

Freedom UMA Conservative Balanced Strategy

○ Model Code: CBNA \$600,000 Minimum

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

○ Model Code: CBPA2 \$600,000 Minimum

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

○ Model Code: CBNB \$1,000,000 Minimum

		%	Type
Fixed Income			
<i>Fixed Income Completion Portfolio</i> [†]		50.0	Fund
<i>Int. Investment Grd.</i>	iShares (Core Aggregate)	2.0	Fund
Equity Income			
<i>Equity Income</i>	ClearBridge	5.75	Fund
Large Cap Equity			
<i>Blend</i>	AQR	4.75	Fund
<i>Blend</i>	Vanguard S&P 500	2.0	Fund
<i>Growth</i>	Jennison	8.25	SMA
<i>Value</i>	MFS	8.25	SMA
Small to Mid Cap Equity			
<i>Blend</i>	GWK	9.0	SMA
International Equity			
<i>International ADR</i>	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	Federated
- High Yield	Mainstay MacKay
- High Yield	PGIM
- US Intermediate Investment Grade	Baird
- US Intermediate Investment Grade	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

Fixed Income		%	Type
High Yield	Federated	5.5	Fund
High Yield	PGIM	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

Fixed Income		%	Type
High Yield	Federated	5.5	Fund
High Yield	PGIM	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

Fixed Income		%	Type
High Yield	Federated	5.5	Fund
High Yield	PGIM	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

Fixed Income		%	Type
High Yield	Federated	5.5	Fund
High Yield	PGIM	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

Fixed Income		%	Type
High Yield	Federated	5.5	Fund
High Yield	PGIM	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

Fixed Income		%	Type
High Yield	Federated	5.5	Fund
High Yield	PGIM	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

Fixed Income		%	Type
High Yield	Federated	5.5	Fund
High Yield	PGIM	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

Fixed Income		%	Type
High Yield	Federated	5.5	Fund
High Yield	PGIM	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				○ Model Code: EIPC \$300,000 Minimum			
Equity Income		%	Type	Equity Income		%	Type
<i>Equity Income</i>	Capital Group	33.33	SMA	<i>Equity Income</i>	Capital Group	33.33	SMA
<i>Equity Income</i>	Federated	33.34	SMA	<i>Equity Income</i>	Eagle Asset Mgmt*	33.34	SMA
<i>Equity Income</i>	RiverRoad♦	33.33	SMA	<i>Equity Income</i>	RiverRoad♦	33.33	SMA
○ Model Code: EIND \$300,000 Minimum				○ Model Code: EIPD \$300,000 Minimum			
Equity Income		%	Type	Equity Income		%	Type
<i>Equity Income</i>	Columbia Threadneedle	33.34	SMA	<i>Equity Income</i>	Eagle Asset Mgmt*	33.34	SMA
<i>Equity Income</i>	Guardian Capital	33.33	SMA	<i>Equity Income</i>	Guardian Capital	33.33	SMA
<i>Equity Income</i>	Principal Edge	33.33	SMA	<i>Equity Income</i>	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				○ Model Code: FEND \$600,000 Minimum			
Fixed Income		%	Type	Fixed Income		%	Type
<i>Domestic</i>	Baird	9.0	Fund	<i>Domestic</i>	Baird	9.0	Fund
<i>Domestic</i>	MetWest	10.0	Fund	<i>Domestic</i>	MetWest	10.0	Fund
<i>High Yield</i>	PGIM	5.0	Fund	<i>High Yield</i>	PGIM	5.0	Fund
<i>Intermediate</i>	PIMCO	11.0	Fund	<i>Intermediate</i>	PIMCO	11.0	Fund
Large Cap Equity				Domestic All Cap			
<i>Blend</i>	Atlanta Capital	32.5	SMA	<i>All Cap Blend</i>	Boston Partners	21.5	SMA
Global Equity				Large Cap Equity			
<i>Global Equity Blend</i>	Lazard	32.5	SMA	<i>Blend</i>	Atlanta Capital	21.5	SMA
				Global Equity			
				<i>Global Equity Blend</i>	Lazard	22.0	SMA

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Freedom UMA Balanced Strategy

○ Model Code: BNA **\$300,000 Minimum**

	%	Type
Fixed Income		
<i>Fixed Income Completion Portfolio</i> [†]	32.0	Fund
<i>Int. Investment Grd.</i> iShares (Core Aggregate)	5.0	Fund
Large Cap Equity		
<i>Core Equity</i> Parnassus	31.0	SMA
Mid Cap Equity		
<i>Blend</i> iShares (S&P)	6.0	Fund
Small Cap Equity		
<i>Blend</i> iShares (Core S&P)	3.0	Fund
International Equity		
<i>International ADR</i> MFS	23.0	SMA

