



Thrivent Charitable Impact & Investing® WomenInvest Portfolio

Fourth Quarter 2023 Report

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 **VERIS** | Wealth
Partners

Values. Wealth. Sustainability.

WomenInvest Portfolio Goals

Objective: *Invested for long-term growth and maximum sustained support to charities through investments that do well when women do well by investing in economic opportunity, access to education, affordable housing and other opportunities that promote the overall well-being of women within our shared community.*

Target asset allocation: 75% equities 25% fixed income

Impact priorities

- Economic opportunity
- Access to education
- Affordable housing
- Full participation in business and public decision making

Portfolio Asset Allocation & Performance Review

The information that follows relating to your portfolio has been sourced from Envestnet. For more details and disclosures relating to this portfolio information, please review the information contained in the Appendix to this presentation. We recommend that you compare the information contained in this report pertaining to your portfolio with that contained in the account statements provided by your custodian to ensure accuracy.

Portfolio Performance Summary*

Allocation Summary December 31, 2023	Current \$	Current %	Target %
Total Portfolio	\$20,443,419	100%	100%
Fixed Income and Cash	\$4,673,366	22.86	25%
Equities and Alternatives	\$15,770,053	77.14	75%

Performance Summary December 31, 2023	4th Quarter 2023	Trailing 1 Year	Trailing 3 Years	Trailing 5 Years	Since Inc 6.14.2017
Thrivent Charitable Impact & Investing® WomenInvest Portfolio (net all fees and expenses)	9.64%	16.55%	3.99%	8.76%	6.53%
Benchmark: 50% Russell 3000 TR, 25% MSCI EAFE NR USD, 22% Bloomberg Intermediate U.S. Government/Credit TR, 3% FTSE Treasury Bill - 3 Month (6/14/2017 - 8/15/2023), 50% Russell 3000 TR, 25% MSCI ACWI Ex USA NR USD, 22% Bloomberg Intermediate U.S. Government/Credit TR, 3% FTSE Treasury Bill - 3 Month (8/16/2023 to date)	9.53%	18.66%	5.15%	10.23%	7.94%

*Does not reflect complete 4th quarter update for Rose Affordable Housing

Aggregate Overview

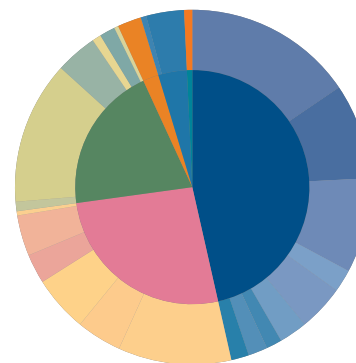
All Accounts

Client Group Summary

Inception Date	Jun 14, 2017
Total Value	\$ 20,594,014.07
Accrued Income	28,881.51
Net Investment ¹	\$ 14,600,742.10

Performance ²	This Quarter	Year-to-Date	Incp to Date
TWRR	9.64 %	16.55 %	6.53 %

Asset Allocation



Equity	46.46 %
Large-Cap Growth	15.50
Large-Cap Core	8.71
Large-Cap Value	8.63
Mid-Cap Growth	2.06
Mid-Cap Core	4.18
Mid-Cap Value	2.58
Small-Cap Growth	1.43
Small-Cap Core	1.76
Small-Cap Value	1.62
International	26.36
Int'l Developed Mkts	10.32
Int'l Emerging Mkts	4.13
Global Equity	5.12
Foreign Large Cap Growth	2.69
Foreign Large Cap Value	3.71
Foreign Small Mid Cap Growth	0.39
Fixed Income	20.31
Long Bond	0.86
Intermediate Bond	13.04
Short Bond	3.80
Intermediate Muni	0.81
Short Muni	1.42
International Bond	0.38
Cash	2.18
Cash	2.18
Alternatives	3.95
Alternative Fixed Income	0.50
Alternative	3.45
Other	0.74
Other	0.74

