# Freedom UMA Conservative Balanced Strategy

## ❍ Model Code: CBNA **$600,000 Minimum**

| | | % | Type |
|---|---|---|---|
| **Fixed Income** | | | |
| *Fixed Income Completion Portfolio†* | | 50.0 | Fund |
| *Int. Investment Grd.* | iShares (Core Aggregate) | 2.0 | Fund |
| **Equity Income** | | | |
| *Equity Income* | ClearBridge | 3.75 | Fund |
| **Large Cap Equity** | | | |
| *Blend* | AQR | 3.75 | Fund |
| *Blend* | JP Morgan | 15.5 | SMA |
| *Blend* | Vanguard S&P 500 | 2.0 | Fund |
| **Small to Mid Cap Equity** | | | |
| *Blend* | GWK | 12.0 | SMA |
| **International Equity** | | | |
| *International ADR* | MFS | 11.0 | SMA |

## ❍ Model Code: CBPA2 **$600,000 Minimum**

| | | % | Type |
|---|---|---|---|
| **Fixed Income** | | | |
| *Fixed Income Completion Portfolio†* | | 50.0 | Fund |
| *Int. Investment Grd.* | iShares (Core Aggregate) | 2.0 | Fund |
| **Equity Income** | | | |
| *Equity Income* | ClearBridge | 3.75 | Fund |
| **Large Cap Equity** | | | |
| *Blend* | AQR | 3.75 | Fund |
| *Blend* | Eagle Asset Management* | 15.5 | SMA |
| *Blend* | Vanguard S&P 500 | 2.0 | Fund |
| **Small to Mid Cap Equity** | | | |
| *Blend* | GWK | 12.0 | SMA |
| **International Equity** | | | |
| *International ADR* | MFS | 11.0 | SMA |

## ❍ Model Code: CBNB **$1,000,000 Minimum**

| | | % | Type |
|---|---|---|---|
| **Fixed Income** | | | |
| *Fixed Income Completion Portfolio†* | | 50.0 | Fund |
| *Int. Investment Grd.* | iShares (Core Aggregate) | 2.0 | Fund |
| **Equity Income** | | | |
| *Equity Income* | ClearBridge | 5.75 | Fund |
| **Large Cap Equity** | | | |
| *Blend* | AQR | 4.75 | Fund |
| *Blend* | Vanguard S&P 500 | 2.0 | Fund |
| *Growth* | Jennison | 8.25 | SMA |
| *Value* | MFS | 8.25 | SMA |
| **Small to Mid Cap Equity** | | | |
| *Blend* | GWK | 9.0 | SMA |
| **International Equity** | | | |
| *International ADR* | MFS | 10.0 | SMA |

**Fixed Income Completion Portfolio**

| | |
|---|---|
| - Domestic Fixed Income | Dodge & Cox |
| - Domestic Fixed Income | iShares Core US Aggregate |
| - Fixed Income | MFS Emerging Markets |
| - High Yield | RBC Bluebay |
| - High Yield | NYLI Mainstay MacKay |
| - High Yield | PGIM |
| - Multi-Sector | American Funds |
| - US Intermediate Investment Grade | Baird |
| - US Intermediate Investment Grade | TCW Metropolitan West |
| - US Intermediate Investment Grade | PIMCO |

* Affiliated Portfolio Manager.

*† Allocation weights to individual funds (by %) are available upon request from your financial advisor.*

**Additional information regarding the Portfolio Managers' and Funds' investment styles, including the Portfolio Managers' Form ADV Part 2A disclosure documents and the Funds' prospectuses, are available upon request from your financial advisor.**

# Freedom UMA Equity Income Balanced Strategy

## ❍ Model Code: EINA — $300,000 Minimum

| | | % | Type |
|---|---|---|---|
| **Fixed Income** | | | |
| *High Yield* | PGIM | 5.5 | Fund |
| *High Yield* | RBC Bluebay | 5.5 | Fund |
| *Multi-Sector* | American Funds | 4.0 | Fund |
| *US Int. Investment Grade* | Dodge & Cox | 11.0 | Fund |
| *US Int. Investment Grade* | Metropolitan West | 11.0 | Fund |
| **Equity Income** | | | |
| *Equity Income* | Federated | 30.0 | SMA |
| *Equity Income* | RiverRoad◆ | 30.0 | SMA |
| **Tactical Allocation** | | | |
| *Multi-Asset* | BlackRock | 3.0 | Fund |

## ❍ Model Code: EIPA — $300,000 Minimum

| | | % | Type |
|---|---|---|---|
| **Fixed Income** | | | |
| *High Yield* | PGIM | 5.5 | Fund |
| *High Yield* | RBC Bluebay | 5.5 | Fund |
| *Multi-Sector* | American Funds | 4.0 | Fund |
| *US Int. Investment Grade* | Dodge & Cox | 11.0 | Fund |
| *US Int. Investment Grade* | Metropolitan West | 11.0 | Fund |
| **Equity Income** | | | |
| *Equity Income* | Eagle Asset Mgmt* | 30.0 | SMA |
| *Equity Income* | RiverRoad◆ | 30.0 | SMA |
| **Tactical Allocation** | | | |
| *Multi-Asset* | BlackRock | 3.0 | Fund |

## ❍ Model Code: EINE — $300,000 Minimum

| | | % | Type |
|---|---|---|---|
| **Fixed Income** | | | |
| *High Yield* | PGIM | 5.5 | Fund |
| *High Yield* | RBC Bluebay | 5.5 | Fund |
| *Multi-sector* | American Funds | 4.0 | Fund |
| *US Int. Investment Grade* | Dodge & Cox | 11.0 | Fund |
| *US Int. Investment Grade* | Metropolitan West | 11.0 | Fund |
| **Equity Income** | | | |
| *Equity Income* | Columbia Threadneedle | 30.0 | SMA |
| *Equity Income* | Principal Edge | 30.0 | SMA |
| **Tactical Allocation** | | | |
| *Multi-Asset* | BlackRock | 3.0 | Fund |

## ❍ Model Code: EIPE — $300,000 Minimum

| | | % | Type |
|---|---|---|---|
| **Fixed Income** | | | |
| *High Yield* | PGIM | 5.5 | Fund |
| *High Yield* | RBC Bluebay | 5.5 | Fund |
| *Multi-Sector* | American Funds | 4.0 | Fund |
| *US Int. Investment Grade* | Dodge & Cox | 11.0 | Fund |
| *US Int. Investment Grade* | Metropolitan West | 11.0 | Fund |
| **Equity Income** | | | |
| *Equity Income* | Eagle Asset Mgmt* | 30.0 | SMA |
| *Equity Income* | Principal Edge | 30.0 | SMA |
| **Tactical Allocation** | | | |
| *Multi-Asset* | BlackRock | 3.0 | Fund |

## ❍ Model Code: EINB — $600,000 Minimum

| | | % | Type |
|---|---|---|---|
| **Fixed Income** | | | |
| *High Yield* | PGIM | 5.5 | Fund |
| *High Yield* | RBC Bluebay | 5.5 | Fund |
| *Multi-Sector* | American Funds | 4.0 | Fund |
| *US Int. Investment Grade* | Dodge & Cox | 11.0 | Fund |
| *US Int. Investment Grade* | Metropolitan West | 11.0 | Fund |
| **Equity Income** | | | |
| *Equity Income* | Capital Group | 20.0 | SMA |
| *Equity Income* | Federated | 20.0 | SMA |
| *Equity Income* | RiverRoad◆ | 20.0 | SMA |
| **Tactical Allocation** | | | |
| *Multi-Asset* | BlackRock | 3.0 | Fund |

