

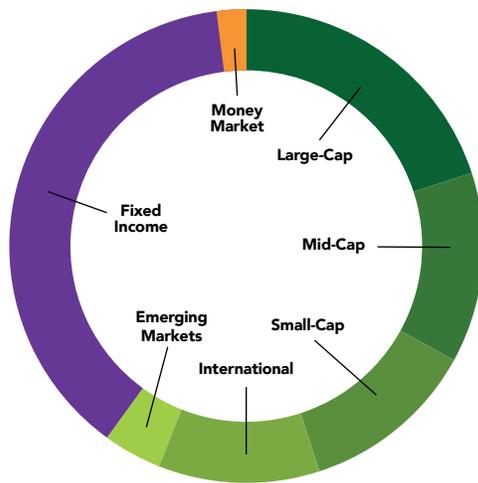
Dynamic ESG 60

60% EQUITY / 40% FIXED INCOME

Investment Objective

Balanced ESG Portfolio:

The Dynamic ESG 60 is a diversified portfolio targeting a 60% equity allocation constructed with 100% ETF positions and curated using ESG (environmental, social and governance) principles. ESG ETFs invest in companies that aim to have a sustainable and societal impact in the world, such as those with a small carbon footprint or diverse leadership boards.



Asset Category	Asset Class	Allocation	Internal Cost
Equity	Large Cap	16%	0.15%
	Mid-Cap Growth	5%	0.40%
	Mid-Cap Value	8%	0.40%
	Small Cap	12%	0.40%
	Int'l Large Cap	7%	0.20%
	Global Impact	8%	0.49%
Fixed Income	Bond Agg	24%	0.10%
	1-3 Year Bond	14%	0.12%
	Cash Equivalents	2%	0.00%
Dynamic ESG 60% Total		100%	0.316%

RTQ
Score

RISK
60

riskalyze
Score

RISK
53

MORNINGSTAR
Sustainability

RATING
18

Dynamic Philosophy

Dynamic Portfolio Services uses a rules-based and process-driven methodology with the objective of delivering risk-adjusted returns, meeting or exceeding applicable benchmarks. Based on more than 50 years of academic research, Dynamic believes asset allocation is the primary driver of portfolio results. We strive to focus on delivering optimized risk-adjusted allocations that are cost and tax efficient. Our passion is to deliver extraordinary value to advisors through an array of portfolio options, consulting, tax management, trade execution, monitoring, rebalancing, ongoing support and practice efficiencies.

Disclosure:

Because ESG criteria excludes some investments, ESG strategies may not be able to take advantage of the same opportunities or market trends as those that do not use such criteria. This material is not intended to be a recommendation or investment advice, does not constitute a solicitation to buy, sell or hold a security or an investment strategy, and is not provided in a fiduciary capacity. The information provided does not take into account the specific objectives or circumstances of any particular investor, or suggest any specific course of action. Advisors should independently evaluate the risks associated with products or services and exercise independent judgment with respect to their clients.

ESG portfolios are designed with a focus on sustainability, and not designed to a specific sustainability target score, nor a carbon budget. In addition, portfolios are not rebalanced with consideration for maintaining a desired sustainability score. Portfolios are rebalanced to reasonably maintain the desired asset allocations of the model. Sustainability score is a simple weighted average per the portfolio model allocation.

The sustainability score is derived from information provided by Morningstar, for each investment. For reference, Morningstar's sustainability score has a range from 0 to 50, with a lower number being more desirable for sustainable investing. As an additional reference, the S&P 500 has a Morningstar sustainability score of 44. There are no assurances the Morningstar score could or will negatively or positively impact individual investment(s) or the overall portfolio.