



As of 03/31/2025

### **Investment Objective and Strategy**

The 3D Global 100 Portfolio is designed for aggressive investors looking for a broadly diversified asset allocation investment suited to their tolerance for risk with periodic rebalancing. The Portfolio uses exchange-traded funds (ETFs)<sup>†</sup> to target 100% exposures to equities by broadly diversifying across thousands of companies across global markets. The strategy's investment objective is to provide long-term superior risk-adjusted returns over a blended benchmark consisting of MSCI All-Country World Index. The Portfolio's equity strategy favors stocks with risk characteristics historically rewarded by the market such as small cap, value, quality, momentum, and low volatility.

### **Investor Profile**

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

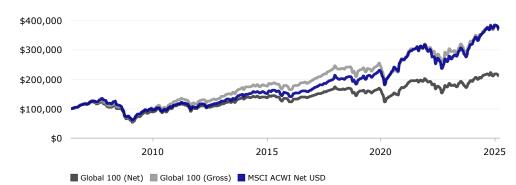
**Risk Rating: Aggressive Allocation** 



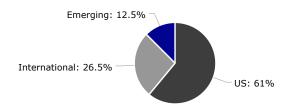
## Portfolio Performance<sup>1</sup>

	Qtr	YTD	1 Yr	3 Yr	5 Yr	10 Yr	Inception
Global 100 (Net)	-0.20%	-0.20%	2.65%	3.14%	11.62%	4.10%	4.06%
Global 100 (Gross)	0.54%	0.54%	5.74%	6.27%	14.98%	7.26%	7.21%
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**



## **Benefits**

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

## **About Freedom**

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

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

	Global 100 (Net)	Global 100 (Gross)	MSCI ACWI Net USD
2025	-0.20	0.54	-1.30
2024	8.32	11.57	17.49
2023	13.18	16.59	22.20
2022	-13.98	-11.33	-18.36
2021	17.61	21.14	18.54
2020	0.59	3.66	16.24
2019	17.74	21.28	26.60
2018	-13.93	-11.28	-9.41
2017	19.10	22.67	23.97
2016	7.70	10.96	7.86
2015	-5.62	-2.73	-2.36

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.





## GLOBAL 100

#### As of 03/31/2025

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

Name			Asset Cla	ass	Symbol	Holdings	Standard Deviation	16.56%
Vanguard Value ETF			Large Ca	ap Value	VTV	343	Sharpe Ratio	0.33
Dimensional US High Profitabilit	v FTF		Large Ca	n Blend	DUHP	172	Portfolio Yield	2.22%
0	,		0	•			Number of Securities	22380
Dimensional US Equity Market E	IF		Large Ca	ap Biend	DFUS	2480	Effective Duration	N/A
KraneShares Value Line® Dyn D	iv Eq ETF		Large Ca	ap Blend	KVLE	81	Weighted Average Fund Expense	0.25%
WisdomTree U.S. MidCap Earnin	gs ETF		Mid Cap	Blend	EZM	555	Weighted Average Credit Rating	N/A
Avantis US Small Cap Equity ETF			Small Ca	p Blend	AVSC	1310	Sector Breakdown	
Dimensional US Small Cap Value	ETF		Small Ca	p Blend	DFSV	1006	Financials	18.02%
Dimensional International Core I	Ea 2 ETE		Develop	edlarge	DFIC	4044	Information Technology	17.02%
	Dimensional International Core Eq 2 ETF Developed Large						Industrials	12.81%
iShares Edge MSCI Intl Value Fac	tor ETF		Develop	ed Large	IVLU	357	Health Care	10.91%
Avantis International Small Cp Ed	q ETF		Develop	ed Large	AVDS	2805	Consumer Discretionary	10.41%
Dimensional Emerging Core Equ	ity Mkt ETF		Develop	ed Small	DFAE	6133	Consumer Staples	8.21%
Dimensional Emerging Markets	Jolue ETE		Emergin	Emerging Large		3094	Materials	6.51%
			Lincigin	g Lai ge	DFEV	3074	Energy	6.21%
Index Performance							Communication Services	5.11%
	3 mo	YTD	1 Year	3 Year	5 Year	5 Yr. Std Dev	Utilities	2.90%
S&P 500 TR	-4.27%	-4.27%	8.28%	9.07%	18.60%	16.76%	Real Estate	1.90%
Russell 2000	-9.79%	-9.79%	-5.37%	-0.97%	11.76%	22.24%	Other	0.00%
MSCI ACWI Net USD	-1.30%	-1.30%	7.18%	6.92%	15.18%	15.70%	Credit Pating	
MSCI EAFE	6.87%	6.87%	4.88%	6.05%	11.77%	16.03%	Credit Rating	
MSCI Emerging Markets	2.40%	2.40%	5.56%	-1.20%	5.35%	16.49%	No data filled	
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 Global 100 Portfolio Composite includes all discretionary accounts that are managed to the 3D Global 100 Portfolio Strategy which uses exchange-traded funds (ETFs) and/or mutual funds to target 100% equity exposure. Net Composite Returns shown above represent the composite return of actual client accounts. Actual client costs will vary based on account size and total value of household assets. Performance data shown represents past performance.

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

<sup>3</sup>Portfolio Characteristics may change over time. Average Fund Expense is the weighted average fund expense ratio based on the portfolio allocation and ETF holdings. Number of Securities is the sum total of securities held within each ETF. Portfolio Yield is the sum of net dividend per share amounts that have gone ex-dividend over the prior 12 months, divided by the current stock price. The yield is helpful in estimating the amount of income that can 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 index-based exchange-traded funds ("ETFs") to represent specific asset classes in the Portfolio and should not be considered a recommendation to buy or sell a particular ETF security. As with all investments, ETFs have risks. For more detailed information on the ETFs used in 3D Portfolios investors may request a prospectus by contacting their advisor. Performance is being shown for illustration purposes only and should not be relied upon. No representation or assurance is made that any investor will or is likely to achieve results comparable to those shown above or will make any profit or will be able to avoid incurring substantial losses. Past performance is not indicative, or a guarantee, of future results. This document does not constitute an offer to sell or a solicitation of an offer to purchase interests in any investment vehicles or securities. This document is not a prospectus, an advertisement, or an offering of any interests in either the Strategy or other portfolios. This document and the information contained herein is intended for informational purposes only. It does not constitute investment advice or a recommendation with respect to investment. Investing in any strategy should only occur after consulting with a financial advisor. To receive a GIPS report, please contact insights@freedomadvisors.com. GIPS® is a registered trademark of CFA Institute does not endorse or promote this advecting in a period. organization, nor does it warrant the accuracy or quality of the content contained herein.



As of 03/31/2025

#### Investment Objective and Strategy

The 3D Fixed Income Tax-Sensitive Portfolio is designed for investors looking for a broadly diversified fixed income portfolio comprising primarily of U.S. state and local municipal bonds exempt from federal taxation. The Portfolio uses exchange-traded funds (ETFs)† to target 100% exposure to fixed income securities by broadly diversifying across hundreds of bonds. The Portfolio seeks current income and portfolio stability by miniming the short-term impact of any single bond on Portfolio performance. The strategy's investment objective is to provide long-term superior risk-adjusted returns over a the Bloomberg/Barclays U.S. Aggregate Bond Index ("AGG"). The Portfolio favors fixed income sectors that produce superior income while more than compensating for the inherent risks to that income such as inflation, changes in interest rates, and default risk.

### **Investor Profile**

Designed for investors with a conservative risk tolerance who seek to experience lower account volatility with an investment time horizon of less than five years.

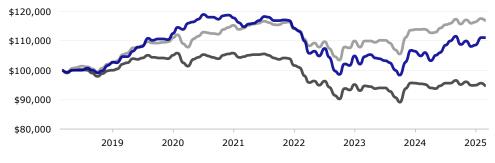
**Risk Rating: Conservative Allocation** 



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

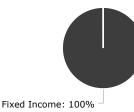
	Qtr	YTD	1 Yr	3 Yr	5 Yr	10 Yr	Inception
Fixed Income TS (Net)	-0.13%	-0.13%	-0.55%	-1.20%	-1.59%	-	-0.79%
Fixed Income TS (Gross)	0.62%	0.62%	2.45%	1.80%	1.40%	-	2.23%
Bloomberg US Agg. Bond	2.78%	2.78%	4.89%	0.33%	-0.51%	-	1.50%

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



Fixed Income TS (Net) Fixed Income TS (Gross) Bloomberg US Agg. Bond

## **Asset Allocation**



## Benefits

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

## **About Freedom**

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

	Fixed Income TS (Net)	Fixed Income TS (Gross)	Bloomberg US Agg. Bond
2025	-0.13	0.62	2.78
2024	-0.84	2.16	1.26
2023	2.51	5.62	4.93
2022	-10.28	-7.52	-13.01
2021	-1.54	1.46	-1.55
2020	1.51	4.59	7.50
2019	4.21	7.37	8.73
2018	-0.29	1.98	1.50

Net Composite Returns shown above represent the composite return of actual client accounts. Actual client costs will vary based on account size and total value of household assets.



## FIXED INCOME TAX-SENSITIVE

Portfolio Characteristics<sup>3</sup>

#### As of 03/31/2025

#### **Portfolio Holdings\***

Name			Asset Class	5	Symbol	Holdings	Standard Deviation	4.69	1%
Xtrackers Municipal Infras Rev Bd	FTF		Long-Term	Muni	RVNU	321	Sharpe Ratio	-0.1	15
Attackers Manicipal Initias Kev Ba	2.11		Long Term	i i i i i i i i i i i i i i i i i i i	iterite	021	Effective Duration	6.4	46
JPMorgan Municipal ETF			Intrm-Term	n Muni	JMUB	1129	Portfolio Yield	3.33	3%
First Trust Managed Municipal ET	F		Intrm-Term	Muni	FMB	1307	Weighted Average Credit Rating	Aa3/A	١A
JPMorgan Ultra-Short Municipal I	nc ETF		Ultra-Shor	t Muni	JMST	2209	Weighted Average Fund Expense	0.26	%
Index Performance							Credit Rating		
	3 mo	YTD	1 Year	3 Year	5 Year	5 Yr. Std Dev	AAA	54.10%	
S&P 500 TR	-4.27%	-4.27%	8.28%	9.07%	18.60%	16.76%	BBB	4.20 %	
Russell 2000	-9.79%	-9.79%	-5.37%	-0.97%	11.76%	22.24%	BB	0.50 %	
MSCI ACWI Net USD	-1.30%	-1.30%	7.18%	6.92%	15.18%	15.70%	В	0.00 %	
MSCI EAFE	6.87%	6.87%	4.88%	6.05%	11.77%	16.03%	CCC	0.00 %	
MSCI Emerging Markets	2.40%	2.40%	5.56%	-1.20%	5.35%	16.49%	Others	41.20 %	
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 Fixed Income Tax-Sensitive Portfolio Composite includes all discretionary accounts that are managed to the 3D Fixed Income Tax-Sensitive Portfolio Strategy which uses exchange-traded funds (ETFs) and/or mutual funds to target 100% tax-sensitive fixed income exposure. Net Composite Returns shown above represent the composite return of actual client accounts. Actual client costs will vary based on account size and total value of household assets. Performance data shown represents past performance.

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

<sup>3</sup>Portfolio Characteristics may change over time. Average Fund Expense is the weighted average fund expense ratio based on the portfolio allocation and ETF holdings. Number of Securities is the sum total of securities held within each ETF. Portfolio Yield is the sum of net dividend per share amounts that have gone ex-dividend over the prior 12 months, divided by the current stock price. The yield is helpful in estimating the amount of income that can 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 values and vice versa.

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## **FIXED INCOME**

As of 03/31/2025

## **Investment Objective and Strategy**

The 3D Fixed Income Portfolio is designed for investors looking for a broadly diversified fixed income portfolio comprising of multiple types of fixed income securities including corporate bonds, government bonds, mortgage-backed/asset-backed securities, and below investment-grade securities. The Portfolio uses exchange-traded funds (ETFs)† to target 100% exposure to fixed income securities by broadly diversifying across hundreds of bonds across multiple market segments. The Portfolio seeks current income and portfolio stability by miniming the short-term impact of any single bond on Portfolio performance. The strategy's investment objective is to provide long-term superior risk-adjusted returns over a the Bloomberg/Barclays U.S. Aggregate Bond Index ("AGG"). The Portfolio favors fixed income sectors that produce superior income while more than compensating for the inherent risks to that income such as inflation, changes in interest rates, and default risk.