Aggregate Overview

All Accounts

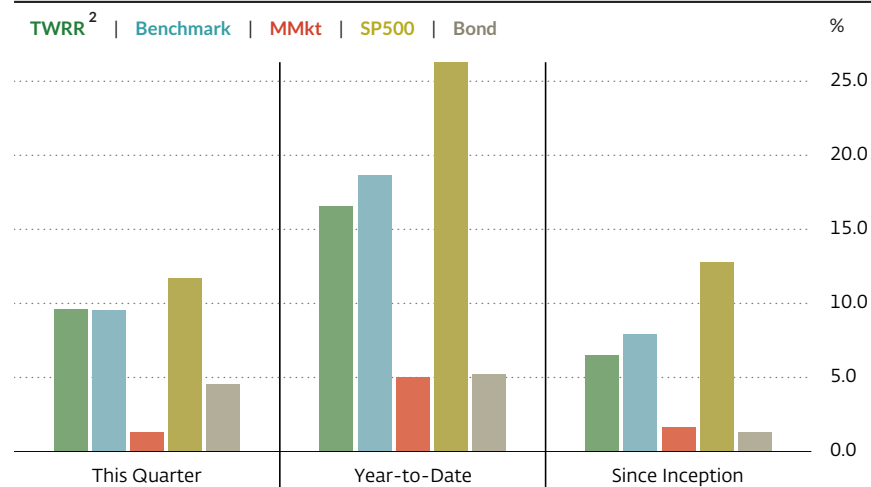
Accounts ² / Benchmarks ³	Market Value	Net ¹ Investment	Qtr ⁴ to Date	Year ⁵ to Date	Trailing ⁶ 1 Yr	Trailing ⁷ 3 Yrs	Trailing ⁸ 5 Yrs	Trailing 10 Yrs	Incp to Date
Thrivent Charitable Impact & Investing *****6944	\$ 8,350,843.69	\$ 5,222,696.32	Incp : Jun 19, 2017						
(Equities) Aperio Custom Screen Index 70%R1000/30%EAFE SMA	—	—	11.70 %	24.00 %	24.00 %	7.44 %	12.62 %	—	9.60 %
Benchmark: 70% Russell 1000 TR, 30% MSCI EAFE NR USD (6/19/2017 - 8/15/2023), 70% Russell 3000 TR, 30% MSCI World Ex US NR USD (8/16/2023 to date)	—	—	11.60	24.09	24.09	7.56	13.35	—	10.32
Thrivent Charitable Impact & Investing *****HLCX	\$ 1,118,792.70	\$ 647,826.19	Incp : Dec 19, 2017						
(Equities) Thrivent Large Cap Growth Fund (THLCX)	—	—	14.04	45.84	45.84	5.25	17.22	—	14.33
Benchmark: Russell 1000 Growth TR	—	—	14.16	42.68	42.68	8.87	19.50	—	15.50
Thrivent Charitable Impact & Investing *****LVIX	\$ 988,782.65	\$ 501,859.87	Incp : Dec 19, 2017						
(Equities) Thrivent Large Cap Value Fund (TLVIX)	—	—	10.35	12.51	12.51	12.45	12.01	—	6.97
Benchmark: Russell 1000 Value TR	—	—	9.50	11.46	11.46	8.86	10.91	—	7.46
Thrivent Charitable Impact & Investing *****2886	\$ 1,052,419.07	\$ 391,954.52	Incp : Jun 16, 2017						
(Equities) Trillium Large Cap Core SMA	—	—	12.26	21.84	21.84	8.48	14.36	—	12.09
Benchmark: S&P 500 TR	—	—	11.69	26.29	26.29	10.01	15.69	—	12.81
Thrivent Charitable Impact & Investing *****2887	\$ 1,026,504.69	\$ 405,990.88	Incp : Jun 16, 2017						
(Equities) Trillium Small Mid Cap Core SMA	—	—	11.66	9.86	9.86	3.56	10.12	—	7.29
Benchmark: Russell 2500 TR (6/16/2017 to date)	—	—	13.35	17.42	17.42	4.25	11.67	—	8.75
Thrivent Charitable Impact & Investing *****0501	\$ 392,377.00	\$ 333,000.00	Incp : Jul 1, 2019						
(Sonen) AGC Global SME Growth Fund LP_\$333K CMTD	—	—	1.72	6.51	6.51	4.04	—	—	3.71
Benchmark: Bloomberg 3 Month Treasury Bill TR	—	—	1.39	5.15	5.15	2.22	—	—	1.85
Thrivent Charitable Impact & Investing® *****2885	\$ 4,142,495.70	\$ 3,643,528.27	Incp : Jun 16, 2017						
(FI & Equities) Mutual Funds CRANX, PXWIX, DOMOX, REEIX	—	—	9.35	12.17	12.17	0.15	4.36	—	2.61
Benchmark: 48% MSCI EAFE NR USD, 28% Bloomberg Intermediate U.S. Government/Credit TR, 20% MSCI World Ex US NR USD, 4% FTSE Treasury Bill - 3 Month	—	—	8.48	14.09	14.09	2.64	6.41	—	4.32
Thrivent Charitable Impact & Investing® *****2884	\$ 2,808,528.31	\$ 2,788,000.00	Incp : Jun 16, 2017						
(FI) Breckinridge Intermediate Gender Lens Bond SMA	—	—	4.37	4.93	4.93	-2.16	1.07	—	0.86
Benchmark: Bloomberg Intermediate U.S. Government/Credit TR	—	—	4.56	5.24	5.24	-1.63	1.59	—	1.36

