

## 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.

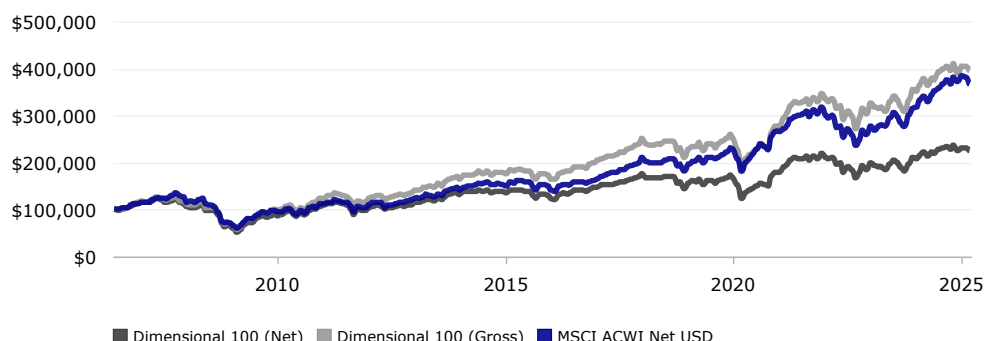
Risk Rating: Aggressive Allocation



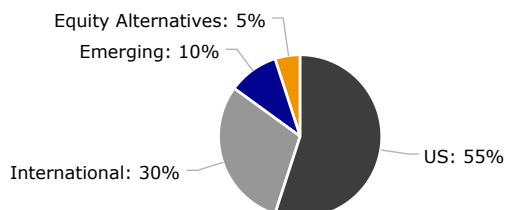
## Portfolio Performance<sup>1</sup>

	Qtr	YTD	1 Yr	3 Yr	5 Yr	10 Yr	Inception
Dimensional 100 (Net)	0.67%	0.67%	1.39%	2.50%	12.95%	4.85%	4.45%
Dimensional 100 (Gross)	1.42%	1.42%	4.45%	5.61%	16.35%	8.02%	7.62%
MSCI ACWI Net USD	-1.30%	-1.30%	7.18%	6.92%	15.18%	8.84%	7.17%

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

	Dimensional 100 (Net)	Dimensional 100 (Gross)	MSCI ACWI Net USD
2025	0.67	1.42	-1.30
2024	6.99	10.21	17.49
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

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 03/31/2025

## Portfolio Holdings\*

Name	Asset Class	Symbol	Holdings
Dimensional US High Profitability ETF	Large Cap Blend	DUHP	172
DFA US Large Cap Value I	US Fund Large Value	DFLVX	334
JHancock Multifactor Mid Cap ETF	US Fund Mid-Cap Blend	JHMM	669
DFA US Small Cap Value I	US Fund Small Value	DFSVX	1032
DFA US Micro Cap I	US Fund Small Blend	DFSCX	1697
Dimensional International High Pbly ETF	US Fund Foreign Large Growth	DIHP	466
DFA International Value I	US Fund Foreign Large Value	DFIVX	518
DFA International Small Company I	US Fund Foreign Small/Mid Blend	DFISX	4059
DFA International Small Cap Value I	US Fund Foreign Small/Mid Value	DISVX	1831
DFA Emerging Markets I	US Fund Diversified Emerging Mkts	DFEMX	2259
DFA Emerging Markets Value I	US Fund Diversified Emerging Mkts	DFEVX	3545
DFA Emerging Markets Small Cap I	US Fund Diversified Emerging Mkts	DEMSX	4514
DFA Real Estate Securities I	US Fund Real Estate	DFREX	140
DFA International Real Estate Sec I	US Fund Global Real Estate	DFITX	351

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

Standard Deviation	17.01%
Sharpe Ratio	0.34
Portfolio Yield	2.27%
Number of Securities	21584
Effective Duration	N/A
Weighted Average Fund Expense	0.31%
Weighted Average Credit Rating	N/A

## Sector Breakdown

Financials	16.97%
Information Technology	15.06%
Industrials	13.45%
Consumer Discretionary	10.74%
Health Care	9.84%
Materials	8.03%
Energy	7.53%
Real Estate	6.53%
Consumer Staples	6.33%
Communication Services	3.92%
Utilities	1.61%
Other	0.00%

## Index Performance

	3 mo	YTD	1 Year	3 Year	5 Year	5 Yr. Std Dev
S&P 500 TR	-4.27%	-4.27%	8.28%	9.07%	18.60%	16.76%
Russell 2000	-9.79%	-9.79%	-5.37%	-0.97%	11.76%	22.24%
MSCI ACWI Net USD	-1.30%	-1.30%	7.18%	6.92%	15.18%	15.70%
MSCI EAFE	6.87%	6.87%	4.88%	6.05%	11.77%	16.03%
MSCI Emerging Markets	2.40%	2.40%	5.56%	-1.20%	5.35%	16.49%
Bloomberg US Agg. Bond	2.78%	2.78%	4.89%	0.33%	-0.51%	6.34%

## 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/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.

<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 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.

\***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 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.

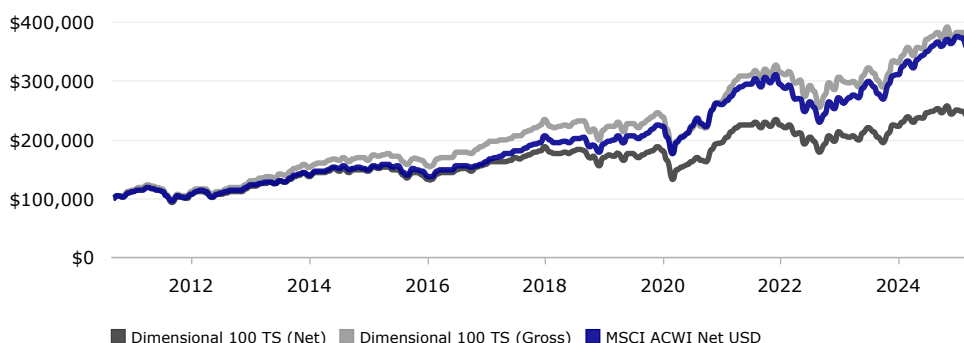
### Risk Rating: Aggressive Allocation



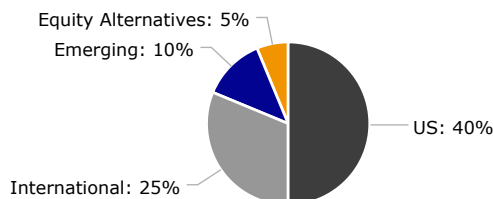
## Portfolio Performance<sup>1</sup>

	Qtr	YTD	1 Yr	3 Yr	5 Yr	10 Yr	Inception
Dimensional 100 TS (Net)	-0.30%	-0.30%	1.62%	2.54%	12.69%	4.86%	6.26%
Dimensional 100 TS (Gross)	0.44%	0.44%	4.69%	5.65%	16.08%	8.03%	9.48%
MSCI ACWI Net USD	-1.30%	-1.30%	7.18%	6.92%	15.18%	8.84%	9.18%

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



## Asset Allocation



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## Benefits

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

	Dimensional 100 TS (Net)	Dimensional 100 TS (Gross)	MSCI ACWI Net USD
2025	-0.30	0.44	-1.30
2024	7.68	10.91	17.49
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

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 03/31/2025

## Portfolio Holdings\*

Name	Asset Class	Symbol	Holdings
Dimensional US High Profitability ETF	Large Cap Blend	DUHP	172
Dimensional US Marketwide Value ETF	US Fund Large Value	DFUV	1311
JHancock Multifactor Mid Cap ETF	US Fund Mid-Cap Blend	JHMM	669
DFA US Micro Cap I	US Fund Small Blend	DFSCX	1697
Dimensional International High Pbly ETF	US Fund Foreign Large Growth	DIHP	466
Dimensional International Value ETF	US Fund Foreign Large Value	DFIV	520
DFA International Small Company I	US Fund Foreign Small/Mid Blend	DFISX	4059
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DFA Real Estate Securities I	US Fund Real Estate	DFREX	140
DFA International Real Estate Sec I	US Fund Global Real Estate	DFITX	351

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

Standard Deviation	15.02%
Sharpe Ratio	0.48
Portfolio Yield	2.24%
Number of Securities	17017
Effective Duration	N/A
Weighted Average Fund Expense	0.31%
Weighted Average Credit Rating	N/A

## Sector Breakdown

Financials	17.30%
Information Technology	15.39%
Industrials	13.68%
Consumer Discretionary	10.26%
Health Care	9.66%
Materials	7.65%
Energy	7.34%
Real Estate	6.54%
Consumer Staples	6.24%
Communication Services	4.33%
Utilities	1.61%
Other	0.00%

## Index Performance

	3 mo	YTD	1 Year	3 Year	5 Year	5 Yr. Std Dev
S&P 500 TR	-4.27%	-4.27%	8.28%	9.07%	18.60%	16.76%
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MSCI ACWI Net USD	-1.30%	-1.30%	7.18%	6.92%	15.18%	15.70%
MSCI EAFE	6.87%	6.87%	4.88%	6.05%	11.77%	16.03%
MSCI Emerging Markets	2.40%	2.40%	5.56%	-1.20%	5.35%	16.49%
Bloomberg US Agg. Bond	2.78%	2.78%	4.89%	0.33%	-0.51%	6.34%

## Credit Rating

No data filled

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<sup>1</sup>**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.

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

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<sup>4</sup>**Portfolio Holdings** information is as of 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 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](mailto:insights@freedomadvisors.com). GIPS® is a registered trademark of CFA Institute. CFA Institute does not endorse or promote this organization, nor does it warrant the accuracy or quality of the content contained herein.

## Investment Objective and Strategy

The 3D/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.