### **Investor Profile**

Designed for investors with a conservative risk tolerance who seek to experience lower account volatility with an investment time horizon of less than five years.

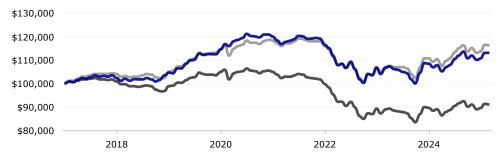
**Risk Rating: Conservative Allocation** 



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

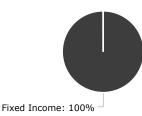
	Qtr	YTD	1 Yr	3 Yr	5 Yr	10 Yr	Inception
Fixed Income (Net)	2.06%	2.06%	2.21%	-1.59%	-2.22%	-	-1.16%
Fixed Income (Gross)	2.82%	2.82%	5.29%	1.40%	0.75%	-	1.84%
Bloomberg US Agg. Bond	2.78%	2.78%	4.89%	0.33%	-0.51%	-	1.51%

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



Fixed Income (Net) Fixed Income (Gross) Bloomberg US Agg. Bond

## **Asset Allocation**



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

## **Benefits**

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

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

Fixed Income (Net)	Fixed Income (Gross)	Bloomberg US Agg. Bond
2.06	2.82	2.78
-0.88	2.12	1.26
3.41	6.54	4.93
-14.51	-11.88	-13.01
-3.63	-0.69	-1.55
1.85	4.94	7.50
7.16	10.40	8.73
-4.84	-1.93	0.01
1.54	4.37	3.34
	Income (Net) 2.06 -0.88 3.41 -14.51 -3.63 1.85 7.16 -4.84	Income (Net) Fixed Income (Gross)   2.06 2.82   -0.88 2.12   3.41 6.54   -14.51 -11.88   -3.63 -0.69   1.85 4.94   7.16 10.40   -4.84 -1.93

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.





## **FIXED INCOME**

#### As of 03/31/2025

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

Name			Asset	Class	Symbol	Holdings	Standard Deviation	5.09%
WisdomTree Yield Enhanced US A	aget Bd FTF		Intrm	-Term IG	AGGY	1885	Sharpe Ratio	-0.20
	.001 0 1 2 1 1						Effective Duration	6.49
PIMCO Active Bond ETF			Intrm	-Term IG	BOND	1371	Portfolio Yield	4.67%
Invesco Taxable Municipal Bond E	TF		Taxab	le Muni	BAB	717	Weighted Average Credit Rating	Aa3/AA
Index Performance							Weighted Average Fund Expense	0.50%
index Performance	3 mo	YTD	1 Year	3 Year	5 Year	5 Yr. Std Dev	Credit Rating	
S&P 500 TR	-4.27%	-4.27%	8.28%	9.07%	18.60%	16.76%	AAA	83.90 %
Russell 2000	-9.79%	-9.79%	-5.37%	-0.97%	11.76%	22.24%	BBB	12.60 %
MSCI ACWI Net USD	-1.30%	-1.30%	7.18%	6.92%	15.18%	15.70%	BB	1.60 %
MSCI EAFE	6.87%	6.87%	4.88%	6.05%	11.77%	16.03%	В	0.60 %
MSCI Emerging Markets	2.40%	2.40%	5.56%	-1.20%	5.35%	16.49%	ССС	1.10 %
Bloomberg US Agg. Bond	2.78%	2.78%	4.89%	0.33%	-0.51%	6.34%	Others	0.20 %

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

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

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

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## GLOBAL 20 TAX-SENSITIVE

As of 03/31/2025

### Investment Objective and Strategy

The 3D Global 20 Tax-Sensive Portfolio is designed for conservative investors looking for a broadly diversified asset allocation investment suited to their tolerance for risk with periodic rebalancing. The Portfolio uses exchange-traded funds (ETFs)<sup>†</sup> to target 20% / 80% exposures to equities and fixed income, respectively, by broadly diversifying across thousands of companies across global markets. The strategy's investment objective is to provide long-term superior risk-adjusted returns over a blended benchmark consisting of 20% MSCI All-Country World Index ("ACWI") and 80% Bloomberg/Barclays U.S. Aggregate Bond Index ("AGG"). The Portfolio's equity strategy favors stocks with risk characteristics historically rewarded by the market such as small cap, value, quality, momentum, and low volatility, while the Portfolio's fixed income strategy provides exposure to tax-sensitive fixed income sectors such as U.S. municipal bonds.

## **Investor Profile**

Designed for investors with a conservative risk tolerance who seek to experience lower account volatility with an investment time horizon of less than five years.

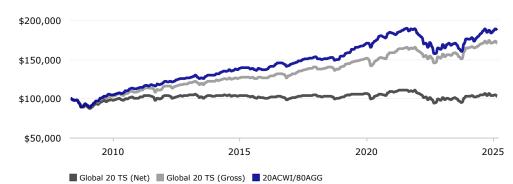
**Risk Rating: Conservative Allocation** 



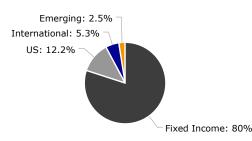
## Portfolio Performance<sup>1</sup>

	-						
	Qtr	YTD	1 Yr	3 Yr	5 Yr	10 Yr	Inception
Global 20 TS (Net)	-0.88%	-0.88%	-0.86%	-0.48%	0.68%	-0.09%	0.16%
Global 20 TS (Gross)	-0.14%	-0.14%	2.14%	2.54%	3.74%	2.95%	3.21%
20ACWI/80AGG	1.98%	1.98%	5.38%	1.72%	2.59%	3.01%	3.80%

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



**Asset Allocation** 



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

### **Benefits**

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

## **About Freedom**

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

	Global 20 TS (Net)	Global 20 TS (Gross)	20ACWI/80AGG
2025	-0.88	-0.14	1.98
2024	0.70	3.74	4.36
2023	4.94	8.11	8.26
2022	-11.03	-8.30	-13.94
2021	1.59	4.68	2.27
2020	1.90	5.00	9.72
2019	6.60	9.82	12.27
2018	-4.74	-1.83	-1.78
2017	5.18	8.36	7.37
2016	-1.12	1.89	3.79
2015	-2.35	0.63	0.17

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.





## GLOBAL 20 TAX-SENSITIVE

Portfolio Characteristics<sup>3</sup>

As of 03/31/2025

#### **Portfolio Holdings\***

r or trono riorangs							i ortrono onaracteristics	
Name			Asset Cl	ass	Symbol	Holdings	Standard Deviation	5.36%
Vanguard Value ETF			Large Ca	Large Cap Value		343	Sharpe Ratio	0.06
Dimensional US High Profitabilit	v ETF		Large Ca	Large Cap Blend		172	Portfolio Yield	3.11%
Dimensional US Equity Market E	,		Large Ca	•	DUHP DFUS	2480	Number of Securities	27346
. ,			0	•			Effective Duration	6.46
KraneShares Value Line® Dyn D	iv Eq ETF		Large Ca	p Blend	KVLE	81	Weighted Average Fund Expense	0.26%
WisdomTree U.S. MidCap Earnin	gs ETF		Mid Cap	Blend	EZM	555	Weighted Average Credit Rating	Aa3/AA
Avantis US Small Cap Equity ETF			Small Ca	p Blend	AVSC	1310	Sector Breakdown	
Dimensional US Small Cap Value	ETF		Small Ca	p Blend	DFSV	1006	Financials	18.02%
Dimensional International Core I	Ea 2 ETF		Develop	ed Large	DFIC	4044	Information Technology	17.02%
	•		·	0			Industrials	12.81%
iShares Edge MSCI Intl Value Factor ETF Developed Large				IVLU	357	Health Care	10.91%	
Avantis International Small Cp Eq ETF Developed Large				ed Large	AVDS	2805	Consumer Discretionary	10.41%
Dimensional Emerging Core Equ	ity Mkt ETF		Develop	ed Small	DFAE	6133	Consumer Staples	8.21%
Dimensional Emerging Markets	/alue ETF		Emergin	g Large	DFEV	3094	Materials	6.51%
JPMorgan Ultra-Short Municipal	Inc ETF		Ultra-Sh	ort Muni	JMST	2209	Energy	6.21%
JPMorgan Municipal ETF			Intrm-Te		JMUB	1129	Communication Services	5.11%
<b>-</b> .							Utilities Real Estate	2.90% 1.90%
First Trust Managed Municipal E	IF		Intrm-Te	rm Muni	FMB	1307	Other	0.00%
Xtrackers Municipal Infras Rev B	d ETF		Long-Ter	m Muni	RVNU	321	Other	0.00%
Index Performance							Credit Rating	
Index renormance	3 mo	YTD	1 Year	3 Year	5 Year	5 Yr. Std Dev	AAA	54.10%
S&P 500 TR	-4.27%	-4.27%	8.28%	9.07%	18.60%	16.76%	BBB	4.20 %
Russell 2000	-9.79%	-9.79%	-5.37%	-0.97%	11.76%	22.24%	BB	0.50 %
MSCI ACWI Net USD	-1.30%	-1.30%	7.18%	6.92%	15.18%	15.70%	В	0.00 %
MSCI EAFE	6.87%	6.87%	4.88%	6.05%	11.77%	16.03%	CCC	0.00 %
MSCI Emerging Markets	2.40%	2.40%	5.56%	-1.20%	5.35%	16.49%	Others	41.20 %
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 Global 20 - Tax Sensitive Portfolio Composite includes all discretionary accounts that are managed to the 3D Global 20 - Tax Sensitive Portfolio Strategy which uses exchange-traded funds (ETFs) and/or mutual funds to target 20% equity exposure and 80% fixed income exposure. Net Composite Returns shown above represent the composite return of actual client accounts. Actual client costs will vary based on account size and total value of household assets. Performance data shown represents past performance.

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

<sup>3</sup>Portfolio Characteristics may change over time. Average Fund Expense is the weighted average fund expense ratio based on the portfolio allocation and ETF holdings. Number of Securities is the sum total of securities held within each ETF. Portfolio Yield is the sum of net dividend per share amounts that have gone ex-dividend over the prior 12 months, divided by the current stock price. The yield is helpful in estimating the amount of income that can 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 index-based exchange-traded funds ("ETFs") to represent specific asset classes in the Portfolio and should not be considered a recommendation to buy or sell a particular ETF security. As with all investments, ETFs have risks. For more detailed information on the ETFs used in 3D Portfolios investors may request a prospectus by contacting their advisor. Performance is being shown for illustration purposes only and should not be relied upon. No representation or assurance is made that any investor will or is likely to achieve results comparable to those shown above or will make any profit or will be able to avoid incurring substantial losses. Past performance is not indicative, or a guarantee, of future results. This document does not constitute an offer to sell or a solicitation of an offer to purchase interests in any investment vehicles or securities. This document is not a prospectus, an advertisement, or an offering of any interests in either the Strategy or other portfolios. This document and the information contained herein is intended for informational purposes only. It does not constitute investment advice or a recommendation with respect to investment. Investing in any strategy should only occur after consulting with a financial advisor. To receive a GIPS report, please contact insights@freedomadvisors.com. GIPS® is a registered trademark of CFA Institute. CFA Institute does not endorse or promote this organization, nor does it warrant the accuracy or quality of the content contained herein.





As of 03/31/2025

## **Investment Objective and Strategy**

The 3D Global 20 Portfolio is designed for conservative investors looking for a broadly diversified asset allocation investment suited to their tolerance for risk with periodic rebalancing. The Portfolio uses exchange-traded funds (ETFs)<sup>†</sup> to target 20% / 80% exposures to equities and fixed income, respectively, by broadly diversifying across thousands of companies across global markets. The strategy's investment objective is to provide long-term superior risk-adjusted returns over a blended benchmark consisting of 20% MSCI All-Country World Index ("ACWI") and 80% Bloomberg/Barclays U.S. Aggregate Bond Index ("AGG"). The Portfolio's equity strategy favors stocks with risk characteristics historically rewarded by the market such as small cap, value, quality, momentum, and low volatility, while the Portfolio's fixed income strategy favors sectors that generate superior risk-adjusted income.

