Values. Wealth. Sustainability.

Quarterly Report

October 1-December 31, 2022

Prepared for

Thrivent Charitable Impact & Investing®

Advisor

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Veris Wealth Partners, LLC
Private Wealth Management

Table of Contents

Please inform your financial advisor of any changes in your financial situation or investment objectives, or if you wish to modify or impose a reasonable restriction on your account. Please contact your financial advisor if you would like to request a current copy of the Form ADV Part 2A or Form ADV Part 2A - Appendix 1 or equivalent brochure, as applicable, for any of the following: Financial Advisor, Money Manager(s) and/or Envestnet

Table of Contents Footnotes

1 *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.*

2 *The information, including but not limited to the account values and activity, is based on data that Envestnet has received from your advisor and other sources. The information is believed to be accurate but Envestnet has not independently verified the information (account values and activity updated through 9/30/2022).*

3 *The information, including but not limited to the account values and activity, is based on data that Envestnet has received from your advisor and other sources. The information is believed to be accurate but Envestnet has not independently verified the information (account values and activity updated through 11/29/2022).*

Table of Contents

Table of Contents Footnotes

[4] *The information, including but not limited to the account values and activity, is based on data that Envestnet has received from your advisor and other sources. The information is believed to be accurate but Envestnet has not independently verified the information (account values and activity updated through 12/30/2020).*

[5] *This account was closed on 12/30/2020*

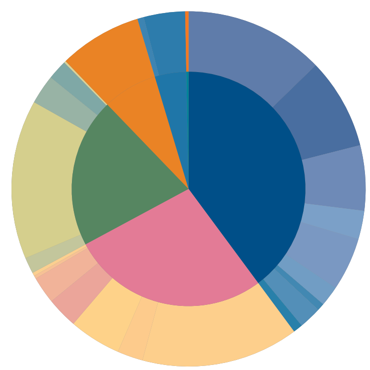
Aggregate Overview
All Accounts

Client Group Summary

Inception Date	Jun 14, 2017
Total Value	**$ 17,336,905.83**
Accrued Income	20,416.72
Net Investment [1]	**$ 14,218,936.07**

Performance [2]	This Quarter	Year-to-Date	Incp to Date
TWRR	6.78 %	-15.63 %	4.81 %

Asset Allocation



	%
Equity	**39.84**
Large-Cap Growth	12.74
Large-Cap Core	8.29
Large-Cap Value	5.94
Mid-Cap Growth	2.60
Mid-Cap Core	4.83
Mid-Cap Value	1.85
Small-Cap Growth	0.67
Small-Cap Core	2.05
Small-Cap Value	0.87
International	**27.32**
Int'l Developed Mkts	14.35
Int'l Emerging Mkts	2.33
Global Equity	4.74
Foreign Large Cap Growth	2.82
Foreign Large Cap Value	2.48
Foreign Small Mid Cap Core	0.28
Foreign Small Mid Cap Growth	0.31
Fixed Income	**20.62**
Long Bond	1.46
Intermediate Bond	14.50
Short Bond	2.68
Short Muni	1.81
International Bond	0.17
Cash	**7.55**
Cash	7.55
Alternatives	**4.35**
Alternative Fixed Income	0.58
Alternative	3.78
Other	**0.31**
Other	0.31

