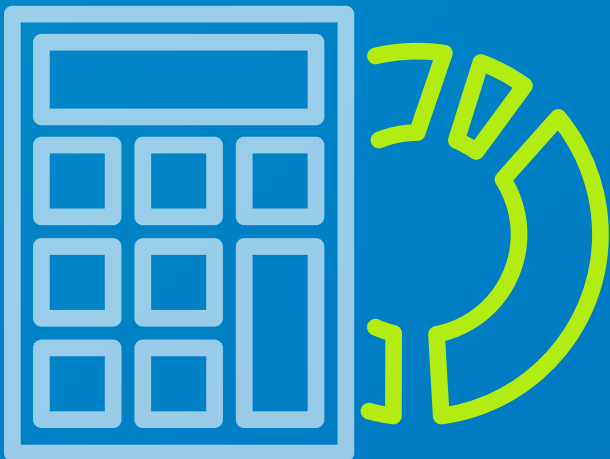


EQIS Models Review

Q4 2023



Markets Rallied in Q4 Following Fed Pivot

Financial market performance in the final quarter of 2023 was dominated by a significant shift in tone from the US Federal Reserve. The continuing decline of inflation in the US enabled the Fed to pivot from forecasting higher interest rates for longer to effectively ruling out further interest rate hikes and projecting three cuts in 2024. This change increased the odds of a soft landing scenario for the economy and sparked a large rally in global bonds. Both domestic and global bond indexes rallied with this pivot, pushing them from losses to gains for the year. Longer-duration bonds saw even stronger rallies. Credit also benefited from the positive shift in investor sentiment, with both investment-grade corporate bonds and high-yield bonds also enjoying significant decreases in credit spreads.

Broad Fixed Income	Quarter	1 Year
Bloomberg US Agg Bond TR USD	6.8%	5.5%
Bloomberg Global Aggregate TR USD	8.1%	5.7%
Treasuries		
Bloomberg US Treasury Bill 1-3 M TR USD	1.4%	5.1%
Bloomberg 1-5 Yr Treasury TR USD	3.2%	4.4%
Bloomberg Treasury 5-7 Yr TR USD	5.4%	4.5%
Bloomberg Treasury 7-20 Yr TR USD	8.8%	3.7%
Bloomberg US Treasury 20+ Yr TR USD	13.4%	2.7%
Bloomberg US Treasury US TIPS TR USD	4.7%	3.9%
Credit		
Bloomberg Municipal TR USD	7.9%	6.4%
Bloomberg US Corp Bond TR USD	8.5%	8.5%
Bloomberg US Corporate High Yield TR USD	7.2%	13.5%

Source: Morningstar

The significant decline in bond yields triggered a broad-based rally in equity across sectors and regions. Though the tech-heavy NASDAQ Composite and Russell 1000 Growth Indexes still recorded the strongest returns for the full year, the fourth quarter saw sectors and styles that were previously out of favor participate in the risk-on shift. In a change from earlier in the year, value stocks had positive returns for the quarter, though their performance still trailed growth. Mid-cap and small-cap stocks also rallied across style disciplines. International stocks also saw gains for the quarter, though not quite to the degree seen in the US. The weakness in China limited the gains for diversified emerging market stocks, though Latin America continued to be a bright spot for the quarter and year.

Domestic Equity	Quarter	1 Year
NASDAQ Composite TR USD	13.8%	44.6%
S&P 500 TR USD	11.7%	26.3%
Russell 1000 Growth TR USD	14.2%	42.7%
Russell 1000 TR USD	12.0%	26.5%
Russell 1000 Value TR USD	9.5%	11.5%
Russell Mid Cap Growth TR USD	14.6%	25.9%
Russell Mid Cap TR USD	12.8%	17.2%
Russell Mid Cap Value TR USD	12.1%	12.7%
Russell 2000 Growth TR USD	12.8%	18.7%
Russell 2000 TR USD	14.0%	16.9%
Russell 2000 Value TR USD	15.3%	14.7%
International Equity		
MSCI ACWI NR USD	11.0%	22.2%
MSCI ACWI Ex USA NR USD	9.8%	15.6%
MSCI Europe NR USD	11.1%	19.9%
MSCI EM NR USD	7.9%	9.8%
MSCI AC Asia Pacific IMI NR USD	8.1%	12.2%
MSCI EM Latin America NR USD	17.6%	32.7%