## **Investor Profile**

Designed for investors with a conservative risk tolerance who seek to experience lower account volatility with an investment time horizon of less than five years.

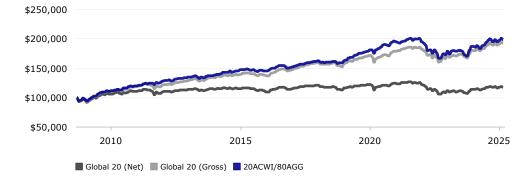
**Risk Rating: Conservative Allocation** 



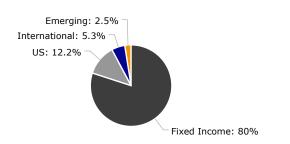
## Portfolio Performance<sup>1</sup>

	Qtr	YTD	1 Yr	3 Yr	5 Yr	10 Yr	Inception
Global 20 (Net)	1.20%	1.20%	2.32%	-0.30%	0.75%	0.12%	0.97%
Global 20 (Gross)	1.95%	1.95%	5.41%	2.72%	3.81%	3.16%	4.04%
20ACWI/80AGG	1.98%	1.98%	5.38%	1.72%	2.59%	3.01%	4.23%

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



## **Asset Allocation**



## **Benefits**

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## **About Freedom**

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

	Global 20 (Net)	Global 20 (Gross)	20ACWI/80AGG
2025	1.20	1.95	1.98
2024	2.00	5.08	4.36
2023	4.85	8.03	8.26
2022	-13.17	-10.50	-13.94
2021	0.73	3.79	2.27
2020	1.77	4.86	9.72
2019	8.63	11.91	12.27
2018	-6.76	-3.91	-1.78
2017	5.48	8.67	7.37
2016	2.72	5.84	3.79
2015	-3.18	-0.23	0.17

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.



Name				Asset Class		Holdings
Vanguard Value ETF	Large Ca	Large Cap Value		343		
Dimensional US High Profitability	Large Ca	ap Blend	DUHP	172		
Dimensional US Equity Market ET	F		Large Ca	ap Blend	DFUS	2480
KraneShares Value Line® Dyn Div	Eq ETF		Large Ca	ap Blend	KVLE	81
WisdomTree U.S. MidCap Earning	s ETF		Mid Cap	Blend	EZM	555
Avantis US Small Cap Equity ETF			Small Ca	ap Blend	AVSC	1310
Dimensional US Small Cap Value E	TF		Small Ca	ap Blend	DFSV	1006
Dimensional International Core Ed	a 2 ETF		Develop	ed Large	DFIC	4044
iShares Edge MSCI Intl Value Fact	or ETF		Develop	ed Large	IVLU	357
Avantis International Small Cp Eq	ETF		Develop	Developed Large		2805
Dimensional Emerging Core Equit	Develop	Developed Small		6133		
Dimensional Emerging Markets Va	alue ETF		Emergin	Emerging Large		3094
WisdomTree Yield Enhanced US A	ggt Bd ETF		Intrm-Te	erm IG	AGGY	1885
PIMCO Active Bond ETF			Intrm-Te	erm IG	BOND	1371
Invesco Taxable Municipal Bond E	TF		Taxable	Taxable Muni		717
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%

## **GLOBAL 20**

#### As of 03/31/2025

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

Standard Deviation	5.61%
Sharpe Ratio	0.20
Portfolio Yield	4.18%
Number of Securities	26353
Effective Duration	6.49
Weighted Average Fund Expense	0.45%
Weighted Average Credit Rating	Aa3/AA
Sector Breakdown	
Financials	18.02%
Information Technology	17.02%
Industrials	12.81%
Health Care	10.91%
Consumer Discretionary	10.41%
Consumer Staples	8.21%
Materials	6.51%
Energy	6.21%
Communication Services	5.11%
Utilities	2.90%
Real Estate	1.90%
Other	0.00%

#### Credit Rating

.90 %
.60 %
60 %
60 %
10 %
20%

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<sup>1</sup>Performance The 3D Global 20 Portfolio Composite includes all discretionary accounts that are managed to the 3D Global 20 Portfolio Strategy which uses exchange-traded funds (ETFs) and/or mutual funds to target 20% equity exposure and 80% fixed income exposure. Net Composite Returns shown above represent the composite return of actual client accounts. Actual client costs will vary based on account size and total value of household assets. Performance data shown represents past performance.

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

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

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As of 03/31/2025

## **Investment Objective and Strategy**

The 3D Global 30 Portfolio is designed for conservative investors looking for a broadly diversified asset allocation investment suited to their tolerance for risk with periodic rebalancing. The Portfolio uses exchange-traded funds (ETFs)<sup>†</sup> to target 30% / 70% exposures to equities and fixed income, respectively, by broadly diversifying across thousands of companies across global markets. The strategy's investment objective is to provide long-term superior risk-adjusted returns over a blended benchmark consisting of 30% MSCI All-Country World Index ("ACWI") and 70% Bloomberg/Barclays U.S. Aggregate Bond Index ("AGG"). The Portfolio's equity strategy favors stocks with risk characteristics historically rewarded by the market such as small cap, value, quality, momentum, and low volatility, while the Portfolio's fixed income strategy favors sectors that generate superior risk-adjusted income.

## **Investor Profile**

Designed for investors with a conservative risk tolerance who seek to experience lower account volatility with an investment time horizon of less than five years.

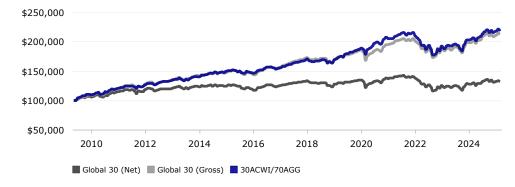
**Risk Rating: Conservative Allocation** 



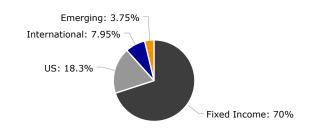
## Portfolio Performance<sup>1</sup>

	Qtr	YTD	1 Yr	3 Yr	5 Yr	10 Yr	Inception
Global 30 (Net)	1.56%	1.56%	2.36%	-0.13%	1.75%	0.53%	1.79%
Global 30 (Gross)	2.32%	2.32%	5.45%	2.90%	4.84%	3.59%	4.88%
30ACWI/70AGG	1.57%	1.57%	5.62%	2.41%	4.14%	3.79%	5.05%

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



## **Asset Allocation**



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

	Global 30 (Net)	Global 30 (Gross)	30ACWI/70AGG
2025	1.56	2.32	1.57
2024	1.81	4.89	5.94
2023	6.21	9.43	9.95
2022	-14.32	-11.68	-14.43
2021	2.13	5.23	4.22
2020	2.44	5.55	10.75
2019	9.85	13.16	14.05
2018	-7.52	-4.69	-2.70
2017	7.07	10.31	9.34
2016	3.34	6.47	4.34
2015	-3.48	-0.53	-0.08

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.



Name	Asset Cl	Asset Class		Holdings		
Vanguard Value ETF	Large Ca	Large Cap Value		343		
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Dimensional International Core E	q 2 ETF		Develop	ed Large	DFIC	4044
iShares Edge MSCI Intl Value Fact	or ETF		Develop	ed Large	IVLU	357
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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%

## **GLOBAL 30**

#### As of 03/31/2025

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

Standard Deviation	6.37%
Sharpe Ratio	0.31
Portfolio Yield	3.93%
Number of Securities	26353
Effective Duration	6.49
Weighted Average Fund Expense	0.42%
Weighted Average Credit Rating	Aa3/AA
Sector Breakdown	
Financials	18.02%
Information Technology	17.02%
Industrials	12.81%
Health Care	10.91%
Consumer Discretionary	10.41%
Consumer Staples	8.21%
Materials	6.51%
Energy	6.21%
Communication Services	5.11%
Utilities	2.90%
Real Estate	1.90%
Other	0.00%

#### Credit Rating

AAA	83.90 %
BBB	12.60 %
BB	1.60 %
В	0.60 %
CCC	1.10 %
Others	0.20 %

#### Disclaimer

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## GLOBAL 40 TAX-SENSITIVE

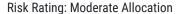
As of 03/31/2025

### Investment Objective and Strategy

The 3D Global 40 Tax-Sensitive Portfolio is designed for moderately conservative investors looking for a broadly diversified asset allocation investment suited to their tolerance for risk with periodic rebalancing. The Portfolio uses exchange-traded funds (ETFs)<sup>†</sup> 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 ("AGG"). The Portfolio's equity strategy favors stocks with risk characteristics historically rewarded by the market such as small cap, value, quality, momentum, and low volatility, while the Portfolio's fixed income strategy provides exposure to tax-sensitive fixed income sectors such as U.S. municipal bonds.

## **Investor Profile**

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





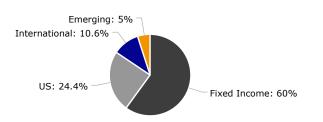
## Portfolio Performance<sup>1</sup>

	Qtr	YTD	1 Yr	3 Yr	5 Yr	10 Yr	Inception
Global 40 TS (Net)	-0.05%	-0.05%	1.06%	0.64%	3.77%	1.31%	1.53%
Global 40 TS (Gross)	0.70%	0.70%	4.11%	3.69%	6.91%	4.39%	4.61%
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



## **Benefits**

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

## **About Freedom**

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

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

	Global 40 TS (Net)	Global 40 TS (Gross)	40ACWI/60AGG
2025	-0.05	0.70	1.17
2024	3.42	6.54	7.54
2023	6.27	9.48	11.66
2022	-11.13	-8.40	-14.94
2021	5.55	8.74	6.19
2020	2.33	5.44	11.72
2019	9.33	12.63	15.84
2018	-6.86	-4.01	-3.63
2017	8.58	11.86	11.33
2016	1.48	4.56	4.88
2015	-3.09	-0.13	-0.35

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.





## GLOBAL 40 TAX-SENSITIVE

Portfolio Characteristics<sup>3</sup>

As of 03/31/2025

## **Portfolio Holdings\***

r or trono rioranigo								
Name			Asset Cl	ass	Symbol	Holdings	Standard Deviation	7.35%
Vanguard Value ETF			Large Ca	p Value	VTV	343	Sharpe Ratio	0.24
Dimensional US High Profitabilit	V FTF		Large Ca	In Blend	DUHP	172	Portfolio Yield	2.89%
0	,		0	•			Number of Securities	27346
Dimensional US Equity Market E	IF		Large Ca	ip Blend	DFUS	2480	Effective Duration	6.46
KraneShares Value Line® Dyn D	v Eq ETF		Large Ca	p Blend	KVLE	81	Weighted Average Fund Expense	0.26%
WisdomTree U.S. MidCap Earnin	gs ETF		Mid Cap	Blend	EZM	555	Weighted Average Credit Rating	Aa3/AA
Avantis US Small Cap Equity ETF			Small Ca	p Blend	AVSC	1310	Sector Breakdown	
Dimensional US Small Cap Value	ETF		Small Ca	p Blend	DFSV	1006	Financials	18.02%
Dimensional International Core I	Ea 2 ETF		Develop	ed Large	DFIC	4044	Information Technology	17.02%
	•		·	0			Industrials	12.81%
iShares Edge MSCI Intl Value Fac			·	ed Large	IVLU	357	Health Care	10.91%
Avantis International Small Cp Ed	q ETF		Develop	ed Large	AVDS	2805	Consumer Discretionary	10.41%
Dimensional Emerging Core Equ	ity Mkt ETF		Develop	ed Small	DFAE	6133	Consumer Staples	8.21%
Dimensional Emerging Markets	/alue ETF		Emergin	g Large	DFEV	3094	Materials	6.51%
JPMorgan Ultra-Short Municipal	Inc FTF		Ultra-Sh	ort Muni	JMST	2209	Energy	6.21%
0							Communication Services	5.11%
JPMorgan Municipal ETF				rm Muni	JMUB	1129	Utilities	2.90%
First Trust Managed Municipal E	TF		Intrm-Te	rm Muni	FMB	1307	Real Estate	1.90%
Xtrackers Municipal Infras Rev B	d ETF		Long-Ter	m Muni	RVNU	321	Other	0.00%
Index Performance							Credit Rating	
macx r criormanoc	3 mo	YTD	1 Year	3 Year	5 Year	5 Yr. Std Dev	AAA	54.10%
S&P 500 TR	-4.27%	-4.27%	8.28%	9.07%	18.60%	16.76%	BBB	4.20 %
Russell 2000	-9.79%	-9.79%	-5.37%	-0.97%	11.76%	22.24%	BB	0.50 %
MSCI ACWI Net USD	-1.30%	-1.30%	7.18%	6.92%	15.18%	15.70%	В	0.00 %
MSCI EAFE	6.87%	6.87%	4.88%	6.05%	11.77%	16.03%	CCC	0.00 %
MSCI Emerging Markets	2.40%	2.40%	5.56%	-1.20%	5.35%	16.49%	Others	41.20 %
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 Global 40 - Tax Sensitive Portfolio Composite includes all discretionary accounts that are managed to the 3D Global 40 - Tax Sensitive Portfolio Strategy which uses exchange-traded funds (ETFs) and/or mutual funds to target 40% equity exposure and 60% fixed income exposure. Net Composite Returns shown above represent the composite return of actual client accounts. Actual client costs will vary based on account size and total value of household assets. Performance data shown represents past performance.