## ❍ Model Code: EIPB — $600,000 Minimum

| | | % | Type |
|---|---|---|---|
| **Fixed Income** | | | |
| *High Yield* | PGIM | 5.5 | Fund |
| *High Yield* | RBC Bluebay | 5.5 | Fund |
| *Multi-Sector* | American Funds | 4.0 | Fund |
| *US Int. Investment Grade* | Dodge & Cox | 11.0 | Fund |
| *US Int. Investment Grade* | Metropolitan West | 11.0 | Fund |
| **Equity Income** | | | |
| *Equity Income* | Capital Group | 20.0 | SMA |
| *Equity Income* | Eagle Asset Mgmt* | 20.0 | SMA |
| *Equity Income* | RiverRoad◆ | 20.0 | SMA |
| **Tactical Allocation** | | | |
| *Multi-Asset* | BlackRock | 3.0 | Fund |

## ❍ Model Code: EINF — $600,000 Minimum

| | | % | Type |
|---|---|---|---|
| **Fixed Income** | | | |
| *High Yield* | PGIM | 5.5 | Fund |
| *High Yield* | RBC Bluebay | 5.5 | Fund |
| *Multi-Sector* | American Funds | 4.0 | Fund |
| *US Int. Investment Grade* | Dodge & Cox | 11.0 | Fund |
| *US Int. Investment Grade* | Metropolitan West | 11.0 | Fund |
| **Equity Income** | | | |
| *Equity Income* | Columbia Threadneedle | 20.0 | SMA |
| *Equity Income* | Guardian Capital | 20.0 | SMA |
| *Equity Income* | Principal Edge | 20.0 | SMA |
| **Tactical Allocation** | | | |
| *Multi-Asset* | BlackRock | 3.0 | Fund |

## ❍ Model Code: EIPF — $600,000 Minimum

| | | % | Type |
|---|---|---|---|
| **Fixed Income** | | | |
| *High Yield* | PGIM | 5.5 | Fund |
| *High Yield* | RBC Bluebay | 5.5 | Fund |
| *Multi-Sector* | American Funds | 4.0 | Fund |
| *US Int. Investment Grade* | Dodge & Cox | 11.0 | Fund |
| *US Int. Investment Grade* | Metropolitan West | 11.0 | Fund |
| **Equity Income** | | | |
| *Equity Income* | Eagle Asset Mgmt* | 20.0 | SMA |
| *Equity Income* | Guardian Capital | 20.0 | SMA |
| *Equity Income* | Principal Edge | 20.0 | SMA |
| **Tactical Allocation** | | | |
| *Multi-Asset* | BlackRock | 3.0 | Fund |

* Affiliated Portfolio Manager.

◆ Portfolio Manager may invest in Master Limited Partnership ("MLP") units, which may result in unique tax treatment, including Schedule K-1 reporting. Please consult your tax adviser for additional information regarding the tax consequences associated with MLP investments.

**Additional information regarding the Portfolio Managers' and Funds' investment styles, including the Portfolio Managers' Form ADV Part 2 disclosure documents and the Funds' prospectuses, are available upon request from your financial advisor.**

# Freedom UMA Equity Income Strategy

❍ Model Code: EINC **$300,000 Minimum**

| **Equity Income** | | **%** | **Type** |
|---|---|---|---|
| *Equity Income* | Capital Group | 33.33 | SMA |
| *Equity Income* | Federated | 33.34 | SMA |
| *Equity Income* | RiverRoad◆ | 33.33 | SMA |

❍ Model Code: EIPC **$300,000 Minimum**

| **Equity Income** | | **%** | **Type** |
|---|---|---|---|
| *Equity Income* | Capital Group | 33.33 | SMA |
| *Equity Income* | Eagle Asset Mgmt* | 33.34 | SMA |
| *Equity Income* | RiverRoad◆ | 33.33 | SMA |

❍ Model Code: EIND **$300,000 Minimum**

| **Equity Income** | | **%** | **Type** |
|---|---|---|---|
| *Equity Income* | Columbia Threadneedle | 33.34 | SMA |
| *Equity Income* | Guardian Capital | 33.33 | SMA |
| *Equity Income* | Principal Edge | 33.33 | SMA |

❍ Model Code: EIPD **$300,000 Minimum**

| **Equity Income** | | **%** | **Type** |
|---|---|---|---|
| *Equity Income* | Eagle Asset Mgmt* | 33.34 | SMA |
| *Equity Income* | Guardian Capital | 33.33 | SMA |
| *Equity Income* | Principal Edge | 33.33 | SMA |

* Affiliated Portfolio Manager.

◆ Portfolio Manager may invest in Master Limited Partnership ("MLP") units, which may result in unique tax treatment, including Schedule K-1 reporting. Please consult your tax adviser for additional information regarding the tax consequences associated with MLP investments.

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# Freedom UMA Flexible Balanced Strategy

❍ Model Code: FENC **$300,000 Minimum**

| **Fixed Income** | | **%** | **Type** |
|---|---|---|---|
| *Domestic* | Baird | 9.0 | Fund |
| *Domestic* | MetWest | 10.0 | Fund |
| *High Yield* | PGIM | 5.0 | Fund |
| *Intermediate* | PIMCO | 11.0 | Fund |
| **Large Cap Equity** | | | |
| *Blend* | Columbia Threadneedle | 32.5 | SMA |
| **Global Equity** | | | |
| *Global Equity Blend* | Lazard | 32.5 | SMA |

❍ Model Code: FEND **$600,000 Minimum**

| **Fixed Income** | | **%** | **Type** |
|---|---|---|---|
| *Domestic* | Baird | 9.0 | Fund |
| *Domestic* | MetWest | 10.0 | Fund |
| *High Yield* | PGIM | 5.0 | Fund |
| *Intermediate* | PIMCO | 11.0 | Fund |
| **Domestic All Cap** | | | |
| *All Cap Blend* | Boston Partners | 21.5 | SMA |
| **Large Cap Equity** | | | |
| *Blend* | Columbia Threadneedle | 21.5 | SMA |
| **Global Equity** | | | |
| *Global Equity Blend* | Lazard | 22.0 | SMA |

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# Freedom UMA Balanced Strategy

## ❍ Model Code: BNA — $300,000 Minimum

| | | % | Type |
|---|---|---|---|
| **Fixed Income** | | | |
| *Fixed Income Completion Portfolio†* | | 32.0 | Fund |
| *Int. Investment Grd.* | iShares (Core Aggregate) | 3.0 | Fund |
| **Large Cap Equity** | | | |
| *Blend* | Vanguard S&P 500 | 2.0 | Fund |
| *Core Equity* | Parnassus | 31.0 | SMA |
| **Mid Cap Equity** | | | |
| *Blend* | iShares (S&P) | 6.0 | Fund |
| **Small Cap Equity** | | | |
| *Blend* | iShares (Core S&P) | 3.0 | Fund |
| **International Equity** | | | |
| *International ADR* | MFS | 23.0 | SMA |

## ❍ Model Code: BNB — $600,000 Minimum

| | | % | Type |
|---|---|---|---|
| **Fixed Income** | | | |
| *Fixed Income Completion Portfolio†* | | 32.0 | Fund |
| *Int. Investment Grd.* | iShares (Core Aggregate) | 3.0 | Fund |
| **Large Cap Equity** | | | |
| *Blend* | JP Morgan | 25.0 | SMA |
| *Blend* | Vanguard S&P 500 | 14.5 | Fund |
| **Small to Mid Cap Equity** | | | |
| *Blend* | GWK | 12.25 | SMA |
| **International Equity** | | | |
| *Developed Market* | iShares (Core MSCI EAFE) | 1.25 | Fund |
| *International ADR* | MFS | 12.0 | SMA |