Source: Morningstar

EQIS Strategic

The EQIS Strategic model consists of traditional specialist investment managers that remain invested in their niche asset class over the full market cycle. This strategy was rebalanced last year to increase its exposure to growth, and that benefitted performance over the fourth quarter. The moderate risk iteration of this model gained 8.4% over the fourth quarter. This trailed the performance of the moderate blended benchmark, which returned 9.4%, but narrowed the gap significantly compared to earlier in the year. The Neuberger Berman Large Cap Disciplined Growth strategy was a standout in the domestic equity space in Q4, continuing to benefit from the market's enthusiasm for large-cap growth technology stocks. All domestic equity strategies gained for the period, though Alpha Quant Dividend Equity had smaller gains as it did not benefit to the degree of other strategies with the shift to risk-on market sentiment. The two international equity strategies also participated in the rally for the period. All the fixed-income managers had a strong quarter as well, benefiting from the decrease in credit spreads and bond yields. Cohen & Steers Institutional Realty benefitted greatly from the hopes for lower interest rates from the US Federal Reserve, gaining 17% in just Q4. However, the alternatives exposure in American Beacon AHL Managed Futures Fund struggled throughout the year, as did many alternative asset classes.

Total Portfolio	Inception Date	Portfolio Weight	Q4	1 Year	5 Year	10 Year	Since Inception
EQIS Strategic Moderate - Gross	09/30/2016	100.00%	8.4%	9.0%	6.6%		5.5%
EQIS Strategic Moderate - Net	12/31/2016	100.00%	7.6%	5.8%	3.5%		2.5%
EQIS Moderate Blended Benchmark	01/30/1999		9.4%	14.5%	7.5%	5.8%	5.9%
US Equity & Sectors							
Alpha Quant Dividend Equity	12/30/2011	8.00%	7.4%	1.9%	12.1%	10.4%	12.0%
Ativo Small Cap	01/02/2001	3.00%	11.8%	31.3%	16.7%	12.1%	12.3%
Neuberger Berman Large Cap Disc Growth	01/02/1987	6.00%	15.5%	44.5%	20.4%	15.1%	13.6%
Zacks All Cap Core	02/01/1995	24.00%	10.8%	24.4%	15.1%	11.7%	12.4%
Zacks Mid Cap Core	05/01/2009	5.00%	11.8%	15.7%	13.9%	11.1%	15.4%
International Equity							
Financial Trust International Value Momentum	09/30/2004	5.00%	12.8%	13.7%	13.6%	6.6%	8.9%
Martin International Tortue Capital	01/02/2008	5.00%	12.7%	21.6%	10.5%	6.4%	7.0%
Fixed Income / Taxable Bond							
Kensington Managed Income Strategy	12/31/2007	4.00%	5.4%	5.0%	4.3%	4.4%	8.6%
PIMCO Income Fund	03/30/2007	17.00%	5.9%	9.3%	3.4%	4.4%	6.8%
SignalPoint Stable Income Point	10/31/2008	17.00%	7.8%	6.0%	2.4%	2.7%	4.5%
Alternatives							
Cohen & Steers Instl Realty Shares	02/14/2000	2.00%	17.0%	12.7%	9.4%	8.9%	10.8%
American Beacon AHL Managed Futures Fund	08/19/2014	4.00%	-2.7%	-4.0%	5.6%		5.0%

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EQIS Dynamic Strategic

The EQIS Dynamic Strategic model utilizes a blend of tactical managers that have the freedom to adjust their allocations to different asset classes according to market conditions, as well as dedicated single-asset-class managers that remain fully invested throughout the entire market cycle. The moderate risk tolerance version of this model appreciated by a substantial 7.7% in the fourth quarter, trailing the blended benchmark, as can be expected when there is a sudden and dramatic shift in market sentiment in a bullish direction. The tactical asset allocation strategies did participate in the upside seen in markets in the fourth quarter successfully, though their lower beta limited that upside exposure. The dedicated equity sleeves performed as expected, with the Zacks All Cap Core strategy keeping pace with the S&P 500. The dividend approach continues to be out of favor, and the growth exposure benefited performance in Q4. This strategy uses similar international equity and fixed-income managers, all of whom had positive returns for the period. The alternative exposure in ABR 75/25 Volatility Strategy continued its strong performance for the year, while the managed futures exposure struggled.