○ Model Code: BNB **\$600,000 Minimum**

	%	Type
Fixed Income		
<i>Fixed Income Completion Portfolio</i> [†]	32.0	Fund
<i>Int. Investment Grd.</i> iShares (Core Aggregate)	5.0	Fund
Large Cap Equity		
<i>Blend</i> JP Morgan	25.0	SMA
<i>Blend</i> Vanguard S&P 500	11.0	Fund
Small to Mid Cap Equity		
<i>Blend</i> GWK	15.0	SMA
International Equity		
<i>International ADR</i> MFS	12.0	SMA

○ Model Code: BPB2 **\$600,000 Minimum**

	%	Type
Fixed Income		
<i>Fixed Income Completion Portfolio</i> [†]	32.0	Fund
<i>Int. Investment Grd.</i> iShares (Core Aggregate)	5.0	Fund
Large Cap Equity		
<i>Blend</i> Eagle Asset Management*	25.0	SMA
<i>Blend</i> Vanguard S&P 500	11.0	Fund
Small to Mid Cap Equity		
<i>Blend</i> GWK	15.0	SMA
International Equity		
<i>International ADR</i> MFS	12.0	SMA

○ Model Code: BNE **\$600,000 Minimum**

	%	Type
Fixed Income		
<i>Fixed Income Completion Portfolio</i> [†]	32.0	Fund
<i>Int. Investment Grd.</i> iShares (Core Aggregate)	5.0	Fund
Large Cap Equity		
<i>Blend</i> JP Morgan	26.0	SMA
<i>Blend</i> Vanguard S&P 500	7.0	Fund
Small to Mid Cap Equity		
<i>Blend</i> GWK	15.0	SMA
International Equity		
<i>International ADR</i> MFS	11.0	SMA
<i>Emerging Markets</i> Allspring	4.0	Fund

○ Model Code: BPE2 **\$600,000 Minimum**

	%	Type
Fixed Income		
<i>Fixed Income Completion Portfolio</i> [†]	32.0	Fund
<i>Int. Investment Grd.</i> iShares (Core Aggregate)	5.0	Fund
Large Cap Equity		
<i>Blend</i> Eagle Asset Management*	26.0	SMA
<i>Blend</i> Vanguard S&P 500	7.0	Fund
Small to Mid Cap Equity		
<i>Blend</i> GWK	15.0	SMA
International Equity		
<i>International ADR</i> MFS	11.0	SMA
<i>Emerging Markets</i> Allspring	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	Federated
- High Yield	Mainstay MacKay
- High Yield	PGIM
- US Intermediate Investment Grade	Baird
- US Intermediate Investment Grade	Metropolitan West
- US Intermediate Investment Grade	PIMCO

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Freedom UMA Balanced Strategy

○ Model Code: BNC **\$1,000,000 Minimum**

Fixed Income		%	Type
<i>Fixed Income Completion Portfolio</i> [†]		32.0	Fund
<i>Int. Investment Grd.</i>	iShares (Core Aggregate)	5.0	Fund
Large Cap Equity			
<i>Blend</i>	JP Morgan	8.0	SMA
<i>Blend</i>	Vanguard S&P 500	10.0	Fund
<i>Growth</i>	Jennison	8.5	SMA
<i>Value</i>	MFS	8.5	SMA
Small to Mid Cap Equity			
<i>Blend</i>	GWK	16.0	SMA
International Equity			
<i>International ADR</i>	MFS	12.0	SMA

○ Model Code: BPC2 **\$1,000,000 Minimum**

Fixed Income		%	Type
<i>Fixed Income Completion Portfolio</i> [†]		32.0	Fund
<i>Int. Investment Grd.</i>	iShares (Core Aggregate)	5.0	Fund
Large Cap Equity			
<i>Blend</i>	Eagle Asset Management*	8.0	SMA
<i>Blend</i>	Vanguard S&P 500	10.0	Fund
<i>Growth</i>	Jennison	8.5	SMA
<i>Value</i>	MFS	8.5	SMA
Small to Mid Cap Equity			
<i>Blend</i>	GWK	16.0	SMA
International Equity			
<i>International ADR</i>	MFS	12.0	SMA