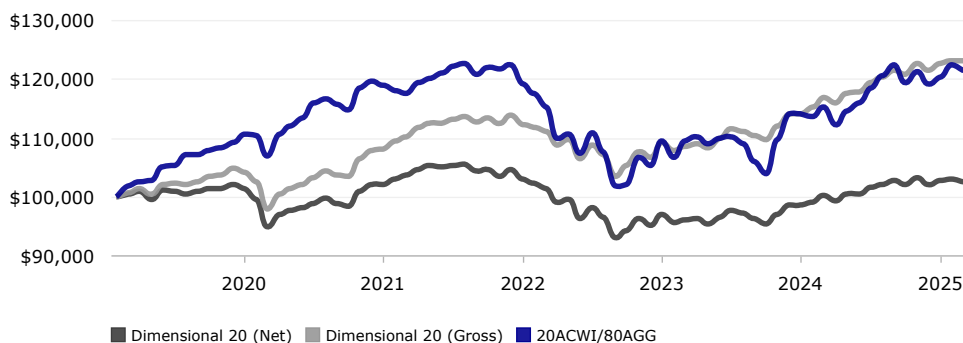
Risk Rating: Conservative Allocation



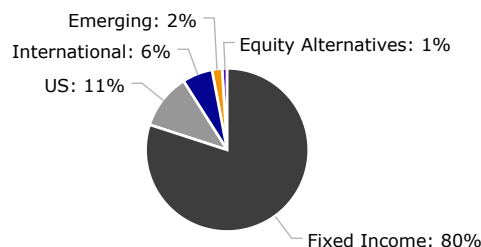
## Portfolio Performance<sup>1</sup>

	Qtr	YTD	1 Yr	3 Yr	5 Yr	10 Yr	Inception
Dimensional 20 (Net)	0.59%	0.59%	2.29%	0.39%	1.58%	-	0.41%
Dimensional 20 (Gross)	1.34%	1.34%	5.37%	3.44%	4.66%	-	3.46%
20ACWI/80AGG	1.98%	1.98%	5.38%	1.72%	2.59%	-	3.24%

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



## Asset Allocation



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

## Benefits

3D/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 Returns<sup>1</sup>

	Dimensional 20 (Net)	Dimensional 20 (Gross)	20ACWI/80AGG
2025	0.59	1.34	1.98
2024	3.40	6.51	4.36
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.

As of 03/31/2025

## Portfolio Holdings\*

Name	Asset Class	Symbol	Holdings
Dimensional US High Profitability ETF	Large Cap Blend	DUHP	172
DFA US Large Cap Value I	US Fund Large Value	DFLVX	334
JHancock Multifactor Mid Cap ETF	US Fund Mid-Cap Blend	JHMM	669
DFA US Small Cap Value I	US Fund Small Value	DFSVX	1032
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DFA Real Estate Securities I	US Fund Real Estate	DFREX	140
DFA International Real Estate Sec I	US Fund Global Real Estate	DFITX	351
DFA Investment Grade I	US Fund Intermediate Core Bond	DFAPX	865
DFA Five-Year Global Fixed-Income I	US Fund World Bond-USD Hedged	DFGBX	336
DFA Intermediate Govt Fixed-Income I	US Fund Intermediate Government	DFIGX	112

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

Standard Deviation	4.62%
Sharpe Ratio	0.11
Portfolio Yield	3.47%
Number of Securities	22897
Effective Duration	5.36
Weighted Average Fund Expense	0.21%
Weighted Average Credit Rating	Aa2/A+

## Sector Breakdown

Financials	16.97%
Information Technology	15.06%
Industrials	13.45%
Consumer Discretionary	10.74%
Health Care	9.84%
Materials	8.03%
Energy	7.53%
Real Estate	6.53%
Consumer Staples	6.33%
Communication Services	3.92%
Utilities	1.61%
Other	0.00%

## Credit Rating

AAA	81.78 %
BBB	16.62 %
BB	0.00 %
B	0.00 %
CCC	0.00 %
Others	1.60 %

## Index Performance

	3 mo	YTD	1 Year	3 Year	5 Year	5 Yr. Std Dev
S&P 500 TR	-4.27%	-4.27%	8.28%	9.07%	18.60%	16.76%
Russell 2000	-9.79%	-9.79%	-5.37%	-0.97%	11.76%	22.24%
MSCI ACWI Net USD	-1.30%	-1.30%	7.18%	6.92%	15.18%	15.70%
MSCI EAFE	6.87%	6.87%	4.88%	6.05%	11.77%	16.03%
MSCI Emerging Markets	2.40%	2.40%	5.56%	-1.20%	5.35%	16.49%
Bloomberg US Agg. Bond	2.78%	2.78%	4.89%	0.33%	-0.51%	6.34%

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<sup>1</sup>**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.

<sup>2</sup>**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.

<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 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](mailto:insights@freedomadvisors.com). GIPS® is a registered trademark of CFA Institute. CFA Institute does not endorse or promote this organization, nor does it warrant the accuracy or quality of the content contained herein.



## Investment Objective and Strategy

The 3D/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.

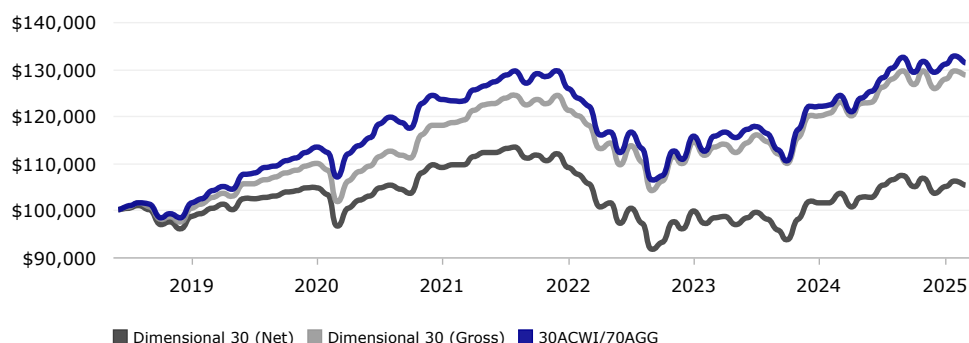
Risk Rating: Conservative Allocation



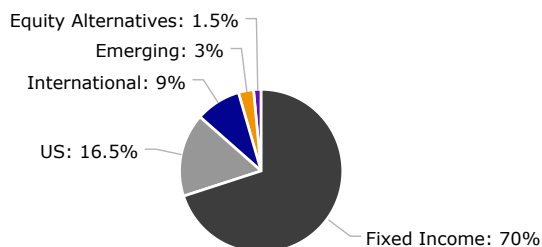
## Portfolio Performance<sup>1</sup>

	Qtr	YTD	1 Yr	3 Yr	5 Yr	10 Yr	Inception
Dimensional 30 (Net)	1.47%	1.47%	1.66%	-0.11%	1.73%	-	0.76%
Dimensional 30 (Gross)	2.22%	2.22%	4.73%	2.92%	4.81%	-	3.82%
30ACWI/70AGG	1.57%	1.57%	5.62%	2.41%	4.14%	-	4.11%

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

	Dimensional 30 (Net)	Dimensional 30 (Gross)	30ACWI/70AGG
2025	1.47	2.22	1.57
2024	1.82	4.89	5.94
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.

As of 03/31/2025

## Portfolio Holdings\*

Name	Asset Class	Symbol	Holdings
Dimensional US High Profitability ETF	Large Cap Blend	DUHP	172
DFA US Large Cap Value I	US Fund Large Value	DFLVX	334
JHancock Multifactor Mid Cap ETF	US Fund Mid-Cap Blend	JHMM	669
DFA US Small Cap Value I	US Fund Small Value	DFSVX	1032
DFA US Micro Cap I	US Fund Small Blend	DFSCX	1697
Dimensional International High Pbly ETF	US Fund Foreign Large Growth	DIHP	466
DFA International Value I	US Fund Foreign Large Value	DFIVX	518
DFA International Small Company I	US Fund Foreign Small/Mid Blend	DFISX	4059
DFA International Small Cap Value I	US Fund Foreign Small/Mid Value	DISVX	1831
DFA Emerging Markets I	US Fund Diversified Emerging Mkts	DFEMX	2259
DFA Emerging Markets Value I	US Fund Diversified Emerging Mkts	DFEVX	3545
DFA Emerging Markets Small Cap I	US Fund Diversified Emerging Mkts	DEMSX	4514
DFA Real Estate Securities I	US Fund Real Estate	DFREX	140
DFA International Real Estate Sec I	US Fund Global Real Estate	DFITX	351
DFA Investment Grade I	US Fund Intermediate Core Bond	DFAPX	865
DFA Five-Year Global Fixed-Income I	US Fund World Bond-USD Hedged	DFGBX	336
DFA Intermediate Govt Fixed-Income I	US Fund Intermediate Government	DFIGX	112

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

Standard Deviation	7.54%
Sharpe Ratio	0.14
Portfolio Yield	3.32%
Number of Securities	22897
Effective Duration	5.36
Weighted Average Fund Expense	0.22%
Weighted Average Credit Rating	Aa2/A+

## Sector Breakdown

Financials	16.97%
Information Technology	15.06%
Industrials	13.45%
Consumer Discretionary	10.74%
Health Care	9.84%
Materials	8.03%
Energy	7.53%
Real Estate	6.53%
Consumer Staples	6.33%
Communication Services	3.92%
Utilities	1.61%
Other	0.00%

## Credit Rating

AAA	81.78 %
BBB	16.62 %
BB	0.00 %
B	0.00 %
CCC	0.00 %
Others	1.60 %

## Index Performance

	3 mo	YTD	1 Year	3 Year	5 Year	5 Yr. Std Dev
S&P 500 TR	-4.27%	-4.27%	8.28%	9.07%	18.60%	16.76%
Russell 2000	-9.79%	-9.79%	-5.37%	-0.97%	11.76%	22.24%
MSCI ACWI Net USD	-1.30%	-1.30%	7.18%	6.92%	15.18%	15.70%
MSCI EAFE	6.87%	6.87%	4.88%	6.05%	11.77%	16.03%
MSCI Emerging Markets	2.40%	2.40%	5.56%	-1.20%	5.35%	16.49%
Bloomberg US Agg. Bond	2.78%	2.78%	4.89%	0.33%	-0.51%	6.34%

## 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/Dimensional 30 Portfolio Composite includes all discretionary accounts that are managed to the 3D/Dimensional 30 Portfolio Strategy which uses Dimensional Funds or Dimensional Sub-Advised Funds to target 30% equity exposure and 70% fixed income exposure. Net Composite Returns shown above represent the composite return of actual client accounts. Actual client costs will vary based on account size and total value of household assets. Performance data shown represents past performance.

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## 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

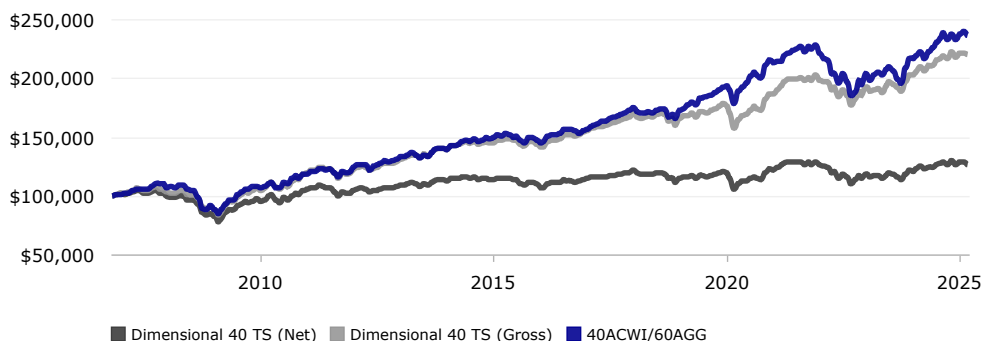
Designed for investors with a low-to-moderate risk tolerance who can handle some short-term account volatility and have an investment time horizon of at least three years.