Total Portfolio	Inception Date	Portfolio Weight	Q4	1 Year	5 Year	10 Year	Since Inception
EQIS Dynamic Strategic Moderate - Gross	09/30/2016	100.00%	7.7%	9.1%	5.9%		5.0%
EQIS Dynamic Strategic Moderate - Net	09/30/2016	100.00%	6.9%	5.9%	2.8%		1.8%
EQIS Moderate Blended Benchmark	01/30/1999		9.4%	14.5%	7.5%	5.8%	5.9%
Asset Allocation Strategies							
Chapoquoit Dynamic Aggressive	11/01/2012	12.00%	6.5%	5.7%	12.6%	11.9%	12.1%
Toews Hedged Balanced Growth	09/30/2005	17.50%	8.7%	12.2%	6.0%	2.4%	4.9%
US Equity & Sectors							
Alpha Quant Dividend Equity	12/30/2011	7.00%	7.4%	1.9%	12.1%	10.4%	12.0%
Neuberger Berman Large Cap Disc Growth	01/02/1987	4.00%	15.5%	44.5%	20.4%	15.1%	13.6%
Zacks All Cap Core	02/01/1995	11.50%	10.8%	24.4%	15.1%	11.7%	12.4%
International Equity							
Financial Trust International Value Momentum	09/30/2004	6.00%	12.8%	13.7%	13.6%	6.6%	8.9%
Martin International Tortue Capital	01/02/2008	6.00%	12.7%	21.6%	10.5%	6.4%	7.0%
Fixed Income / Taxable Bond							
Kensington Managed Income Strategy	12/31/2007	10.00%	5.4%	5.0%	4.3%	4.4%	8.6%
PIMCO Income Fund	03/30/2007	10.00%	5.9%	9.3%	3.4%	4.4%	6.8%
SignalPoint Stable Income Point	10/31/2008	10.00%	7.8%	6.0%	2.4%	2.7%	4.5%
Alternatives							
ABR 75/25 Volatility Strategy	08/03/2020	3.00%	12.6%	24.7%			4.0%
American Beacon AHL Managed Futures Fund	08/19/2014	3.00%	-2.7%	-4.0%	5.6%		5.0%

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EQIS Dynamic Tactical

The EQIS Dynamic Tactical model utilizes tactical asset allocation strategies extensively, which are designed to shift asset class exposures to adapt to the evolution of risks and opportunities in the market environment. The moderate risk iteration of this model gained 8.6% in the fourth quarter, trailing the benchmark by a narrow margin. Many of the tactical managers managed to participate in the sudden shift to a risk-on posture in markets, with WestEnd Advisors US Sector and SignalPoint Balanced largely keeping pace with the S&P 500 for the quarter thanks to their typically higher beta. The optioned-hedged approach to equity exposure in Toews Managed Risk Blueprint limited its upside participation in Q4, while the macroeconomic-focused investment approach used by Chapoquoit Dynamic Moderate did not shift quickly enough to fully participate in the rally. Alpha Cubed Balanced Growth continued to perform well for an asset allocation strategy that utilizes both equity and fixed income, with its fundamental research process and stock selection yielding a return of 17.2% for the full year. Kensington Managed Income utilizes a tactical approach for investing in high-yield bonds. The strategy had positive returns for the quarter but trailed the high-yield bond index.

Total Portfolio	Inception Date	Portfolio Weight	Q4	1 Year	5 Year	10 Year	Since Inception
EQIS Dynamic Tactical Moderate - Gross	09/30/2016	100.00%	8.6%	11.2%	4.9%		4.0%
EQIS Dynamic Tactical Moderate - Net	09/30/2016	100.00%	7.8%	8.0%	1.9%		1.1%
EQIS Moderate Blended Benchmark	01/30/1999		9.4%	14.5%	7.5%	5.8%	5.9%
Asset Allocation Strategies							
Alpha Cubed Balanced Growth	01/02/2003	8.00%	9.3%	17.2%	8.5%	6.4%	6.9%
Chapoquoit Dynamic Moderate	01/02/2013	20.00%	5.0%	4.1%	10.5%	10.6%	10.9%
WestEnd Advisors US Sector	12/31/2012	10.00%	10.0%	22.2%	16.1%	13.0%	14.5%
SignalPoint Balanced Point	03/31/2009	19.00%	10.6%	15.1%	10.5%	7.0%	9.4%
Toews Managed Risk Blueprint	04/12/2018	6.00%	5.6%	12.8%	11.2%		8.7%
Toews Hedged Balanced Growth	09/30/2005	16.00%	8.7%	12.2%	6.0%	2.4%	4.9%
International Equity							
Financial Trust International ValueMomentum	09/30/2004	14.00%	12.8%	13.7%	13.6%	6.6%	8.9%
Fixed Income / Taxable Bond							
Kensington Managed Income Strategy	12/31/2007	2.00%	5.4%	5.0%	4.3%	4.4%	8.6%
Alternatives							
ABR 75/25 Volatility Strategy	08/03/2020	5.00%	12.6%	24.7%			4.0%