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

<sup>3</sup>Portfolio Characteristics may change over time. Average Fund Expense is the weighted average fund expense ratio based on the portfolio allocation and ETF holdings. Number of Securities is the sum total of securities held within each ETF. Portfolio Yield is the sum of net dividend per share amounts that have gone ex-dividend over the prior 12 months, divided by the current stock price. The yield is helpful in estimating the amount of income that can 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 index-based exchange-traded funds ("ETFs") to represent specific asset classes in the Portfolio and should not be considered a recommendation to buy or sell a particular ETF security. As with all investments, ETFs have risks. For more detailed information on the ETFs used in 3D Portfolios investors may request a prospectus by contacting their advisor. Performance is being shown for illustration purposes only and should not be relied upon. No representation or assurance is made that any investor will or is likely to achieve results comparable to those shown above or will make any profit or will be able to avoid incurring substantial losses. Past performance is not indicative, or a guarantee, of future results. This document does not constitute an offer to sell or a solicitation of an offer to purchase interests in any investment vehicles or securities. This document is not a prospectus, an advertisement, or an offering of any interests in either the Strategy or other portfolios. This document and the information contained herein is intended for informational purposes only. It does not constitute investment advice or a recommendation with respect to investment. Investing in any strategy should only occur after consulting with a financial advisor. To receive a GIPS report, please contact insights@freedomadvisors.com. GIPS® is a registered trademark of CFA Institute. CFA Institute does not endorse or promote this organization, nor does it warrant the accuracy or quality of the content contained herein.





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### **Investor Profile**

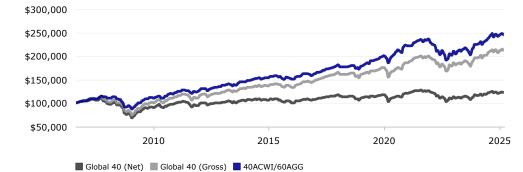
Designed for investors with a low-to-moderate risk tolerance who can handle some short-term account volatility and have an investment time horizon of at least three years.



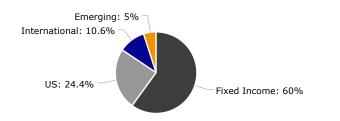
## Portfolio Performance<sup>1</sup>

	Qtr	YTD	1 Yr	3 Yr	5 Yr	10 Yr	Inception
Global 40 (Net)	1.38%	1.38%	2.09%	0.36%	3.30%	1.18%	1.08%
Global 40 (Gross)	2.13%	2.13%	5.17%	3.41%	6.43%	4.26%	4.15%
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**



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

### **Benefits**

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

	Global 40 (Net)	Global 40 (Gross)	40ACWI/60AGG
2025	1.38	2.13	1.17
2024	2.57	5.66	7.54
2023	7.09	10.33	11.66
2022	-13.88	-11.22	-14.94
2021	4.63	7.80	6.19
2020	2.83	5.95	11.72
2019	10.76	14.10	15.84
2018	-8.23	-5.42	-3.63
2017	8.49	11.77	11.33
2016	4.05	7.20	4.88
2015	-3.62	-0.68	-0.35

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.



Name	Asset Cl	Asset Class		Holdings		
Vanguard Value ETF			Large Ca	ap Value	VTV	343
Dimensional US High Profitability	/ ETF		Large Ca	ap Blend	DUHP	172
Dimensional US Equity Market E	ΓF		Large Ca	ap Blend	DFUS	2480
KraneShares Value Line® Dyn Di	v Eq ETF		Large Ca	ap Blend	KVLE	81
WisdomTree U.S. MidCap Earning	gs ETF		Mid Cap	Blend	EZM	555
Avantis US Small Cap Equity ETF			Small Ca	ap Blend	AVSC	1310
Dimensional US Small Cap Value	ETF		Small Ca	ap Blend	DFSV	1006
Dimensional International Core E	q 2 ETF		Develop	ed Large	DFIC	4044
iShares Edge MSCI Intl Value Fac	tor ETF		Develop	ed Large	IVLU	357
Avantis International Small Cp Ec	ETF		Develop	ed Large	AVDS	2805
Dimensional Emerging Core Equi	ty Mkt ETF		Develop	ed Small	DFAE	6133
Dimensional Emerging Markets V	Emergir	ig Large	DFEV	3094		
WisdomTree Yield Enhanced US	Aggt Bd ETF		Intrm-Te	erm IG	AGGY	1885
PIMCO Active Bond ETF			Intrm-Te	erm IG	BOND	1371
Invesco Taxable Municipal Bond B	TF		Taxable	Muni	BAB	717
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%

## **GLOBAL 40**

#### As of 03/31/2025

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

Standard Deviation	8.83%
Sharpe Ratio	0.17
Portfolio Yield	3.69%
Number of Securities	26353
Effective Duration	6.49
Weighted Average Fund Expense	0.40%
Weighted Average Credit Rating	Aa3/AA
Sector Breakdown	
Financials	18.02%
Information Technology	17.02%
Industrials	12.81%
Health Care	10.91%
Consumer Discretionary	10.41%
Consumer Staples	8.21%
Materials	6.51%
Energy	6.21%
Communication Services	5.11%
Utilities	2.90%
Real Estate	1.90%
Other	0.00%

#### Credit Rating

AAA	83.90 %
BBB	12.60 %
BB	1.60 %
В	0.60 %
ССС	1.10 %
Others	0.20 %

#### Disclaimer

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## GLOBAL 50 TAX-SENSITIVE

As of 03/31/2025

### Investment Objective and Strategy

The 3D Global 50 Tax-Sensitive Portfolio is designed for moderate investors looking for a broadly diversified asset allocation investment suited to their tolerance for risk with periodic rebalancing. The Portfolio uses exchange-traded funds (ETFs)<sup>†</sup> to target 50% / 50% exposures to equities and fixed income, respectively, by broadly diversifying across thousands of companies across global markets. The strategy's investment objective is to provide long-term superior risk-adjusted returns over a blended benchmark consisting of 50% MSCI All-Country World Index ("ACWI") and 50% Bloomberg/Barclays U.S. Aggregate Bond Index ("AGG"). The Portfolio's equity strategy favors stocks with risk characteristics historically rewarded by the market such as small cap, value, quality, momentum, and low volatility, while the Portfolio's fixed income strategy provides exposure to tax-sensitive fixed income sectors such as U.S. municipal bonds.

## **Investor Profile**

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



Aaaressive

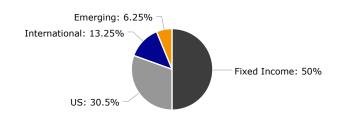
## Portfolio Performance<sup>1</sup>

	Qtr	YTD	1 Yr	3 Yr	5 Yr	10 Yr	Inception
Global 50 TS (Net)	-0.15%	-0.15%	0.73%	2.25%	6.68%	3.33%	4.76%
Global 50 TS (Gross)	0.59%	0.59%	3.77%	4.31%	8.51%	4.85%	6.32%
50ACWI/50AGG	0.76%	0.76%	6.09%	3.74%	7.27%	5.31%	6.56%

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



## **Asset Allocation**



## Benefits

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

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

	Global 50 TS (Net)	Global 50 TS (Gross)	50ACWI/50AGG
2025	-0.15	0.59	0.76
2024	3.40	6.52	9.15
2023	9.54	10.96	13.38
2022	-9.58	-8.37	-15.47
2021	9.96	11.35	8.18
2020	5.10	6.36	12.64
2019	12.52	13.91	17.63
2018	-6.26	-5.33	-4.56
2017	11.46	12.70	13.35
2016	3.69	5.24	5.41
2015	-2.40	-1.04	-0.64

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.





## GLOBAL 50 TAX-SENSITIVE

Portfolio Characteristics<sup>3</sup>

As of 03/31/2025

## **Portfolio Holdings\***

r or trono rioranigs							i ortrono onaracteristics		
Name			Asset Cl	ass	Symbol	Holdings	Standard Deviation	8.22%	
Vanguard Value ETF			Large Ca	p Value	VTV	343	Sharpe Ratio	0.61	
Dimensional US High Profitabilit	VETE		Large Ca		DUHP	172	Portfolio Yield	2.77%	
0	,		0	•			Number of Securities	23709	
Dimensional US Equity Market E	IF		Large Ca	p Blend	DFUS	2480	Effective Duration	6.46	
KraneShares Value Line® Dyn Di	iv Eq ETF		Large Ca	p Blend	KVLE	81	Weighted Average Fund Expense	0.26%	
WisdomTree U.S. MidCap Earnin	gs ETF		Mid Cap	Blend	EZM	555	Weighted Average Credit Rating	Aa3/AA	
Avantis US Small Cap Equity ETF			Small Ca	p Blend	AVSC	1310	Sector Breakdown		
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Dimensional Emerging Markets \	/alue ETF		Emergin	g Large	DFEV	3094	Materials	6.51%	
JPMorgan Ultra-Short Municipal	Inc FTF		l Iltra-Sh	ort Muni	JMST	2209	Energy	6.21%	
0	Inc ETT						Communication Services	5.11%	
JPMorgan Municipal ETF			Intrm-le	rm Muni	JMUB	1129	Utilities	2.90%	
First Trust Managed Municipal E	TF		Intrm-Te	rm Muni	FMB	1307	Real Estate	1.90%	
Xtrackers Municipal Infras Rev B	d ETF		Long-Ter	m Muni	RVNU	321	Other	0.00%	
Index Performance							Credit Rating		
index i enormanee	3 mo	YTD	1 Year	3 Year	5 Year	5 Yr. Std Dev	AAA	54.10 %	
S&P 500 TR	-4.27%	-4.27%	8.28%	9.07%	18.60%	16.76%	BBB	4.20 %	
Russell 2000	-9.79%	-9.79%	-5.37%	-0.97%	11.76%	22.24%	BB	0.50 %	
MSCI ACWI Net USD	-1.30%	-1.30%	7.18%	6.92%	15.18%	15.70%	В	0.00 %	
MSCI EAFE	6.87%	6.87%	4.88%	6.05%	11.77%	16.03%	CCC	0.00 %	
MSCI Emerging Markets	2.40%	2.40%	5.56%	-1.20%	5.35%	16.49%	Others	41.20 %	
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 Global 50 - Tax Sensitive Portfolio Composite includes all discretionary accounts that are managed to the 3D Global 50 - Tax Sensitive Portfolio Strategy which uses exchange-traded funds (ETFs) and/or mutual funds to target 50% equity exposure and 50% fixed income exposure. Net Composite Returns shown above represent the composite return of actual client accounts. Actual client costs will vary based on account size and total value of household assets. Performance data shown represents past performance.