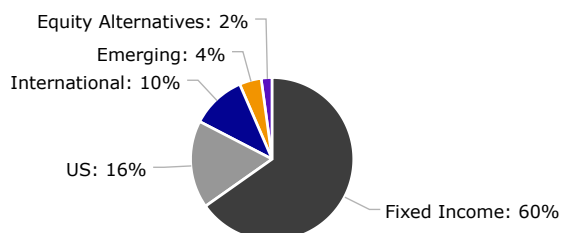
## Portfolio Performance<sup>1</sup>

	Qtr	YTD	1 Yr	3 Yr	5 Yr	10 Yr	Inception
Dimensional 40 TS (Net)	0.29%	0.29%	1.63%	0.72%	3.76%	1.02%	1.30%
Dimensional 40 TS (Gross)	1.04%	1.04%	4.70%	3.78%	6.90%	4.09%	4.38%
40ACWI/60AGG	1.17%	1.17%	5.86%	3.08%	5.71%	4.56%	4.79%

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



## Asset Allocation



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

## Benefits

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## About Freedom

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

	Dimensional 40 TS (Net)	Dimensional 40 TS (Gross)	40ACWI/60AGG
2025	0.29	1.04	1.17
2024	3.92	7.05	7.54
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

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 03/31/2025

## Portfolio Holdings\*

Name	Asset Class	Symbol	Holdings
Dimensional US High Profitability ETF	Large Cap Blend	DUHP	172
Dimensional US Marketwide Value ETF	US Fund Large Value	DFUV	1311
JHancock Multifactor Mid Cap ETF	US Fund Mid-Cap Blend	JHMM	669
DFA US Micro Cap I	US Fund Small Blend	DFSCX	1697
Dimensional International High Pbly ETF	US Fund Foreign Large Growth	DIHP	466
Dimensional International Value ETF	US Fund Foreign Large Value	DFIV	520
DFA International Small Company I	US Fund Foreign Small/Mid Blend	DFISX	4059
DFA International Small Cap Value I	US Fund Foreign Small/Mid Value	DISVX	1831
DFA Emerging Markets I	US Fund Diversified Emerging Mkts	DFEMX	2259
DFA Emerging Markets Value I	US Fund Diversified Emerging Mkts	DFEVX	3545
DFA Real Estate Securities I	US Fund Real Estate	DFREX	140
DFA International Real Estate Sec I	US Fund Global Real Estate	DFITX	351
DFA Investment Grade I	US Fund Intermediate Core Bond	DFAPX	865
DFA Five-Year Global Fixed-Income I	US Fund World Bond-USD Hedged	DFGBX	336
DFA Intermediate-Term Municipal Bd I	US Fund Muni National Interm	DFTIX	630

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

Standard Deviation	7.12%
Sharpe Ratio	0.22
Portfolio Yield	2.84%
Number of Securities	18848
Effective Duration	4.10
Weighted Average Fund Expense	0.24%
Weighted Average Credit Rating	Aa2/AA-

## Sector Breakdown

Financials	17.30%
Information Technology	15.39%
Industrials	13.68%
Consumer Discretionary	10.26%
Health Care	9.66%
Materials	7.65%
Energy	7.34%
Real Estate	6.54%
Consumer Staples	6.24%
Communication Services	4.33%
Utilities	1.61%
Other	0.00%

## Index Performance

	3 mo	YTD	1 Year	3 Year	5 Year	5 Yr. Std Dev
S&P 500 TR	-4.27%	-4.27%	8.28%	9.07%	18.60%	16.76%
Russell 2000	-9.79%	-9.79%	-5.37%	-0.97%	11.76%	22.24%
MSCI ACWI Net USD	-1.30%	-1.30%	7.18%	6.92%	15.18%	15.70%
MSCI EAFE	6.87%	6.87%	4.88%	6.05%	11.77%	16.03%
MSCI Emerging Markets	2.40%	2.40%	5.56%	-1.20%	5.35%	16.49%
Bloomberg US Agg. Bond	2.78%	2.78%	4.89%	0.33%	-0.51%	6.34%

## Credit Rating

AAA	82.77 %
BBB	10.49 %
BB	0.37 %
B	0.00 %
CCC	0.00 %
Others	6.37 %

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<sup>1</sup>**Performance** The 3D/Dimensional 40 Tax-Sensitive Portfolio Composite includes all discretionary accounts that are managed to the 3D/Dimensional 40 Tax-Sensitive Portfolio Strategy which uses Tax-Aware Dimensional Funds (where available), 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.

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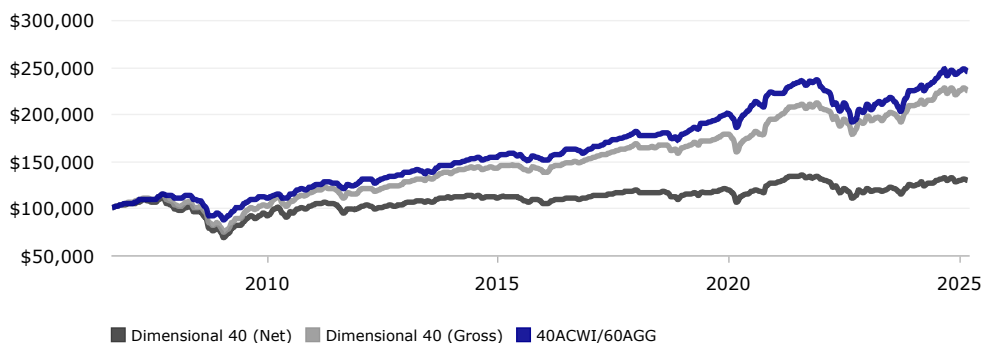
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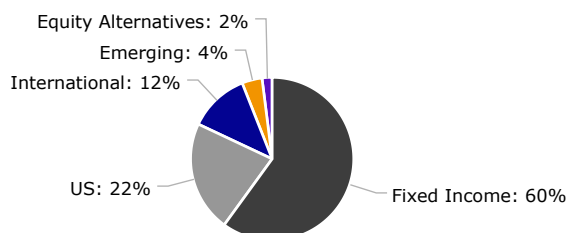
## Portfolio Performance<sup>1</sup>

	Qtr	YTD	1 Yr	3 Yr	5 Yr	10 Yr	Inception
Dimensional 40 (Net)	1.35%	1.35%	1.60%	0.46%	3.95%	1.45%	1.41%
Dimensional 40 (Gross)	2.10%	2.10%	4.66%	3.51%	7.10%	4.53%	4.49%
40ACWI/60AGG	1.17%	1.17%	5.86%	3.08%	5.71%	4.56%	4.95%

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



## Asset Allocation



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

	Dimensional 40 (Net)	Dimensional 40 (Gross)	40ACWI/60AGG
2025	1.35	2.10	1.17
2024	2.43	5.52	7.54
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

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As of 03/31/2025

## Portfolio Holdings\*

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DFA International Small Company I	US Fund Foreign Small/Mid Blend	DFISX	4059
DFA International Small Cap Value I	US Fund Foreign Small/Mid Value	DISVX	1831
DFA Emerging Markets I	US Fund Diversified Emerging Mkts	DFEMX	2259
DFA Emerging Markets Value I	US Fund Diversified Emerging Mkts	DFEVX	3545
DFA Emerging Markets Small Cap I	US Fund Diversified Emerging Mkts	DEMSX	4514
DFA Real Estate Securities I	US Fund Real Estate	DFREX	140
DFA International Real Estate Sec I	US Fund Global Real Estate	DFITX	351
DFA Investment Grade I	US Fund Intermediate Core Bond	DFAPX	865
DFA Five-Year Global Fixed-Income I	US Fund World Bond-USD Hedged	DFGBX	336
DFA Intermediate Govt Fixed-Income I	US Fund Intermediate Government	DFIGX	112

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

Standard Deviation	8.76%
Sharpe Ratio	0.20
Portfolio Yield	3.17%
Number of Securities	22897
Effective Duration	5.36
Weighted Average Fund Expense	0.24%
Weighted Average Credit Rating	Aa2/A+

## Sector Breakdown

Financials	16.97%
Information Technology	15.06%
Industrials	13.45%
Consumer Discretionary	10.74%
Health Care	9.84%
Materials	8.03%
Energy	7.53%
Real Estate	6.53%
Consumer Staples	6.33%
Communication Services	3.92%
Utilities	1.61%
Other	0.00%

## Credit Rating

AAA	81.78 %
BBB	16.62 %
BB	0.00 %
B	0.00 %
CCC	0.00 %
Others	1.60 %

## Index Performance

	3 mo	YTD	1 Year	3 Year	5 Year	5 Yr. Std Dev
S&P 500 TR	-4.27%	-4.27%	8.28%	9.07%	18.60%	16.76%
Russell 2000	-9.79%	-9.79%	-5.37%	-0.97%	11.76%	22.24%
MSCI ACWI Net USD	-1.30%	-1.30%	7.18%	6.92%	15.18%	15.70%
MSCI EAFE	6.87%	6.87%	4.88%	6.05%	11.77%	16.03%
MSCI Emerging Markets	2.40%	2.40%	5.56%	-1.20%	5.35%	16.49%
Bloomberg US Agg. Bond	2.78%	2.78%	4.89%	0.33%	-0.51%	6.34%

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<sup>1</sup>**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.

<sup>2</sup>**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.

<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 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 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 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](mailto:insights@freedomadvisors.com). GIPS® is a registered trademark of CFA Institute. CFA Institute does not endorse or promote this organization, nor does it warrant the accuracy or quality of the content contained herein.

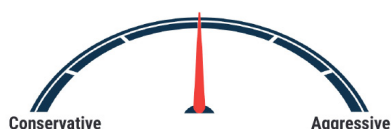
## Investment Objective and Strategy

The 3D/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.