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EQIS Dynamic Sector

The EQIS Dynamic Sector model allocates to traditional diversified actively managed equity strategies as well as tactical managers that can rotate between equity sectors dynamically. The moderate risk version of this model outpaced its blended benchmark for the final quarter of the year with a gain of 9.5%. This model currently utilizes two equity sector rotation strategies as core positions and these will have a significant influence on performance. WestEnd Advisors US Sector largely kept pace with the S&P 500 for the quarter, while the Day Hagan/NDR Smart Sector strategy trailed with a gain of 6.3%. However, over the 1 year period, both strategies have returned at least 20%. The international equity exposure in this model participated in the rally in the fourth quarter to a healthy degree, and the growth equity exposure was also a tailwind for the period. The tactical fixed income managers in Kensington Managed Income Strategy and Ocean Park Strategic Income Strategy both had positive returns for the quarter, though their risk-controlled approach limited upside relative to their traditional benchmarks to a degree. SignalPoint Stable Income Point benefitted from its duration exposure in the fourth quarter as bond yields fell.

Total Portfolio	Inception Date	Portfolio Weight	Q4	1 Year	5 Year	10 Year	Since Inception
EQIS Dynamic Sector Moderate - Gross	09/30/2016	100.00%	9.5%	9.2%	6.6%		5.1%
EQIS Dynamic Sector Moderate - Net	09/30/2016	100.00%	8.7%	6.0%	3.5%		2.0%
EQIS Moderate Blended Benchmark	01/30/1999		9.4%	14.5%	7.5%	5.8%	5.9%
US Equity & Sectors							
Alpha Quant Dividend Equity	12/30/2011	11.50%	7.4%	1.9%	12.1%	10.4%	12.0%
Day Hagan/Ned Davis Rsch Smart Sector	09/30/2016	16.00%	6.3%	20.0%	14.0%		11.3%
Neuberger Berman Large Cap Disc Growth	01/02/1987	7.50%	15.5%	44.5%	20.4%	15.1%	13.6%
WestEnd Advisors US Sector	12/31/2012	16.00%	10.0%	22.2%	16.1%	13.0%	14.5%
International Equity							
Financial Trust International Value Momentum	09/30/2004	6.00%	12.8%	13.7%	13.6%	6.6%	8.9%
Martin International Tortue Capital	01/02/2008	6.00%	12.7%	21.6%	10.5%	6.4%	7.0%
Fixed Income / Taxable Bond							
Kensington Managed Income Strategy	12/31/2007	2.00%	5.4%	5.0%	4.3%	4.4%	8.6%
Ocean Park Strategic Income Strategy	04/01/2013	6.00%	5.1%	5.1%	3.8%	3.8%	3.6%
PIMCO Income Fund	03/30/2007	12.00%	5.9%	9.3%	3.4%	4.4%	6.8%
SignalPoint Stable Income Point	10/31/2008	11.00%	7.8%	6.0%	2.4%	2.7%	4.5%
Alternatives							
American Beacon AHL Managed Futures Fund	08/19/2014	4.00%	-2.7%	-4.0%	5.6%		5.0%
Cohen & Steers Instl Realty Shares	02/14/2000	2.00%	17.0%	12.7%	9.4%	8.9%	10.8%

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EQIS Income

The EQIS Income model focuses on generating higher income across its various risk tolerances than others with higher allocations to income-producing asset classes. The moderate risk tolerance iteration of this model gained 8.5% during the fourth quarter, trailing the moderate blended benchmark. This model focuses on providing current income through dividends in its equity exposure. That has been a headwind this year during a period in which dividend investing has been out of favor. However, even dividend strategies saw appreciation during the fourth quarter of the year. Green Alpha Growth and Income had a particularly strong quarter with a gain of 22.2%. This strategy has greater exposure to both real estate and smaller market capitalization stocks than other dividend strategies. Both those sectors rallied particularly strongly to end the year due to their sensitivity to interest rates and the dovish pivot from the Fed. However, Alpha Quant Dividend Equity trailed its benchmark for the quarter and the year as well, though we maintain confidence in the strategy's investment process over the long term. The significant real estate exposure in this model portfolio was also a tailwind for the period, with Cohen and Steers Institutional Realty gaining 17%. EQIS Preferred Stock ETF only had a small gain for the quarter, while the alternatives exposure in managed futures continued to struggle.