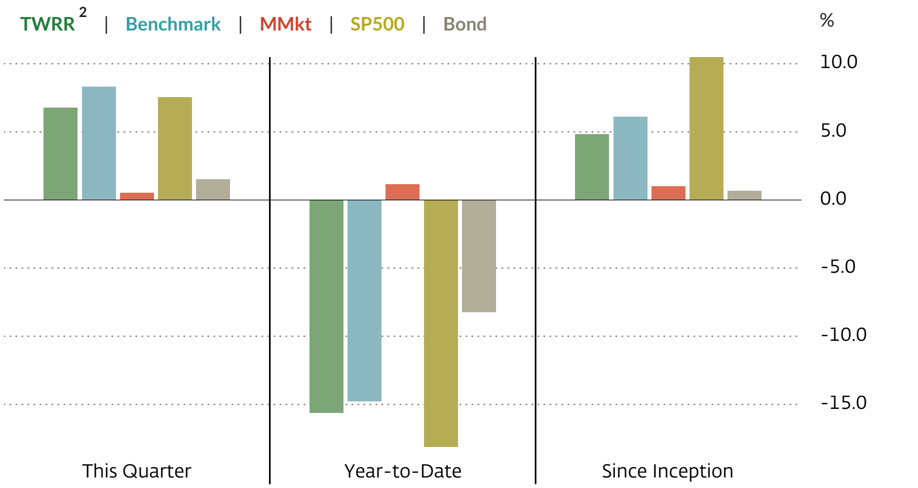
Aggregate Overview
All Accounts

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	$ 5,618,916.77	$ 3,935,765.38	Incp : Jun 19, 2017						
f.(Equities) Aperio Custom Screen Index 70%R1000/30%EAFE SMA	–	–	9.76 %	-17.88 %	-17.88 %	4.46 %	6.12 %	–	7.18 %
Benchmark: 70% Russell 1000 TR, 30% MSCI EAFE NR USD	–	–	10.26	-17.66	-17.66	5.45	6.88	–	8.00
Thrivent Charitable Impact & Investing | ************HLCX	$ 825,722.74	$ 716,747.36	Incp : Dec 19, 2017						
g. (Equities) Thrivent Large Cap Growth Fund (THLCX)	–	–	-0.37	-33.65	-33.65	4.71	9.17	–	8.93
Benchmark: Russell 1000 Growth TR	–	–	2.20	-29.14	-29.14	7.78	10.96	–	10.75
Thrivent Charitable Impact & Investing | ************LVIX	$ 1,138,435.26	$ 796,117.75	Incp : Dec 19, 2017						
h. (Equities) Thrivent Large Cap Value Fund (TLVIX)	–	–	6.32	-5.26	-5.26	6.88	5.62	–	5.58
Benchmark: Russell 1000 Value TR	–	–	12.42	-7.54	-7.54	5.96	6.67	–	6.68
Thrivent Charitable Impact & Investing | *****2886	$ 826,928.87	$ 351,970.39	Incp : Jun 16, 2017						
i. (Equities) Trillium Large Cap Core SMA	–	–	8.59	-19.48	-19.48	7.49	9.78	–	10.42
Benchmark: S&P 500 TR	–	–	7.56	-18.11	-18.11	7.66	9.43	–	10.53
Thrivent Charitable Impact & Investing | *****2887	$ 1,378,677.48	$ 877,000.00	Incp : Jun 16, 2017						
j. (Equities) Trillium Small Mid Cap Core SMA	–	–	6.35	-18.01	-18.01	5.73	5.10	–	6.83
Benchmark: S&P 1000 Total Return	–	–	10.31	-13.98	-13.98	6.80	6.46	–	7.60
Thrivent Charitable Impact & Investing | *****0501	$ 363,526.00	$ 333,000.00	Incp : Jul 1, 2019						
k. (Sonen) AGC Global SME Growth Fund LP_$333K CMTD	–	–	0.00	3.27	3.27	2.18	–	–	2.54
Benchmark: Bloomberg 3 Month Treasury Bill TR	–	–	0.90	1.51	1.51	0.74	–	–	0.93
Thrivent Charitable Impact & Investing® | *****2883	$ 349,211.81	$ 362,884.02	Incp : Jun 14, 2017						
a. (cash) Cash Account	–	–	0.27	-0.74	-0.74	-1.24	-0.87	–	-0.91
Benchmark: Lipper Money Market Fund	–	–	0.54	1.17	1.17	0.53	1.04	–	1.02
Thrivent Charitable Impact & Investing® | *********1_V4	$ 100,000.00	$ 99,498.95	Incp : Jun 30, 2021						
b. (CD) SelfHelp CU Women & Girls CD 1 Yr.40%, Mat 6/16/2023	–	–	0.00	0.30	0.30	–	–	–	0.33
Thrivent Charitable Impact & Investing® | *****2884	$ 2,118,653.80	$ 2,218,000.00	Incp : Jun 16, 2017						
d. (FI) Breckinridge Intermediate Gender Lens Bond SMA	–	–	1.45	-8.85	-8.85	-1.68	0.15	–	0.13
Benchmark: Bloomberg Intermediate U.S. Government/Credit TR	–	–	1.54	-8.23	-8.23	-1.26	0.73	–	0.67