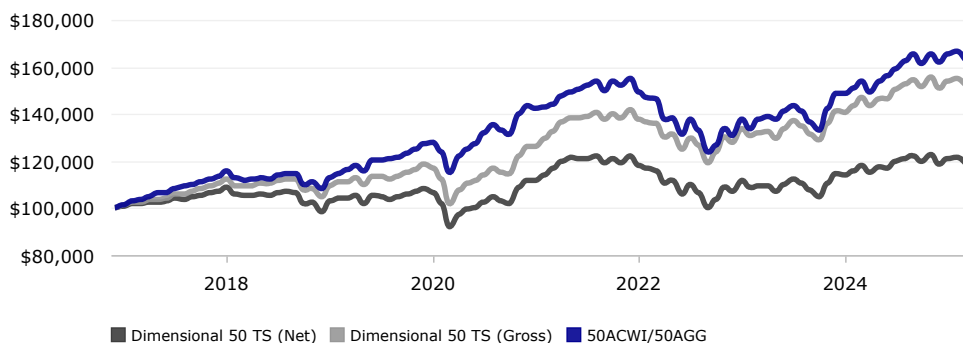
### Risk Rating: Balanced Allocation



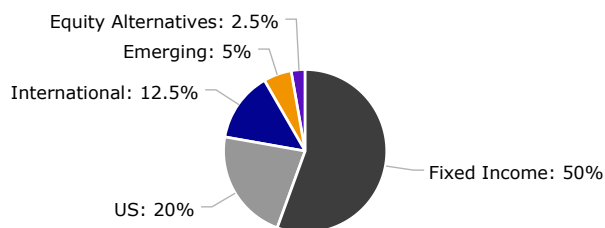
## Portfolio Performance<sup>1</sup>

	Qtr	YTD	1 Yr	3 Yr	5 Yr	10 Yr	Inception
Dimensional 50 TS (Net)	0.66%	0.66%	0.95%	0.97%	5.30%	-	2.18%
Dimensional 50 TS (Gross)	1.41%	1.41%	4.00%	4.03%	8.48%	-	5.28%
50ACWI/50AGG	0.76%	0.76%	6.09%	3.74%	7.27%	-	6.13%

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



## Asset Allocation



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

## Benefits

3D/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 Returns<sup>1</sup>

	Dimensional 50 TS (Net)	Dimensional 50 TS (Gross)	50ACWI/50AGG
2025	0.66	1.41	0.76
2024	3.44	6.56	9.15
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 03/31/2025

## Portfolio Holdings\*

Name	Asset Class	Symbol	Holdings
Dimensional US High Profitability ETF	Large Cap Blend	DUHP	172
Dimensional US Marketwide Value ETF	US Fund Large Value	DFUV	1311
JHancock Multifactor Mid Cap ETF	US Fund Mid-Cap Blend	JHMM	669
DFA US Micro Cap I	US Fund Small Blend	DFSCX	1697
Dimensional International High Pbly ETF	US Fund Foreign Large Growth	DIHP	466
Dimensional International Value ETF	US Fund Foreign Large Value	DFIV	520
DFA International Small Company I	US Fund Foreign Small/Mid Blend	DFISX	4059
DFA International Small Cap Value I	US Fund Foreign Small/Mid Value	DISVX	1831
DFA Emerging Markets I	US Fund Diversified Emerging Mkts	DFEMX	2259
DFA Emerging Markets Value I	US Fund Diversified Emerging Mkts	DFEVX	3545
DFA Real Estate Securities I	US Fund Real Estate	DFREX	140
DFA International Real Estate Sec I	US Fund Global Real Estate	DFITX	351
DFA Investment Grade I	US Fund Intermediate Core Bond	DFAPX	865
DFA Five-Year Global Fixed-Income I	US Fund World Bond-USD Hedged	DFGBX	336
DFA Intermediate-Term Municipal Bd I	US Fund Muni National Interm	DFTIX	630

## Index Performance

	3 mo	YTD	1 Year	3 Year	5 Year	5 Yr. Std Dev
S&P 500 TR	-4.27%	-4.27%	8.28%	9.07%	18.60%	16.76%
Russell 2000	-9.79%	-9.79%	-5.37%	-0.97%	11.76%	22.24%
MSCI ACWI Net USD	-1.30%	-1.30%	7.18%	6.92%	15.18%	15.70%
MSCI EAFE	6.87%	6.87%	4.88%	6.05%	11.77%	16.03%
MSCI Emerging Markets	2.40%	2.40%	5.56%	-1.20%	5.35%	16.49%
Bloomberg US Agg. Bond	2.78%	2.78%	4.89%	0.33%	-0.51%	6.34%

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

Standard Deviation	8.94%
Sharpe Ratio	0.29
Portfolio Yield	2.84%
Number of Securities	18848
Effective Duration	4.10
Weighted Average Fund Expense	0.25%
Weighted Average Credit Rating	Aa2/AA-

## Sector Breakdown

Financials	17.30%
Information Technology	15.39%
Industrials	13.68%
Consumer Discretionary	10.26%
Health Care	9.66%
Materials	7.65%
Energy	7.34%
Real Estate	6.54%
Consumer Staples	6.24%
Communication Services	4.33%
Utilities	1.61%
Other	0.00%

## Credit Rating

AAA	82.77%
BBB	10.49%
BB	0.37%
B	0.00%
CCC	0.00%
Others	6.37%

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<sup>1</sup>**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.

<sup>2</sup>**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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## 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

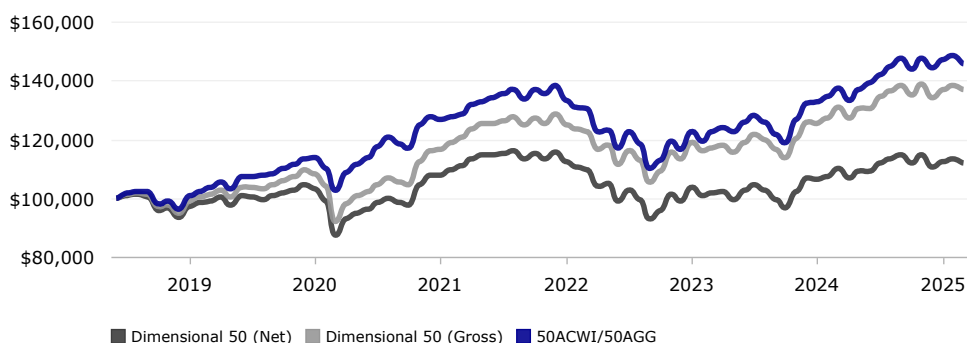
Designed for investors with a moderate risk tolerance who are willing to accept more short-term account volatility to achieve higher returns, while not being too aggressive, and they have an investment time horizon of at least five years.



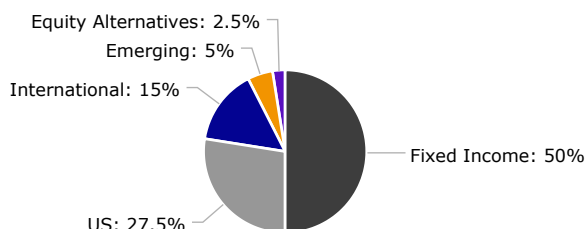
## Portfolio Performance<sup>1</sup>

	Qtr	YTD	1 Yr	3 Yr	5 Yr	10 Yr	Inception
Dimensional 50 (Net)	1.23%	1.23%	1.58%	0.62%	5.03%	-	1.66%
Dimensional 50 (Gross)	1.99%	1.99%	4.65%	3.67%	8.21%	-	4.75%
50ACWI/50AGG	0.76%	0.76%	6.09%	3.74%	7.27%	-	5.72%

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



## Asset Allocation



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## Benefits

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

	Dimensional 50 (Net)	Dimensional 50 (Gross)	50ACWI/50AGG
2025	1.23	1.99	0.76
2024	3.35	6.46	9.15
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.

As of 03/31/2025

## Portfolio Holdings\*

Name	Asset Class	Symbol	Holdings
Dimensional US High Profitability ETF	Large Cap Blend	DUHP	172
DFA US Large Cap Value I	US Fund Large Value	DFLVX	334
JHancock Multifactor Mid Cap ETF	US Fund Mid-Cap Blend	JHMM	669
DFA US Small Cap Value I	US Fund Small Value	DFSVX	1032
DFA US Micro Cap I	US Fund Small Blend	DFSCX	1697
Dimensional International High Pbly ETF	US Fund Foreign Large Growth	DIHP	466
DFA International Value I	US Fund Foreign Large Value	DFIVX	518
DFA International Small Company I	US Fund Foreign Small/Mid Blend	DFISX	4059
DFA International Small Cap Value I	US Fund Foreign Small/Mid Value	DISVX	1831
DFA Emerging Markets I	US Fund Diversified Emerging Mkts	DFEMX	2259
DFA Emerging Markets Value I	US Fund Diversified Emerging Mkts	DFEVX	3545
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DFA Real Estate Securities I	US Fund Real Estate	DFREX	140
DFA International Real Estate Sec I	US Fund Global Real Estate	DFITX	351
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DFA Five-Year Global Fixed-Income I	US Fund World Bond-USD Hedged	DFGBX	336
DFA Intermediate Govt Fixed-Income I	US Fund Intermediate Government	DFIGX	112

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

Standard Deviation	10.60%
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Portfolio Yield	3.02%
Number of Securities	22897
Effective Duration	5.36
Weighted Average Fund Expense	0.25%
Weighted Average Credit Rating	Aa2/A+

## Sector Breakdown

Financials	16.97%
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Materials	8.03%
Energy	7.53%
Real Estate	6.53%
Consumer Staples	6.33%
Communication Services	3.92%
Utilities	1.61%
Other	0.00%

## Credit Rating

AAA	81.78 %
BBB	16.62 %
BB	0.00 %
B	0.00 %
CCC	0.00 %
Others	1.60 %

## Index Performance

	3 mo	YTD	1 Year	3 Year	5 Year	5 Yr. Std Dev
S&P 500 TR	-4.27%	-4.27%	8.28%	9.07%	18.60%	16.76%
Russell 2000	-9.79%	-9.79%	-5.37%	-0.97%	11.76%	22.24%
MSCI ACWI Net USD	-1.30%	-1.30%	7.18%	6.92%	15.18%	15.70%
MSCI EAFE	6.87%	6.87%	4.88%	6.05%	11.77%	16.03%
MSCI Emerging Markets	2.40%	2.40%	5.56%	-1.20%	5.35%	16.49%
Bloomberg US Agg. Bond	2.78%	2.78%	4.89%	0.33%	-0.51%	6.34%

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<sup>1</sup>**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.

<sup>2</sup>**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.

<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 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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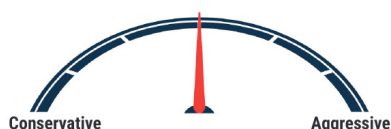
## Investment Objective and Strategy

The 3D/Dimensional 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.

