

## Investment Objective and Strategy

The 3D Targeted Fixed Income Portfolio (2025 Maturity) seeks low volatility, current income using exchange-traded funds ("ETFs") to target a time horizon through the stated maturity ("vintage") date. At the end of the vintage date, the fund is expected to be liquidated with net proceeds returned to investors. The strategy's investment objective is to generate a superior risk-adjusted rate of return above what can be earned with an investment grade bond portfolio held to maturity through the vintage date. The goal is to provide enhanced income (or to reinvest for total return) over the vintage date time horizon while managing the underlying risk to the principal. The strategy is benchmarked against the Bloomberg Barclays US Intermediate Credit Index.

## 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.

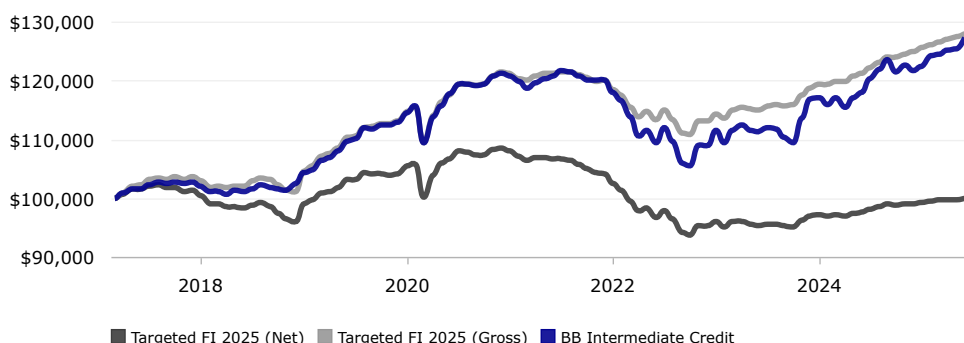
Risk Rating: Conservative Allocation



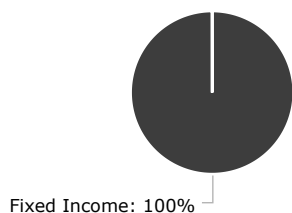
## Portfolio Performance<sup>1</sup>

	Qtr	YTD	1 Yr	3 Yr	5 Yr	10 Yr	Inception
Targeted FI 2025 (Net)	0.36%	0.90%	2.50%	1.10%	-1.29%	-	0.00%
Targeted FI 2025 (Gross)	1.10%	2.41%	5.59%	4.16%	1.71%	-	3.03%
BB Intermediate Credit	2.13%	4.45%	7.80%	5.14%	1.56%	-	2.95%

## 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

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>

	Targeted FI 2025 (Net)	Targeted FI 2025 (Gross)	BB Intermediate Credit
2025	0.90	2.41	4.45
2024	2.11	5.19	4.22
2023	1.90	5.00	7.29
2022	-8.59	-5.79	-9.40
2021	-4.06	-1.13	-0.98
2020	4.20	7.36	7.47
2019	8.64	11.92	10.13
2018	-5.41	-2.52	-0.23
2017	1.39	3.69	2.74

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

As of 06/30/2025

## Portfolio Holdings\*

Name	Asset Class	Symbol	Holdings
Invesco BulletShares 2025 Corp Bd ETF	Corporate Bonds	BSCP	158
DoubleLine Commercial Real Estate ETF	Short-Term Infl Prot	DCRE	241
First Trust Low Duration Oppos ETF	Hedged Mortgage-Backed	LMBS	1070

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

Standard Deviation	3.69%
Sharpe Ratio	0.02
Portfolio Yield	4.27%
Number of Securities	1469
Effective Duration	0.18
Weighted Average Fund Expense	0.20%
Weighted Average Credit Rating	Aa3/AA-

## Index Performance

	3 mo	YTD	1 Year	3 Year	5 Year	5 Yr. Std Dev
S&P 500 TR	10.94%	6.21%	15.18%	19.72%	16.65%	16.16%
Russell 2000	8.10%	-2.48%	6.22%	8.36%	8.56%	21.57%
MSCI ACWI Net USD	11.53%	10.06%	16.17%	17.35%	13.65%	15.24%
MSCI EAFE	11.78%	19.46%	17.73%	15.97%	11.16%	15.90%
MSCI Emerging Markets	11.02%	13.69%	12.56%	6.91%	4.21%	16.03%
Bloomberg US Agg. Bond	1.21%	4.02%	6.08%	2.36%	-0.84%	6.33%

## Credit Rating

No data available

## 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 Targeted Fixed Income 2025 Portfolio Composite includes all discretionary accounts that are managed to the 3D Targeted Fixed Income 2025 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 be expected to be generated from a Portfolio. Credit Rating is the portfolio-weighted rating of the underlying issues as assigned by Moody's and Standard & Poor's. Effective Duration (expressed in years) represents the portfolio's projected sensitivity to changes in interest rates - higher interest rates can lead to lower portfolio values and vice versa.