○ Model Code: BNF **\$1,000,000 Minimum**

Fixed Income		%	Type
<i>Fixed Income Completion Portfolio</i> [†]		32.0	Fund
<i>Int. Investment Grd.</i>	iShares (Core Aggregate)	5.0	Fund
Large Cap Equity			
<i>Blend</i>	JP Morgan	9.0	SMA
<i>Blend</i>	Vanguard S&P 500	10.0	Fund
<i>Value</i>	MFS	8.5	SMA
<i>Growth</i>	Jennison	8.5	SMA
Small to Mid Cap Equity			
<i>Blend</i>	GWK	15.0	SMA
International Equity			
<i>International ADR</i>	MFS	8.0	SMA
<i>Emerging Markets</i>	Allspring	4.0	Fund

○ Model Code: BPF2 **\$1,000,000 Minimum**

Fixed Income		%	Type
<i>Fixed Income Completion Portfolio</i> [†]		32.0	Fund
<i>Int. Investment Grd.</i>	iShares (Core Aggregate)	5.0	Fund
Large Cap Equity			
<i>Blend</i>	Eagle Asset Mgmt*	9.0	SMA
<i>Blend</i>	Vanguard S&P 500	10.0	Fund
<i>Value</i>	MFS	8.5	SMA
<i>Growth</i>	Jennison	8.5	SMA
Small to Mid Cap Equity			
<i>Blend</i>	GWK	15.0	SMA
International Equity			
<i>International ADR</i>	MFS	8.0	SMA
<i>Emerging Markets</i>	Allspring	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	Federated
- High Yield	Mainstay MacKay
- High Yield	PGIM
- US Intermediate Investment Grade	Baird
- US Intermediate Investment Grade	Metropolitan West
- US Intermediate Investment Grade	PIMCO

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Freedom UMA Balanced with Growth Strategy

○ Model Code: BGNA **\$300,000 Minimum**

Fixed Income		%	Type
<i>Fixed Income Completion Portfolio</i> [†]		17.0	Fund
<i>Int. Investment Grd.</i>	iShares (Core Aggregate)	6.0	Fund
Large Cap Equity			
<i>Blend</i>	Vanguard S&P 500	1.0	Fund
<i>Core Equity</i>	Parnassus	39.0	SMA
Small Cap Equity			
<i>Blend</i>	iShares (Core S&P)	5.0	Fund
Mid Cap Equity			
<i>Blend</i>	iShares (S&P)	9.0	Fund
International Equity			
<i>International ADR</i>	MFS	23.0	SMA

○ Model Code: BGNB **\$600,000 Minimum**

Fixed Income		%	Type
<i>Fixed Income Completion Portfolio</i> [†]		17.0	Fund
<i>Int. Investment Grd.</i>	iShares (Core Aggregate)	6.0	Fund
Large Cap Equity			
<i>Blend</i>	Vanguard S&P 500	14.0	Fund
<i>Value</i>	MFS	16.0	SMA
<i>Growth</i>	Jennison	16.0	SMA
Small to Mid Cap Equity			
<i>Blend</i>	River Road	18.0	SMA
International Equity			
<i>International ADR</i>	MFS	13.0	SMA

○ Model Code: BGNE **\$600,000 Minimum**

Fixed Income		%	Type
<i>Fixed Income Completion Portfolio</i> [†]		17.0	Fund
<i>Int. Investment Grd.</i>	iShares (Core Aggregate)	6.0	Fund
Large Cap Equity			
<i>Blend</i>	Vanguard S&P 500	14.0	Fund
<i>Growth</i>	Jennison	16.0	SMA
<i>Value</i>	MFS	16.0	SMA
Small to Mid Cap Equity			
<i>Value</i>	River Road	16.0	SMA
International Equity			
<i>International ADR</i>	MFS	11.0	SMA
<i>Emerging Markets</i>	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	Federated
- High Yield	Mainstay MacKay
- High Yield	PGIM
- US Intermediate Investment Grade	Baird
- US Intermediate Investment Grade	Metropolitan West
- US Intermediate Investment Grade	PIMCO

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Freedom UMA Balanced with Growth Strategy

○ Model Code: BGNC \$1,000,000 Minimum

		<u>%</u>	<u>Type</u>
Fixed Income			
<i>Fixed Income Completion Portfolio†</i>		17.0	Fund
<i>Int. Investment Grd.</i>	iShares (Core Aggregate)	6.0	Fund
Large Cap Equity			
<i>Blend</i>	JP Morgan	22.0	SMA
<i>Blend</i>	Vanguard S&P 500	6.0	Fund
<i>Growth</i>	Jennison	9.0	SMA
<i>Value</i>	MFS	9.0	SMA
Small to Mid Cap Equity			
<i>Blend</i>	Kayne Anderson	10.0	SMA
<i>Value</i>	River Road	8.0	SMA
International Equity			
<i>International ADR</i>	MFS	13.0	SMA