## ❍ Model Code: BNE — $600,000 Minimum

| | | % | Type |
|---|---|---|---|
| **Fixed Income** | | | |
| *Fixed Income Completion Portfolio†* | | 32.0 | Fund |
| *Int. Investment Grd.* | iShares (Core Aggregate) | 3.0 | Fund |
| **Large Cap Equity** | | | |
| *Blend* | JP Morgan | 26.0 | SMA |
| *Blend* | Vanguard S&P 500 | 11.75 | Fund |
| **Small to Mid Cap Equity** | | | |
| *Blend* | GWK | 12.25 | SMA |
| **International Equity** | | | |
| *International ADR* | MFS | 11.0 | SMA |
| *Emerging Markets* | Fidelity | 4.0 | Fund |

## ❍ Model Code: BPB2 — $600,000 Minimum

| | | % | Type |
|---|---|---|---|
| **Fixed Income** | | | |
| *Fixed Income Completion Portfolio†* | | 32.0 | Fund |
| *Int. Investment Grd.* | iShares (Core Aggregate) | 3.0 | Fund |
| **Large Cap Equity** | | | |
| *Blend* | Eagle Asset Management* | 25.0 | SMA |
| *Blend* | Vanguard S&P 500 | 14.5 | Fund |
| **Small to Mid Cap Equity** | | | |
| *Blend* | GWK | 12.25 | SMA |
| **International Equity** | | | |
| *Developed Market* | iShares (Core MSCI EAFE) | 1.25 | Fund |
| *International ADR* | MFS | 12.0 | SMA |

## ❍ Model Code: BPE2 — $600,000 Minimum

| | | % | Type |
|---|---|---|---|
| **Fixed Income** | | | |
| *Fixed Income Completion Portfolio†* | | 32.0 | Fund |
| *Int. Investment Grd.* | iShares (Core Aggregate) | 3.0 | Fund |
| **Large Cap Equity** | | | |
| *Blend* | Eagle Asset Management* | 26.0 | SMA |
| *Blend* | Vanguard S&P 500 | 11.75 | Fund |
| **Small to Mid Cap Equity** | | | |
| *Blend* | GWK | 12.25 | SMA |
| **International Equity** | | | |
| *International ADR* | MFS | 11.0 | SMA |
| *Emerging Markets* | Fidelity | 4.0 | Fund |

**Fixed Income Completion Portfolio**

| | |
|---|---|
| - Domestic Fixed Income | Dodge & Cox |
| - Domestic Fixed Income | iShares Core US Aggregate |
| - Fixed Income | MFS Emerging Markets |
| - High Yield | RBC Bluebay |
| - High Yield | NYLI Mainstay MacKay |
| - High Yield | PGIM |
| - Multi-Sector | American Funds |
| - US Intermediate Investment Grade | Baird |
| - US Intermediate Investment Grade | TCW Metropolitan West |
| - US Intermediate Investment Grade | PIMCO |

* Affiliated Portfolio Manager.

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# Freedom UMA Balanced Strategy

## ❍ Model Code: BNC **$1,000,000 Minimum**

| | | % | Type |
|---|---|---|---|
| **Fixed Income** | | | |
| *Fixed Income Completion Portfolio†* | | 32.0 | Fund |
| *Int. Investment Grd.* | iShares (Core Aggregate) | 3.0 | Fund |
| **Large Cap Equity** | | | |
| *Blend* | JP Morgan | 8.0 | SMA |
| *Blend* | Vanguard S&P 500 | 14.5 | Fund |
| *Growth* | Jennison | 8.5 | SMA |
| *Value* | MFS | 8.5 | SMA |
| **Small to Mid Cap Equity** | | | |
| *Blend* | GWK | 12.25 | SMA |
| **International Equity** | | | |
| *Developed Market* | iShares (Core MSCI EAFE) | 1.25 | Fund |
| *International ADR* | MFS | 12.0 | SMA |

## ❍ Model Code: BPC2 **$1,000,000 Minimum**

| | | % | Type |
|---|---|---|---|
| **Fixed Income** | | | |
| *Fixed Income Completion Portfolio†* | | 32.0 | Fund |
| *Int. Investment Grd.* | iShares (Core Aggregate) | 3.0 | Fund |
| **Large Cap Equity** | | | |
| *Blend* | Eagle Asset Management* | 8.0 | SMA |
| *Blend* | Vanguard S&P 500 | 14.5 | Fund |
| *Growth* | Jennison | 8.5 | SMA |
| *Value* | MFS | 8.5 | SMA |
| **Small to Mid Cap Equity** | | | |
| *Blend* | GWK | 12.25 | SMA |
| **International Equity** | | | |
| *Developed Market* | iShares (Core MSCI EAFE) | 1.25 | Fund |
| *International ADR* | MFS | 12.0 | SMA |

## ❍ Model Code: BNF **$1,000,000 Minimum**

| | | % | Type |
|---|---|---|---|
| **Fixed Income** | | | |
| *Fixed Income Completion Portfolio†* | | 32.0 | Fund |
| *Int. Investment Grd.* | iShares (Core Aggregate) | 3.0 | Fund |
| **Large Cap Equity** | | | |
| *Blend* | JP Morgan | 9.0 | SMA |
| *Blend* | Vanguard S&P 500 | 13.5 | Fund |
| *Value* | MFS | 8.5 | SMA |
| *Growth* | Jennison | 8.5 | SMA |
| **Small to Mid Cap Equity** | | | |
| *Blend* | GWK | 12.25 | SMA |
| **International Equity** | | | |
| *Developed Market* | iShares (Core MSCI EAFE) | 1.25 | Fund |
| *International ADR* | MFS | 8.0 | SMA |
| *Emerging Markets* | Fidelity | 4.0 | Fund |

## ❍ Model Code: BPF2 **$1,000,000 Minimum**

| | | % | Type |
|---|---|---|---|
| **Fixed Income** | | | |
| *Fixed Income Completion Portfolio†* | | 32.0 | Fund |
| *Int. Investment Grd.* | iShares (Core Aggregate) | 3.0 | Fund |
| **Large Cap Equity** | | | |
| *Blend* | Eagle Asset Mgmt* | 9.0 | SMA |
| *Blend* | Vanguard S&P 500 | 13.5 | Fund |
| *Value* | MFS | 8.5 | SMA |
| *Growth* | Jennison | 8.5 | SMA |
| **Small to Mid Cap Equity** | | | |
| *Blend* | GWK | 12.25 | SMA |
| **International Equity** | | | |
| *Developed Market* | iShares (Core MSCI EAFE) | 1.25 | Fund |
| *International ADR* | MFS | 8.0 | SMA |
| *Emerging Markets* | Fidelity | 4.0 | Fund |

**Fixed Income Completion Portfolio**

| | |
|---|---|
| - Domestic Fixed Income | Dodge & Cox |
| - Domestic Fixed Income | iShares Core US Aggregate |
| - Fixed Income | MFS Emerging Markets |
| - High Yield | RBC Bluebay |
| - High Yield | NYLI Mainstay MacKay |
| - High Yield | PGIM |
| - Multi-Sector | American Funds |
| - US Intermediate Investment Grade | Baird |
| - US Intermediate Investment Grade | TCW Metropolitan West |
| - US Intermediate Investment Grade | PIMCO |

* Affiliated Portfolio Manager.