Aggregate Overview

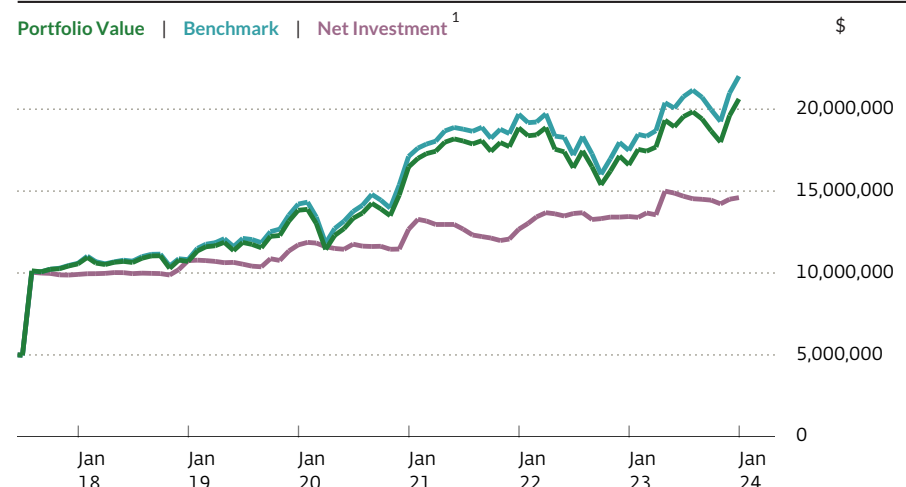
All Accounts

Accounts ² / Benchmarks ³	Market Value	Net ¹ Investment	Qtr ⁴ to Date	Year ⁵ to Date	Trailing ⁶ 1 Yr	Trailing ⁷ 3 Yrs	Trailing ⁸ 5 Yrs	Trailing 10 Yrs	Incp to Date
Thrivent Charitable Impact & Investing® *****240)	\$ 102,493.97	\$ 100,283.07	Incp : Jun 16, 2023						
(FI) Self Help CU Wmn Girls 1 Yr 4.0%, Mat 6/16/2024	—	—	1.01	—	—	—	—	—	2.20
Benchmark: Target 4%	—	—	0.99	—	—	—	—	—	2.15
Thrivent Charitable Impact & Investing® *****0801	\$ 318,208.00	\$ 331,225.00	Incp : Oct 1, 2019						
(Sonen) Rose Affordable Housing Pres. Fund V_\$333K CMTD	—	—	0.00	-13.65	-13.65	5.01	—	—	-4.42
Benchmark: Target 9%	—	—	2.19	8.99	8.99	9.00	—	—	9.00
Thrivent Charitable Impact & Investing® *****2883	\$ 292,568.29	\$ 295,089.05	Incp : Jun 14, 2017						
(cash) Cash Account	—	—	0.82	3.20	3.20	0.38	-0.16	—	-0.30
Benchmark: FTSE Treasury Bill - 3 Month	—	—	1.41	5.26	5.26	2.25	1.91	—	1.83

Performance Summary ⁹



Portfolio Value vs. Benchmark ¹⁰



Aggregate Overview

All Accounts

Quarterly Performance Statistics ⁹	TWRR ²	Benchmark	MMkt	SP500	Bond
Q4 2023	9.64 %	9.53 %	1.33 %	11.69 %	4.56 %
Q3 2023	-3.22	-2.71	1.30	-3.27	-0.83
Q2 2023	3.72	4.79	1.22	8.74	-0.81
Q1 2023	5.90	6.26	1.07	7.50	2.33