○ Model Code: BGPC2 \$1,000,000 Minimum

		<u>%</u>	<u>Type</u>
Fixed Income			
<i>Fixed Income Completion Portfolio†</i>		17.0	Fund
<i>Int. Investment Grd.</i>	iShares (Core Aggregate)	6.0	Fund
Large Cap Equity			
<i>Blend</i>	Eagle Asset Mgmt*	22.0	SMA
<i>Blend</i>	Vanguard S&P 500	6.0	SMA
<i>Growth</i>	Jennison	9.0	SMA
<i>Value</i>	MFS	9.0	SMA
Small to Mid Cap Equity			
<i>Blend</i>	Kayne Anderson	10.0	SMA
<i>Value</i>	River Road	8.0	SMA
International Equity			
<i>International ADR</i>	MFS	13.0	SMA

○ Model Code: BGNF \$1,000,000 Minimum

		<u>%</u>	<u>Type</u>
Fixed Income			
<i>Fixed Income Completion Portfolio†</i>		17.0	Fund
<i>Int. Investment Grd.</i>	iShares (Core Aggregate)	6.0	Fund
Large Cap Equity			
<i>Blend</i>	JP Morgan	18.5	SMA
<i>Blend</i>	Vanguard S&P 500	6.0	Fund
<i>Growth</i>	Jennison	10.75	SMA
<i>Value</i>	MFS	10.75	SMA
Small to Mid Cap Equity			
<i>Blend</i>	Kayne Anderson	11.0	SMA
<i>Value</i>	River Road	7.0	SMA
International Equity			
<i>International ADR</i>	MFS	9.0	SMA
<i>Emerging Markets</i>	JPMorgan	4.0	Fund

○ Model Code: BGPF2 \$1,000,000 Minimum

		<u>%</u>	<u>Type</u>
Fixed Income			
<i>Fixed Income Completion Portfolio†</i>		17.0	Fund
<i>Int. Investment Grd.</i>	iShares (Core Aggregate)	6.0	Fund
Large Cap Equity			
<i>Blend</i>	Eagle Asset Mgmt*	18.5	SMA
<i>Blend</i>	Vanguard S&P 500	6.0	Fund
<i>Growth</i>	Jennison	10.75	SMA
<i>Value</i>	MFS	10.75	SMA
Small to Mid Cap Equity			
<i>Blend</i>	Kayne Anderson	11.0	SMA
<i>Value</i>	River Road	7.0	SMA
International Equity			
<i>International ADR</i>	MFS	9.0	SMA
<i>Emerging Markets</i>	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	Federated
- High Yield	Mainstay MacKay
- High Yield	PGIM
- US Intermediate Investment Grade	Baird
- US Intermediate Investment Grade	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 Growth Strategy

○ Model Code: GNA **\$300,000 Minimum**

Large Cap Equity		%	Type
<i>Blend</i>	Columbia Threadneedle	52.0	SMA
Small to Mid Cap Equity			
<i>Value</i>	River Road	25.0	SMA
International Equity			
<i>International ADR</i>	Capital Group	23.0	SMA

○ Model Code: GNB **\$600,000 Minimum**

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

○ Model Code: GPB2 **\$600,000 Minimum**

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

○ Model Code: GNE **\$600,000 Minimum**

Equity Income		%	Type
<i>Equity Income</i>	BlackRock	21.5	SMA
Large Cap Equity			
<i>Blend</i>	Columbia	9.0	Fund
<i>Blend</i>	Vanguard S&P 500	8.0	Fund
<i>Growth</i>	ClearBridge	21.5	SMA
Small to Mid Cap Equity			
<i>Value</i>	River Road	22.0	SMA
International Equity			
<i>Emerging Markets</i>	Baillie Gifford	5.0	Fund
<i>International ADR</i>	Capital Group	13.0	SMA

○ Model Code: GPE2 **\$600,000 Minimum**

Equity Income		%	Type
<i>Equity Income</i>	BlackRock	21.5	SMA
Large Cap Equity			
<i>Blend</i>	Columbia	9.0	Fund
<i>Blend</i>	Vanguard S&P 500	8.0	Fund
<i>Growth</i>	Eagle Asset Management*	21.5	SMA
Small to Mid Cap Equity			
<i>Value</i>	River Road	22.0	SMA
International Equity			
<i>Emerging Markets</i>	Baillie Gifford	5.0	Fund
<i>International ADR</i>	Capital Group	13.0	SMA

* Affiliated Portfolio Manager.