*† Allocation weights to individual funds (by %) are available upon request from your financial advisor.*

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# Freedom UMA Balanced with Growth Strategy

## ❍ Model Code: BGNA **$300,000 Minimum**

| **Fixed Income** | | **%** | **Type** |
|---|---|---|---|
| *Fixed Income Completion Portfolio†* | | 17.0 | Fund |
| *Int. Investment Grd.* | iShares (Core Aggregate) | 3.0 | Fund |
| **Large Cap Equity** | | | |
| *Blend* | Vanguard S&P 500 | 4.0 | Fund |
| *Core Equity* | Parnassus | 39.0 | SMA |
| **Small Cap Equity** | | | |
| *Blend* | iShares (Core S&P) | 5.0 | Fund |
| **Mid Cap Equity** | | | |
| *Blend* | iShares (S&P) | 9.0 | Fund |
| **International Equity** | | | |
| *International ADR* | MFS | 23.0 | SMA |

## ❍ Model Code: BGNB **$600,000 Minimum**

| **Fixed Income** | | **%** | **Type** |
|---|---|---|---|
| *Fixed Income Completion Portfolio†* | | 17.0 | Fund |
| *Int. Investment Grd.* | iShares (Core Aggregate) | 3.0 | Fund |
| **Large Cap Equity** | | | |
| *Blend* | Vanguard S&P 500 | 19.0 | Fund |
| *Value* | MFS | 16.0 | SMA |
| *Growth* | Jennison | 16.0 | SMA |
| **Small to Mid Cap Equity** | | | |
| *Blend* | River Road | 15.0 | SMA |
| **International Equity** | | | |
| *Developed Market* | iShares (Core MSCI EAFE) | 1.0 | Fund |
| *International ADR* | MFS | 13.0 | SMA |

## ❍ Model Code: BGNE **$600,000 Minimum**

| **Fixed Income** | | **%** | **Type** |
|---|---|---|---|
| *Fixed Income Completion Portfolio†* | | 17.0 | Fund |
| *Int. Investment Grd.* | iShares (Core Aggregate) | 3.0 | Fund |
| **Large Cap Equity** | | | |
| *Blend* | Vanguard S&P 500 | 17.0 | Fund |
| *Growth* | Jennison | 16.0 | SMA |
| *Value* | MFS | 16.0 | SMA |
| **Small to Mid Cap Equity** | | | |
| *Value* | River Road | 16.0 | SMA |
| **International Equity** | | | |
| *International ADR* | MFS | 11.0 | SMA |
| *Emerging Markets* | JPMorgan | 4.0 | Fund |

**Fixed Income Completion Portfolio**

| | |
|---|---|
| - Domestic Fixed Income | Dodge & Cox |
| - Domestic Fixed Income | iShares Core US Aggregate |
| - Fixed Income | MFS Emerging Markets |
| - High Yield | RBC Bluebay |
| - High Yield | NYLI Mainstay MacKay |
| - High Yield | PGIM |
| - Multi Sector | American Funds |
| - US Intermediate Investment Grade | Baird |
| - US Intermediate Investment Grade | TCW Metropolitan West |
| - US Intermediate Investment Grade | PIMCO |

*† Allocation weights to individual funds (by %) are available upon request from your financial advisor.*

**Additional information regarding the Portfolio Managers' and Funds' investment styles, including the Portfolio Managers' Form ADV Part 2A disclosure documents and the Funds' prospectuses, are available upon request from your financial advisor.**

# Freedom UMA Balanced with Growth Strategy

## ❍ Model Code: BGNC **$1,000,000 Minimum**

| **Fixed Income** | | **%** | **Type** |
|---|---|---|---|
| *Fixed Income Completion Portfolio†* | | 17.0 | Fund |
| *Int. Investment Grd.* | iShares (Core Aggregate) | 3.0 | Fund |
| **Large Cap Equity** | | | |
| *Blend* | JP Morgan | 22.0 | SMA |
| *Blend* | Vanguard S&P 500 | 11.0 | Fund |
| *Growth* | Jennison | 9.0 | SMA |
| *Value* | MFS | 9.0 | SMA |
| **Small to Mid Cap Equity** | | | |
| *Blend* | Kayne Anderson | 7.0 | SMA |
| *Value* | River Road | 8.0 | SMA |
| **International Equity** | | | |
| *Developed Market* | iShares (Core MSCI EAFE) | 1.0 | Fund |
| *International ADR* | MFS | 13.0 | SMA |

## ❍ Model Code: BGPC2 **$1,000,000 Minimum**

| **Fixed Income** | | **%** | **Type** |
|---|---|---|---|
| *Fixed Income Completion Portfolio†* | | 17.0 | Fund |
| *Int. Investment Grd.* | iShares (Core Aggregate) | 3.0 | Fund |
| **Large Cap Equity** | | | |
| *Blend* | Eagle Asset Mgmt* | 22.0 | SMA |
| *Blend* | Vanguard S&P 500 | 11.0 | SMA |
| *Growth* | Jennison | 9.0 | SMA |
| *Value* | MFS | 9.0 | SMA |
| **Small to Mid Cap Equity** | | | |
| *Blend* | Kayne Anderson | 7.0 | SMA |
| *Value* | River Road | 8.0 | SMA |
| **International Equity** | | | |
| *Developed Market* | iShares (Core MSCI EAFE) | 1.0 | Fund |
| *International ADR* | MFS | 13.0 | SMA |

## ❍ Model Code: BGNF **$1,000,000 Minimum**

| **Fixed Income** | | **%** | **Type** |
|---|---|---|---|
| *Fixed Income Completion Portfolio†* | | 17.0 | Fund |
| *Int. Investment Grd.* | iShares (Core Aggregate) | 3.0 | Fund |
| **Large Cap Equity** | | | |
| *Blend* | JP Morgan | 18.5 | SMA |
| *Blend* | Vanguard S&P 500 | 11.0 | Fund |
| *Growth* | Jennison | 10.75 | SMA |
| *Value* | MFS | 10.75 | SMA |
| **Small to Mid Cap Equity** | | | |
| *Blend* | Kayne Anderson | 8.0 | SMA |
| *Value* | River Road | 7.0 | SMA |
| **International Equity** | | | |
| *Developed Market* | iShares (Core MSCI EAFE) | 1.0 | Fund |
| *International ADR* | MFS | 9.0 | SMA |
| *Emerging Markets* | JPMorgan | 4.0 | Fund |

## ❍ Model Code: BGPF2 **$1,000,000 Minimum**

| **Fixed Income** | | **%** | **Type** |
|---|---|---|---|
| *Fixed Income Completion Portfolio†* | | 17.0 | Fund |
| *Int. Investment Grd.* | iShares (Core Aggregate) | 3.0 | Fund |
| **Large Cap Equity** | | | |
| *Blend* | Eagle Asset Mgmt* | 18.5 | SMA |
| *Blend* | Vanguard S&P 500 | 11.0 | Fund |
| *Growth* | Jennison | 10.75 | SMA |
| *Value* | MFS | 10.75 | SMA |
| **Small to Mid Cap Equity** | | | |
| *Blend* | Kayne Anderson | 8.0 | SMA |
| *Value* | River Road | 7.0 | SMA |
| **International Equity** | | | |
| *Developed Market* | iShares (Core MSCI EAFE) | 1.0 | Fund |
| *International ADR* | MFS | 9.0 | SMA |
| *Emerging Markets* | JPMorgan | 4.0 | Fund |

**Fixed Income Completion Portfolio**

| | |
|---|---|
| - Domestic Fixed Income | Dodge & Cox |
| - Domestic Fixed Income | iShares Core US Aggregate |
| - Fixed Income | MFS Emerging Markets |
| - High Yield | RBC Bluebay |
| - High Yield | NYLI Mainstay MacKay |
| - High Yield | PGIM |
| - Multi-Sector | American Funds |
| - US Intermediate Investment Grade | Baird |
| - US Intermediate Investment Grade | TCW Metropolitan West |
| - US Intermediate Investment Grade | PIMCO |

* Affiliated Portfolio Manager.