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<sup>3</sup>Portfolio Characteristics may change over time. Average Fund Expense is the weighted average fund expense ratio based on the portfolio allocation and ETF holdings. Number of Securities is the sum total of securities held within each ETF. Portfolio Yield is the sum of net dividend per share amounts that have gone ex-dividend over the prior 12 months, divided by the current stock price. The yield is helpful in estimating the amount of income that can 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 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 abeed 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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As of 03/31/2025

## **Investment Objective and Strategy**

The 3D Global 50 Portfolio is designed for moderate investors looking for a broadly diversified asset allocation investment suited to their tolerance for risk with periodic rebalancing. The Portfolio uses exchange-traded funds (ETFs)<sup>†</sup> to target 50% / 50% exposures to equities and fixed income, respectively, by broadly diversifying across thousands of companies across global markets. The strategy's investment objective is to provide long-term superior risk-adjusted returns over a blended benchmark consisting of 50% MSCI All-Country World Index ("ACWI") and 50% Bloomberg/Barclays U.S. Aggregate Bond Index ("AGG"). The Portfolio's equity strategy favors stocks with risk characteristics historically rewarded by the market such as small cap, value, quality, momentum, and low volatility, while the Portfolio's fixed income strategy favors sectors that generate superior risk-adjusted income.

## **Investor Profile**

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

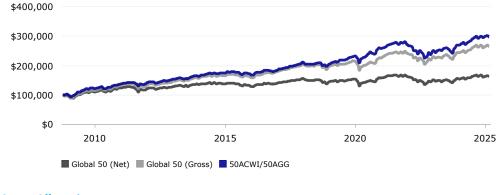




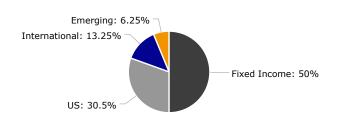
## Portfolio Performance<sup>1</sup>

	Qtr	YTD	1 Yr	3 Yr	5 Yr	10 Yr	Inception
Global 50 (Net)	1.24%	1.24%	2.34%	0.82%	4.42%	1.54%	2.98%
Global 50 (Gross)	1.99%	1.99%	5.42%	3.87%	7.58%	4.63%	6.10%
50ACWI/50AGG	0.76%	0.76%	6.09%	3.74%	7.27%	5.31%	6.82%

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

## **About Freedom**

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

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

	Global 50 (Net)	Global 50 (Gross)	50ACWI/50AGG
2025	1.24	1.99	0.76
2024	3.49	6.61	9.15
2023	8.17	11.44	13.38
2022	-14.19	-11.55	-15.47
2021	6.31	9.53	8.18
2020	1.98	5.08	12.64
2019	11.89	15.27	17.63
2018	-9.43	-6.65	-4.56
2017	10.66	14.00	13.35
2016	4.79	7.97	5.41
2015	-4.71	-1.80	-0.64

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.



Name	Asset Cl	Asset Class		Holdings		
Vanguard Value ETF			Large Ca	Large Cap Value		343
Dimensional US High Profitability	ETF		Large Ca	ap Blend	DUHP	172
Dimensional US Equity Market ET	F		Large Ca	ap Blend	DFUS	2480
KraneShares Value Line® Dyn Div	Eq ETF		Large Ca	ap Blend	KVLE	81
WisdomTree U.S. MidCap Earning	s ETF		Mid Cap	Blend	EZM	555
Avantis US Small Cap Equity ETF			Small Ca	ap Blend	AVSC	1310
Dimensional US Small Cap Value E	TF		Small Ca	ap Blend	DFSV	1006
Dimensional International Core Ec	2 ETF		Develop	ed Large	DFIC	4044
iShares Edge MSCI Intl Value Facto	or ETF		Develop	ed Large	IVLU	357
Avantis International Small Cp Eq	ETF		Develop	Developed Large		2805
Dimensional Emerging Core Equit	y Mkt ETF		Develop	Developed Small		6133
Dimensional Emerging Markets Va	lue ETF		Emergin	Emerging Large		3094
WisdomTree Yield Enhanced US A	Intrm-Te	Intrm-Term IG		1885		
PIMCO Active Bond ETF			Intrm-Te	erm IG	BOND	1371
Invesco Taxable Municipal Bond E	ΓF		Taxable	Muni	BAB	717
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%

## **GLOBAL 50**

#### As of 03/31/2025

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

Standard Deviation	9.09%
Sharpe Ratio	0.37
Portfolio Yield	3.44%
Number of Securities	27183
Effective Duration	6.49
Weighted Average Fund Expense	0.37%
Weighted Average Credit Rating	Aa3/AA
Sector Breakdown	
Financials	18.02%
Information Technology	17.02%
Industrials	12.81%
Health Care	10.91%
Consumer Discretionary	10.41%
Consumer Staples	8.21%
Materials	6.51%
Energy	6.21%
Communication Services	5.11%
Utilities	2.90%
Real Estate	1.90%
Other	0.00%

#### **Credit Rating**

AAA	83.90 %
BBB	12.60 %
BB	1.60 %
В	0.60 %
CCC	1.10 %
Others	0.20 %

#### 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 Portfolios(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 copied, reproduced, duplicated, or transmitted without prior written consent of Freedom.

<sup>1</sup>Performance The 3D Global 50 Portfolio Composite includes all discretionary accounts that are managed to the 3D Global 50 Portfolio Strategy which uses exchange-traded funds (ETFs) and/or mutual funds to target 50% equity exposure and 50% fixed income exposure. Net Composite Returns shown above represent the composite return of actual client accounts. Actual client costs will vary based on account size and total value of household assets. Performance data shown represents past performance.

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## GLOBAL 60 TAX-SENSITIVE

### Investment Objective and Strategy

The 3D Global 60 Tax-Sensitive Portfolio is designed for moderate investors looking for a broadly diversified asset allocation investment suited to their tolerance for risk with periodic rebalancing. The Portfolio uses exchange-traded funds (ETFs)<sup>†</sup> to target 60% / 40% exposures to equities and fixed income, respectively, by broadly diversifying across thousands of companies across global markets. The strategy's investment objective is to provide long-term superior risk-adjusted returns over a blended benchmark consisting of 60% MSCI All-Country World Index ("ACWI") and 40% Bloomberg/Barclays U.S. Aggregate Bond Index ("AGG"). The Portfolio's equity strategy favors stocks with risk characteristics historically rewarded by the market such as small cap, value, quality, momentum, and low volatility, while the Portfolio's fixed income strategy provides exposure to tax-sensitive fixed income sectors such as U.S. municipal bonds.

## **Investor Profile**

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

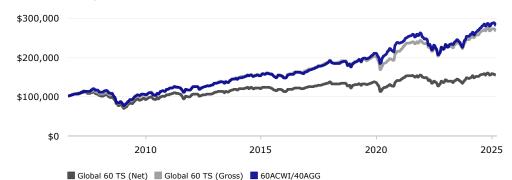


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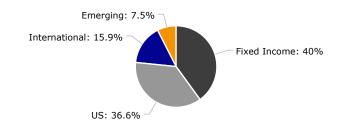
## Portfolio Performance<sup>1</sup>

	Qtr	YTD	1 Yr	3 Yr	5 Yr	10 Yr	Inception
Global 60 TS (Net)	-0.30%	-0.30%	1.42%	1.33%	6.52%	2.31%	2.36%
Global 60 TS (Gross)	0.44%	0.44%	4.48%	4.40%	9.73%	5.42%	5.46%
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**



# As of 03/31/2025

### **Benefits**

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

## **About Freedom**

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

	Global 60 TS (Net)	Global 60 TS (Gross)	60ACWI/40AGG
2025	-0.30	0.44	0.35
2024	5.09	8.26	10.78
2023	8.73	12.01	15.11
2022	-12.48	-9.79	-16.02
2021	10.31	13.64	10.20
2020	2.14	5.25	13.49
2019	12.42	15.81	19.42
2018	-9.11	-6.32	-5.51
2017	10.50	13.83	15.41
2016	4.88	8.06	5.92
2015	-4.46	-1.54	-0.95

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.





## GLOBAL 60 TAX-SENSITIVE

Portfolio Characteristics<sup>3</sup>

As of 03/31/2025

#### **Portfolio Holdings\***

Politiono noiuniys"									
Name			Asset Cla	iss	Symbol	Holdings	Standard Deviation	10	0.30%
Vanguard Value ETF			Large Ca	p Value	VTV	343	Sharpe Ratio		0.28
Dimensional US High Profitability E	TF		Large Ca	p Blend	DUHP	172	Portfolio Yield	:	2.66%
Dimensional US Equity Market ETF			Large Ca	p Blend	DFUS	2480	Number of Securities	2	23709
KraneShares Value Line® Dyn Div E			Large Ca		KVLE	81	Effective Duration		6.46
WisdomTree U.S. MidCap Earnings			Mid Cap		EZM	555	Weighted Average Fund Expense		0.25%
Avantis US Small Cap Equity ETF			Small Ca		AVSC	1310	Weighted Average Credit Rating	Aa	a3/AA
Dimensional US Small Cap Value ET	F		Small Ca		DFSV	1006	Sector Breakdown		
Dimensional International Core Eq			Develope		DFIC	4044	Financials	18	8.02%
iShares Edge MSCI Intl Value Factor				0	IVLU	357	Information Technology		7.02%
Avantis International Small Cp Eq E			Developed Large Developed Large		AVDS	2805	Industrials	12.81%	
Dimensional Emerging Core Equity			Developed Small		DFAE	6133	Health Care	10	0.91%
0 0 1 /			Emerging Large				Consumer Discretionary	10	0.41%
Dimensional Emerging Markets Val			0.0		DFEV	3094	Consumer Staples	8	8.21%
JPMorgan Ultra-Short Municipal In	c ETF		Ultra-Sho		JMST	2209	Materials		6.51%
JPMorgan Municipal ETF			Intrm-Te		JMUB	1129	Energy		6.21%
First Trust Managed Municipal ETF			Intrm-Te	rm Muni	FMB	1307	<b>Communication Services</b>	-	5.11%
Xtrackers Municipal Infras Rev Bd E	TF		Long-Ter	m Muni	RVNU	321	Utilities	:	2.90%
Index Performance							Real Estate	:	1.90%
index renormance	3 mo	YTD	1 Year	3 Year	5 Year	5 Yr. Std Dev	Other	(	0.00%
S&P 500 TR	-4.27%	-4.27%	8.28%	9.07%	18.60%	16.76%	Credit Rating		
Russell 2000	-9.79%	-9.79%	-5.37%	-0.97%	11.76%	22.24%	-	E 4 4 0 0/	
MSCI ACWI Net USD	-1.30%	-1.30%	7.18%	6.92%	15.18%	15.70%	AAA BBB	54.10 % 4.20 %	
MSCI EAFE	6.87%	6.87%	4.88%	6.05%	11.77%	16.03%	BB	4.20 % 0.50 %	
MSCI Emerging Markets	2.40%	2.40%	5.56%	-1.20%	5.35%	16.49%	В	0.50 %	
Bloomberg US Agg. Bond	2.78%	2.78%	4.89%	0.33%	-0.51%	6.34%	CCC	0.00 %	
							Others	0.00 % 41.20 %	
							Others	H1.20 /0	

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<sup>1</sup>Performance The 3D Global 60 - Tax Sensitive Portfolio Composite includes all discretionary accounts that are managed to the 3D Global 60 - Tax Sensitive Portfolio Strategy which uses exchange-traded funds (ETFs) and/or mutual funds to target 60% equity exposure and 40% fixed income exposure. Net Composite Returns shown above represent the composite return of actual client accounts. Actual client costs will vary based on account size and total value of household assets. Performance data shown represents past performance.