Periodic Performance Statistics ⁹		TWRR ^{2, 11}	Benchmark	MMkt	SP500	Bond
Year-to-Date		16.55 %	18.66 %	5.01 %	26.29 %	5.24 %
Trailing 1 Year	Dec 31, 2022 - Dec 31, 2023	16.55	18.66	5.01	26.29	5.24
Trailing 3 Year	Dec 31, 2020 - Dec 31, 2023	3.99	5.15	2.16	10.01	-1.63
Trailing 5 Year	Dec 31, 2018 - Dec 31, 2023	8.76	10.23	1.77	15.69	1.59
Since Inception	Jun 14, 2017 - Dec 31, 2023	6.53	7.94	1.67	12.77	1.35

Aggregate Overview Footnotes

¹ Net Investment is the total value of contributions and withdrawals (excluding unsupervised assets) made by the client since the inception date of the account. This includes Misc. Expenses and Accrued Income received from the custodian.

² Time Weighted Rate of Return (TWRR) is calculated net of all fees. Time Weighted Rate of Return (TWRR) is used to compare your portfolio returns versus benchmark indices (such as S&P 500).

³ A benchmark is an unmanaged index, and its performance does not include any advisory fees, transaction costs or other charges that may be incurred in connection with your investments and/or managed accounts listed. Any benchmark whose return is shown for comparison purposes may include different holdings, a different number of holdings, and a different degree of investment in individual securities, industries or economic sectors than the investments and/or investment accounts to which it is compared. Investors cannot invest directly into a benchmark or index. All portfolio returns for all periods are expressed in USD. All benchmark(s) returns reflect the same currency as the portfolio returns presented. Yearly performance values (e.g. Trailing 3 Years) shown are from the specified period up to Dec 31, 2023. The benchmark(s) for the account(s) ****6944, ****2887 are customized benchmarks that segments specific blended benchmarks into different time periods (as noted herein) to reflect the corresponding changes in your portfolio's investment strategy over time. The benchmark(s) for the account(s) ****6944, ****HLCX, ****LVIX, ****2886, ****2887, ****0501, ****2885, ****2884, ****240, ****0801, ****2883 herein has been selected by your financial advisor to reflect the corresponding investment strategy of your portfolio. The intent of these segmented/selected benchmarks is to seek to provide a more accurate comparison to which returns can be evaluated effectively.

⁴ Displays the returns for the period from the beginning of the current quarter to the most recent market date (As of Date).

⁵ Displays the returns for the period from the beginning of the current year to the most recent market date (As of Date).

⁶ Trailing 1 Year is Dec 31, 2022 to Dec 31, 2023

⁷ Trailing 3 Year is Dec 31, 2020 to Dec 31, 2023, annualized

⁸ Trailing 5 Year is Dec 31, 2018 to Dec 31, 2023, annualized

Aggregate Overview

All Accounts

Aggregate Overview Footnotes

⁹ These figures compare the Time Weighted Rate of Return (TWRR) of your account with a selection of benchmark indices. "Benchmark" refers to a blend composed of 50% Russell 3000 TR, 25% MSCI EAFE NR USD, 22% Bloomberg Intermediate U.S. Government/Credit TR, 3% FTSE Treasury Bill - 3 Month (6/14/2017 - 8/15/2023), 50% Russell 3000 TR, 25% MSCI ACWI Ex USA NR USD, 22% Bloomberg Intermediate U.S. Government/Credit TR, 3% FTSE Treasury Bill - 3 Month (8/16/2023 to date). "MMkt" refers to the Lipper Money Market Fund index. "SP500" refers to the S&P 500 TR index. "Bond" refers to the Bloomberg Intermediate U.S. Government/Credit TR index. "Benchmark" is a customized benchmark created by your financial advisor that segments specific blended benchmarks into different time periods (as noted herein) to reflect the corresponding changes in your portfolio's investment strategy over time. The intent of these segmented benchmarks is to seek to provide a more accurate comparison to which returns can be evaluated effectively. A benchmark is an unmanaged index, and its performance does not include any advisory fees, transaction costs or other charges that may be incurred in connection with your investments and/or managed accounts listed. Any benchmark whose return is shown for comparison purposes may include different holdings, a different number of holdings, and a different degree of investment in individual securities, industries or economic sectors than the investments and/or investment accounts to which it is compared. Investors cannot invest directly into a benchmark or index. All portfolio returns for all periods are expressed in USD. All benchmark(s) returns reflect the same currency as the portfolio returns presented. Blended benchmarks are defaulted to rebalance monthly which means that Envestnet will asset weigh the benchmark component returns on a monthly basis using the beginning of the month weights. A daily rebalance option is also offered however may not be available in all cases due to data limitations from providers.