*† Allocation weights to individual funds (by %) are available upon request from your financial advisor.*

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# Freedom UMA Dynamic Strategy

## Equity Income Portfolio

❍ Model Code: DEINA **$300,000 Minimum**

| | | % | Type |
|---|---|---|---|
| **Fixed Income** | | | |
| *Fixed Income Completion Portfolio†* | | 30.0 | Fund |
| **Global Balanced** | | | |
| *Global Allocation* | RiverFront◆ | 50.0 | SMA |
| **Equity Income** | | | |
| *Equity Income* | Capital Group | 30.0 | SMA |
| *Freedom Equity Income Balanced Portfolio†* | | 20.0 | Fund |

## Balanced Portfolio

❍ Model Code: DBNA **$300,000 Minimum**

| | | % | Type |
|---|---|---|---|
| **Global Balanced** | | | |
| *Global Allocation* | RiverFront◆ | 60.0 | SMA |
| **Alternative Investments** | | | |
| *Alternative Completion Portfolio†* | | 10.0 | Fund |

## Balanced with Growth Portfolio

❍ Model Code: DBGNA **$300,000 Minimum**

| | | % | Type |
|---|---|---|---|
| **Global Balanced** | | | |
| *Global Allocation* | RiverFront◆ | 80.0 | SMA |
| **Alternative Investments** | | | |
| *Alternative Completion Portfolio†* | | 20.0 | Fund |

## Growth Portfolio

❍ Model Code: DGNA **$300,000 Minimum**

| | | % | Type |
|---|---|---|---|
| **Global Growth** | | | |
| *Global Growth* | RiverFront◆ | 80.0 | SMA |
| **Alternative Investments** | | | |
| *Alternative Completion Portfolio†* | | 20.0 | Fund |

**Fixed Income Completion Portfolio**

| | |
|---|---|
| - Domestic Fixed Income | Dodge & Cox |
| - Domestic Fixed Income | iShares Core US Aggregate |
| - Fixed Income | MFS Emerging Markets |
| - High Yield | RBC Bluebay |
| - High Yield | PGIM |
| - High Yield | NYLI Mainstay MacKay |
| - Multi-Sector | American Funds |
| - US Int. Investment Grade | Baird |
| - US Int. Investment Grade | TCW Metropolitan West |
| - US Int. Investment Grade | PIMCO |

**Alternative Completion Portfolio**

| | |
|---|---|
| - Hedged Equity | JPMorgan |
| - Managed Futures | Abbey Capital |
| - Market Neutral | BlackRock |
| - Market Neutral | JPMorgan |
| - Market Neutral | Victory |
| - Multi-alternative | Blackrock |

**Freedom Equity Income Balanced Portfolio**

| | |
|---|---|
| - Dividend Appreciation | Vanguard |
| - Dividend Equity | Hamlin |
| - Dividend Income | Columbia |
| - Dividend Income | Vanguard |
| - Domestic Fixed Income | Dodge & Cox |
| - Equity Income | BlackRock |
| - Equity Income | Eagle |
| - Equity Income | RBC Bluebay |
| - Equity Income | NYLI Epoch |
| - Global Equity Income | Janus |
| - High Yield | Federated |
| - High Yield | PGIM |
| - Infrastructure | Lazard |
| - Multi-Sector | American Funds |
| - Specialty Preferred | Principal |
| - Tactical Allocation | BlackRock |
| - US Int. Investment Grade | Metropolitan West |
| - World Allocation | American Funds |

*† Allocation weights to individual funds (by %) are available upon request from your financial advisor.*

◆ Portfolio Manager may invest in Master Limited Partnership ("MLP") units, which may result in unique tax treatment, including Schedule K-1 reporting. Please consult your tax adviser for additional information regarding the tax consequences associated with MLP investments.

**Additional information regarding the Portfolio Managers' and Funds' investment styles, including the Portfolio Managers' Form ADV Part 2A disclosure documents and the Funds' prospectuses, are available upon request from your financial advisor.**

# Freedom UMA Growth Strategy

## ❍ Model Code: GNA — $300,000 Minimum

| | | % | Type |
|---|---|---|---|
| **Large Cap Equity** | | | |
| *Blend* | Columbia Threadneedle | 52.0 | SMA |
| **Small to Mid Cap Equity** | | | |
| *Value* | River Road | 25.0 | SMA |
| **International Equity** | | | |
| *International ADR* | Capital Group | 23.0 | SMA |

## ❍ Model Code: GNB — $600,000 Minimum

| | | % | Type |
|---|---|---|---|
| **Equity Income** | | | |
| *Equity Income* | BlackRock | 20.0 | SMA |
| *Equity Income* | ClearBridge | 14.0 | SMA |
| **Large Cap Equity** | | | |
| *Blend* | Vanguard S&P 500 | 4.0 | Fund |
| *Growth* | T. Rowe Price | 20.0 | SMA |
| **Small to Mid Cap Equity** | | | |
| *Growth* | Conestoga | 11.5 | SMA |
| *Value* | River Road | 13.5 | SMA |
| **International Equity** | | | |
| *Emerging Markets* | iShares (Core MSCI) | 5.0 | Fund |
| *International ADR* | Capital Group | 12.0 | SMA |

## ❍ Model Code: GPB2 — $600,000 Minimum

| | | % | Type |
|---|---|---|---|
| **Equity Income** | | | |
| *Equity Income* | BlackRock | 20.0 | SMA |
| *Equity Income* | ClearBridge | 14.0 | SMA |
| **Large Cap Equity** | | | |
| *Blend* | Vanguard S&P 500 | 4.0 | Fund |
| *Growth* | Eagle Asset Management* | 20.0 | SMA |
| **Small to Mid Cap Equity** | | | |
| *Growth* | Conestoga | 11.5 | SMA |
| *Value* | River Road | 13.5 | SMA |
| **International Equity** | | | |
| *Emerging Markets* | iShares (Core MSCI) | 5.0 | Fund |
| *International ADR* | Capital Group | 12.0 | SMA |

## ❍ Model Code: GNE — $600,000 Minimum

| | | % | Type |
|---|---|---|---|
| **Equity Income** | | | |
| *Equity Income* | BlackRock | 21.5 | SMA |
| **Large Cap Equity** | | | |
| *Blend* | Columbia | 9.0 | Fund |
| *Blend* | Vanguard S&P 500 | 11.0 | Fund |
| *Growth* | T. Rowe Price | 21.5 | SMA |
| **Small to Mid Cap Equity** | | | |
| *Value* | River Road | 19.0 | SMA |
| **International Equity** | | | |
| *Emerging Markets* | Baillie Gifford | 5.0 | Fund |
| *International ADR* | Capital Group | 13.0 | SMA |

## ❍ Model Code: GPE2 — $600,000 Minimum

| | | % | Type |
|---|---|---|---|
| **Equity Income** | | | |
| *Equity Income* | BlackRock | 21.5 | SMA |
| **Large Cap Equity** | | | |
| *Blend* | Columbia | 9.0 | Fund |
| *Blend* | Vanguard S&P 500 | 11.0 | Fund |
| *Growth* | Eagle Asset Management* | 21.5 | SMA |
| **Small to Mid Cap Equity** | | | |
| *Value* | River Road | 19.0 | SMA |
| **International Equity** | | | |
| *Emerging Markets* | Baillie Gifford | 5.0 | Fund |
| *International ADR* | Capital Group | 13.0 | SMA |

* Affiliated Portfolio Manager.