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

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As of 03/31/2025

## **Investment Objective and Strategy**

The 3D Global 60 Portfolio is designed for moderate investors looking for a broadly diversified asset allocation investment suited to their tolerance for risk with periodic rebalancing. The Portfolio uses exchange-traded funds (ETFs)<sup>†</sup> to target 60% / 40% exposures to equities and fixed income, respectively, by broadly diversifying across thousands of companies across global markets. The strategy's investment objective is to provide long-term superior risk-adjusted returns over a blended benchmark consisting of 60% MSCI All-Country World Index ("ACWI") and 40% Bloomberg/Barclays U.S. Aggregate Bond Index ("AGG"). The Portfolio's equity strategy favors stocks with risk characteristics historically rewarded by the market such as small cap, value, quality, momentum, and low volatility, while the Portfolio's fixed income strategy favors sectors that generate superior risk-adjusted income.

## **Investor Profile**

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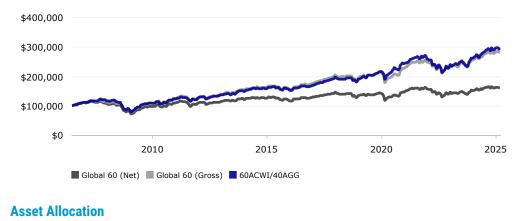


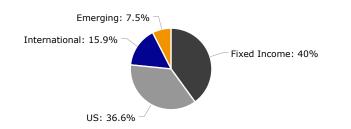


## Portfolio Performance<sup>1</sup>

	Qtr	YTD	1 Yr	3 Yr	5 Yr	10 Yr	Inception
Global 60 (Net)	0.50%	0.50%	2.37%	1.39%	6.33%	2.30%	2.56%
Global 60 (Gross)	1.25%	1.25%	5.46%	4.46%	9.54%	5.41%	5.67%
60ACWI/40AGG	0.35%	0.35%	6.32%	4.40%	8.85%	6.05%	5.87%

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





## **Benefits**

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

	Global 60 (Net)	Global 60 (Gross)	60ACWI/40AGG
2025	0.50	1.25	0.35
2024	5.28	8.45	10.78
2023	8.92	12.21	15.11
2022	-13.47	-10.80	-16.02
2021	9.52	12.82	10.20
2020	2.29	5.40	13.49
2019	12.77	16.17	19.42
2018	-10.23	-7.48	-5.51
2017	11.83	15.20	15.41
2016	5.35	8.54	5.92
2015	-4.14	-1.21	-0.95

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.



Name		Asset Cl	Asset Class		Holdings	
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Avantis US Small Cap Equity ETF			Small Ca	ap Blend	AVSC	1310
Dimensional US Small Cap Value E	TF		Small Ca	ap Blend	DFSV	1006
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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%

## **GLOBAL 60**

#### As of 03/31/2025

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

Standard Deviation	10.46%
Sharpe Ratio	0.29
Portfolio Yield	3.20%
Number of Securities	27183
Effective Duration	6.49
Weighted Average Fund Expense	0.35%
Weighted Average Credit Rating	Aa3/AA
Sector Breakdown	
Financials	18.02%
Information Technology	17.02%
Industrials	12.81%
Health Care	10.91%
Consumer Discretionary	10.41%
Consumer Staples	8.21%
Materials	6.51%
Energy	6.21%
Communication Services	5.11%
Utilities	2.90%
Real Estate	1.90%
Other	0.00%

#### Credit Rating

AAA	83.90 %
BBB	12.60 %
BB	1.60 %
В	0.60 %
CCC	1.10 %
Others	0.20 %

#### Disclaimer

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<sup>1</sup>Performance The 3D Global 60 Portfolio Composite includes all discretionary accounts that are managed to the 3D Global 60 Portfolio Strategy which uses exchange-traded funds (ETFs) and/or mutual funds to target 60% equity exposure and 40% fixed income exposure. Net Composite Returns shown above represent the composite return of actual client accounts. Actual client costs will vary based on account size and total value of household assets. Performance data shown represents past performance.

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

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

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



## GLOBAL 70 TAX-SENSITIVE

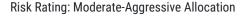
As of 03/31/2025

### Investment Objective and Strategy

The 3D Global 70 Tax-Sensitive Portfolio is designed for moderately aggressive investors looking for a broadly diversified asset allocation investment suited to their tolerance for risk with periodic rebalancing. The Portfolio uses exchange-traded funds (ETFs)† to target 70% / 30% exposures to equities and fixed income, respectively, by broadly diversifying across thousands of companies across global markets. The strategy's investment objective is to provide long-term superior risk-adjusted returns over a blended benchmark consisting of 70% MSCI All-Country World Index ("ACWI") and 30% Bloomberg/Barclays U.S. Aggregate Bond Index ("AGG"). The Portfolio's equity strategy favors stocks with risk characteristics historically rewarded by the market such as small cap, value, quality, momentum, and low volatility, while the Portfolio's fixed income strategy provides exposure to tax-sensitive fixed income sectors such as U.S. municipal bonds.

## **Investor Profile**

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

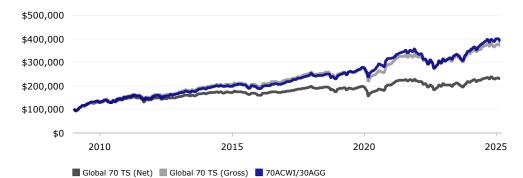




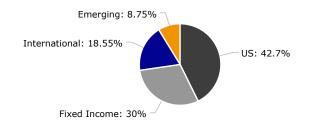
## Portfolio Performance<sup>1</sup>

	Qtr	YTD	1 Yr	3 Yr	5 Yr	10 Yr	Inception
Global 70 TS (Net)	0.46%	0.46%	1.34%	1.69%	7.77%	2.73%	5.23%
Global 70 TS (Gross)	1.21%	1.21%	4.40%	4.77%	11.02%	5.85%	8.42%
70ACWI/30AGG	-0.06%	-0.06%	6.54%	5.04%	10.42%	6.77%	8.75%

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



## **Asset Allocation**



### **Benefits**

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

## **About Freedom**

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

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

	Global 70 TS (Net)	Global 70 TS (Gross)	70ACWI/30AGG
2025	0.46	1.21	-0.06
2024	5.16	8.32	12.43
2023	9.70	13.01	16.86
2022	-13.29	-10.62	-16.58
2021	11.72	15.08	12.25
2020	3.05	6.18	14.28
2019	13.54	16.96	21.21
2018	-9.83	-7.07	-6.47
2017	11.68	15.04	17.50
2016	4.80	7.98	6.43
2015	-4.12	-1.20	-1.28

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.





## GLOBAL 70 TAX-SENSITIVE

Portfolio Characteristics<sup>3</sup>

As of 03/31/2025

#### **Portfolio Holdings\***

r or trono riolulitys							i ortrono onaracteristics		
Name			Asset Cla	iss	Symbol	Holdings	Standard Deviation	-	10.88%
Vanguard Value ETF			Large Ca	p Value	VTV	343	Sharpe Ratio		0.52
Dimensional US High Profitability E	TF		Large Ca	p Blend	DUHP	172	Portfolio Yield		2.55%
Dimensional US Equity Market ETF			Large Ca	p Blend	DFUS	2480	Number of Securities		23709
KraneShares Value Line® Dyn Div E	g ETF		Large Ca	p Blend	KVLE	81	Effective Duration		6.46
WisdomTree U.S. MidCap Earnings E	ETF		Mid Cap	Blend	EZM	555	Weighted Average Fund Expense		0.25%
Avantis US Small Cap Equity ETF			Small Ca		AVSC	1310	Weighted Average Credit Rating	A	Aa3/AA
Dimensional US Small Cap Value ET	F		Small Ca		DFSV	1006	Sector Breakdown		
Dimensional International Core Eq 2	2 ETF		Develope	ed Large	DFIC	4044	Financials	-	18.02%
iShares Edge MSCI Intl Value Factor	ETF		Develope	ed Large	IVLU	357	Information Technology	-	17.02%
Avantis International Small Cp Eq E			Develope	0	AVDS	2805	Industrials		12.81%
Dimensional Emerging Core Equity			Develope	0	DFAE	6133	Health Care		10.91%
Dimensional Emerging Markets Valu			Emerging		DFEV	3094	Consumer Discretionary	-	10.41%
JPMorgan Ultra-Short Municipal Inc ETF		Ultra-Short Muni		JMST	2209	Consumer Staples		8.21%	
JPMorgan Municipal ETF			Intrm-Te		JMUB	1129	Materials		6.51%
0							Energy		6.21%
First Trust Managed Municipal ETF			Intrm-Te		FMB	1307	<b>Communication Services</b>		5.11%
Xtrackers Municipal Infras Rev Bd E	TF		Long-Ter	m Muni	RVNU	321	Utilities		2.90%
Index Performance							Real Estate		1.90%
	3 mo	YTD	1 Year	3 Year	5 Year	5 Yr. Std Dev	Other		0.00%
S&P 500 TR	-4.27%	-4.27%	8.28%	9.07%	18.60%	16.76%	Credit Rating		
Russell 2000	-9.79%	-9.79%	-5.37%	-0.97%	11.76%	22.24%	AAA	54.10%	
MSCI ACWI Net USD	-1.30%	-1.30%	7.18%	6.92%	15.18%	15.70%	BBB	4.20 %	
MSCI EAFE	6.87%	6.87%	4.88%	6.05%	11.77%	16.03%	BB	0.50 %	
MSCI Emerging Markets	2.40%	2.40%	5.56%	-1.20%	5.35%	16.49%	В	0.00 %	
Bloomberg US Agg. Bond	2.78%	2.78%	4.89%	0.33%	-0.51%	6.34%	ССС	0.00 %	
							Others	41.20 %	

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<sup>1</sup>Performance The 3D Global 70 - Tax Sensitive Portfolio Composite includes all discretionary accounts that are managed to the 3D Global 70 - Tax Sensitive Portfolio Strategy which uses exchange-traded funds (ETFs) and/or mutual funds to target 70% Equity exposure and 30% Fixed Income exposure. Net Composite Returns shown above represent the composite return of actual client accounts. Actual client costs will vary based on account size and total value of household assets. Performance data shown represents past performance.

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

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

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As of 03/31/2025

## **Investment Objective and Strategy**

The 3D Global 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 exchange-traded funds (ETFs)<sup>†</sup> to target 70% / 30% exposures to equities and fixed income, respectively, by broadly diversifying across thousands of companies across global markets. The strategy's investment objective is to provide long-term superior risk-adjusted returns over a blended benchmark consisting of 70% MSCI All-Country World Index ("ACWI") and 30% Bloomberg/Barclays U.S. Aggregate Bond Index ("AGG"). The Portfolio's equity strategy favors stocks with risk characteristics historically rewarded by the market such as small cap, value, quality, momentum, and low volatility, while the Portfolio's fixed income strategy 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.

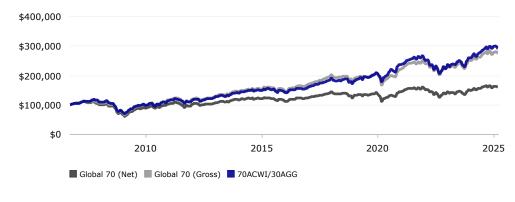
Risk Rating: Moderate-Aggressive Allocation



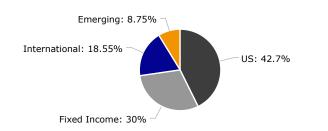
## Portfolio Performance<sup>1</sup>

	Qtr	YTD	1 Yr	3 Yr	5 Yr	10 Yr	Inception
Global 70 (Net)	0.97%	0.97%	2.48%	1.75%	7.26%	2.63%	2.55%
Global 70 (Gross)	1.72%	1.72%	5.58%	4.83%	10.50%	5.74%	5.67%
70ACWI/30AGG	-0.06%	-0.06%	6.54%	5.04%	10.42%	6.77%	5.97%

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



## **Asset Allocation**



#### **Benefits**

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

	Global 70 (Net)	Global 70 (Gross)	70ACWI/30AGG
2025	0.97	1.72	-0.06
2024	5.18	8.35	12.43
2023	9.99	13.31	16.86
2022	-13.99	-11.33	-16.58
2021	10.53	13.87	12.25
2020	2.17	5.28	14.28
2019	13.81	17.23	21.21
2018	-11.28	-8.55	-6.47
2017	14.07	17.51	17.50
2016	5.80	9.01	6.43
2015	-4.39	-1.47	-1.28

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.