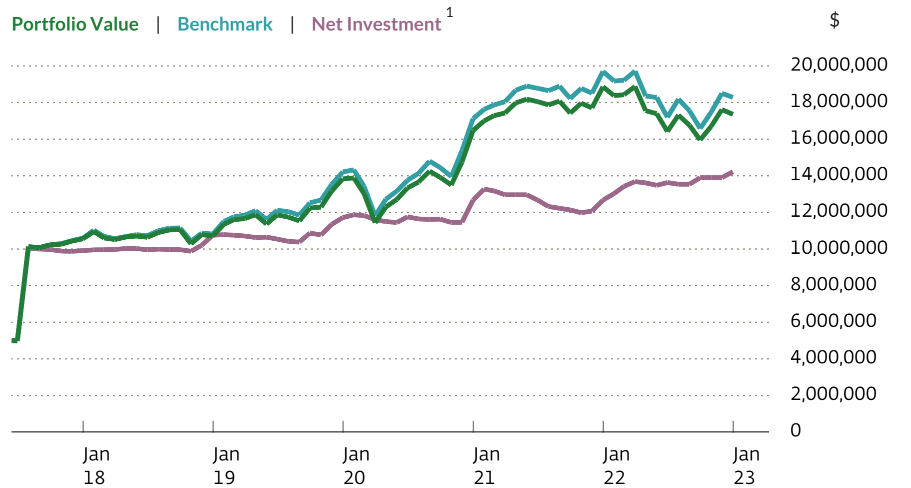
Aggregate Overview
All Accounts

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® | *****2885	$ 4,325,645.10	$ 4,318,048.30	Incp : Jun 16, 2017						
e. (FI & Equities) Mutual Funds CRANX, PXWIX, DOMOX, REEIX	–	–	8.94	-15.85	-15.85	-0.98	-0.01	–	0.97
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	–	–	11.91	-11.82	-11.82	0.73	1.66	–	2.65
Thrivent Charitable Impact & Investing® | ********0801	$ 291,188.00	$ 269,730.00	Incp : Oct 1, 2019						
I. (Sonen) Rose Affordable Housing Pres. Fund V_$333K CMTD	–	–	-3.49	15.20	15.20	1.76	–	–	-1.85
Benchmark: Target 9%	–	–	2.19	8.99	8.99	9.00	–	–	9.00

Performance Summary [9]



Portfolio Value vs. Benchmark [10]



Aggregate Overview

All Accounts

Quarterly Performance Statistics [9]	TWRR [2]	Benchmark	MMkt	SP500	Bond
Q4 2022	6.78 %	8.31 %	0.54 %	7.56 %	1.54 %
Q3 2022	-4.47	-5.16	0.49	-4.88	-3.06
Q2 2022	-12.79	-12.60	0.14	-16.10	-2.37
Q1 2022	-5.16	-5.07	0.00	-4.60	-4.51

Periodic Performance Statistics [9]		TWRR [2, 11]	Benchmark	MMkt	SP500	Bond
Year-to-Date		-15.63 %	-14.78 %	1.17 %	-18.11 %	-8.23 %
Trailing 1 Year	Dec 31, 2021 - Dec 31, 2022	-15.63	-14.78	1.17	-18.11	-8.23
Trailing 3 Year	Dec 31, 2019 - Dec 31, 2022	2.84	3.87	0.53	7.66	-1.26
Trailing 5 Year	Dec 31, 2017 - Dec 31, 2022	4.07	5.28	1.04	9.43	0.73
Since Inception	Jun 14, 2017 - Dec 31, 2022	4.81	6.11	1.02	10.49	0.66

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, 2022. The benchmark(s) for the account(s) *****6944, ************HLCX, ************LVIX, *****2886, *****2887, *****0501, *****2883, *****2884, *****2885, ********0801 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.*

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, 2021 to Dec 31, 2022*

7 *Trailing 3 Year is Dec 31, 2019 to Dec 31, 2022 , annualized*

8 *Trailing 5 Year is Dec 31, 2017 to Dec 31, 2022 , 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. "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" described herein has been selected by your financial advisor to reflect the corresponding investment strategy of your portfolio. The intent of this benchmark 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] *Benchmark designates 50% Russell 3000 TR, 25% MSCI EAFE NR USD, 22% Bloomberg Intermediate U.S. Government/Credit TR, 3% FTSE Treasury Bill - 3 Month. The Benchmark described herein has been selected by your financial advisor to reflect the corresponding investment strategy of your portfolio. The intent of this benchmark 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.