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# Freedom UMA Growth Strategy

## ❍ Model Code: GNC **$1,000,000 Minimum**

| | | % | Type |
|---|---|---|---|
| **Equity Income** | | | |
| *Equity Income* | BlackRock | 12.25 | SMA |
| *Equity Income* | ClearBridge | 14.0 | SMA |
| **Large Cap Equity** | | | |
| *Blend* | Columbia Threadneedle | 15.5 | SMA |
| *Blend* | Vanguard S&P 500 | 9.0 | Fund |
| *Growth* | T. Rowe Price | 12.25 | SMA |
| **Small to Mid Cap Equity** | | | |
| *Growth* | Conestoga | 9.0 | SMA |
| *Value* | River Road | 10.0 | SMA |
| **International Equity** | | | |
| *Developed Market* | iShares (Core MSCI EAFE) | 1.0 | Fund |
| *Emerging Markets* | iShares (Core MSCI) | 5.0 | Fund |
| *International ADR* | MFS | 12.0 | SMA |

## ❍ Model Code: GPC2 **$1,000,000 Minimum**

| | | % | Type |
|---|---|---|---|
| **Equity Income** | | | |
| *Equity Income* | BlackRock | 12.25 | SMA |
| *Equity Income* | ClearBridge | 14.0 | SMA |
| **Large Cap Equity** | | | |
| *Blend* | Columbia Threadneedle | 15.5 | SMA |
| *Blend* | Vanguard S&P 500 | 9.0 | Fund |
| *Growth* | Eagle Asset Management* | 12.25 | SMA |
| **Small to Mid Cap Equity** | | | |
| *Growth* | Conestoga | 9.0 | SMA |
| *Value* | River Road | 10.0 | SMA |
| **International Equity** | | | |
| *Developed Market* | iShares (Core MSCI EAFE) | 1.0 | Fund |
| *Emerging Markets* | IShares (Core MSCI) | 5.0 | Fund |
| *International ADR* | MFS | 12.0 | SMA |

## ❍ Model Code: GNF **$1,000,000 Minimum**

| | | % | Type |
|---|---|---|---|
| **Equity Income** | | | |
| *Equity Income* | BlackRock | 14.25 | SMA |
| **Large Cap Equity** | | | |
| *Blend* | Columbia | 9.0 | Fund |
| *Blend* | Columbia Threadneedle | 13.5 | SMA |
| *Blend* | Vanguard S&P 500 | 12.0 | Fund |
| *Growth* | T. Rowe Price | 14.25 | SMA |
| **Small to Mid Cap Equity** | | | |
| *Growth* | Conestoga | 7.0 | SMA |
| *Value* | River Road | 12.0 | SMA |
| **International Equity** | | | |
| *Developed Market* | iShares (Core MSCI EAFE) | 1.0 | Fund |
| *Emerging Markets* | Baillie Gifford | 5.0 | Fund |
| *International ADR* | Capital Group | 12.0 | SMA |

## ❍ Model Code: GPF2 **$1,000,000 Minimum**

| | | % | Type |
|---|---|---|---|
| **Equity Income** | | | |
| *Equity Income* | BlackRock | 14.25 | SMA |
| **Large Cap Equity** | | | |
| *Blend* | Columbia | 9.0 | Fund |
| *Blend* | Columbia Threadneedle | 13.5 | SMA |
| *Blend* | Vanguard S&P 500 | 12.0 | Fund |
| *Growth* | Eagle Asset Management* | 14.25 | SMA |
| **Small to Mid Cap Equity** | | | |
| *Growth* | Conestoga | 7.0 | SMA |
| *Value* | River Road | 12.0 | SMA |
| **International Equity** | | | |
| *Developed Market* | iShares (Core MSCI EAFE) | 1.0 | Fund |
| *Emerging Markets* | Baillie Gifford | 5.0 | Fund |
| *International ADR* | Capital Group | 12.0 | SMA |

* Affiliated Portfolio Manager.

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# Freedom UMA U.S. Equity Strategy

❍ Model Code: USNA **$300,000 Minimum**

| | | % | Type |
|---|---|---|---|
| **Equity Income** | | | |
| *Equity Income* | BlackRock | 33.34 | SMA |
| *Equity Income* | ClearBridge | 33.33 | SMA |
| **Large Cap Equity** | | | |
| *Growth* | Jennison | 33.33 | SMA |

# Freedom UMA Focused Equity Strategy

❍ Model Code: FEQNA **$300,000 Minimum**

| | | | |
|---|---|---|---|
| **All Cap Equity** | | | |
| *Growth* | Janus | 33.33 | SMA |
| **Large Cap Equity** | | | |
| *Value* | Beutel Goodman | 33.33 | SMA |
| **Equity Income** | | | |
| *Equity Income* | Guardian Capital | 33.34 | SMA |

# Freedom UMA Hybrid Equity Strategy

❍ Model Code: HEQNA **$300,000 Minimum**

| | | | |
|---|---|---|---|
| **Large Cap Equity** | | | |
| *U.S.* | Aligned | 33.33 | SMA |
| *Value* | Putnam | 33.33 | SMA |
| **Global** | | | |
| *Global Fund* | WestEnd | 33.34 | SMA |

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# Freedom Flexible Equity Strategy

❍ Model Code: FENA **$300,000 Minimum**

| | | % | Type |
|---|---|---|---|
| **Domestic All Cap** | | | |
| *Mid Cap Blend* | Boston Partners | 33.34 | SMA |
| **Large Cap Equity** | | | |
| *Core Equity* | Parnassus | 33.33 | SMA |
| **Global Equity** | | | |
| *Global Select ADR* | JPMorgan | 33.33 | SMA |

# Freedom UMA Flexible Equity Plus Strategy

❍ Model Code: FENB **$300,000 Minimum**

| | | % | Type |
|---|---|---|---|
| **Domestic All Cap** | | | |
| *All Cap Blend* | Boston Partners | 26.67 | SMA |
| **Large Cap Equity** | | | |
| *Blend* | Columbia Threadneedle | 26.67 | SMA |
| **Global Equity** | | | |
| *Global Equity Blend* | Lazard | 26.66 | SMA |
| **Alternative Investments** | | | |
| *Alternative Completion Portfolio†* | | 20.00 | Fund |

**Alternative Completion Portfolio**

| | |
|---|---|
| - Hedged Equity | JPMorgan |
| - Managed Futures | Abbey Capital |
| - Market Neutral | BlackRock |
| - Market Neutral | JPMorgan |
| - Market Neutral | Victory |
| - Multi-alternative | BlackRock |

*† Allocation weights to individual funds (by %) are available upon request from your financial advisor.*

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# Freedom UMA Global Strategy

## ❍ Model Code: GLNA **$600,000 Minimum**

| | | % | Type |
|---|---|---|---|
| **Large Cap Equity** | | | |
| *Blend* | Columbia Threadneedle | 23.0 | SMA |
| *Blend* | Columbia | 9.5 | Fund |
| *Blend* | Vanguard S&P 500 | 18.0 | Fund |
| **Small to Mid Cap Equity** | | | |
| *Value* | River Road | 15.0 | SMA |
| **International Equity** | | | |
| *Developed Market* | iShares (Core MSCI EAFE) | 1.0 | Fund |
| *Emerging Markets* | Baillie Gifford | 5.0 | Fund |
| *Emerging Markets* | GQG | 4.0 | Fund |
| *International ADR* | Capital Group | 20.5 | SMA |
| *Int'l Small to Mid* | Victory Trivalent | 4.0 | Fund |

## ❍ Model Code: GLNB **$1,000,000 Minimum**

| | | % | Type |
|---|---|---|---|
| **Equity Income** | | | |
| *Equity Income* | BlackRock | 11.5 | SMA |
| **Large Cap Equity** | | | |
| *Blend* | Columbia | 9.5 | Fund |
| *Blend* | Vanguard S&P 500 | 16.75 | Fund |
| *Growth* | T. Rowe Price | 11.5 | SMA |
| **Small to Mid Cap Equity** | | | |
| *Growth* | Conestoga | 7.25 | SMA |
| *Value* | River Road | 9.0 | SMA |
| **International Equity** | | | |
| *Developed Market* | iShares (Core MSCI EAFE) | 1.0 | Fund |
| *Emerging Markets* | Baillie Gifford | 5.0 | Fund |
| *Emerging Markets* | GQG | 4.0 | Fund |
| *International ADR* | ClearBridge | 10.25 | SMA |
| *International ADR* | MFS | 10.25 | SMA |
| *Int'l Small to Mid* | Victory Trivalent | 4.0 | Fund |

* Affiliated Portfolio Manager.