¹⁰ The Benchmark is composed of 50% Russell 3000 TR, 25% MSCI EAFE NR USD, 22% Bloomberg Intermediate U.S. Government/Credit TR, 3% FTSE Treasury Bill - 3 Month (6/14/2017 - 8/15/2023), 50% Russell 3000 TR, 25% MSCI ACWI Ex USA NR USD, 22% Bloomberg Intermediate U.S. Government/Credit TR, 3% FTSE Treasury Bill - 3 Month (8/16/2023 to date). Benchmark is a customized benchmark created by your financial advisor that segments specific blended benchmarks into different time periods (as noted herein) to reflect the corresponding changes in your portfolio's investment strategy over time. The intent of these segmented benchmarks is to seek to provide a more accurate comparison to which returns can be evaluated effectively. A benchmark is an unmanaged index, and its performance does not include any advisory fees, transaction costs or other charges that may be incurred in connection with your investments and/or managed accounts listed. Any benchmark whose return is shown for comparison purposes may include different holdings, a different number of holdings, and a different degree of investment in individual securities, industries or economic sectors than the investments and/or investment accounts to which it is compared. Investors cannot invest directly into a benchmark or index. All portfolio returns for all periods are expressed in USD. All benchmark(s) returns reflect the same currency as the portfolio returns presented. Blended benchmarks are defaulted to rebalance monthly which means that Envestnet will asset weigh the benchmark component returns on a monthly basis using the beginning of the month weights. A daily rebalance option is also offered however may not be available in all cases due to data limitations from providers.

¹¹ Returns for greater than one year are annualized.

For accounts holding mutual funds, ENV is currently using month end dividend rates for daily accrual funds. On the last day of the month, the dividend rate is multiplied by the number of shares held in an account. The dollar amount will be applied to the account performance. As a result of not applying a daily accrual, your performance could be higher or lower if the shares were not held for the entire month. This estimated amount is reversed out on the 1st day of the next month when the actual custodian dollar amount is received. This amount received from the custodian will be applied to your account performance. This does not affect your actual dividend payment.

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Envestnet may collect the following types of personal information: (1) Identifiers like postal and email address, account name, unique personal identifiers, and login credentials; (2) Customer records like a signature, telephone number, passport number, Social Security Number, driver's license or state identification number, insurance policy number, bank account number, credit or debit card number, medical information, and health insurance information; (3) Classification characteristics like age, marital status, and sex; (4) Commercial information like property records, investment assets, account activity, anticipated retirement expenses, expected values of future assets, and other purchasing or consuming histories or tendencies; (5) Internet and other similar network activity; (6) Geolocation data; (7) Sensory data such as service requests or questions directed to us; (8) Professional and employment-related information; and (9) Inferences drawn from other personal information. Envestnet may receive the personal information from you, your representative(s), government entities and other third-parties who have the rights to provide us with your information.

How We Use Personal Information

In compliance with the law, we may use consumer personal information for the following business purposes: (1) For the purpose you or your representative provided it; (2) To create, maintain, customize and secure your account; (3) To process requests, purchases, transactions and payments; (4) To prevent fraud; (5) To provide support and to respond to your inquiries; (6) To provide measurement, analytics and other business services; (7) To personalize and develop experiences with our services; (8) To help maintain the safety, security, and integrity of our services, databases, other technology assets and business lines; (9) To notify you about new functions included in our software; (10) For testing, research, analysis, and product development; (11) To evaluate or conduct a corporate merger, acquisition, divestiture or similar transaction in which consumer personal information is among the assets to be transferred; (12) To respond to law enforcement requests and as required by law, court order or regulation; (13) As described to you at the time of collection; and (14) As otherwise set forth in this privacy policy. Envestnet may develop, use, distribute and publish information and statistics derived from aggregate consumer information and the content that you contribute for use on a masked, aggregate basis.