Advisory Fee Summary
All Accounts

Account	Bill Date	Bill Period	Bill Type	Client Fee	Client Fee %
*****2885	Oct 2022	Sep 27, 2022-Sep 30, 2022	Contribution	$ 12.96	0.54 %
*****2886	Oct 2022	Sep 28, 2022-Sep 30, 2022	Contribution	1.72	0.52
*****2884	Oct 2022	Oct 1, 2022-Dec 31, 2022	On-cycle	2,753.68	0.59
*****2885	Oct 2022	Oct 1, 2022-Dec 31, 2022	On-cycle	5,748.19	0.59
*****2886	Oct 2022	Oct 1, 2022-Dec 31, 2022	On-cycle	1,135.40	0.59
*****2887	Oct 2022	Oct 1, 2022-Dec 31, 2022	On-cycle	1,916.53	0.59
*****6944	Oct 2022	Oct 1, 2022-Dec 31, 2022	On-cycle	7,563.57	0.59
*****0501	Oct 2022	Oct 1, 2022-Dec 31, 2022	On-cycle	920.77	1.01
********0801	Oct 2022	Oct 1, 2022-Dec 31, 2022	On-cycle	607.22	1.01
*********1_V4	Oct 2022	Oct 1, 2022-Dec 31, 2022	On-cycle	7.56	0.03
*****2884	Nov 2022	Oct 7, 2022-Dec 31, 2022	Contribution	137.32	0.58
Total				**$ 20,804.92**	

Management Fees

Rollup of All Accounts

Quarterly Billing Activity	Account	Bill Period [1]	Billable Value [2]	Annual Pct Billed [3]	Quarterly Fee Amount
Thrivent Charitable Impact & Investing®	*****2884	Jan 1, 2023-Mar 31, 2023	$ 2,118,653.80	0.57 %	$ 2,968.42
Thrivent Charitable Impact & Investing®	*****2885	Jan 1, 2023-Mar 31, 2023	4,325,645.10	0.57	6,060.63
Thrivent Charitable Impact & Investing	*****2886	Jan 1, 2023-Mar 31, 2023	826,928.87	0.57	1,166.38
Thrivent Charitable Impact & Investing	*****2887	Jan 1, 2023-Mar 31, 2023	1,378,677.48	0.57	1,931.65
Thrivent Charitable Impact & Investing	*****6944	Jan 1, 2023-Mar 31, 2023	5,618,916.77	0.57	7,871.38
Thrivent Charitable Impact & Investing [4]	*****0501	Jan 1, 2023-Mar 31, 2023	363,526.00	1.01	903.77
Thrivent Charitable Impact & Investing® [4]	********0801	Jan 1, 2023-Mar 31, 2023	291,188.00	1.01	725.40
Thrivent Charitable Impact & Investing® [4]	*********1_V4	Jan 1, 2023-Mar 31, 2023	100,000.00	0.03	7.40
			$ 15,023,536.02		$ 21,635.03

Partial Period Billing Activity	Account	Bill Period [1]	Billable Value [2]	Annual Pct Billed [3]	Event	Quarterly Fee Amount
Thrivent Charitable Impact & Investing®	*****2884	Dec 27, 2022-Dec 31, 2022	$ 130,000.00	0.53 %	Contribution	$ 9.51
Thrivent Charitable Impact & Investing®	*****2885	Dec 27, 2022-Dec 31, 2022	90,000.00	0.47	Contribution	5.74
Thrivent Charitable Impact & Investing®	*****2884	Oct 7, 2022-Dec 31, 2022	100,000.00	0.58	Contribution	137.32
						$ 152.57

Management Fees Footnotes

1 *The billing of management fees is generally calculated in advance as agreed upon the fee schedule of the client agreement. In cases where an account was opened in the middle of the last billing cycle, the account will be billed for both the current billing period and the previous billing period (on a prorated basis). Please note: This is not an invoice. This statement is for your records only. Management fees will be automatically deducted from the specified account. Please double check the calculations on this page and consult your advisor if you have any questions regarding this statement.*