**Portfolio Holdings** information is as of June 30, 2025. There is no assurance that the specific securities listed will remain in the Portfolio. Asset allocation and portfolio holdings may differ from the model among accounts in the composite. 3D employs a diversification strategy using index-based exchange-traded funds ("ETFs") to represent specific asset classes in the Portfolio and should not be considered a recommendation to buy or sell a particular ETF security. As with all investments, ETFs have risks. For more detailed information on the ETFs used in 3D Portfolios investors may request a prospectus by contacting their advisor.

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

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## Investor Profile

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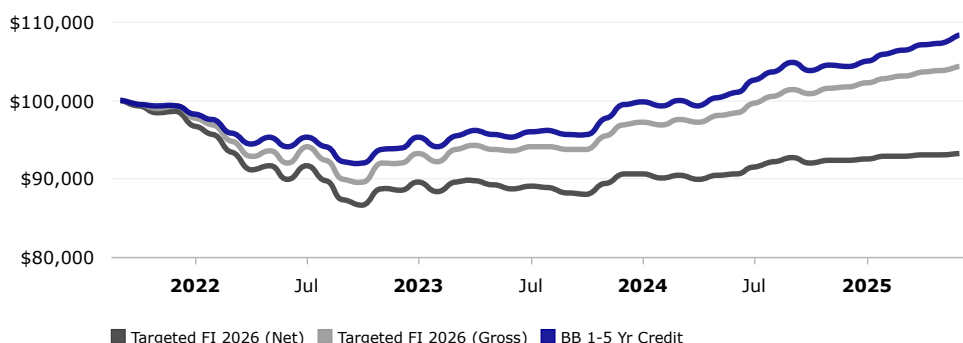
Risk Rating: Conservative Allocation



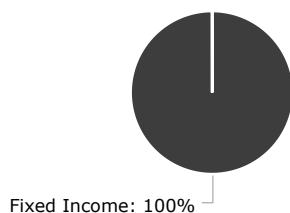
## Portfolio Performance<sup>1</sup>

	Qtr	YTD	1 Yr	3 Yr	5 Yr	10 Yr	Inception
Targeted FI 2026 (Net)	0.47%	1.08%	2.94%	1.20%	-	-	-1.85%
Targeted FI 2026 (Gross)	1.22%	2.59%	6.04%	4.27%	-	-	1.13%
BB 1-5 Yr Credit	1.81%	3.80%	7.27%	4.82%	-	-	2.14%

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



## Asset Allocation



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## Benefits

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

	Targeted FI 2026 (Net)	Targeted FI 2026 (Gross)	BB 1-5 Yr Credit
2025	1.08	2.59	3.80
2024	1.89	4.96	4.97
2023	2.33	5.44	5.95
2022	-10.18	-7.42	-5.56
2021	-1.50	-0.75	-0.68

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

As of 06/30/2025

## Portfolio Holdings\*

Name	Asset Class	Symbol	Holdings
Invesco BulletShares 2026 Corp Bd ETF	Intrm-Term IG	BSCQ	464
DoubleLine Commercial Real Estate ETF	Short-Term Infl Prot	DCRE	241
First Trust Low Duration Oppos ETF	Hedged Mortgage-Backed	LMBS	1070

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

Standard Deviation	3.91%
Sharpe Ratio	-0.46
Portfolio Yield	4.33%
Number of Securities	1775
Effective Duration	0.88
Weighted Average Fund Expense	0.20%
Weighted Average Credit Rating	Aa3/AA-

## Index Performance

	3 mo	YTD	1 Year	3 Year	5 Year	5 Yr. Std Dev
S&P 500 TR	10.94%	6.21%	15.18%	19.72%	16.65%	16.16%
Russell 2000	8.10%	-2.48%	6.22%	8.36%	8.56%	21.57%
MSCI ACWI Net USD	11.53%	10.06%	16.17%	17.35%	13.65%	15.24%
MSCI EAFE	11.78%	19.46%	17.73%	15.97%	11.16%	15.90%
MSCI Emerging Markets	11.02%	13.69%	12.56%	6.91%	4.21%	16.03%
Bloomberg US Agg. Bond	1.21%	4.02%	6.08%	2.36%	-0.84%	6.33%