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Freedom UMA Growth Strategy

○ Model Code: GNC **\$1,000,000 Minimum**

Equity Income		%	Type
<i>Equity Income</i>	BlackRock	12.25	SMA
<i>Equity Income</i>	ClearBridge	14.0	SMA
Large Cap Equity			
<i>Blend</i>	Columbia Threadneedle	15.5	SMA
<i>Blend</i>	Vanguard S&P 500	4.0	Fund
<i>Growth</i>	ClearBridge	12.25	SMA
Small to Mid Cap Equity			
<i>Growth</i>	Conestoga	11.5	SMA
<i>Value</i>	River Road	13.5	SMA
International Equity			
<i>Emerging Markets</i>	iShares (Core MSCI)	5.0	Fund
<i>International ADR</i>	MFS	12.0	SMA

○ Model Code: GPC2 **\$1,000,000 Minimum**

Equity Income		%	Type
<i>Equity Income</i>	BlackRock	12.25	SMA
<i>Equity Income</i>	ClearBridge	14.0	SMA
Large Cap Equity			
<i>Blend</i>	Columbia Threadneedle	15.5	SMA
<i>Blend</i>	Vanguard S&P 500	4.0	Fund
<i>Growth</i>	Eagle Asset Management*	12.25	SMA
Small to Mid Cap Equity			
<i>Growth</i>	Conestoga	11.5	SMA
<i>Value</i>	River Road	13.5	SMA
International Equity			
<i>Emerging Markets</i>	iShares (Core MSCI)	5.0	Fund
<i>International ADR</i>	MFS	12.0	SMA

○ Model Code: GNF **\$1,000,000 Minimum**

Equity Income		%	Type
<i>Equity Income</i>	BlackRock	14.25	SMA
Large Cap Equity			
<i>Blend</i>	Columbia	9.0	Fund
<i>Blend</i>	Columbia Threadneedle	13.5	SMA
<i>Blend</i>	Vanguard S&P 500	10.0	Fund
<i>Growth</i>	ClearBridge	14.25	SMA
Small to Mid Cap Equity			
<i>Growth</i>	Conestoga	7.0	SMA
<i>Value</i>	River Road	15.0	SMA
International Equity			
<i>Emerging Markets</i>	Baillie Gifford	5.0	Fund
<i>International ADR</i>	Capital Group	12.0	SMA

○ Model Code: GPF2 **\$1,000,000 Minimum**

Equity Income		%	Type
<i>Equity Income</i>	BlackRock	14.25	SMA
Large Cap Equity			
<i>Blend</i>	Columbia	9.0	Fund
<i>Blend</i>	Columbia Threadneedle	13.5	SMA
<i>Blend</i>	Vanguard S&P 500	10.0	Fund
<i>Growth</i>	Eagle Asset Management*	14.25	SMA
Small to Mid Cap Equity			
<i>Growth</i>	Conestoga	7.0	SMA
<i>Value</i>	River Road	15.0	SMA
International Equity			
<i>Emerging Markets</i>	Baillie Gifford	5.0	Fund
<i>International ADR</i>	Capital Group	12.0	SMA

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Freedom UMA U.S. Equity Strategy

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

Equity Income		%	Type
<i>Equity Income</i>	BlackRock	33.34	SMA
<i>Equity Income</i>	ClearBridge	33.33	SMA
Large Cap Equity			
<i>Growth</i>	Jennison	33.33	SMA

Freedom UMA Focused Equity Strategy

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

All Cap Equity			
<i>Growth</i>	Janus	33.33	SMA
Large Cap Equity			
<i>Value</i>	Beutel Goodman	33.33	SMA
International Equity			
<i>Global ADR</i>	John Hancock	33.34	SMA

Freedom UMA Hybrid Equity Strategy

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

Large Cap Equity			
<i>U.S.</i>	Aligned	33.33	SMA
<i>Value</i>	Putnam	33.33	SMA
Global			
<i>Global Fund</i>	WestEnd	33.34	SMA

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Freedom Flexible Equity Strategy

○ Model Code: FENA **\$300,000 Minimum**

Domestic All Cap		%	Type
<i>Mid Cap Blend</i>	Boston Partners	33.34	SMA
Large Cap Equity			
<i>Core Equity</i>	Parnassus	33.33	SMA
Global Equity			
<i>Global Equity</i>	Guardian Capital	33.33	SMA