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# Freedom UMA Traditional and Strategic Strategies

## Traditional Conservative Portfolio

❍ Model Code: ICNB **$2,000,000 Minimum**

| | | % | Type |
|---|---|---|---|
| **Fixed Income** | | | |
| *High Yield* | iShares (Broad USD) | 8.5 | Fund |
| *Int. Investment Grd.* | iShares (Core Aggregate) | 42.25 | Fund |
| *Int. Investment Grd.* | iShares (Treasury 7-10 year) | 8.5 | Fund |
| *Multi-sector* | Capital Group | 3.0 | Fund |
| *Int. Investment Grd.* | SPDR | 8.5 | Fund |
| **Large Cap Equity** | | | |
| *Blend* | iShares (Edge MSCI) | 3.5 | Fund |
| *Blend* | Vanguard S&P 500 | 3.5 | Fund |
| *Growth* | Jennison | 5.0 | SMA |
| *Value* | MFS | 5.0 | SMA |
| *Value* | Vanguard | 3.5 | Fund |
| **Small to Mid Cap Equity** | | | |
| *Blend* | GWK | 4.0 | SMA |
| **International Equity** | | | |
| *International ADR* | MFS | 4.75 | SMA |

## Traditional Moderate Conservative Portfolio

❍ Model Code: IMOINB **$2,000,000 Minimum**

| | | % | Type |
|---|---|---|---|
| **Fixed Income** | | | |
| *High Yield* | iShares (Broad USD) | 7.0 | Fund |
| *Int. Investment Grd.* | iShares (Core Aggregate) | 42.0 | Fund |
| *Multi-sector* | Capital Group | 3.0 | Fund |
| **Large Cap Equity** | | | |
| *Blend* | iShares (Edge MSCI) | 3.5 | Fund |
| *Blend* | Vanguard S&P 500 | 8.0 | Fund |
| *Growth* | Jennison | 7.0 | SMA |
| *Value* | MFS | 7.0 | SMA |
| *Value* | Vanguard | 3.5 | Fund |
| **Small to Mid Cap Equity** | | | |
| *Blend* | GWK | 8.0 | SMA |
| **International Equity** | | | |
| *Developed Market* | iShares (Core MSCI EAFE) | 4.0 | Fund |
| *International ADR* | MFS | 7.0 | SMA |

## Strategic Growth Portfolio

❍ Model Code: IGNA **$2,000,000 Minimum**

| | | % | Type |
|---|---|---|---|
| **Large Cap Equity** | | | |
| *Blend* | iShares (Edge MSCI) | 9.0 | Fund |
| *Blend* | Vanguard S&P 500 | 28.0 | Fund |
| *Value* | Boston Partners | 12.0 | SMA |
| **All Cap Equity** | | | |
| *Growth* | Janus | 12.0 | SMA |
| **Small to Mid Cap Equity** | | | |
| *Growth* | Conestoga | 5.0 | SMA |
| *Value* | Fuller & Thaller | 5.0 | SMA |
| **Small Cap Equity** | | | |
| *Value* | Wasatch | 5.0 | SMA |
| **International Equity** | | | |
| *Developed Market* | iShares (Core MSCI EAFE) | 2.0 | Fund |
| *Emerging Markets* | iShares (Core MSCI) | 6.0 | Fund |
| *International ADR* | ClearBridge | 6.0 | SMA |
| *International ADR* | MFS | 6.0 | SMA |
| **Alternative Investments** | | | |
| *Alternative Completion Portfolio†* | | 4.0 | Fund |

**Fixed Income Completion Portfolio**

| | |
|---|---|
| - Domestic Fixed Income | Dodge & Cox |
| - Domestic Fixed Income | iShares Core US Aggregate |
| - Fixed Income | MFS Emerging Markets |
| - High Yield | RBC Bluebay |
| - High Yield | NYLI Mainstay MacKay |
| - High Yield | PGIM |
| - Multi-Sector | American Funds |
| - US Intermediate Investment Grade | Baird |
| - US Intermediate Investment Grade | TCW Metropolitan West |
| - US Intermediate Investment Grade | PIMCO |

**Alternative Completion Portfolio**

| | |
|---|---|
| - Hedged Equity | JPMorgan |
| - Managed Futures | Abbey Capital |
| - Market Neutral | BlackRock |
| - Market Neutral | JPMorgan |
| - Market Neutral | Victory |
| - Multi-alternative | BlackRock |

* Affiliated Portfolio Manager.

*† Allocation weights to individual funds (by %) are available upon request from your financial advisor.*

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# Freedom UMA Traditional and Strategic Strategies

## Traditional Growth Portfolio

❍ Model Code: IGNB **$2,000,000 Minimum**

| | | % | Type |
|---|---|---|---|
| **Large Cap Equity** | | | |
| *Blend* | iShares (Edge MSCI) | 9.0 | Fund |
| *Blend* | Vanguard S&P 500 | 23.5 | Fund |
| *Growth* | T. Rowe Price | 15.5 | SMA |
| *Value* | Boston Partners | 15.5 | SMA |
| **Small to Mid Cap Equity** | | | |
| *Growth* | Conestoga | 5.5 | SMA |
| *Value* | Fuller & Thaler | 8.0 | SMA |
| **Small Cap Equity** | | | |
| *Value* | Wasatch | 5.5 | SMA |
| **International Equity** | | | |
| *Developed Market* | iShares (Core MSCI EAFE) | 2.5 | Fund |
| *International ADR* | ClearBridge | 5.0 | SMA |
| *International ADR* | MFS | 5.0 | SMA |
| *Emerging Markets* | iShares (Core MSCI) | 5.0 | Fund |

## Traditional Growth Portfolio

❍ Model Code: IGPB **$2,000,000 Minimum**

| | | % | Type |
|---|---|---|---|
| **Large Cap Equity** | | | |
| *Blend* | iShares (Edge MSCI) | 9.0 | Fund |
| *Blend* | Vanguard S&P 500 | 23.5 | Fund |
| *Growth* | Eagle Asset Management* | 15.5 | SMA |
| *Value* | Boston Parnters | 15.5 | SMA |
| **Small to Mid Cap Equity** | | | |
| *Growth* | Conestoga | 5.5 | SMA |
| *Value* | Fuller & Thaler | 8.0 | SMA |
| **Small Cap Equity** | | | |
| *Value* | Wasatch | 5.5 | SMA |
| **International Equity** | | | |
| *Developed Market* | iShares (Core MSCI EAFE) | 2.5 | Fund |
| *International ADR* | ClearBridge | 5.0 | SMA |
| *International ADR* | MFS | 5.0 | SMA |
| *Emerging Markets* | iShares (Core MSCI) | 5.0 | Fund |