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Envestnet does not sell consumer personal information to third parties. For financial professionals utilizing our technology platform, however, Envestnet may make available the professional business contact information, profile information and information regarding the use of investment strategies, exchange traded funds, mutual funds and similar investment vehicles as agreed in their license agreement. In compliance with federal and state law, we may disclose personal information to nonaffiliated businesses for a business purpose. In the preceding twelve months, Envestnet has disclosed one or more of the types of personal information it collects to the following third parties for a business purpose: (1) Envestnet corporate affiliates; (2) Companies that perform services for us or on your behalf; (3) Financial services companies such as your custodian, broker or advisor who effect transactions on your behalf; (4) Companies participating with Envestnet in a proposed or actual sale, merger, transfer, or business exchange; (5) Companies that participate in joint marketing activities with us; (6) As required by law such as in responding to a subpoena or an inquiry by a government agency or regulator; and (7) Other organizations as directed by you or your representative.

Envestnet Privacy Policy

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Envestnet complies with financial laws and regulations to maintain records for statutorily required periods of time. Personal information may be retained to: (1) Complete the transactions for which we collected the information, provide a requested good or service, take actions reasonably anticipated within the context of our ongoing business relationships, or otherwise perform our contract with you or on your behalf; (2) Solely internal uses that are reasonably aligned with consumer expectations based on their relationship with us; (3) Comply with a legal record retention obligation including SEC regulation; (4) Detect security incidents and protect against and prosecute perpetrators of malicious, fraudulent, or illegal activity; (5) Debug products to identify and repair errors; (6) Exercise free speech and ensure the free speech and other legal rights of consumers; and (7) Make other internal and lawful uses of personal information that are compatible with the context in which it was provided.

Protecting Personal Information

Envestnet maintains security measures to safeguard against loss, theft, misuse, and unauthorized access, disclosure, alteration, and destruction of personal information. We also maintain procedures to help maintain the security of online sessions and to protect Envestnet accounts and systems. However, no data storage system or means of transmitting data can be guaranteed to be entirely secure, accurate, or complete.

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Version Date: 12/08/23



Holding/Ticker ¹	Start Date	Market Value ¹⁰	Total %	Income Earned ⁴	QTD	YTD	Trailing 1 Yr ⁵	Trailing 3 Yrs ⁶	From Start Date ⁸
Domini Impact International Equity Instl DOMOX	Jun 20, 2017	\$ 841,076	20.50 %	\$ 265,374	13.98 %	21.80 %	21.80 %	2.53 %	2.93 %
RBC Emerging Markets Equity I REEIX	Apr 3, 2019	775,463	18.90	35,462	8.59	12.37	12.37	-2.87	2.32
Impax Ellevest Global Women's Ldr Instl PXWIX	Jun 20, 2017	1,054,322	25.70	124,378	12.83	18.37	18.37	3.73	8.05
CCM Community Impact Bond Institutional CRANX	Jun 20, 2017	1,432,270	34.91	157,294	5.39	4.34	4.34	-2.39	0.55

¹ Performance is shown gross of all fees.

² Sector information is provided by Morningstar.

⁴ Income Earned includes interest, dividends, foreign tax paid on dividends, and gain distributions from the start date.

⁵ Trailing 1 Year is Dec 31, 2022 to Dec 31, 2023

⁶ Trailing 3 Year is Dec 31, 2020 to Dec 31, 2023 , annualized

⁷ Trailing 5 Year is Dec 31, 2018 to Dec 31, 2023 , annualized

⁸ The start date for each holding is the date of the first buy or the transfer date (for holdings transferred into the account)

⁹ Net and Gross expense ratio data is obtained from a third party data provider and is believed to be accurate, but has not been verified by Envestnet.

These reports are not to be construed as an offer or the solicitation of an offer to buy or sell securities mentioned herein. Information contained in these reports is based on sources and data believed reliable. The information used to construct these reports was received via a variety of sources. These reports are for informational purposes only. These reports do not take the place of any brokerage statements, any fund company statements, or any tax forms. You are urged to compare this report with the statement you receive from your custodian covering the same period. Differences in positions may occur due to reporting dates used and whether certain assets are not maintained by your custodian. There may also be differences in the investment values shown due to the use of differing valuation sources and methods.