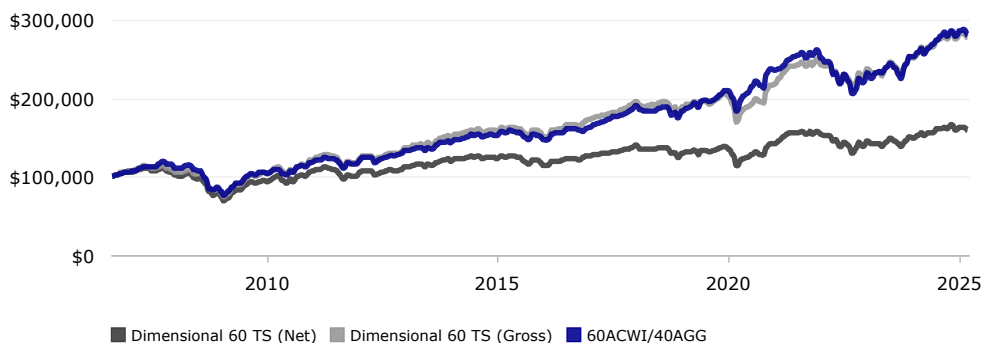
### Risk Rating: Balanced Allocation



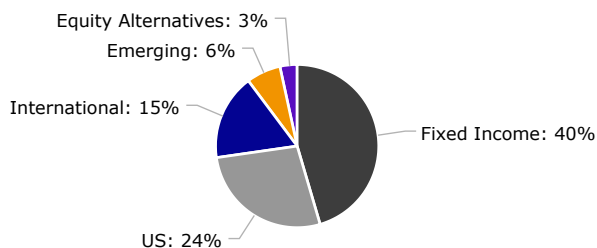
## Portfolio Performance<sup>1</sup>

	Qtr	YTD	1 Yr	3 Yr	5 Yr	10 Yr	Inception
Dimensional 60 TS (Net)	-0.13%	-0.13%	1.87%	1.55%	7.05%	2.46%	2.57%
Dimensional 60 TS (Gross)	0.61%	0.61%	4.94%	4.63%	10.29%	5.56%	5.68%
60ACWI/40AGG	0.35%	0.35%	6.32%	4.40%	8.85%	6.05%	5.74%

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

	Dimensional 60 TS (Net)	Dimensional 60 TS (Gross)	60ACWI/40AGG
2025	-0.13	0.61	0.35
2024	5.81	8.99	10.78
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

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 03/31/2025

## Portfolio Holdings\*

Name	Asset Class	Symbol	Holdings
Dimensional US High Profitability ETF	Large Cap Blend	DUHP	172
Dimensional US Marketwide Value ETF	US Fund Large Value	DFUV	1311
JHancock Multifactor Mid Cap ETF	US Fund Mid-Cap Blend	JHMM	669
DFA US Micro Cap I	US Fund Small Blend	DFSCX	1697
Dimensional International High Pbly ETF	US Fund Foreign Large Growth	DIHP	466
Dimensional International Value ETF	US Fund Foreign Large Value	DFIV	520
DFA International Small Company I	US Fund Foreign Small/Mid Blend	DFISX	4059
DFA International Small Cap Value I	US Fund Foreign Small/Mid Value	DISVX	1831
DFA Emerging Markets I	US Fund Diversified Emerging Mkts	DFEMX	2259
DFA Emerging Markets Value I	US Fund Diversified Emerging Mkts	DFEVX	3545
DFA Real Estate Securities I	US Fund Real Estate	DFREX	140
DFA International Real Estate Sec I	US Fund Global Real Estate	DFITX	351
DFA Investment Grade I	US Fund Intermediate Core Bond	DFAPX	865
DFA Five-Year Global Fixed-Income I	US Fund World Bond-USD Hedged	DFGBX	336
DFA Intermediate-Term Municipal Bd I	US Fund Muni National Interm	DFTIX	630

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

Standard Deviation	10.39%
Sharpe Ratio	0.30
Portfolio Yield	2.74%
Number of Securities	18848
Effective Duration	4.10
Weighted Average Fund Expense	0.27%
Weighted Average Credit Rating	Aa2/AA-

## Sector Breakdown

Financials	17.30%
Information Technology	15.39%
Industrials	13.68%
Consumer Discretionary	10.26%
Health Care	9.66%
Materials	7.65%
Energy	7.34%
Real Estate	6.54%
Consumer Staples	6.24%
Communication Services	4.33%
Utilities	1.61%
Other	0.00%

## Index Performance

	3 mo	YTD	1 Year	3 Year	5 Year	5 Yr. Std Dev
S&P 500 TR	-4.27%	-4.27%	8.28%	9.07%	18.60%	16.76%
Russell 2000	-9.79%	-9.79%	-5.37%	-0.97%	11.76%	22.24%
MSCI ACWI Net USD	-1.30%	-1.30%	7.18%	6.92%	15.18%	15.70%
MSCI EAFE	6.87%	6.87%	4.88%	6.05%	11.77%	16.03%
MSCI Emerging Markets	2.40%	2.40%	5.56%	-1.20%	5.35%	16.49%
Bloomberg US Agg. Bond	2.78%	2.78%	4.89%	0.33%	-0.51%	6.34%

## Credit Rating

AAA	82.77%
BBB	10.49%
BB	0.37%
B	0.00%
CCC	0.00%
Others	6.37%

## 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/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.

<sup>2</sup>**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.

<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 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 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 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](mailto:insights@freedomadvisors.com). GIPS® is a registered trademark of CFA Institute. CFA Institute does not endorse or promote this organization, nor does it warrant the accuracy or quality of the content contained herein.



## Investment Objective and Strategy

The 3D/Dimensional 60 Portfolio is designed for moderate investors looking for a broadly diversified asset allocation investment suited to their tolerance for risk with periodic rebalancing. The Portfolio uses 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 favors sectors that generate superior risk-adjusted income.

## Investor Profile

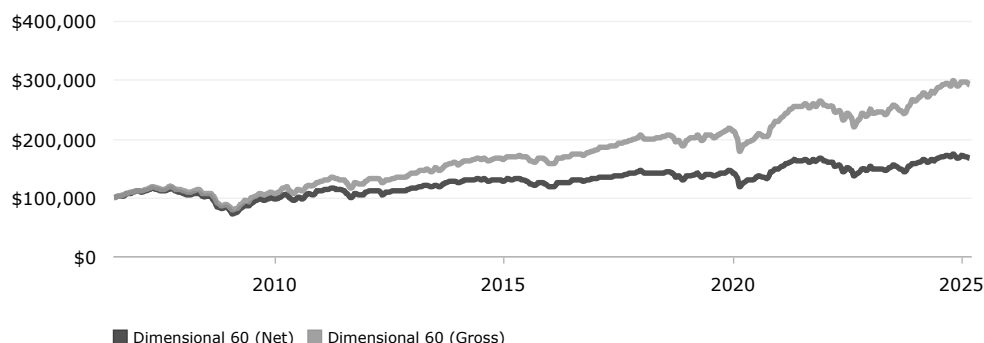
Designed for investors with a moderate risk tolerance who are willing to accept more short-term account volatility to achieve higher returns, while not being too aggressive, and they have an investment time horizon of at least 7-10 years.



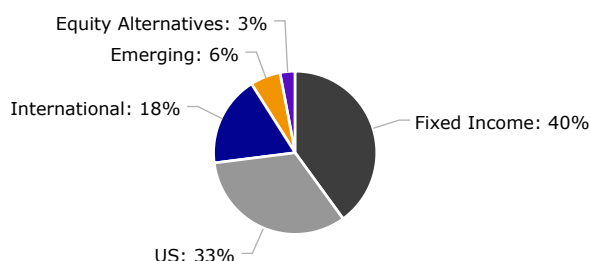
## Portfolio Performance<sup>1</sup>

	Qtr	YTD	1 Yr	3 Yr	5 Yr	10 Yr	Inception
Dimensional 60 (Net)	0.14%	0.14%	2.12%	1.49%	7.21%	2.56%	2.79%
Dimensional 60 (Gross)	0.89%	0.89%	5.20%	4.56%	10.45%	5.67%	5.91%

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

	Dimensional 60 (Net)	Dimensional 60 (Gross)
2025	0.14	0.89
2024	5.83	9.01
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

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 03/31/2025

## Portfolio Holdings\*

Name	Asset Class	Symbol	Holdings
Dimensional US High Profitability ETF	Large Cap Blend	DUHP	172
DFA US Large Cap Value I	US Fund Large Value	DFLVX	334
JHancock Multifactor Mid Cap ETF	US Fund Mid-Cap Blend	JHMM	669
DFA US Small Cap Value I	US Fund Small Value	DFSVX	1032
DFA US Micro Cap I	US Fund Small Blend	DFSCX	1697
Dimensional International High Pbly ETF	US Fund Foreign Large Growth	DIHP	466
DFA International Value I	US Fund Foreign Large Value	DFIVX	518
DFA International Small Company I	US Fund Foreign Small/Mid Blend	DFISX	4059
DFA International Small Cap Value I	US Fund Foreign Small/Mid Value	DISVX	1831
DFA Emerging Markets I	US Fund Diversified Emerging Mkts	DFEMX	2259
DFA Emerging Markets Value I	US Fund Diversified Emerging Mkts	DFEVX	3545
DFA Emerging Markets Small Cap I	US Fund Diversified Emerging Mkts	DEMSX	4514
DFA Real Estate Securities I	US Fund Real Estate	DFREX	140
DFA International Real Estate Sec I	US Fund Global Real Estate	DFITX	351
DFA Investment Grade I	US Fund Intermediate Core Bond	DFAPX	865
DFA Five-Year Global Fixed-Income I	US Fund World Bond-USD Hedged	DFGBX	336
DFA Intermediate Govt Fixed-Income I	US Fund Intermediate Government	DFIGX	112

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

Standard Deviation	10.44%
Sharpe Ratio	0.32
Portfolio Yield	2.87%
Number of Securities	22897
Effective Duration	5.36
Weighted Average Fund Expense	0.26%
Weighted Average Credit Rating	Aa2/A+

## Sector Breakdown

Financials	16.97%
Information Technology	15.06%
Industrials	13.45%
Consumer Discretionary	10.74%
Health Care	9.84%
Materials	8.03%
Energy	7.53%
Real Estate	6.53%
Consumer Staples	6.33%
Communication Services	3.92%
Utilities	1.61%
Other	0.00%

## Credit Rating

AAA	81.78 %
BBB	16.62 %
BB	0.00 %
B	0.00 %
CCC	0.00 %
Others	1.60 %

## Index Performance

	3 mo	YTD	1 Year	3 Year	5 Year	5 Yr. Std Dev
S&P 500 TR	-4.27%	-4.27%	8.28%	9.07%	18.60%	16.76%
Russell 2000	-9.79%	-9.79%	-5.37%	-0.97%	11.76%	22.24%
MSCI ACWI Net USD	-1.30%	-1.30%	7.18%	6.92%	15.18%	15.70%
MSCI EAFE	6.87%	6.87%	4.88%	6.05%	11.77%	16.03%
MSCI Emerging Markets	2.40%	2.40%	5.56%	-1.20%	5.35%	16.49%
Bloomberg US Agg. Bond	2.78%	2.78%	4.89%	0.33%	-0.51%	6.34%

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<sup>1</sup>**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.

