54%	14.13%	-	14.84%

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



## Asset Allocation



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

## Benefits

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

## About Freedom

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

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

	US Focused Equities (Net)	US Focused Equities (Gross)	S&P 1500 Composite
2024	10.00	13.29	23.94
2023	12.82	16.22	25.48
2022	-11.75	-9.04	-17.78
2021	20.83	24.45	28.43
2020	-1.35	1.67	17.93
2019	18.98	22.55	30.88
2018	-6.71	-6.23	-7.37

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 12/31/2024

## Portfolio Holdings\*

Name	Asset Class	Symbol	Holdings
Avantis US Small Cap Equity ETF	Small Cap Blend	AVSC	1294
Dimensional International Core Eq 2 ETF	Developed Large	DFIC	4085
Dimensional US Equity Market ETF	Large Cap Blend	DFUS	2495
Dimensional US High Profitability ETF	Large Cap Blend	DUHP	181
Dimensional US Small Cap Value ETF	Small Cap Blend	DFSV	979
iShares Edge MSCI Intl Value Factor ETF	Developed Large	IVLU	376
KraneShares Value Line® Dyn Div Eq ETF	Large Cap Blend	KVLE	80
Vanguard Value ETF	Large Cap Value	VTV	345
WisdomTree U.S. MidCap Earnings ETF	Mid Cap Blend	EZM	559

## Index Performance

	3 mo	YTD	1 Year	3 Year	5 Year	5 Yr. Std Dev
S&P 500 TR	2.41%	25.05%	25.05%	8.95%	14.53%	18.06%
Russell 2000	0.02%	9.94%	9.94%	-0.24%	5.96%	24.48%
MSCI ACWI Net USD	-0.99%	17.49%	17.49%	5.44%	10.06%	17.33%
MSCI EAFE	-8.11%	3.82%	3.82%	1.64%	4.72%	17.69%
MSCI Emerging Markets	-8.15%	5.05%	5.05%	-4.43%	-0.71%	18.27%
Bloomberg US Agg. Bond	-3.06%	1.26%	1.26%	-2.59%	-0.44%	6.37%

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

Standard Deviation	17.86%
Sharpe Ratio	0.43
Portfolio Yield	1.88%
Number of Securities	13238
Effective Duration	N/A
Weighted Average Fund Expense	0.24%
Weighted Average Credit Rating	N/A

## Sector Breakdown

Technology	20.42%
Financials	15.42%
Industrials	13.61%
Health Care	11.91%
Consumer Discretionary	10.61%
Consumer Staples	8.41%
Energy	5.91%
Materials	4.50%
Communication Services	4.40%
Utilities	3.00%
Real Estate	1.80%
Other	0.00%

## 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.

<sup>1</sup>**Performance** The 3D US-Focused Equities Portfolio Composite includes all discretionary accounts that are managed to the 3D US-Focused Equities Portfolio Strategy which uses exchange-traded funds (ETFs) and/or mutual funds to target 100% equity exposure. Net Composite Returns shown above represent the composite return of actual client accounts. Actual client costs will vary based on account size and total value of household assets. Performance data shown represents past performance.

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

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

<sup>4</sup>**Portfolio Holdings** information is as of Dec 31, 2024. There is no assurance that the specific securities listed will remain in the Portfolio. Asset allocation and portfolio holdings may differ from the model among accounts in the composite. 3D employs a diversification strategy using index-based exchange-traded funds ("ETFs") to represent specific asset classes in the Portfolio and should not be considered a recommendation to buy or sell a particular ETF security. As with all investments, ETFs have risks. For more detailed information on the ETFs used in 3D Portfolios investors may request a prospectus by contacting their advisor.

Performance is being shown for illustration purposes only and should not be relied upon. No representation or assurance is made that any investor will or is likely to achieve results comparable to those shown above or will make any profit or will be able to avoid incurring substantial losses. Past performance is not indicative, or a guarantee, of future results. This document does not constitute an offer to sell or a solicitation of an offer to purchase interests in any investment vehicles or securities. This document is not a prospectus, an advertisement, or an offering of any interests in either the Strategy or other portfolios. This document and the information contained herein is intended for informational purposes only. It does not constitute investment advice or a recommendation with respect to investment. Investing in any strategy should only occur after consulting with a financial advisor. To receive a GIPS report, please contact [insights@freedomadvisors.com](mailto:insights@freedomadvisors.com). GIPS® is a registered trademark of CFA Institute. CFA Institute does not endorse or promote this organization, nor does it warrant the accuracy or quality of the content contained herein.