Name		Asset Cl	Asset Class		Holdings	
Vanguard Value ETF		Large Ca	ap Value	VTV	343	
Dimensional US High Profitability	ETF		Large Ca	ap Blend	DUHP	172
Dimensional US Equity Market ET	F		Large Ca	ap Blend	DFUS	2480
KraneShares Value Line® Dyn Div	/ Eq ETF		Large Ca	ap Blend	KVLE	81
WisdomTree U.S. MidCap Earning	s ETF		Mid Cap	Blend	EZM	555
Avantis US Small Cap Equity ETF			Small Ca	ap Blend	AVSC	1310
Dimensional US Small Cap Value	TF		Small Ca	ap Blend	DFSV	1006
Dimensional International Core E	q 2 ETF		Develop	ed Large	DFIC	4044
iShares Edge MSCI Intl Value Fact	or ETF		Develop	ed Large	IVLU	357
Avantis International Small Cp Eq	ETF		Develop	ed Large	AVDS	2805
Dimensional Emerging Core Equit	y Mkt ETF	Develop	Developed Small		6133	
Dimensional Emerging Markets V	alue ETF		Emergir	Emerging Large		3094
WisdomTree Yield Enhanced US A	Aggt Bd ETF		Intrm-Te	Intrm-Term IG		1885
PIMCO Active Bond ETF			Intrm-Te	Intrm-Term IG		1371
Invesco Taxable Municipal Bond E	TF		Taxable	Taxable Muni		717
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%				-1.20%	5.35%	16.49%
Bloomberg US Agg. Bond	2.78%	2.78%	4.89%	0.33%	-0.51%	6.34%

## **GLOBAL 70**

#### As of 03/31/2025

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

Standard Deviation	12.25%
Sharpe Ratio	0.27
Portfolio Yield	2.95%
Number of Securities	27183
Effective Duration	6.49
Weighted Average Fund Expense	0.32%
Weighted Average Credit Rating	Aa3/AA
Sector Breakdown	
Financials	18.02%
Information Technology	17.02%
Industrials	12.81%
Health Care	10.91%
Consumer Discretionary	10.41%
Consumer Staples	8.21%
Materials	6.51%
Energy	6.21%
<b>Communication Services</b>	5.11%
Utilities	2.90%
Real Estate	1.90%
Other	0.00%

#### Credit Rating

AAA	83.90 %
BBB	12.60 %
BB	1.60 %
В	0.60 %
ССС	1.10 %
Others	0.20 %

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<sup>1</sup>Performance The 3D Global 70 Portfolio Composite includes all discretionary accounts that are managed to the 3D Global 70 Portfolio Strategy which uses exchange-traded funds (ETFs) and/or mutual funds to target 70% Equity exposure and 30% Fixed Income exposure. Net Composite Returns shown above represent the composite return of actual client accounts. Actual client costs will vary based on account size and total value of household assets. Performance data shown represents past performance.

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## GLOBAL 80 TAX-SENSITIVE

As of 03/31/2025

### Investment Objective and Strategy

The 3D Global 80 Tax-Sensitive Portfolio is designed for moderately aggessive investors looking for a broadly diversified asset allocation investment suited to their tolerance for risk with periodic rebalancing. The Portfolio uses exchange-traded funds (ETFs)† to target 80% / 20% exposures to equities and fixed income, respectively, by broadly diversifying across thousands of companies across global markets. The strategy's investment objective is to provide long-term superior risk-adjusted returns over a blended benchmark consisting of 80% MSCI All-Country World Index ("ACWI") and 20% Bloomberg/Barclays U.S. Aggregate Bond Index ("AGG"). The Portfolio's equity strategy favors stocks with risk characteristics historically rewarded by the market such as small cap, value, quality, momentum, and low volatility, while the Portfolio's fixed income strategy provides exposure to tax-sensitive fixed income sectors such as U.S. municipal bonds.

## **Investor Profile**

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

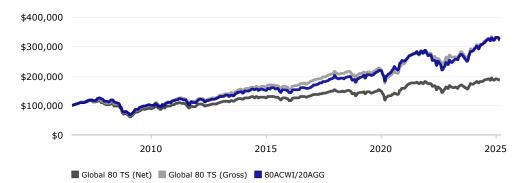




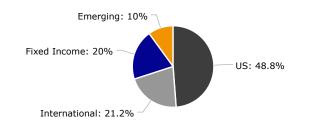
## Portfolio Performance<sup>1</sup>

Qtr	YTD	1 Yr	3 Yr	5 Yr	10 Yr	Inception
-0.43%	-0.43%	1.63%	1.87%	9.49%	3.55%	3.33%
0.31%	0.31%	4.69%	4.95%	12.79%	6.69%	6.47%
-0.47%	-0.47%	6.76%	5.68%	12.01%	7.48%	6.47%
	-0.43% 0.31%	-0.43% -0.43% 0.31% 0.31%	-0.43% -0.43% 1.63%   0.31% 0.31% 4.69%	-0.43% -0.43% 1.63% 1.87%   0.31% 0.31% 4.69% 4.95%	-0.43% -0.43% 1.63% 1.87% 9.49%   0.31% 0.31% 4.69% 4.95% 12.79%	-0.43% -0.43% 1.63% 1.87% 9.49% 3.55%   0.31% 0.31% 4.69% 4.95% 12.79% 6.69%

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



## **Asset Allocation**



## Benefits

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

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

	Global 80 TS (Net)	Global 80 TS (Gross)	80ACWI/20AGG
2025	-0.43	0.31	-0.47
2024	6.72	9.93	14.10
2023	10.84	14.19	18.62
2022	-13.76	-11.10	-17.15
2021	15.71	19.19	14.32
2020	2.81	5.94	15.00
2019	15.56	19.04	23.01
2018	-11.56	-8.84	-7.44
2017	13.11	16.51	19.62
2016	8.02	11.29	6.92
2015	-4.40	-1.48	-1.62

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.





## GLOBAL 80 TAX-SENSITIVE

Portfolio Characteristics<sup>3</sup>

As of 03/31/2025

#### **Portfolio Holdings\***

	3						i ortrono characteristics		
Name			Asset Cla	ass	Symbol	Holdings	Standard Deviation	13.47%	
Vanguard Value ETF			Large Ca	p Value	VTV	343	Sharpe Ratio	0.31	
Dimensional US High	Profitability ETF		Large Ca	p Blend	DUHP	172	Portfolio Yield	2.44%	
Dimensional US Equi	/ Market ETF		Large Ca	p Blend	DFUS	2480	Number of Securities	23709	
KraneShares Value Li	e® Dvn Div Ea ETF		Large Ca	Blend	KVLE	81	Effective Duration	6.46	
WisdomTree U.S. Mic	, ,		Mid Cap	•	EZM	555	Weighted Average Fund Expense	0.25%	
Avantis US Small Cap			Small Ca		AVSC	1310	Weighted Average Credit Rating	Aa3/AA	
Dimensional US Smal	. ,		Small Ca		DFSV	1006	Sector Breakdown		
Dimensional Internat	•		Develope		DFIC	4044	Financials	18.02%	
iShares Edge MSCI In	I Value Factor ETF		Develope	ed Large	IVLU	357	Information Technology	17.02%	
Avantis International			Develope	0	AVDS	2805	Industrials		
	Core Equity Mkt ETF		Develope	0	DFAE	6133	Health Care	10.91%	
-	mensional Emerging Markets Value ETF		Emerging		DFEV	3094	Consumer Discretionary	10.41%	
C	JPMorgan Ultra-Short Municipal Inc ETF		0.	Ultra-Short Muni		2209	Consumer Staples	8.21%	
JPMorgan Municipal	·		Intrm-Te		JMST JMUB	1129	Materials	6.51%	
0							Energy	6.21%	
First Trust Managed I	•		Intrm-Te		FMB	1307	<b>Communication Services</b>	5.11%	
Xtrackers Municipal I	fras Rev Bd ETF		Long-Ter	m Muni	RVNU	321	Utilities	2.90%	
Index Performan	e						Real Estate	1.90%	
	3 mo	YTD	1 Year	3 Year	5 Year	5 Yr. Std Dev	Other	0.00%	
S&P 500 TR	-4.27%	-4.27%	8.28%	9.07%	18.60%	16.76%	Credit Rating		
Russell 2000	-9.79%	-9.79%	-5.37%	-0.97%	11.76%	22.24%	AAA	54.10%	
MSCI ACWI Net USD	-1.30%	-1.30%	7.18%	6.92%	15.18%	15.70%	BBB	4.20%	
MSCI EAFE	6.87%	6.87%	4.88%	6.05%	11.77%	16.03%	BB	0.50%	
MSCI Emerging Mark	ets 2.40%	2.40%	5.56%	-1.20%	5.35%	16.49%	В	0.00 %	
Bloomberg US Agg. B	nd 2.78%	2.78%	4.89%	0.33%	-0.51%	6.34%	ССС	0.00 %	
							Others	41.20 %	

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<sup>1</sup>Performance The 3D Global 80 - Tax Sensitive Portfolio Composite includes all discretionary accounts that are managed to the 3D Global 80 - Tax Sensitive Portfolio Strategy which uses exchange-traded funds (ETFs) and/or mutual 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 \$100,000 shown in the chart represents the cumulative total return of the 3D Portfolio composite since inception, both gross and net of fees. Investment return and principal value of an investment with 3D Portfolios will fluctuate so that an investor's investment when redeemed may be worth more or less than their original cost. As with any investment strategy, there is a potential for profit as well as the possibility of loss.

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

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As of 03/31/2025

## **Investment Objective and Strategy**

The 3D Global 80 Portfolio is designed for moderately aggressive investors looking for a broadly diversified asset allocation investment suited to their tolerance for risk with periodic rebalancing. The Portfolio uses exchange-traded funds (ETFs)<sup>†</sup> to target 80% / 20% exposures to equities and fixed income, respectively, by broadly diversifying across thousands of companies across global markets. The strategy's investment objective is to provide long-term superior risk-adjusted returns over a blended benchmark consisting of 80% MSCI All-Country World Index ("ACWI") and 20% Bloomberg/Barclays U.S. Aggregate Bond Index ("AGG"). The Portfolio's equity strategy favors stocks with risk characteristics historically rewarded by the market such as small cap, value, quality, momentum, and low volatility, while the Portfolio's fixed income strategy 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.

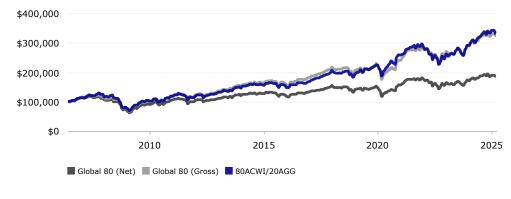
Risk Rating: Moderate-Aggressive Allocation



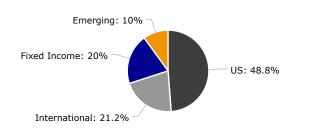
## Portfolio Performance<sup>1</sup>

	Qtr	YTD	1 Yr	3 Yr	5 Yr	10 Yr	Inception
Global 80 (Net)	-0.13%	-0.13%	2.26%	2.17%	9.64%	3.59%	3.34%
Global 80 (Gross)	0.62%	0.62%	5.35%	5.26%	12.95%	6.73%	6.48%
80ACWI/20AGG	-0.47%	-0.47%	6.76%	5.68%	12.01%	7.48%	6.59%

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



## **Asset Allocation**



#### **Benefits**

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

## **About Freedom**

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

	Global 80 (Net)	Global 80 (Gross)	80ACWI/20AGG
2025	-0.13	0.62	-0.47
2024	7.12	10.34	14.10
2023	11.15	14.51	18.62
2022	-13.78	-11.12	-17.15
2021	15.70	19.18	14.32
2020	2.61	5.73	15.00
2019	15.46	18.93	23.01
2018	-11.93	-9.23	-7.44
2017	14.22	17.65	19.62
2016	7.23	10.47	6.92
2015	-4.39	-1.47	-1.62

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.