<sup>2</sup>**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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## 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.

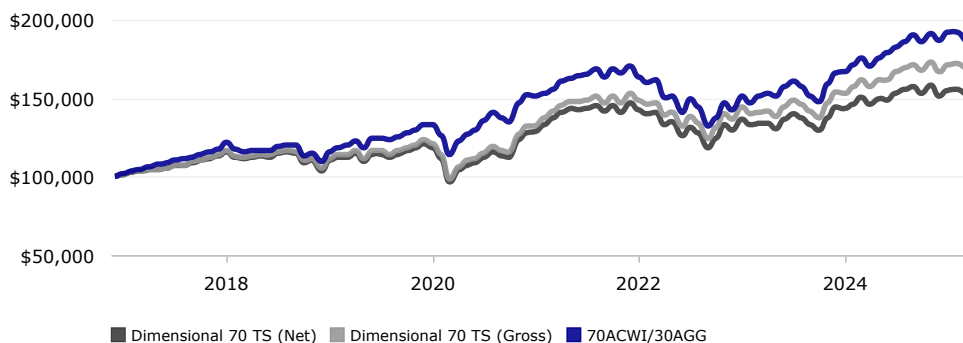
Risk Rating: Moderate-Aggressive Allocation



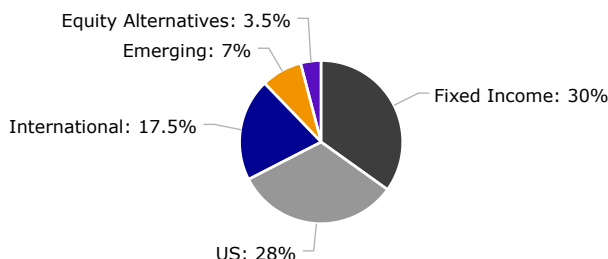
## Portfolio Performance<sup>1</sup>

	Qtr	YTD	1 Yr	3 Yr	5 Yr	10 Yr	Inception
Dimensional 70 TS (Net)	0.80%	0.80%	1.25%	2.76%	9.60%	-	5.28%
Dimensional 70 TS (Gross)	1.55%	1.55%	4.30%	4.77%	11.34%	-	6.58%
70ACWI/30AGG	-0.06%	-0.06%	6.54%	5.04%	10.42%	-	7.89%

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



## Asset Allocation



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## Benefits

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

	Dimensional 70 TS (Net)	Dimensional 70 TS (Gross)	70ACWI/30AGG
2025	0.80	1.55	-0.06
2024	4.97	8.13	12.43
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 03/31/2025

## Portfolio Holdings\*

Name	Asset Class	Symbol	Holdings
Dimensional US High Profitability ETF	Large Cap Blend	DUHP	172
Dimensional US Marketwide Value ETF	US Fund Large Value	DFUV	1311
JHancock Multifactor Mid Cap ETF	US Fund Mid-Cap Blend	JHMM	669
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DFA International Small Company I	US Fund Foreign Small/Mid Blend	DFISX	4059
DFA International Small Cap Value I	US Fund Foreign Small/Mid Value	DISVX	1831
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DFA Five-Year Global Fixed-Income I	US Fund World Bond-USD Hedged	DFGBX	336
DFA Intermediate-Term Municipal Bd I	US Fund Muni National Interm	DFTIX	630

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

Standard Deviation	11.92%
Sharpe Ratio	0.49
Portfolio Yield	2.54%
Number of Securities	18848
Effective Duration	4.10
Weighted Average Fund Expense	0.28%
Weighted Average Credit Rating	Aa2/AA-

## Sector Breakdown

Financials	17.30%
Information Technology	15.39%
Industrials	13.68%
Consumer Discretionary	10.26%
Health Care	9.66%
Materials	7.65%
Energy	7.34%
Real Estate	6.54%
Consumer Staples	6.24%
Communication Services	4.33%
Utilities	1.61%
Other	0.00%

## Index Performance

	3 mo	YTD	1 Year	3 Year	5 Year	5 Yr. Std Dev
S&P 500 TR	-4.27%	-4.27%	8.28%	9.07%	18.60%	16.76%
Russell 2000	-9.79%	-9.79%	-5.37%	-0.97%	11.76%	22.24%
MSCI ACWI Net USD	-1.30%	-1.30%	7.18%	6.92%	15.18%	15.70%
MSCI EAFE	6.87%	6.87%	4.88%	6.05%	11.77%	16.03%
MSCI Emerging Markets	2.40%	2.40%	5.56%	-1.20%	5.35%	16.49%
Bloomberg US Agg. Bond	2.78%	2.78%	4.89%	0.33%	-0.51%	6.34%

## Credit Rating

AAA	82.77%
BBB	10.49%
BB	0.37%
B	0.00%
CCC	0.00%
Others	6.37%

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<sup>1</sup>**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.

<sup>2</sup>**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.

<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 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 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.

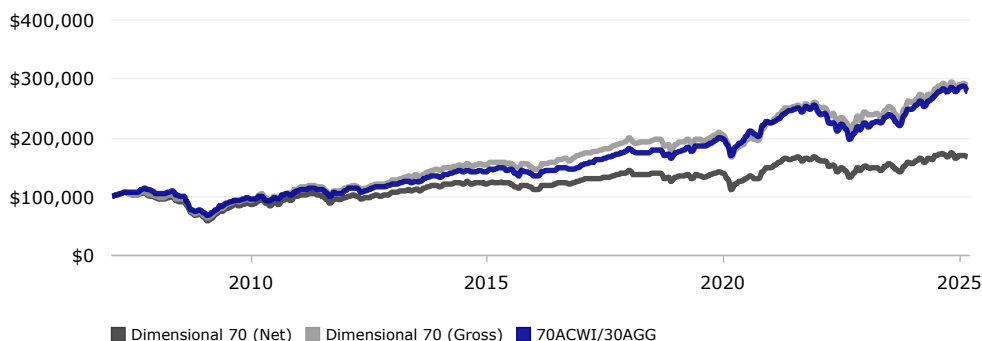
### Risk Rating: Moderate-Aggressive Allocation



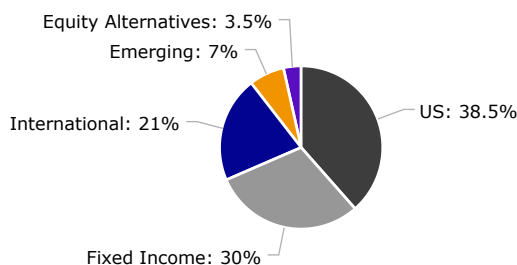
## Portfolio Performance<sup>1</sup>

	Qtr	YTD	1 Yr	3 Yr	5 Yr	10 Yr	Inception
Dimensional 70 (Net)	1.22%	1.22%	1.74%	1.57%	8.38%	3.14%	2.88%
Dimensional 70 (Gross)	1.97%	1.97%	4.81%	4.65%	11.65%	6.27%	6.00%
70ACWI/30AGG	-0.06%	-0.06%	6.54%	5.04%	10.42%	6.77%	5.82%

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

	Dimensional 70 (Net)	Dimensional 70 (Gross)	70ACWI/30AGG
2025	1.22	1.97	-0.06
2024	4.93	8.09	12.43
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

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 03/31/2025

## Portfolio Holdings\*

Name	Asset Class	Symbol	Holdings
Dimensional US High Profitability ETF	Large Cap Blend	DUHP	172
DFA US Large Cap Value I	US Fund Large Value	DFLVX	334
JHancock Multifactor Mid Cap ETF	US Fund Mid-Cap Blend	JHMM	669
DFA US Small Cap Value I	US Fund Small Value	DFSVX	1032
DFA US Micro Cap I	US Fund Small Blend	DFSCX	1697
Dimensional International High Pbly ETF	US Fund Foreign Large Growth	DIHP	466
DFA International Value I	US Fund Foreign Large Value	DFIVX	518
DFA International Small Company I	US Fund Foreign Small/Mid Blend	DFISX	4059
DFA International Small Cap Value I	US Fund Foreign Small/Mid Value	DISVX	1831
DFA Emerging Markets I	US Fund Diversified Emerging Mkts	DFEMX	2259
DFA Emerging Markets Value I	US Fund Diversified Emerging Mkts	DFEVX	3545
DFA Emerging Markets Small Cap I	US Fund Diversified Emerging Mkts	DEMSX	4514
DFA Real Estate Securities I	US Fund Real Estate	DFREX	140
DFA International Real Estate Sec I	US Fund Global Real Estate	DFITX	351
DFA Investment Grade I	US Fund Intermediate Core Bond	DFAPX	865
DFA Five-Year Global Fixed-Income I	US Fund World Bond-USD Hedged	DFGBX	336
DFA Intermediate Govt Fixed-Income I	US Fund Intermediate Government	DFIGX	112

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

Standard Deviation	12.78%
Sharpe Ratio	0.29
Portfolio Yield	2.72%
Number of Securities	22897
Effective Duration	5.36
Weighted Average Fund Expense	0.27%
Weighted Average Credit Rating	Aa2/A+

## Sector Breakdown

Financials	16.97%
Information Technology	15.06%
Industrials	13.45%
Consumer Discretionary	10.74%
Health Care	9.84%
Materials	8.03%
Energy	7.53%
Real Estate	6.53%
Consumer Staples	6.33%
Communication Services	3.92%
Utilities	1.61%
Other	0.00%

## Credit Rating

AAA	81.78 %
BBB	16.62 %
BB	0.00 %
B	0.00 %
CCC	0.00 %
Others	1.60 %

## Index Performance

	3 mo	YTD	1 Year	3 Year	5 Year	5 Yr. Std Dev
S&P 500 TR	-4.27%	-4.27%	8.28%	9.07%	18.60%	16.76%
Russell 2000	-9.79%	-9.79%	-5.37%	-0.97%	11.76%	22.24%
MSCI ACWI Net USD	-1.30%	-1.30%	7.18%	6.92%	15.18%	15.70%
MSCI EAFE	6.87%	6.87%	4.88%	6.05%	11.77%	16.03%
MSCI Emerging Markets	2.40%	2.40%	5.56%	-1.20%	5.35%	16.49%
Bloomberg US Agg. Bond	2.78%	2.78%	4.89%	0.33%	-0.51%	6.34%

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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.