Note regarding loan balance: Your group annuity contract loan balance (if applicable) is not itemized in this report although it is reflected in your Contract Value. For more details regarding your loan balance please review your most recent group annuity statement or contact your Advisor who can assist you in obtaining this information.

For accounts holding mutual funds, ENV is currently using month end dividend rates for daily accrual funds. On the last day of the month, the dividend rate is multiplied by the number of shares held in an account. The dollar amount will be applied to the account performance. As a result of not applying a daily accrual, your performance could be higher or lower if the shares were not held for the entire month. This estimated amount is reversed out on the 1st day of the next month when the actual custodian dollar amount is received. This amount received from the custodian will be applied to your account performance. This does not affect your actual dividend payment.

¹⁰ Based on market-close prices at 12/31/2023. Where Mutual Fund holdings are listed, the Net Asset Value (NAV) is used as the market price.

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(FI & Equities) Mutual Funds CRANX, PXWIX, DOMOX, REEIX

Performance By Style As of Dec 31, 2023



Component/Benchmarks ^{1 2}	QTD ³	YTD ⁴	Trailing 1 Yr ⁶	Trailing 3 Yrs ⁷	Trailing 5 Yrs ⁸	Trailing 10 Yrs	From Start Date	Start Date	Style Total	Style Pct
Int'l Developed Mkts	13.98 %	21.80 %	21.80 %				-1.52 %	Jun 7, 2021	\$ 841,076	20.50 %
MSCI EAFE NR USD	10.42	18.24	18.24				0.31			
Int'l Emerging Mkts	8.59	12.37	12.37	-2.87 %			2.32	Apr 3, 2019	775,463	18.90
MSCI EM NR	7.86	9.83	9.83	-5.08			1.40			
Global Equity	12.83	18.37	18.37	3.73	10.00 %		8.05	Jun 20, 2017	1,054,322	25.70
MSCI World NR	11.42	23.79	23.79	7.28	12.81		9.78			
Intermediate Bond	5.39	4.32	4.32	-1.61	1.05		0.93	Jun 20, 2017	1,432,270	34.90
Bloomberg U.S. Aggregate Bond TR	6.82	5.53	5.53	-3.32	1.10		0.96			

- 1 Performance is shown gross of all fees.
- 2 A benchmark is an unmanaged index, and its performance does not include any advisory fees, transaction costs or other charges that may be incurred in connection with your investments and/or managed accounts listed. Any benchmark whose return is shown for comparison purposes may include different holdings, a different number of holdings, and a different degree of investment in individual securities, industries or economic sectors than the investments and/or investment accounts to which it is compared. Investors cannot invest directly into a benchmark or index. All portfolio returns for all periods are expressed in USD. All benchmark(s) returns reflect the same currency as the portfolio returns presented. Yearly performance values (e.g. Last 3 Years) shown are from the specified period up to Dec 31, 2023. The benchmark(s) for the account(s) 656302885 herein has been selected by your financial advisor to reflect the corresponding investment strategy of your portfolio. The intent of these selected benchmarks is to seek to provide a more accurate comparison to which returns can be evaluated effectively.
- 3 Displays the returns for the period from the beginning of the current quarter to the most recent market date (As of Date).
- 4 Displays the returns for the period from the beginning of the current year to the most recent market date (As of Date).
- 5 Displays the returns for the period from the beginning of the current month to the most recent market date (As of Date).
- 6 Trailing 1 Year is Dec 31, 2022 to Dec 31, 2023
- 7 Trailing 3 Year is Dec 31, 2020 to Dec 31, 2023 , annualized
- 8 Trailing 5 Year is Dec 31, 2018 to Dec 31, 2023 , annualized
- 9 Displays the returns for the calendar year (January 1 through December 31) 2022.
- 10 Displays the returns for the calendar year (January 1 through December 31) 2021.
- 11 Displays the returns for the calendar year (January 1 through December 31) 2020.
- 12 Displays the returns for the calendar year (January 1 through December 31) 2019.
- 13 Displays the returns for the calendar year (January 1 through December 31) 2018.