2 *Billable Value is the closing market prices on a specified date as agreed upon in the client agreement for all billable assets.*

3 *Percent to be billed is calculated based on the fee schedule(s) associated with this billing group. The percentage presented is an average spread across all accounts, at all relevant break points, for this billing group. If you have detailed questions about how your bill was calculated, please contact your advisor.*

4 *The fee shown will be debited from account *****2883 (Corporate Account) .*

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- Identifiers like postal address, email address, account name, unique personal identifier, login credentials, or other similar identifiers;
- Customer records like a signature, address, telephone number, passport number, Social Security Number, driver's license or state identification card number, insurance policy number, employment, bank account number, credit card number, debit card number, or any other financial information, medical information, or health insurance information as applicable as required to utilize insurance- related tools;
- Classification characteristics like age, marital status, and sex;
- Commercial information such as records of personal property, investment assets, account activity (including transactions, balances, positions and history), anticipated retirement expenses, expected values of future assets such as lump sum distributions from pensions or inheritances, and other purchasing or consuming histories or tendencies (for example, if you opt to share this information in order to view and analyze spending habits and work on budget performance);
- Internet or other similar network activity, like online identifier, Internet Protocol address, web browser, cookie identifiers and other identifiers that are automatically assigned to your computer or devices when you access the Internet and information on interactions with our Services, other websites, applications, or advertisements;
- Geolocation data such as physical location or movement of devices, as applicable (for example, if accessing the Services through a voice-activated digital assistant);
- Sensory data, such as customer service requests or questions directed to Envestnet through our websites or via telephone conversations;
- Professional or employment-related information, such as current or past job history and income; and
- Inferences drawn from other personal information, such as any additional profile information reflecting preferences and behavior (for example, a person's risk tolerance related to investment strategies).

Envestnet Privacy Policy

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- To fulfill or meet the reason you or your Representative provided personal information in the first place to us;
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- To process requests, purchases, transactions and payments;
- To prevent transactional fraud;
- To provide support and to respond to inquiries, including to communicate with you;
- To provide measurement, analytics and other business services;
- To personalize and develop experiences with our Services, including offers through our websites, applications, emails, and or text message, and other platforms (with your consent, where required by law);
- To help maintain the safety, security, and integrity of our Services, databases, other technology assets and business lines;
- To notify you about any new functions included in our software or services (with your consent, where required by law);
- For testing, research, analysis and product development, including to develop and improve our Services;
- To evaluate or conduct a merger, divestiture, restructuring, reorganization, dissolution or other sale or transfer of some or all of Envestnet's assets, whether as a going concern or as part of a bankruptcy, liquidation, or similar proceeding, in which personal information held by Envestnet about users is among the assets transferred;
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- As described to you when collecting your personal information; and
- For the reasons otherwise set forth in this Privacy Policy.

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We do not sell consumer personal information about a current or former account to third parties. For financial professionals utilizing our technology platform, however, Envestnet may make available financial professional business contact information, financial professional profile information and information regarding the use of investment strategies to third-party investment managers and exchange traded funds, mutual funds and similar investment vehicles.

In compliance with federal and state laws, we may disclose personal information to nonaffiliated businesses for a business purpose. We disclose personal information for a business purpose to the following categories of third parties:

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- Companies that perform services for us or on your behalf, including the sub-managers who manage your assets and third-party vendors and service providers that provide services to us for a variety of business purposes, such as billing, payment processing, customer service, email deployment, advertising and marketing, security and performance monitoring, maintaining or servicing accounts, processing or fulfilling orders and transactions, verifying customer information, related financial technology functions, research, data hosting, auditing, and data processing;
- Financial services companies (such as your custodian, brokers or dealers) who effect transactions on your behalf;
- Companies participating with Envestnet in a proposed or actual sale, merger, transfer, or business exchange;
- Companies that participate in joint marketing activities with us;
- Non-affiliated parties as allowed by law, such as in responding to a subpoena, preventing fraud, or complying with an inquiry by a government agency or regulator; and
- Other organizations as directed by you or your representative.