Total Portfolio	Inception Date	Portfolio Weight	Q4	1 Year	5 Year	10 Year	Since Inception
EQIS Income Moderate - Gross	06/30/2017	100.00%	8.5%	7.1%	5.5%		3.8%
EQIS Income Moderate - Net	11/30/2017	100.00%	7.8%	4.0%	2.5%		0.7%
EQIS Moderate Blended Benchmark	01/30/1999		9.4%	14.5%	7.5%	5.8%	5.9%
US Equity & Sectors							
Alpha Quant Dividend Equity	12/30/2011	14.00%	7.4%	1.9%	12.1%	10.4%	12.0%
Dearborn Partners Core Rising Dividend	09/30/2011	12.00%	10.4%	15.3%	13.7%	11.1%	12.8%
Green Alpha Growth & Income Portfolio	12/31/2012	10.00%	22.2%	28.7%	17.2%	12.3%	14.0%
Fixed Income / Taxable Bond							
Kensington Managed Income	12/31/2007	5.00%	5.4%	5.0%	4.3%	4.4%	8.6%
Ocean Park Strategic Income Strategy	04/01/2013	5.00%	5.1%	5.1%	3.8%	3.8%	3.6%
PIMCO Income Fund	03/30/2007	15.00%	5.9%	9.3%	3.4%	4.4%	6.8%
SignalPoint Stable Income Point	10/31/2008	11.00%	7.8%	6.0%	2.4%	2.7%	4.5%
Alternatives							
Cohen & Steers Instl Realty Shares	02/14/2000	13.00%	17.0%	12.7%	9.4%	8.9%	10.8%
EQIS Preferred Stock ETF	02/29/2008	12.00%	3.6%	6.1%	3.0%	4.3%	3.9%
American Beacon AHL Managed Futures Fund	08/19/2014	3.00%	-2.7%	-4.0%	5.6%		5.0%

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EQIS Strategic Tax-Managed

The EQIS Strategic Tax-Managed model is cognizant of tax consequences and utilizes municipal bonds and equity managers with tax management overlays where possible. The moderate risk tolerance version of this model gained 9.8% for the fourth quarter, beating the moderate blended benchmark. Advisor Partners US High-Quality Dividend Yield is a tax-managed approach to exposure to the S&P 500. This strategy has seen significant appreciation over the 1 year period, as the Magnificent Seven group of technology stocks boosted the returns for the S&P500 in 2023. That strategy returned 12.7% for the fourth quarter, bringing its gains for 1 year to 22.8%. Duration was lengthened in the municipal bond strategies used during the year, which was a tailwind for performance in Q4. The longer-duration Lord Abbett National Tax-Free and Western Asset Managed Municipals saw the largest gains for the quarter, while the tactical Ocean Park Municipal Bond Strategy and shorter duration Western Asset Intermediate Municipals had smaller gains. The asset allocation strategy used in this model also experienced respectable upside participation in the Q4 rally, as did the international equity managers.

Total Portfolio	Inception Date	Portfolio Weight	Q4	1 Year	5 Year	10 Year	Since Inception
EQIS Strategic Tax-Managed Moderate - Gross	12/31/2019	100.00%	9.8%	14.3%			6.2%
EQIS Strategic Tax-Managed Moderate - Net	12/31/2019	100.00%	9.0%	10.9%			3.1%
EQIS Moderate Blended Benchmark	1/30/1999		9.4%	14.5%	7.5%	5.8%	5.9%
US Equity & Sectors							
Advisor Partners US High Quality Dividend Yield	10/1/2012	28.00%	12.7%	22.8%	15.1%	11.6%	13.0%
Dearborn Partners Core Rising Dividend	9/30/2011	18.00%	10.4%	15.3%	13.7%	11.1%	12.8%
Tax Exempt Fixed Income							
Lord Abbett National Tax Free	7/26/2010	10.00%	8.1%	7.8%	2.1%	3.5%	3.8%
Ocean Park Municipal Bond Strategy	1/4/2016	3.00%	6.9%	4.4%	3.5%		3.7%
Western Asset Managed Municipals	3/16/2018	10.00%	7.3%	6.9%	2.3%	3.1%	2.3%
Western Asset Intermediate Municipals Fund	9/18/2018	4.00%	6.2%	6.0%	2.3%	2.6%	2.3%
Asset Allocation Strategies							
iSectors Global Growth	1/1/2010	10.00%	9.1%	11.9%	7.3%	5.7%	7.3%
International Equity							
HJIM International Select	1/3/2007	8.50%	12.2%	22.0%	10.6%	7.8%	8.9%
Martin International Tortue Capital	1/2/2008	8.50%	12.7%	21.6%	10.5%	6.4%	7.0%