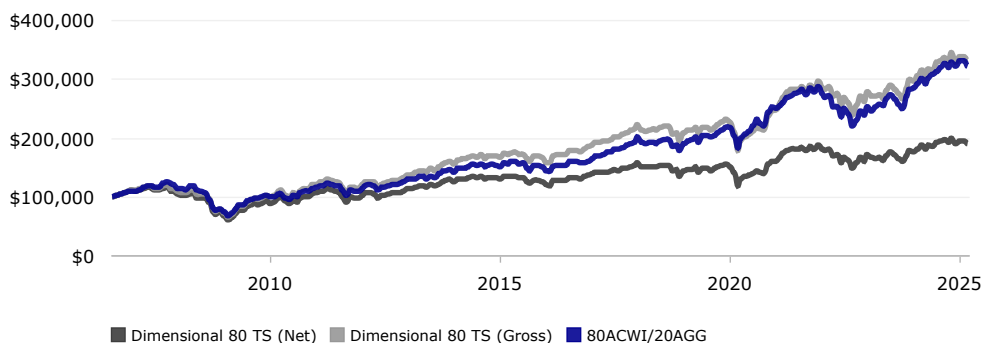
### Risk Rating: Moderate-Aggressive Allocation



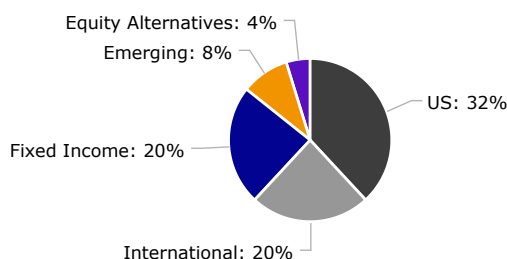
## Portfolio Performance<sup>1</sup>

	Qtr	YTD	1 Yr	3 Yr	5 Yr	10 Yr	Inception
Dimensional 80 TS (Net)	-0.49%	-0.49%	1.57%	1.85%	9.74%	3.60%	3.50%
Dimensional 80 TS (Gross)	0.25%	0.25%	4.63%	4.94%	13.05%	6.74%	6.64%
80ACWI/20AGG	-0.47%	-0.47%	6.76%	5.68%	12.01%	7.48%	6.47%

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



## Asset Allocation



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## Benefits

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

	Dimensional 80 TS (Net)	Dimensional 80 TS (Gross)	80ACWI/20AGG
2025	-0.49	0.25	-0.47
2024	6.79	10.00	14.10
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

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 03/31/2025

## Portfolio Holdings\*

Name	Asset Class	Symbol	Holdings
Dimensional US High Profitability ETF	Large Cap Blend	DUHP	172
Dimensional US Marketwide Value ETF	US Fund Large Value	DFUV	1311
JHancock Multifactor Mid Cap ETF	US Fund Mid-Cap Blend	JHMM	669
DFA US Micro Cap I	US Fund Small Blend	DFSCX	1697
Dimensional International High Pbly ETF	US Fund Foreign Large Growth	DIHP	466
Dimensional International Value ETF	US Fund Foreign Large Value	DFIV	520
DFA International Small Company I	US Fund Foreign Small/Mid Blend	DFISX	4059
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DFA International Real Estate Sec I	US Fund Global Real Estate	DFITX	351
DFA Investment Grade I	US Fund Intermediate Core Bond	DFAPX	865
DFA Five-Year Global Fixed-Income I	US Fund World Bond-USD Hedged	DFGBX	336
DFA Intermediate-Term Municipal Bd I	US Fund Muni National Interm	DFTIX	630

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

Standard Deviation	13.74%
Sharpe Ratio	0.32
Portfolio Yield	2.44%
Number of Securities	18848
Effective Duration	4.10
Weighted Average Fund Expense	0.29%
Weighted Average Credit Rating	Aa2/AA-

## Sector Breakdown

Financials	17.30%
Information Technology	15.39%
Industrials	13.68%
Consumer Discretionary	10.26%
Health Care	9.66%
Materials	7.65%
Energy	7.34%
Real Estate	6.54%
Consumer Staples	6.24%
Communication Services	4.33%
Utilities	1.61%
Other	0.00%

## Index Performance

	3 mo	YTD	1 Year	3 Year	5 Year	5 Yr. Std Dev
S&P 500 TR	-4.27%	-4.27%	8.28%	9.07%	18.60%	16.76%
Russell 2000	-9.79%	-9.79%	-5.37%	-0.97%	11.76%	22.24%
MSCI ACWI Net USD	-1.30%	-1.30%	7.18%	6.92%	15.18%	15.70%
MSCI EAFE	6.87%	6.87%	4.88%	6.05%	11.77%	16.03%
MSCI Emerging Markets	2.40%	2.40%	5.56%	-1.20%	5.35%	16.49%
Bloomberg US Agg. Bond	2.78%	2.78%	4.89%	0.33%	-0.51%	6.34%

## Credit Rating

AAA	82.77%
BBB	10.49%
BB	0.37%
B	0.00%
CCC	0.00%
Others	6.37%

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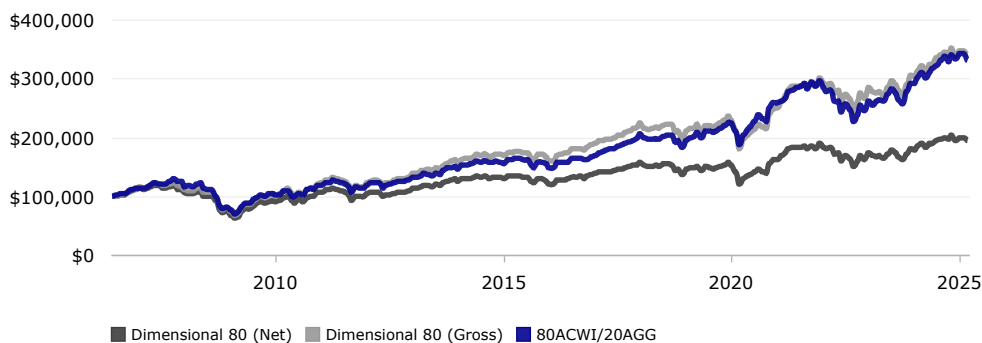
### Risk Rating: Moderate-Aggressive Allocation



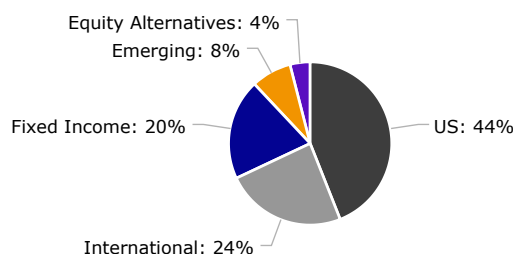
## Portfolio Performance<sup>1</sup>

	Qtr	YTD	1 Yr	3 Yr	5 Yr	10 Yr	Inception
Dimensional 80 (Net)	-0.29%	-0.29%	2.14%	2.12%	10.09%	3.79%	3.59%
Dimensional 80 (Gross)	0.46%	0.46%	5.22%	5.21%	13.41%	6.93%	6.73%
80ACWI/20AGG	-0.47%	-0.47%	6.76%	5.68%	12.01%	7.48%	6.59%

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



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

	Dimensional 80 (Net)	Dimensional 80 (Gross)	80ACWI/20AGG
2025	-0.29	0.46	-0.47
2024	7.32	10.55	14.10
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

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DFA US Large Cap Value I	US Fund Large Value	DFLVX	334
JHancock Multifactor Mid Cap ETF	US Fund Mid-Cap Blend	JHMM	669
DFA US Small Cap Value I	US Fund Small Value	DFSVX	1032
DFA US Micro Cap I	US Fund Small Blend	DFSCX	1697
Dimensional International High Pbly ETF	US Fund Foreign Large Growth	DIHP	466
DFA International Value I	US Fund Foreign Large Value	DFIVX	518
DFA International Small Company I	US Fund Foreign Small/Mid Blend	DFISX	4059
DFA International Small Cap Value I	US Fund Foreign Small/Mid Value	DISVX	1831
DFA Emerging Markets I	US Fund Diversified Emerging Mkts	DFEMX	2259
DFA Emerging Markets Value I	US Fund Diversified Emerging Mkts	DFEVX	3545
DFA Emerging Markets Small Cap I	US Fund Diversified Emerging Mkts	DEMSX	4514
DFA Real Estate Securities I	US Fund Real Estate	DFREX	140
DFA International Real Estate Sec I	US Fund Global Real Estate	DFITX	351
DFA Investment Grade I	US Fund Intermediate Core Bond	DFAPX	865
DFA Five-Year Global Fixed-Income I	US Fund World Bond-USD Hedged	DFGBX	336
DFA Intermediate Govt Fixed-Income I	US Fund Intermediate Government	DFIGX	112

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

Standard Deviation	13.65%
Sharpe Ratio	0.33
Portfolio Yield	2.57%
Number of Securities	22897
Effective Duration	5.36
Weighted Average Fund Expense	0.28%
Weighted Average Credit Rating	Aa2/A+

## Sector Breakdown

Financials	16.97%
Information Technology	15.06%
Industrials	13.45%
Consumer Discretionary	10.74%
Health Care	9.84%
Materials	8.03%
Energy	7.53%
Real Estate	6.53%
Consumer Staples	6.33%
Communication Services	3.92%
Utilities	1.61%
Other	0.00%

## Credit Rating

AAA	81.78 %
BBB	16.62 %
BB	0.00 %
B	0.00 %
CCC	0.00 %
Others	1.60 %

## Index Performance

	3 mo	YTD	1 Year	3 Year	5 Year	5 Yr. Std Dev
S&P 500 TR	-4.27%	-4.27%	8.28%	9.07%	18.60%	16.76%
Russell 2000	-9.79%	-9.79%	-5.37%	-0.97%	11.76%	22.24%
MSCI ACWI Net USD	-1.30%	-1.30%	7.18%	6.92%	15.18%	15.70%
MSCI EAFE	6.87%	6.87%	4.88%	6.05%	11.77%	16.03%
MSCI Emerging Markets	2.40%	2.40%	5.56%	-1.20%	5.35%	16.49%
Bloomberg US Agg. Bond	2.78%	2.78%	4.89%	0.33%	-0.51%	6.34%

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<sup>1</sup>**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.