Envestnet has disclosed one or more of the following categories of personal information for a business purpose in the preceding twelve (12) months to a party(ies) identified in this section: identifiers, customer records, classification characteristics, commercial information, Internet or other similar network activity, geolocation data, sensory data, professional or employment- related information, and inferences drawn from other personal information.

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Envestnet Privacy Policy

- 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;
- Enable solely internal uses that are reasonably aligned with consumer expectations based on their relationship with us;
- Comply with a legal obligation, including but not limited to maintaining a books and records requirement under the SEC;
- Detect security incidents, protect against malicious, deceptive, fraudulent, or illegal activity, or prosecute those responsible for such activities;
- Debug products to identify and repair errors that impair existing intended functionality;
- Exercise free speech, ensure the right of another consumer to exercise their free speech rights, or exercise another right provided for by law; and
- Make other internal and lawful uses of that information that are compatible with the context in which the information was provided.

Protecting Collected Information

We maintain security measures to safeguard against loss, theft, interference, and misuse, as well as unauthorized access, disclosure, alteration or destruction of information. We also maintain procedures to help maintain the security of online sessions and to protect Envestnet accounts and systems. This approach helps ensure that information remains safe and private, however, you should understand that no data storage system or transmission of data over the Internet or any other public network can be guaranteed to be 100 percent secure, accurate, complete, or current.

Notification of Changes

By using the Services, you consent to the collection and use of the personal information described above. Envestnet reviews the Privacy Policy annually and reserves the right to amend the Privacy Policy at our discretion and at any time. Should we update the Privacy Policy, we will post those changes on this page with an updated effective date. Your continued use of the Services following the new effective date constitutes your consent to and acceptance of such changes.

Your Rights and Choices

This Privacy Policy constitutes Envestnet disclosing to you Envestnet's collection, use, and disclosure of personal information for a business purpose over the past twelve (12) months. You may be entitled, in accordance with applicable law, to request access to, deletion, and portability of your information or more information about our information practices. Requests should be submitted via email to dataprivacyoffice@envestnet.com. We will not discriminate against you for exercising your rights, although some of the functionality and features available on the Services may change or no longer be available to you. If your information is provided by your Representative or a third party, we may ask you to work with them in the removal of your information from the Services. Any difference in the Services or product requested is related to the value provided.

Once we receive your request, we may verify it by requesting information sufficient to confirm your identity. You may be entitled, in accordance with applicable law, to submit a request through an authorized agent. To designate an authorized agent to exercise choices on your behalf, please provide evidence that you have given such agent power of attorney or that the agent otherwise has valid written authority to submit requests to exercise rights on your behalf.

Envestnet Privacy Policy

If you have additional questions about the use of your data, you may reach out to your financial advisor or other Representative or contact Envestnet .

International Customers

Our Services are hosted in the United States. If you are an international consumer, note that by providing your personal information, you are: (i) permitting the transfer of your personal information to the United States which may not have the same data protection laws as the country in which you reside; and (ii) permitting the use of your personal information in accordance with the Privacy Policy.

Effective Date: July 26, 2022

Envestnet Cookie Policy

We, as well as third parties that provide content, advertising or other functionality to the Services, may use cookies, pixel tags, local storage, and other technologies ("Technologies") to collect tracking and identification information. The Technologies are essentially small data files placed on visitor device(s) that allow us to record how visitors use the Services, which site a user comes from, the number of each user's visits, and how long a user stays on the Services. The Technologies help to improve software function, facilitate site navigation, and personalize your experience of the Services. The use of these technologies by third parties is subject to their own privacy policies and is not covered by this Privacy Policy, except as required by law, described below.

- **Cookies.** Cookies are small text files placed in visitors' computer browsers to store their preferences. Most browsers allow you to block or delete cookies. If you choose to delete cookies, our Services may not work properly.
- **Pixel Tags/Web Beacons.** A pixel tag (also known as a web beacon) is a piece of code embedded within the Services that collects information about how you engage with a web page (s). The pixel allows us to record, for example, which web pages you've visited or advertisements you've clicked. These pixel tags work with cookies to let us know which portions of our Services interest you and help us enhance and develop our Services.
- **Social Media Widgets.** Services may include social media features such as Twitter and LinkedIn widgets. These features may collect your IP address, which page you are visiting from the Services, and may set a cookie to enable the feature to function properly. Your interactions with these features are governed by the privacy policy of the company providing them. We cannot control how these companies use your information. By using these services, you assume the risk that third parties may use the information you provide.
- **Analytics and Internet-Based Advertisers.** We may also use Google Analytics and other vendors to collect information regarding visitor behalf and visitor demographics on some of our services and to remarket to audiences visiting the Services and to develop Services content. For additional information on how Google processes your information and what choices you may have, visit their site here . You can opt out of Google's collection and processing of the data your use of the services generates by going here . We may have similar arrangements with internet-based advertisers that might display ads when you visit our Services. These companies may collect personal and other information about your visits to this and other websites to provide ads about products and services that might be of interest to you. The privacy policies and practices of these third-party providers will govern their use and collection of this information.