Name		Asset Cl	Asset Class		Holdings	
Vanguard Value ETF		Large Ca	ap Value	VTV	343	
Dimensional US High Profitability	ETF		Large Ca	ap Blend	DUHP	172
Dimensional US Equity Market ET	F		Large Ca	ap Blend	DFUS	2480
KraneShares Value Line® Dyn Div	Eq ETF		Large Ca	ap Blend	KVLE	81
WisdomTree U.S. MidCap Earning	s ETF		Mid Cap	Blend	EZM	555
Avantis US Small Cap Equity ETF			Small Ca	ap Blend	AVSC	1310
Dimensional US Small Cap Value E	TF		Small Ca	ap Blend	DFSV	1006
Dimensional International Core E	q 2 ETF		Develop	ed Large	DFIC	4044
iShares Edge MSCI Intl Value Fact	or ETF		Develop	ed Large	IVLU	357
Avantis International Small Cp Eq	ETF		Develop	ed Large	AVDS	2805
Dimensional Emerging Core Equit	y Mkt ETF	Develop	Developed Small		6133	
Dimensional Emerging Markets Va	alue ETF	Emergin	Emerging Large		3094	
WisdomTree Yield Enhanced US A	ggt Bd ETF	Intrm-Te	Intrm-Term IG		1885	
PIMCO Active Bond ETF			Intrm-Te	Intrm-Term IG		1371
Invesco Taxable Municipal Bond E	TF		Taxable	Taxable Muni		717
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%

## **GLOBAL 80**

#### As of 03/31/2025

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

Standard Deviation	13.28%
Sharpe Ratio	0.32
Portfolio Yield	2.71%
Number of Securities	27183
Effective Duration	6.49
Weighted Average Fund Expense	0.30%
Weighted Average Credit Rating	Aa3/AA
Sector Breakdown	
Financials	18.02%
Information Technology	17.02%
Industrials	12.81%
Health Care	10.91%
Consumer Discretionary	10.41%
Consumer Staples	8.21%
Materials	6.51%
Energy	6.21%
Communication Services	5.11%
Utilities	2.90%
Real Estate	1.90%
Other	0.00%

### Credit Rating

AAA	83.90 %
BBB	12.60 %
BB	1.60 %
В	0.60 %
CCC	1.10 %
Others	0.20 %

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## GLOBAL 90 TAX-SENSITIVE

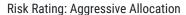
As of 03/31/2025

### Investment Objective and Strategy

The 3D Global 90 Tax-Sensitive Portfolio is designed for aggressive investors looking for a broadly diversified asset allocation investment suited to their tolerance for risk with periodic rebalancing. The Portfolio uses exchange-traded funds (ETFs)<sup>†</sup> to target 90% / 10% exposures to equities and fixed income, respectively, by broadly diversifying across thousands of companies across global markets. The strategy's investment objective is to provide long-term superior risk-adjusted returns over a blended benchmark consisting of 90% MSCI All-Country World Index ("ACWI") and 10% Bloomberg/Barclays U.S. Aggregate Bond Index ("AGG"). The Portfolio's equity strategy favors stocks with risk characteristics historically rewarded by the market such as small cap, value, quality, momentum, and low volatility, while the Portfolio's fixed income strategy provides exposure to tax-sensitive fixed income sectors such as U.S. municipal bonds.

## **Investor Profile**

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

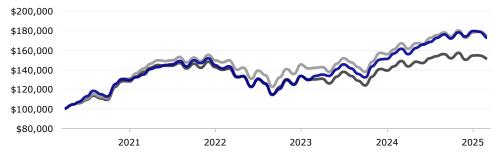




## Portfolio Performance<sup>1</sup>

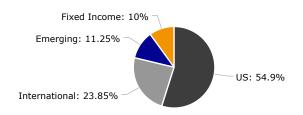
	Qtr	YTD	1 Yr	3 Yr	5 Yr	10 Yr	Inception
Global 90 TS (Net)	0.80%	0.80%	1.55%	2.33%	-	-	8.74%
Global 90 TS (Gross)	1.55%	1.55%	4.62%	5.43%	-	-	12.02%
90ACWI/10AGG	-0.88%	-0.88%	6.97%	6.31%	-	-	11.69%

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



Global 90 TS (Net) Global 90 TS (Gross) 90ACWI/10AGG

## **Asset Allocation**



## **Benefits**

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

	Global 90 TS (Net)	Global 90 TS (Gross)	90ACWI/10AGG
2025	0.80	1.55	-0.88
2024	6.60	9.80	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.





## GLOBAL 90 TAX-SENSITIVE

Portfolio Characteristics<sup>3</sup>

As of 03/31/2025

#### **Portfolio Holdings\***

	norungs							i ortrono onaracteristics		
Name				Asset Cla	ass	Symbol	Holdings	Standard Deviation	14	4.22%
Vanguard V	Vanguard Value ETF		Large Ca	p Value	VTV	343	Sharpe Ratio		0.66	
Dimensiona	al US High Profitability	y ETF		Large Ca	Large Cap Blend		172	Portfolio Yield		2.33%
Dimensiona	al US Equity Market E	TF		Large Ca	p Blend	DFUS	2480	Number of Securities	2	23709
KraneShare	es Value Line® Dyn Di	v Ea ETF		Large Ca	p Blend	KVLE	81	Effective Duration		6.46
	e U.S. MidCap Earnin			Mid Cap		EZM	555	Weighted Average Fund Expense		0.25%
	Small Cap Equity ETF	0		Small Ca		AVSC	1310	Weighted Average Credit Rating	Aa	a3/AA
	al US Small Cap Value			Small Ca		DFSV	1010	Sector Breakdown		
	al International Core E			Develope		DFIC	4044	Financials	18	8.02%
iShares Edg	e MSCI Intl Value Fac	tor ETF		Developed Large		IVLU	357	Information Technology	17	7.02%
Avantis Inte	ernational Small Cp Ec	ETF		Developed Large		AVDS	2805	Industrials	12	2.81%
	al Emerging Core Equi			Developed Small		DFAE	6133	Health Care		0.91%
	al Emerging Markets V	,		Emerging Large		DFEV	3094	Consumer Discretionary	10	0.41%
	Jltra-Short Municipal			Ultra-Sho		JMST	2209	Consumer Staples	8	8.21%
0	Municipal ETF			Intrm-Te		JMUB	1129	Materials	(	6.51%
0								Energy	(	6.21%
	Managed Municipal E			Intrm-Term Muni		FMB	1307	<b>Communication Services</b>	1	5.11%
Xtrackers N	Iunicipal Infras Rev Bo	dEIF		Long-Ter	m Muni	RVNU	321	Utilities	2	2.90%
Index Pe	rformance							Real Estate		1.90%
		3 mo	YTD	1 Year	3 Year	5 Year	5 Yr. Std Dev	Other	(	0.00%
S&P 500 TF	R	-4.27%	-4.27%	8.28%	9.07%	18.60%	16.76%	Credit Rating		
Russell 200	0	-9.79%	-9.79%	-5.37%	-0.97%	11.76%	22.24%	AAA	54.10%	
MSCI ACW	'I Net USD	-1.30%	-1.30%	7.18%	6.92%	15.18%	15.70%	BBB	4.20 %	
<b>MSCI EAFE</b>		6.87%	6.87%	4.88%	6.05%	11.77%	16.03%	BB	0.50%	
MSCI Emer	ging Markets	2.40%	2.40%	5.56%	-1.20%	5.35%	16.49%	В	0.00 %	
Bloomberg	US Agg. Bond	2.78%	2.78%	4.89%	0.33%	-0.51%	6.34%	ссс	0.00 %	
								Others	41.20 %	

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As of 03/31/2025

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## **Investor Profile**

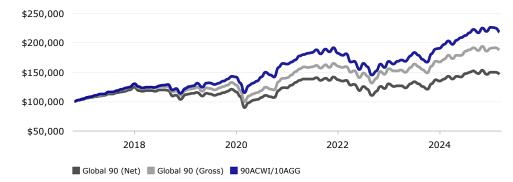
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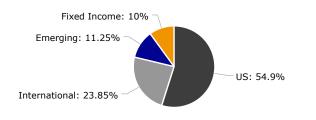
## Portfolio Performance<sup>1</sup>

	Qtr	YTD	1 Yr	3 Yr	5 Yr	10 Yr	Inception
Global 90 (Net)	0.67%	0.67%	2.53%	2.60%	10.29%	-	4.68%
Global 90 (Gross)	1.42%	1.42%	5.63%	5.71%	13.61%	-	7.86%
90ACWI/10AGG	-0.88%	-0.88%	6.97%	6.31%	13.59%	-	9.75%

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



## **Asset Allocation**



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

### **Benefits**

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

	Global 90 (Net)	Global 90 (Gross)	90ACWI/10AGG
2025	0.67	1.42	-0.88
2024	6.79	10.00	15.78
2023	11.81	15.18	20.40
2022	-13.97	-11.32	-17.75
2021	14.93	18.38	16.42
2020	2.70	5.82	15.66
2019	16.32	19.81	24.81
2018	-13.55	-10.88	-8.42
2017	17.25	20.77	21.78
2016	1.78	2.03	1.96

Net Composite Returns shown above represent the composite return of actual client accounts. Actual client costs will vary based on account size and total value of household assets.



Name		Asset Cl	Asset Class		Holdings	
Vanguard Value ETF		Large Ca	Large Cap Value		343	
Dimensional US High Profitability	ETF		Large Ca	Large Cap Blend		172
Dimensional US Equity Market ET	F		Large Ca	ap Blend	DFUS	2480
KraneShares Value Line® Dyn Div	Eq ETF		Large Ca	ap Blend	KVLE	81
WisdomTree U.S. MidCap Earning	s ETF		Mid Cap	Blend	EZM	555
Avantis US Small Cap Equity ETF			Small Ca	ap Blend	AVSC	1310
Dimensional US Small Cap Value E	TF		Small Ca	ap Blend	DFSV	1006
Dimensional International Core E	q 2 ETF		Develop	ed Large	DFIC	4044
iShares Edge MSCI Intl Value Fact	or ETF		Develop	ed Large	IVLU	357
Avantis International Small Cp Eq	ETF		Develop	ed Large	AVDS	2805
Dimensional Emerging Core Equit	y Mkt ETF		Develop	Developed Small		6133
Dimensional Emerging Markets Va	alue ETF		Emergir	ig Large	DFEV	3094
WisdomTree Yield Enhanced US A	ggt Bd ETF		Intrm-Te	erm IG	AGGY	1885
PIMCO Active Bond ETF			Intrm-Te	Intrm-Term IG		1371
Invesco Taxable Municipal Bond E	TF		Taxable	Muni	BAB	717
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%

## **GLOBAL 90**

#### As of 03/31/2025

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

Standard Deviation	14.10%
Sharpe Ratio	0.40
Portfolio Yield	2.46%
Number of Securities	27183
Effective Duration	6.49
Weighted Average Fund Expense	0.27%
Weighted Average Credit Rating	Aa3/AA
Sector Breakdown	
Financials	18.02%
Information Technology	17.02%
Industrials	12.81%
Health Care	10.91%
Consumer Discretionary	10.41%
Consumer Staples	8.21%
Materials	6.51%
Energy	6.21%
Communication Services	5.11%
Utilities	2.90%
Real Estate	1.90%
Other	0.00%

#### Credit Rating

AAA	83.90 %
BBB	12.60 %
BB	1.60 %
В	0.60 %
ССС	1.10 %
Others	0.20 %

#### 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 Portfolios(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 copied, reproduced, duplicated, or transmitted without prior written consent of Freedom.

<sup>1</sup>Performance The 3D Global 90 Portfolio Composite includes all discretionary accounts that are managed to the 3D Global 90 Portfolio Strategy which uses exchange-traded funds (ETFs) and/or mutual funds to target 90% Equity exposure and 10% Fixed Income exposure. Net Composite Returns shown above represent the composite return of actual client accounts. Actual client costs will vary based on account size and total value of household assets. Performance data shown represents past performance.

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

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

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