Freedom UMA Flexible Equity Plus Strategy

○ Model Code: FENB **\$300,000 Minimum**

Domestic All Cap		%	Type
<i>All Cap Blend</i>	Boston Partners	26.67	SMA
Large Cap Equity			
<i>Blend</i>	Atlanta Capital	26.67	SMA
Global Equity			
<i>Global Equity Blend</i>	Lazard	26.66	SMA
Alternative Investments			
<i>Alternative Completion Portfolio†</i>		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
- Nontraditional Bond	Western

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Freedom UMA Global Strategy

○ Model Code: GLNA **\$600,000 Minimum**

Large Cap Equity		%	Type
<i>Blend</i>	Columbia Threadneedle	23.0	SMA
<i>Blend</i>	Columbia	10.5	Fund
<i>Blend</i>	Vanguard S&P 500	11.5	Fund
Small to Mid Cap Equity			
<i>Value</i>	River Road	17.5	SMA
International Equity			
<i>Emerging Markets</i>	Baillie Gifford	5.0	Fund
<i>Emerging Markets</i>	GQG	4.0	Fund
<i>International ADR</i>	Capital Group	20.5	SMA
<i>Int'l Small to Mid</i>	Victory Trivalent	4.0	Fund
Alternative Investments			
<i>Alternative Completion Portfolio†</i>		4.0	Fund

○ Model Code: GLNB **\$1,000,000 Minimum**

Equity Income		%	Type
<i>Equity Income</i>	BlackRock	11.5	SMA
Large Cap Equity			
<i>Blend</i>	Columbia	11.5	Fund
<i>Blend</i>	Vanguard S&P 500	10.5	Fund
<i>Growth</i>	ClearBridge	11.5	SMA
Small to Mid Cap Equity			
<i>Growth</i>	Conestoga	7.25	SMA
<i>Value</i>	River Road	10.25	SMA
International Equity			
<i>Emerging Markets</i>	Baillie Gifford	5.0	Fund
<i>Emerging Markets</i>	GQG	4.0	Fund
<i>International ADR</i>	ClearBridge	10.25	SMA
<i>International ADR</i>	MFS	10.25	SMA
<i>Int'l Small to Mid</i>	Victory Trivalent	4.0	Fund
Alternative Investments			
<i>Alternative Completion Portfolio†</i>		4.0	Fund

Alternative Completion Portfolio

- Hedged Equity JPMorgan
- Managed Futures Abbey Capital
- Market Neutral BlackRock
- Market Neutral JPMorgan
- Market Neutral Victory
- Multi-alternative BlackRock
- Nontraditional Bond Western

* Affiliated Portfolio Manager.

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Freedom UMA Traditional and Strategic Strategies

Traditional Conservative Portfolio

○ Model Code: ICNB **\$2,000,000 Minimum**

Fixed Income		%	Type
<i>High Yield</i>	iShares (Broad USD)	8.5	Fund
<i>Int. Investment Grd.</i>	iShares (Core Aggregate)	42.25	Fund
<i>Int. Investment Grd.</i>	iShares (Treasury 7-10 year)	8.5	Fund
<i>Multi-sector</i>	Capital Group	3.0	Fund
<i>Int. Investment Grd.</i>	SPDR	8.5	Fund
Large Cap Equity			
<i>Blend</i>	iShares (Edge MSCI)	3.5	Fund
<i>Blend</i>	Vanguard S&P 500	2.0	Fund
<i>Growth</i>	Jennison	5.0	SMA
<i>Value</i>	MFS	5.0	SMA
<i>Value</i>	Vanguard	3.5	Fund
Small to Mid Cap Equity			
<i>Blend</i>	GWK	5.5	SMA
International Equity			
<i>International ADR</i>	MFS	4.75	SMA

Traditional Moderate Conservative Portfolio

○ Model Code: IMOINB **\$2,000,000 Minimum**

Fixed Income		%	Type
<i>High Yield</i>	iShares (Broad USD)	7.0	Fund
<i>Int. Investment Grd.</i>	iShares (Core Aggregate)	42.0	Fund
<i>Multi-sector</i>	Capital Group	3.0	Fund
Large Cap Equity			
<i>Blend</i>	iShares (Edge MSCI)	3.5	Fund
<i>Blend</i>	Vanguard S&P 500	5.5	Fund
<i>Growth</i>	Jennison	7.0	SMA
<i>Value</i>	MFS	7.0	SMA
<i>Value</i>	Vanguard	3.5	Fund
Small to Mid Cap Equity			
<i>Blend</i>	GWK	10.5	SMA
International Equity			
<i>Developed Market</i>	iShares (Core MSCI EAFE)	4.0	Fund
<i>International ADR</i>	MFS	7.0	SMA