Envestnet Privacy Policy

Envestnet permits third parties to collect the information from the Technologies and discloses such information to third parties for the business purposes described in this Privacy Policy, including but not limited to providing advertising on our Service and elsewhere based on users' online activities over time and across different sites, services, and devices (so-called "Interest-Based Advertising"). The information practices of these third parties are not covered by this Privacy Policy unless expressly stated otherwise herein.

We use the Technologies as follows:

- **Strictly Necessary.** We use Technologies that are necessary to operate our Services, websites, applications, and tools. This includes Technologies that allow you to access our Services, websites, applications, and tools that are required to identify irregular website behavior, prevent fraudulent activity and improve security; or that allow you to use integrations, saved search, or similar functions. The Services usually only set these cookies when you make a specific action, like setting privacy preferences, or logging into the Services. You can set your browser to block or alert you about these cookies, but some parts of the Services may then not work.
- **Performance.** We may use Technologies to assess and improve the performance of our Services, websites, applications, and tools, including to help us understand how our visitors use our Services, determine if you have interacted with our messaging, or determine whether you have viewed an item or link. All information these Technologies collect is aggregated and de-identified.
- **Functional.** We may use Technologies to offer you enhanced functionality when accessing or using our Services, websites, applications, or tools. This may include identifying you when you sign into our Services or keeping track of your specified preferences, interests, or past items viewed so that we may enhance the presentation of content on our Services. If you do not allow these Technologies, then some or all of these services may not function properly.
- **Targeting.** We may use Technologies to deliver content, including ads relevant to your interests, on our Services or on third-party sites. This includes using Technologies to understand whether the advertising you see is useful, such as whether you have clicked on an advertisement. We and our advertising partners may set these Technologies. Our advertising partners may use these Technologies to build a profile of your interests and show you relevant advertisements on other websites.
- **Social Media.** Social media services set these Technologies to enable you to share content with your friends and networks. They are capable of tracking your browser across other sites and building up a profile of your interests. This may impact the content and messages you see on other websites you visit.

Opting Out of Technologies

By using the Services, you consent to our use of cookies and similar technologies. However, if you would like to opt-out of the Technologies we employ on our Services, websites, applications, or tools, you may block, delete, or disable them through your browser, as applicable:

- Some browsers have options that allow the visitor to control whether the browser will accept cookies, reject cookies, or notify the visitor each time a cookie is sent. Because each web browser is different, please consult the instructions provided by your web browser (typically in the "help" section).
- Some of our third-party partners are members of the Network Advertising Initiative, which offers a single location to opt out of ad targeting from member companies. To learn more, please click here or here .

Envestnet Privacy Policy

- Some devices you may use may also have platform controls to make choices about these Technologies. Please note that you must separately opt out in each browser and on each device and that cookie-based opt-outs are not effective on mobile applications.
- Due to differences between websites and mobile apps, you may need to take additional steps to opt out of interest-based advertising for mobile applications. Please check your device settings and mobile app permissions for additional information on how to opt out. You also may stop further data collection from a mobile application by removing it from your mobile device.
- Some mobile and web browsers transmit "do-not-track" signals. Because of differences in how web browsers incorporate and activate this feature, it is not always clear whether users intend for these signals to be transmitted, or whether they are even aware of them. We currently do not take action in response to these signals.

If you choose to refuse, disable, or delete these Technologies, some of the functionality of the Services may no longer be available to you and any differences in service are related to the data. Deleting cookies may in some cases cancel the opt-out selection in your browser.

Effective Date: July 26, 2022