These reports are not to be construed as an offer or the solicitation of an offer to buy or sell securities mentioned herein. Information contained in these reports is based on sources and data believed reliable. The information used to construct these reports was received via a variety of sources. These reports are for informational purposes only. These reports do not take the place of any brokerage statements, any fund company statements, or any tax forms. You are urged to compare this report with the statement you receive from your custodian covering the same period. Differences in positions may occur due to reporting dates used and whether certain assets are not maintained by your custodian. There may also be differences in the investment values shown due to the use of differing valuation sources and methods.

Note regarding loan balance: Your group annuity contract loan balance (if applicable) is not itemized in this report although it is reflected in your Contract Value. For more details regarding your loan balance please review your most recent group annuity statement or contact your Advisor who can assist you in obtaining this information.

For accounts holding mutual funds, ENV is currently using month end dividend rates for daily accrual funds. On the last day of the month, the dividend rate is multiplied by the number of shares held in an account. The dollar amount will be applied to the account performance. As a result of not applying a daily accrual, your performance could be higher or lower if the shares were not held for the entire month. This estimated amount is reversed out on the 1st day of the next month when the actual custodian dollar amount is received. This amount received from the custodian will be applied to your account performance. This does not affect your actual dividend payment.

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Portfolio Impact

The information that follows relating to your portfolio has been sourced from Envestnet. For more details and disclosures relating to this portfolio information, please review the information contained in the Appendix to this presentation. We recommend that you compare the information contained in this report pertaining to your portfolio with that contained in the account statements provided by your custodian to ensure accuracy.

Impact Report

Investments	Veris Racial and Gender Equity Analysis		Economic Opportunity	Affordable Housing & Education	Access to Decision Making	Women CEO, President or Manager
	Thematic	Advocacy				
Self Help Credit Union Women & Children CD	✓		✓	✓		
CCM Community Impact Bond	✓		✓	✓		✓
Breckinridge Capital Advisors		✓	✓	✓	✓	
Impax Ellevest Global Women's Leadership		✓	✓		✓	✓
Aperio Group	✓	✓	✓		✓	✓
Trillium Large Cap		✓			✓	✓
Trillium SMID		✓			✓	✓
Thrivent Large Cap						✓ (TLHCX)
Domini Impact International		✓			✓	✓
RBC Emerging Markets						
Advance Global Capital	✓		✓		✓	✓
Rose Affordable Housing				✓		

Impact Report

Aperio Customized ESG Criteria

Social & Governance Exclusions

- Predatory lending
- Pornography (>5% revenue)
- Tobacco (>5% revenue)
- Gambling (>5% revenue)
- Alcohol (>5% revenue)
- Civilian firearms production
- No women on Board

Social & Governance Tilts

- Female Executives

Company Scoring

- Diversity policy and management
- Gender diversity performance
- Diversity controversies
- Human rights policy
- Workforce relations
- Labor relations controversies

Company Exclusions

- Blackrock

Goal Review and Next Steps

Portfolio Fee Summary

4th Quarter 2023	Fee
Total All-in fee	.97%
Veris recommended assets	.54%
Sonen recommended assets (Advanced Global Capital and Rose Affordable Housing Fund V)	1.00%
Thrivent funds	0%
Investnet performance reporting fee average	.04%
Fidelity trading fees	\$0 stocks, \$20 for CRANX and DOMOX only
Manager expense ratio (separate account & alternative manager fees and all mutual fund expense ratios including Thrivent funds) updated annually December 31	.45%

Please review the "Important Disclosures" page at the back of this presentation for more information.

Important Disclosures

The information contained herein is provided for informational purposes only and represents only a summary of key topics discussed. Information contained herein reflects certain estimates. This document also contains information derived from third party sources. Although we believe these third party sources to be reliable, we make no representations as to the accuracy or completeness of any information derived from such third-party sources and take no responsibility therefore.

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Investing in securities involves risks, including the potential loss of all amounts invested.

In putting this report together, we have relied on information that you have supplied to us, and the accuracy of this report depends heavily on your provision of accurate and up-to-date information regarding your financial circumstances, needs, and objectives. If any of the information contained in this report is inaccurate, please notify us as soon as practicable. If any of the information you have supplied becomes inaccurate or incomplete in the future, please notify us as soon as possible with any pertinent updates.