



Investor Statement

December 31, 2023

Prepared for

Midwest Methodist Foundation

Midwest Methodist Foundation
155 North Wacker Drive, Suite 4250
CHICAGO, IL 60606

Advisor

James Lumberg
SouthCol Advisors LLC

Aggregate Overview

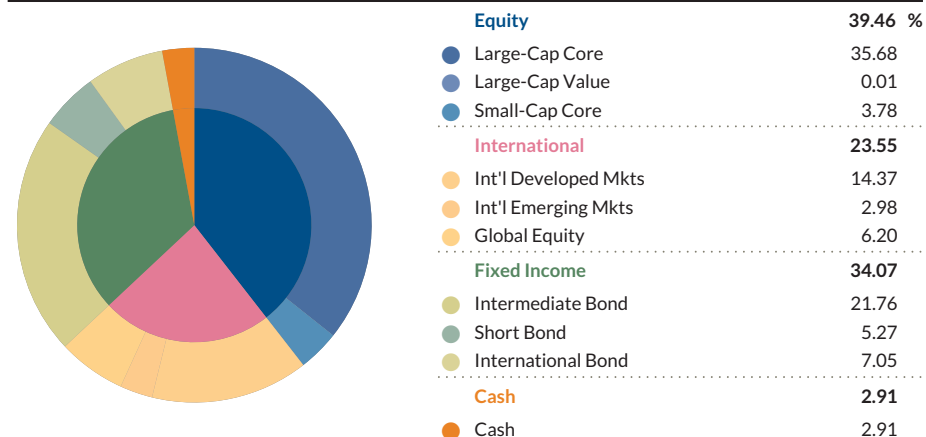
All Accounts

Client Group Summary

Inception Date	Jun 29, 2008
Total Value	\$ 93,985,251.14
Supervised Value	93,927,212.28
Accrued Income	194,719.58
Net Investment ¹	\$ 41,654,035.23

Performance ²	This Quarter	Year-to-Date	Incp to Date
TWRR	8.83 %	16.12 %	5.44 %

Asset Allocation



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 ⁹ 10 Yrs	Incp to Date
1. Aggressive Model ****4236	\$ 18,949,641.07	\$ 8,914,859.60	Incp : Jul 30, 2008						
Aggressive Model	—	—	10.58 %	20.13 %	20.13 %	5.87 %	11.79 %	7.85 %	6.56 %
Benchmark: UMF Aggressive Blended Benchmark ¹⁰	—	—	10.42	20.19	20.19	5.72	11.35	7.82	7.02
2. Moderate Model ****3656	\$ 57,705,800.78	\$ 22,037,404.74	Incp : Jun 29, 2008						
Moderate Model	—	—	8.67	15.47	15.47	3.67	8.69	5.97	5.68
Benchmark: UMF Moderate Blended Benchmark ¹¹	—	—	8.65	15.82	15.82	3.78	8.60	6.31	5.97
3. Conservative Model ****1320	\$ 7,392,298.37	\$ 2,015,784.68	Incp : Jul 1, 2008						
Conservative Model	—	—	6.76	11.09	11.09	1.48	5.31	4.00	4.71
Benchmark: UMF Conservative Blended Benchmark ¹²	—	—	6.75	11.24	11.24	1.55	5.46	4.54	4.83
4. Aggressive Climate Solutions Model ****8308	\$ 4,298,156.14	\$ 4,009,704.89	Incp : Aug 20, 2020						
Aggressive Model - Climate Solutions	—	—	9.73	21.94	21.94	4.89	—	—	7.47
Benchmark: UMF Aggressive Blended Benchmark ¹³	—	—	10.42	20.19	20.19	5.72	—	—	8.89
5. Moderate Climate Solutions Model ****8589	\$ 2,904,753.28	\$ 2,316,103.31	Incp : Oct 19, 2018						
Moderate Model - Climate Solutions	—	—	8.62	17.12	17.12	3.42	7.56	—	6.42
Benchmark: UMF Moderate Blended Benchmark ¹⁴	—	—	8.65	15.82	15.82	3.78	8.60	—	7.36