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Summary

The improving inflation outlook across the global economy should enable central banks to reduce interest rates in 2024. Markets have rapidly priced in expectations for rate cuts, which benefited returns for both fixed income and equity to end the year. Though the economic outlook for the US in particular currently looks benign with a low risk of a recession, some corners of the market are now fairly expensive, in particular US large-cap technology stocks. Though they have continued to perform well and maintain strong fundamentals, their valuations are now in places extended nonetheless. Value stocks and small-cap stocks are cheap but have yet to come back into favor in any sustained manner. International stocks are much cheaper on a valuation basis relative to the US but remain weighed down by the ongoing problems in China and innate tilts toward cyclical sectors. On the fixed income front, the improving economic outlook has reduced the default risk for high-yield bonds, though narrow credit spreads reduce the compensation for holding credit risk. Thankfully, investment grade and government bonds still offer higher yields than they have historically. The probability of interest rate cuts increases the appeal of holding moderate duration as well. The EQIS model portfolios maintain neutral positioning across the board coming into 2024, with extended valuations increasing the importance of diversification. The Asset Management Group will be closely monitoring trends for new opportunities in 2024 as the market adjusts expectations for the timing and intensity of interest rate cuts around the world.

Asset Class - 2024				Change in Opinion
Asset Class	Concern	Neutral	Constructive	
Equities		0		
Bonds		0		
Equity				
Geographic Exposure				
US		0		
Intl Developed	-1			
EM		0		
Size				
Large			1	
Mid		0		
Small		0		1
Style				
Growth		0		
Value		0		
Fixed Income				
Geographic Exposure				
US		0		
Intl Developed	-1			
EM	-1			
Credit Exposure				
Treasuries		0		
IG Corporates			1	
High Yield		0		1
Interest Rate Exposure				
Duration			1	1
Alternatives				
Liquid Alts (F)		0		-1
Commodities		0		
Real Estate		0		

Key	-2	-1	0	1	2
Relative Weighting	Very Underweight	Underweight	Neutral Weight	Overweight	Very Overweight



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The index data shown was obtained from third-party sources. Indexes are unmanaged and cannot be invested in directly. This material represents an assessment of the market environment at a specific time and is not intended to be a forecast of future events or a guarantee of future results.

Performance displayed represents gross past performance as experienced by Freedom clients and does not guarantee future results. Gross performance does not reflect the deduction of fees. The actual fees for each investor are stated in the investor's account application, custodian statements, and performance reports. A side-by-side comparison of net and gross performance for the model reflected in this document is available on the FreedomAdvisors platform.

Freedom shall select the managers for each underlying strategy within the EQIS Models and may change the allocations and managers in each model from time to time at its discretion. The underlying strategies' performance in turn are either returns that have either been calculated by Freedom. This should not be considered a recommendation to buy or sell individual securities, nor should this information be relied upon as research or investment advice regarding any security in particular. Model returns represent the weighted average return of each of the underlying strategies returns based on the model allocation as of the most recent quarter-end.

The comparative benchmarks are designed to measure a global portfolio of stocks, bonds, and cash, allocated to represent five distinct investor risk profiles. They represent stock exposure levels in line with investors' expectations relative to a targeted level of equity risk. The benchmark returns do not represent the results of actual trading of investable assets/securities. Freedom maintains the benchmark blend and calculates the benchmark levels and performance shown or discussed but does not manage actual benchmark assets. Benchmark returns displayed do not reflect a deduction of management fees and do not reflect payment of any sales charges or fees an investor may pay to purchase the securities underlying the benchmark or investment funds that are intended to track the performance of the benchmark. The imposition of these fees and charges would cause the actual and backtested performance of the securities/fund to be lower than the benchmark performance shown.

Except as otherwise specifically stated, all information and portfolio manager commentary, including portfolio positions, are as of December 31, 2023. For financial professional use only. Not for client distribution.