Strategic Growth Portfolio

○ Model Code: IGNA **\$2,000,000 Minimum**

Large Cap Equity		%	Type
<i>Blend</i>	iShares (Edge MSCI)	9.0	Fund
<i>Blend</i>	Vanguard S&P 500	28.0	Fund
<i>Value</i>	Diamond Hill	12.0	SMA
All Cap Equity			
<i>Growth</i>	Janus	12.0	SMA
Small to Mid Cap Equity			
<i>Growth</i>	Conestoga	5.0	SMA
<i>Value</i>	Fuller & Thaller	7.0	SMA
Small Cap Equity			
<i>Value</i>	Wasatch	5.0	SMA
International Equity			
<i>Emerging Markets</i>	iShares (Core MSCI)	6.0	Fund
<i>International ADR</i>	ClearBridge	6.0	SMA
<i>International ADR</i>	MFS	6.0	SMA
Alternative Investments			
<i>Alternative Completion Portfolio†</i>		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	Federated
- High Yield	Mainstay MacKay
- High Yield	PGIM
- US Intermediate Investment Grade	Baird
- US Intermediate Investment Grade	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
- Nontraditional Bond	Western

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Freedom UMA Traditional and Strategic Strategies

Traditional Growth Portfolio

○ Model Code: IGNB \$2,000,000 Minimum

Large Cap Equity		%	Type
<i>Blend</i>	iShares (Edge MSCI)	9.0	Fund
<i>Blend</i>	Vanguard S&P 500	23.5	Fund
<i>Growth</i>	ClearBridge	15.5	SMA
<i>Value</i>	Diamond Hill	15.5	SMA
Small to Mid Cap Equity			
<i>Growth</i>	Conestoga	5.5	SMA
<i>Value</i>	Fuller & Thaler	8.0	SMA
Small Cap Equity			
<i>Value</i>	Wasatch	8.0	SMA
International Equity			
<i>International ADR</i>	ClearBridge	5.0	SMA
<i>International ADR</i>	MFS	5.0	SMA
<i>Emerging Markets</i>	iShares (Core MSCI)	5.0	Fund

Traditional Growth Portfolio

○ Model Code: IGPB \$2,000,000 Minimum

Large Cap Equity		%	Type
<i>Blend</i>	iShares (Edge MSCI)	9.0	Fund
<i>Blend</i>	Vanguard S&P 500	23.5	Fund
<i>Growth</i>	Eagle Asset Management*	15.5	SMA
<i>Value</i>	Diamond Hill	15.5	SMA
Small to Mid Cap Equity			
<i>Growth</i>	Conestoga	5.5	SMA
<i>Value</i>	Fuller & Thaler	8.0	SMA
Small Cap Equity			
<i>Value</i>	Wasatch	8.0	SMA
International Equity			
<i>International ADR</i>	ClearBridge	5.0	SMA
<i>International ADR</i>	MFS	5.0	SMA
<i>Emerging Markets</i>	iShares (Core MSCI)	5.0	Fund

Strategic Moderate Growth Portfolio

○ Model Code: IMGNA \$2,000,000 Minimum

Fixed Income		%	Type
<i>Fixed Income Completion Portfolio†</i>		18.0	Fund
<i>Int. Investment Grd.</i>	iShares (Core Aggregate)	5.0	Fund
Large Cap Equity			
<i>Blend</i>	Vanguard S&P 500	17.0	Fund
<i>Value</i>	Diamond Hill	11.0	SMA
All Cap Equity			
<i>Growth</i>	Janus	11.0	SMA
Small to Mid Cap Equity			
<i>Growth</i>	Conestoga	4.0	SMA
<i>Value</i>	Fuller & Thaler	6.0	SMA
Small Cap Equity			
<i>Value</i>	Wasatch	5.0	SMA
International Equity			
<i>Emerging Markets</i>	iShares (Core MSCI)	5.0	Fund
<i>International ADR</i>	ClearBridge	5.0	SMA
<i>International ADR</i>	MFS	5.0	SMA
Alternative Investments			
<i>Alternative Completion Portfolio†</i>		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	Federated
- High Yield	Mainstay MacKay
- High Yield	PGIM
- US Intermediate Investment Grade	Baird
- US Intermediate Investment Grade	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
- Nontraditional Bond	Western

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Freedom UMA Traditional and Strategic Strategies