## Strategic Moderate Growth Portfolio

❍ Model Code: IMGNA **$2,000,000 Minimum**

| | | % | Type |
|---|---|---|---|
| **Fixed Income** | | | |
| *Fixed Income Completion Portfolio†* | | 18.0 | Fund |
| *Int. Investment Grd.* | iShares (Core Aggregate) | 2.0 | Fund |
| **Large Cap Equity** | | | |
| *Blend* | Vanguard S&P 500 | 20.0 | Fund |
| *Value* | Putnam | 11.0 | SMA |
| **All Cap Equity** | | | |
| *Growth* | Janus | 11.0 | SMA |
| **Small to Mid Cap Equity** | | | |
| *Blend* | iShares (S&P) | 1.5 | Fund |
| *Growth* | Conestoga | 4.0 | SMA |
| *Value* | Fuller & Thaler | 6.0 | SMA |
| **International Equity** | | | |
| *Developed Market* | iShares (Core MSCI EAFE) | 3.5 | Fund |
| *Emerging Markets* | iShares (Core MSCI) | 5.0 | Fund |
| *International ADR* | ClearBridge | 5.0 | SMA |
| *International ADR* | MFS | 5.0 | SMA |
| **Alternative Investments** | | | |
| *Alternative Completion Portfolio†* | | 8.0 | Fund |

**Fixed Income Completion Portfolio**

| | |
|---|---|
| - Domestic Fixed Income | Dodge & Cox |
| - Domestic Fixed Income | IShares Core US Aggregate |
| - Fixed Income | MFS Emerging Markets |
| - High Yield | RBC Bluebay |
| - High Yield | NYLI Mainstay MacKay |
| - High Yield | PGIM |
| - Multi-Sector | American Funds |
| - US Intermediate Investment Grade | Baird |
| - US Intermediate Investment Grade | TCW Metropolitan West |
| - US Intermediate Investment Grade | PIMCO |

**Alternative Completion Portfolio**

| | |
|---|---|
| - Hedged Equity | JPMorgan |
| - Managed Futures | Abbey Capital |
| - Market Neutral | BlackRock |
| - Market Neutral | JPMorgan |
| - Market Neutral | Victory |
| - Multi-alternative | BlackRock |

* Affiliated Portfolio Manager.

*† Allocation weights to individual funds (by %) are available upon request from your financial advisor.*

**Additional information regarding the Portfolio Managers' and Funds' investment styles, including the Portfolio Managers' Form ADV Part 2A disclosure documents and the Funds' prospectuses, are available upon request from your financial advisor.**

# Freedom UMA Traditional and Strategic Strategies

## Traditional Moderate Growth Portfolio

❍ Model Code: IMGNB **$2,000,000 Minimum**

| | | % | Type |
|---|---|---|---|
| **Fixed Income** | | | |
| *Int. Investment Grd.* | iShares (Treasury 7-10 year) | 6.0 | Fund |
| *Int. Investment Grd.* | iShares (Core Aggregate) | 14.0 | Fund |
| **Large Cap Equity** | | | |
| *Blend* | Vanguard S&P 500 | 24.0 | Fund |
| *Growth* | T. Rowe Price | 13.5 | SMA |
| *Value* | Putnam | 13.5 | SMA |
| **Small to Mid Cap Equity** | | | |
| *Growth* | Conestoga | 5.0 | SMA |
| *Value* | Fuller & Thaler | 6.5 | SMA |
| **Small Cap Equity** | | | |
| *Value* | Wasatch | 3.5 | SMA |
| **International Equity** | | | |
| *Developed Market* | iShares (Core MSCI EAFE) | 2.0 | Fund |
| *Emerging Markets* | iShares (Core MSCI) | 4.0 | Fund |
| *International ADR* | ClearBridge | 4.0 | SMA |
| *International ADR* | MFS | 4.0 | SMA |

## Traditional Moderate Growth Portfolio

❍ Model Code: IMGPB **$2,000,000 Minimum**

| | | % | Type |
|---|---|---|---|
| **Fixed Income** | | | |
| *Int. Investment Grd.* | iShares (Treasury 7-10 year) | 6.0 | Fund |
| *Int. Investment Grd.* | iShares (Core Aggregate) | 14.0 | Fund |
| **Large Cap Equity** | | | |
| *Blend* | Vanguard S&P 500 | 24.0 | Fund |
| *Growth* | Eagle Asset Management* | 13.5 | SMA |
| *Value* | Putnam | 13.5 | SMA |
| **Small to Mid Cap Equity** | | | |
| *Growth* | Conestoga | 5.0 | SMA |
| *Value* | Fuller & Thaler | 6.5 | SMA |
| **Small Cap Equity** | | | |
| *Value* | Wasatch | 3.5 | SMA |
| **International Equity** | | | |
| *Developed Market* | iShares (Core MSCI EAFE) | 2.0 | Fund |
| *Emerging Markets* | iShares (Core MSCI) | 4.0 | Fund |
| *International ADR* | ClearBridge | 4.0 | SMA |
| *International ADR* | MFS | 4.0 | SMA |

## Strategic Moderate Portfolio

❍ Model Code: IMNA **$2,000,000 Minimum**

| | | % | Type |
|---|---|---|---|
| **Fixed Income** | | | |
| *Fixed Income Completion Portfolio†* | | 30.0 | Fund |
| *Int. Investment Grd.* | iShares (Core Aggregate) | 5.0 | Fund |
| **Large Cap Equity** | | | |
| *Blend* | Vanguard S&P 500 | 15.0 | Fund |
| *Value* | Putnam | 9.0 | SMA |
| **All Cap Equity** | | | |
| *Growth* | Janus | 9.0 | SMA |
| **Small to Mid Cap Equity** | | | |
| *Growth* | Conestoga | 4.5 | SMA |
| *Value* | Fuller & Thaler | 5.5 | SMA |
| **International Equity** | | | |
| *Developed Market* | iShares (Core MSCI EAFE) | 3.0 | Fund |
| *Emerging Markets* | iShares (Core MSCI) | 4.0 | Fund |
| *International ADR* | ClearBridge | 4.5 | SMA |
| *International ADR* | MFS | 4.5 | SMA |
| **Alternative Investments** | | | |
| *Alternative Completion Portfolio†* | | 6.0 | Fund |

## Traditional Moderate Portfolio

❍ Model Code: IMNB **$2,000,000 Minimum**

| | | % | Type |
|---|---|---|---|
| **Fixed Income** | | | |
| *High Yield* | iShares (Broad USD) | 4.0 | Fund |
| *Int. Investment Grd.* | iShares (Core Aggregate) | 31.0 | Fund |
| **Large Cap Equity** | | | |
| *Blend* | Vanguard S&P 500 | 15.0 | Fund |
| *Growth* | Jennison | 12.5 | SMA |
| *Value* | MFS | 12.5 | SMA |
| **Small to Mid Cap Equity** | | | |
| *Blend* | iShares (S&P) | 2.0 | Fund |
| *Blend* | GWK | 10.0 | SMA |
| **International Equity** | | | |
| *Developed Market* | iShares (Core MSCI EAFE) | 1.0 | Fund |
| *Emerging Markets* | iShares (Core MSCI) | 4.0 | Fund |
| *International ADR* | MFS | 8.0 | SMA |

**Fixed Income Completion Portfolio**

| | |
|---|---|
| - Domestic Fixed Income | Dodge & Cox |
| - Domestic Fixed Income | IShares Core US Aggregate |
| - Fixed Income | MFS Emerging Markets |
| - High Yield | RBC Bluebay |
| - High Yield | NYLI Mainstay MacKay |
| - High Yield | PGIM |
| - Multi-Sector | American Funds |
| - US Intermediate Investment Grade | Baird |
| - US Intermediate Investment Grade | TCW Metropolitan West |
| - US Intermediate Investment Grade | PIMCO |

**Alternative Completion Portfolio**

| | |
|---|---|
| - Hedged Equity | JPMorgan |
| - Managed Futures | Abbey Capital |
| - Market Neutral | BlackRock |
| - Market Neutral | JPMorgan |
| - Market Neutral | Victory |
| - Multi-alternative | BlackRock |

* Affiliated Portfolio Manager.

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