## Credit Rating

AAA	71.80 %
BBB	25.70 %
BB	1.80 %
B	0.00 %
CCC	0.00 %
Others	0.70 %

## Disclaimer

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<sup>4</sup>**Portfolio Holdings** information is as of June 30, 2025. There is no assurance that the specific securities listed will remain in the Portfolio. Asset allocation and portfolio holdings may differ from the model among accounts in the composite. 3D employs a diversification strategy using index-based exchange-traded funds ("ETFs") to represent specific asset classes in the Portfolio and should not be considered a recommendation to buy or sell a particular ETF security. As with all investments, ETFs have risks. For more detailed information on the ETFs used in 3D Portfolios investors may request a prospectus by contacting their advisor.

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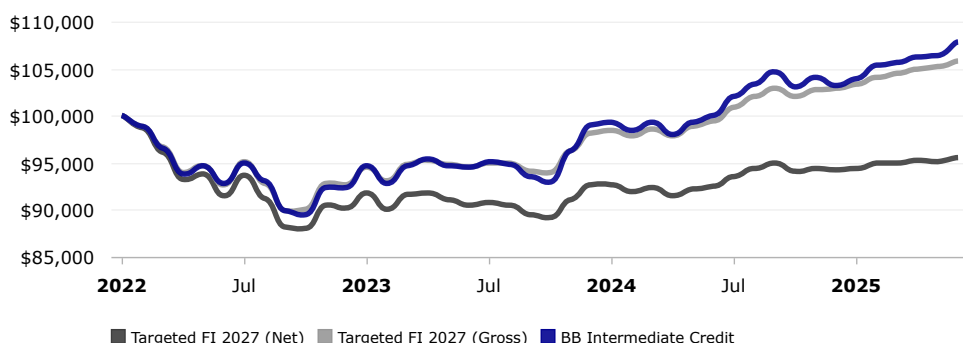
Risk Rating: Conservative Allocation



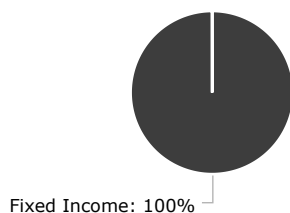
## Portfolio Performance<sup>1</sup>

	Qtr	YTD	1 Yr	3 Yr	5 Yr	10 Yr	Inception
Targeted FI 2027 (Net)	0.56%	1.39%	3.34%	1.48%	-	-	-1.32%
Targeted FI 2027 (Gross)	1.31%	2.91%	6.46%	4.55%	-	-	1.68%
BB Intermediate Credit	2.13%	4.45%	7.80%	5.14%	-	-	2.24%

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



## Asset Allocation



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

	Targeted FI 2027 (Net)	Targeted FI 2027 (Gross)	BB Intermediate Credit
2025	1.39	2.91	4.45
2024	1.66	4.73	4.22
2023	2.83	5.95	7.29
2022	-9.85	-7.31	-7.65

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

As of 06/30/2025

## Portfolio Holdings\*

Name	Asset Class	Symbol	Holdings
Invesco BulletShares 2027 Corp Bd ETF	Intrm-Term IG	BSCR	502
DoubleLine Commercial Real Estate ETF	Short-Term Infl Prot	DCRE	241
First Trust Low Duration Oppos ETF	Hedged Mortgage-Backed	LMBS	1070

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

Standard Deviation	4.94%
Sharpe Ratio	-0.24
Portfolio Yield	4.39%
Number of Securities	1813
Effective Duration	1.78
Weighted Average Fund Expense	0.20%
Weighted Average Credit Rating	Aa3/AA-

## Index Performance

	3 mo	YTD	1 Year	3 Year	5 Year	5 Yr. Std Dev
S&P 500 TR	10.94%	6.21%	15.18%	19.72%	16.65%	16.16%
Russell 2000	8.10%	-2.48%	6.22%	8.36%	8.56%	21.57%
MSCI ACWI Net USD	11.53%	10.06%	16.17%	17.35%	13.65%	15.24%
MSCI EAFE	11.78%	19.46%	17.73%	15.97%	11.16%	15.90%
MSCI Emerging Markets	11.02%	13.69%	12.56%	6.91%	4.21%	16.03%
Bloomberg US Agg. Bond	1.21%	4.02%	6.08%	2.36%	-0.84%	6.33%

## Credit Rating

AAA	67.40 %
BBB	29.40 %
BB	2.70 %
B	0.00 %
CCC	0.00 %
Others	0.50 %

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