Traditional Moderate Growth Portfolio

○ Model Code: IMGNB **\$2,000,000 Minimum**

Fixed Income		%	Type
<i>Int. Investment Grd.</i>	iShares (Treasury 7-10 year)	6.0	Fund
<i>Int. Investment Grd.</i>	iShares (Core Aggregate)	17.0	Fund
Large Cap Equity			
<i>Blend</i>	Vanguard S&P 500	20.0	Fund
<i>Growth</i>	ClearBridge	13.5	SMA
<i>Value</i>	Diamond Hill	13.5	SMA
Small to Mid Cap Equity			
<i>Growth</i>	Conestoga	5.0	SMA
<i>Value</i>	Fuller & Thaler	6.5	SMA
Small Cap Equity			
<i>Value</i>	Wasatch	6.5	SMA
International Equity			
<i>Emerging Markets</i>	iShares (Core MSCI)	4.0	Fund
<i>International ADR</i>	ClearBridge	4.0	SMA
<i>International ADR</i>	MFS	4.0	SMA

Strategic Moderate Portfolio

○ Model Code: IMNA **\$2,000,000 Minimum**

Fixed Income		%	Type
<i>Fixed Income Completion Portfolio†</i>		30.0	Fund
<i>Int. Investment Grd.</i>	iShares (Core Aggregate)	7.0	Fund
Large Cap Equity			
<i>Blend</i>	Vanguard S&P 500	13.0	Fund
<i>Value</i>	Diamond Hill	9.0	SMA
All Cap Equity			
<i>Growth</i>	Janus	9.0	SMA
Small to Mid Cap Equity			
<i>Growth</i>	Conestoga	6.0	SMA
<i>Value</i>	Fuller & Thaler	7.0	SMA
International Equity			
<i>Emerging Markets</i>	iShares (Core MSCI)	4.0	Fund
<i>International ADR</i>	ClearBridge	4.5	SMA
<i>International ADR</i>	MFS	4.5	SMA
Alternative Investments			
<i>Alternative Completion Portfolio†</i>		6.0	Fund

Fixed Income Completion Portfolio

- Domestic Fixed Income	Dodge & Cox
- Domestic Fixed Income	iShares Core US Aggregate
- Fixed Income	MFS Emerging Markets
- High Yield	Federated
- High Yield	Mainstay MacKay
- High Yield	PGIM
- US Intermediate Investment Grade	Baird
- US Intermediate Investment Grade	Metropolitan West
- US Intermediate Investment Grade	PIMCO

Traditional Moderate Growth Portfolio

○ Model Code: IMGPB **\$2,000,000 Minimum**

Fixed Income		%	Type
<i>Int. Investment Grd.</i>	iShares (Treasury 7-10 year)	6.0	Fund
<i>Int. Investment Grd.</i>	iShares (Core Aggregate)	17.0	Fund
Large Cap Equity			
<i>Blend</i>	Vanguard S&P 500	20.0	Fund
<i>Growth</i>	Eagle Asset Management*	13.5	SMA
<i>Value</i>	Diamond Hill	13.5	SMA
Small to Mid Cap Equity			
<i>Growth</i>	Conestoga	5.0	SMA
<i>Value</i>	Fuller & Thaler	6.5	SMA
Small Cap Equity			
<i>Value</i>	Wasatch	6.5	SMA
International Equity			
<i>Emerging Markets</i>	iShares (Core MSCI)	4.0	Fund
<i>International ADR</i>	ClearBridge	4.0	SMA
<i>International ADR</i>	MFS	4.0	SMA

Traditional Moderate Portfolio

○ Model Code: IMNB **\$2,000,000 Minimum**

Fixed Income		%	Type
<i>High Yield</i>	iShares (Broad USD)	4.0	Fund
<i>Int. Investment Grd.</i>	iShares (Core Aggregate)	33.0	Fund
Large Cap Equity			
<i>Blend</i>	Vanguard S&P 500	12.0	Fund
<i>Growth</i>	Jennison	12.5	SMA
<i>Value</i>	MFS	12.5	SMA
Small to Mid Cap Equity			
<i>Blend</i>	iShares (S&P)	4.0	Fund
<i>Blend</i>	GWK	10.0	SMA
International Equity			
<i>Emerging Markets</i>	iShares (Core MSCI)	4.0	Fund
<i>International ADR</i>	MFS	8.0	SMA

Alternative Completion Portfolio

- Hedged Equity	JPMorgan
- Managed Futures	Abbey Capital
- Market Neutral	BlackRock
- Market Neutral	JPMorgan
- Market Neutral	Victory
- Multi-alternative	BlackRock
- Nontraditional Bond	Western

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