<sup>2</sup>**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.

<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 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 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 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](mailto:insights@freedomadvisors.com). GIPS® is a registered trademark of CFA Institute. CFA Institute does not endorse or promote this organization, nor does it warrant the accuracy or quality of the content contained herein.



## Investment Objective and Strategy

The 3D/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.

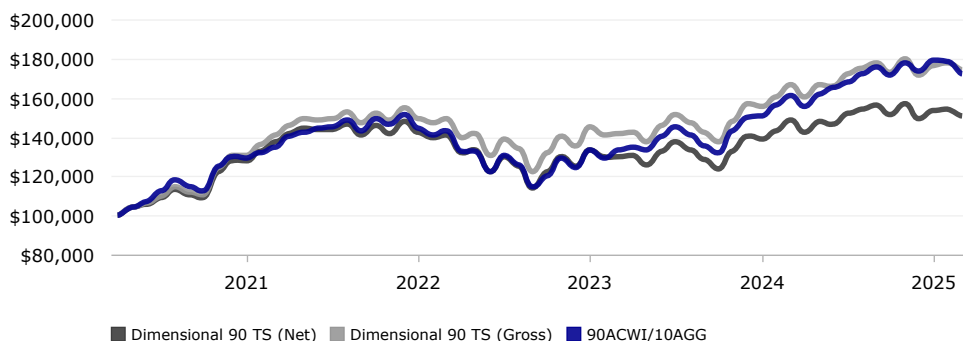
Risk Rating: Aggressive Allocation



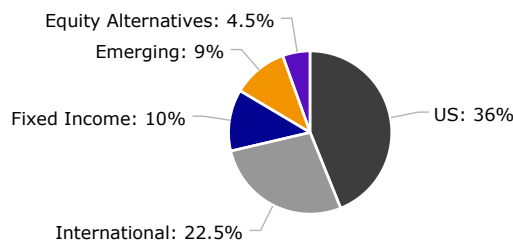
## Portfolio Performance<sup>1</sup>

	Qtr	YTD	1 Yr	3 Yr	5 Yr	10 Yr	Inception
Dimensional 90 TS (Net)	0.94%	0.94%	1.55%	2.26%	-	-	8.69%
Dimensional 90 TS (Gross)	1.69%	1.69%	4.62%	5.36%	-	-	11.97%
90ACWI/10AGG	-0.88%	-0.88%	6.97%	6.31%	-	-	11.69%

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

	Dimensional 90 TS (Net)	Dimensional 90 TS (Gross)	90ACWI/10AGG
2025	0.94	1.69	-0.88
2024	6.24	9.43	15.78
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 03/31/2025

## Portfolio Holdings\*

Name	Asset Class	Symbol	Holdings
Dimensional US High Profitability ETF	Large Cap Blend	DUHP	172
Dimensional US Marketwide Value ETF	US Fund Large Value	DFUV	1311
JHancock Multifactor Mid Cap ETF	US Fund Mid-Cap Blend	JHMM	669
DFA US Micro Cap I	US Fund Small Blend	DFSCX	1697
Dimensional International High Pbly ETF	US Fund Foreign Large Growth	DIHP	466
Dimensional International Value ETF	US Fund Foreign Large Value	DFIV	520
DFA International Small Company I	US Fund Foreign Small/Mid Blend	DFISX	4059
DFA International Small Cap Value I	US Fund Foreign Small/Mid Value	DISVX	1831
DFA Emerging Markets I	US Fund Diversified Emerging Mkts	DFEMX	2259
DFA Emerging Markets Value I	US Fund Diversified Emerging Mkts	DFEVX	3545
DFA Real Estate Securities I	US Fund Real Estate	DFREX	140
DFA International Real Estate Sec I	US Fund Global Real Estate	DFITX	351
DFA Investment Grade I	US Fund Intermediate Core Bond	DFAPX	865
DFA Five-Year Global Fixed-Income I	US Fund World Bond-USD Hedged	DFGBX	336
DFA Intermediate-Term Municipal Bd I	US Fund Muni National Interm	DFTIX	630

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

Standard Deviation	14.27%
Sharpe Ratio	0.66
Portfolio Yield	2.34%
Number of Securities	18848
Effective Duration	4.10
Weighted Average Fund Expense	0.30%
Weighted Average Credit Rating	Aa2/AA-

## Sector Breakdown

Financials	17.30%
Information Technology	15.39%
Industrials	13.68%
Consumer Discretionary	10.26%
Health Care	9.66%
Materials	7.65%
Energy	7.34%
Real Estate	6.54%
Consumer Staples	6.24%
Communication Services	4.33%
Utilities	1.61%
Other	0.00%

## Index Performance

	3 mo	YTD	1 Year	3 Year	5 Year	5 Yr. Std Dev
S&P 500 TR	-4.27%	-4.27%	8.28%	9.07%	18.60%	16.76%
Russell 2000	-9.79%	-9.79%	-5.37%	-0.97%	11.76%	22.24%
MSCI ACWI Net USD	-1.30%	-1.30%	7.18%	6.92%	15.18%	15.70%
MSCI EAFE	6.87%	6.87%	4.88%	6.05%	11.77%	16.03%
MSCI Emerging Markets	2.40%	2.40%	5.56%	-1.20%	5.35%	16.49%
Bloomberg US Agg. Bond	2.78%	2.78%	4.89%	0.33%	-0.51%	6.34%

## Credit Rating

AAA	82.77%
BBB	10.49%
BB	0.37%
B	0.00%
CCC	0.00%
Others	6.37%

## Disclaimer

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<sup>1</sup>**Performance** The 3D/Dimensional 90 Tax-Sensitive Portfolio Composite includes all discretionary accounts that are managed to the 3D/Dimensional 90 Tax-Sensitive Portfolio Strategy which uses Tax-Aware Dimensional Funds (where available), 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.

<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 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 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.

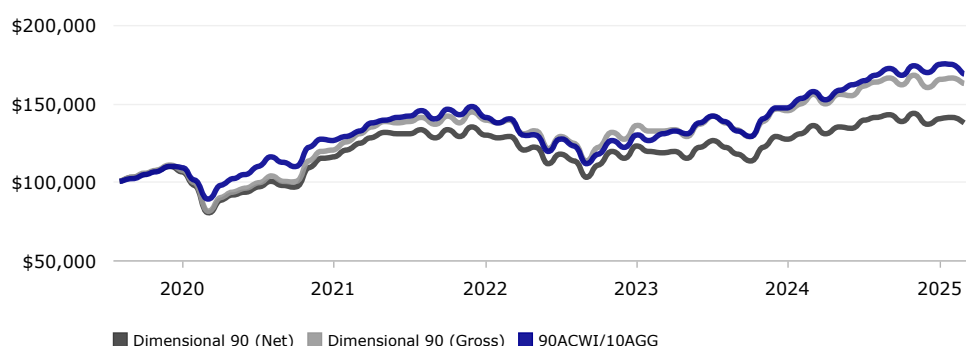
### Risk Rating: Aggressive Allocation



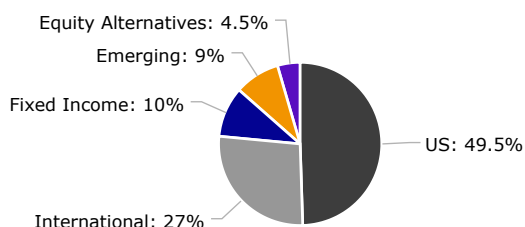
## Portfolio Performance<sup>1</sup>

	Qtr	YTD	1 Yr	3 Yr	5 Yr	10 Yr	Inception
Dimensional 90 (Net)	0.94%	0.94%	1.55%	2.29%	11.53%	-	5.93%
Dimensional 90 (Gross)	1.69%	1.69%	4.62%	5.39%	14.89%	-	9.14%
90ACWI/10AGG	-0.88%	-0.88%	6.97%	6.31%	13.59%	-	9.78%

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



## Asset Allocation



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## Benefits

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## About 3D

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

	Dimensional 90 (Net)	Dimensional 90 (Gross)	90ACWI/10AGG
2025	0.94	1.69	-0.88
2024	6.24	9.43	15.78
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.

As of 03/31/2025

## Portfolio Holdings\*

Name	Asset Class	Symbol	Holdings
Dimensional US High Profitability ETF	Large Cap Blend	DUHP	172
DFA US Large Cap Value I	US Fund Large Value	DFLVX	334
JHancock Multifactor Mid Cap ETF	US Fund Mid-Cap Blend	JHMM	669
DFA US Small Cap Value I	US Fund Small Value	DFSVX	1032
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DFA International Value I	US Fund Foreign Large Value	DFIVX	518
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DFA Real Estate Securities I	US Fund Real Estate	DFREX	140
DFA International Real Estate Sec I	US Fund Global Real Estate	DFITX	351
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DFA Intermediate Govt Fixed-Income I	US Fund Intermediate Government	DFIGX	112

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

Standard Deviation	16.90%
Sharpe Ratio	0.43
Portfolio Yield	2.42%
Number of Securities	22897
Effective Duration	5.36
Weighted Average Fund Expense	0.30%
Weighted Average Credit Rating	Aa2/A+

## Sector Breakdown

Financials	16.97%
Information Technology	15.06%
Industrials	13.45%
Consumer Discretionary	10.74%
Health Care	9.84%
Materials	8.03%
Energy	7.53%
Real Estate	6.53%
Consumer Staples	6.33%
Communication Services	3.92%
Utilities	1.61%
Other	0.00%

## Credit Rating

AAA	81.78 %
BBB	16.62 %
BB	0.00 %
B	0.00 %
CCC	0.00 %
Others	1.60 %

## Index Performance

	3 mo	YTD	1 Year	3 Year	5 Year	5 Yr. Std Dev
S&P 500 TR	-4.27%	-4.27%	8.28%	9.07%	18.60%	16.76%
Russell 2000	-9.79%	-9.79%	-5.37%	-0.97%	11.76%	22.24%
MSCI ACWI Net USD	-1.30%	-1.30%	7.18%	6.92%	15.18%	15.70%
MSCI EAFE	6.87%	6.87%	4.88%	6.05%	11.77%	16.03%
MSCI Emerging Markets	2.40%	2.40%	5.56%	-1.20%	5.35%	16.49%
Bloomberg US Agg. Bond	2.78%	2.78%	4.89%	0.33%	-0.51%	6.34%

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

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