Aggregate Overview

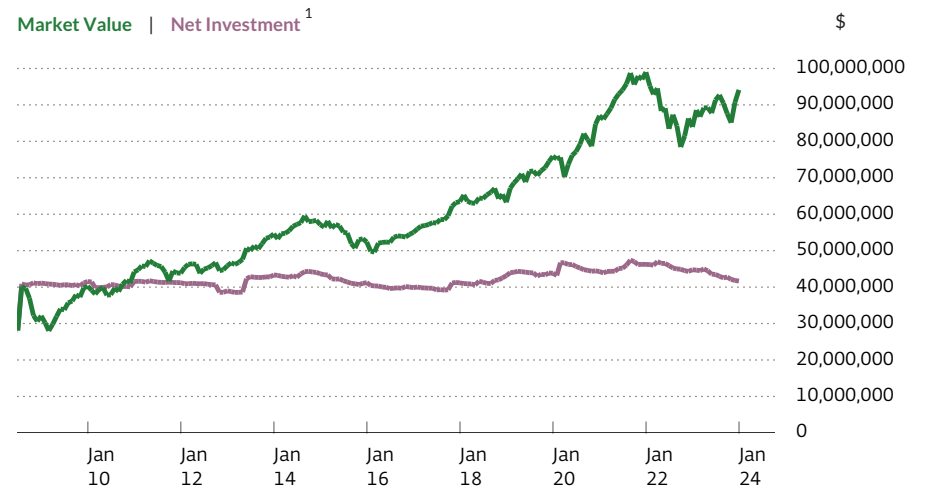
All Accounts

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 ⁹ 10 Yrs	Incp to Date
6. Conservative Climate Solutions Model ****4116	\$ 1,286,361.02	\$ 1,166,358.22	Incp : Mar 3, 2020						
<i>Conservative Model - Climate Solutions</i>	—	—	6.56	11.38	11.38	1.31	—	—	3.01
<i>Benchmark: UMF Conservative Blended Benchmark ¹⁵</i>	—	—	6.75	11.24	11.24	1.55	—	—	3.90
7. Short-Term ****5139	\$ 128,396.67	\$ 84,493.12	Incp : Nov 20, 2015						
<i>Reporting Only Services</i>	—	—	2.63	5.65	5.65	1.80	2.12	—	2.06
8. Money Market ****0050	\$ 1,260,216.03	\$ 1,212,186.90	Incp : Nov 30, 2015						
<i>Reporting Only Services</i>	—	—	1.41	4.26	4.26	1.91	1.55	—	1.15
9. Funding Account ****5606	\$ 1,588.92	\$ -49.96	Incp : May 30, 2013						
<i>Funding Account</i>	—	—	0.41	7.41	7.41	3.79	5.97	7.50	7.07

Performance Summary



Market Value vs. Net Investment



Aggregate Overview

All Accounts

Quarterly Performance Statistics

	TWRR ²
Q4 2023	8.83 %
Q3 2023	-3.27
Q2 2023	4.12
Q1 2023	5.95

Periodic Performance Statistics

		TWRR ^{2, 16}
Year-to-Date		16.12 %
Trailing 1 Year	Dec 31, 2022 - Dec 31, 2023	16.12
Trailing 3 Year	Dec 31, 2020 - Dec 31, 2023	3.74
Trailing 5 Year	Dec 31, 2018 - Dec 31, 2023	8.59
Since Inception	Jun 29, 2008 - Dec 31, 2023	5.44

Aggregate Overview

All Accounts

ESG Risk Score ¹⁷

20.1

↓ 7.1% lower risk than benchmark ¹⁸

You are here



Benchmark
21.6

Portfolio

✔ Sustainability coverage: 76% ¹⁹

Benchmark

✔ Sustainability coverage: 73% ¹⁹

Aggregate Overview

All Accounts

Carbon Intensity ²⁰

Portfolio

46.4 metric tCO₂e/million \$
revenue



✔ Sustainability coverage:71%

Benchmark ¹⁸

249 metric tCO₂e/million \$
revenue

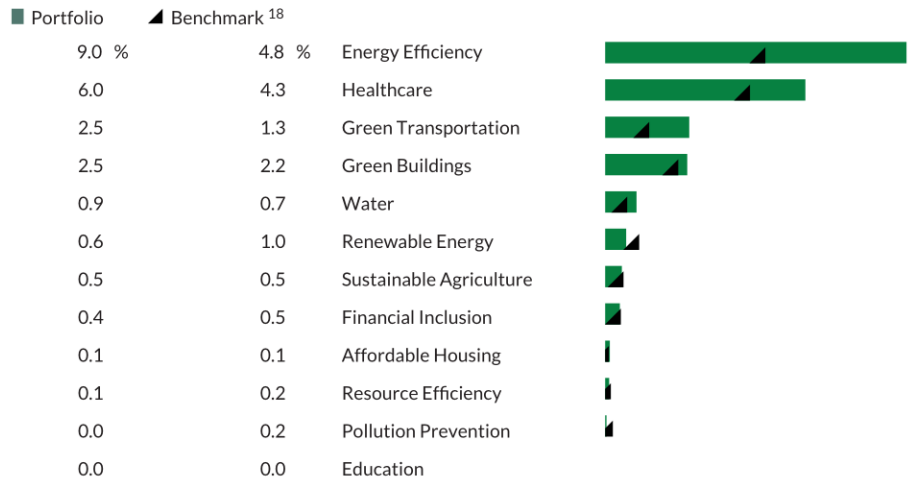


✔ Sustainability coverage:68%

Aggregate Overview

All Accounts

Sustainable Solutions: Portfolio (%) ²¹



Portfolio

✔ Sustainability coverage: 77% ¹⁹

Benchmark

✔ Sustainability coverage: 74% ¹⁹

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) ****4236, ****3656, ****1320, ****8308, ****8589, ****4116 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 intent of these segmented 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

Aggregate Overview

All Accounts

Aggregate Overview Footnotes

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 Trailing 10 Year is Dec 31, 2013 to Dec 31, 2023, annualized

¹⁰ Benchmark designates 85% MSCI All Country World Index World(USD)(TRN), 15% Bloomberg U.S. Aggregate Bond TR (7/30/2008 - 1/1/2018), 54% Russell 1000 TR, 21% BNYM Dev Mkt Classic ADR Ind, 9% Bloomberg Intermediate U.S. Government/Credit TR, 6% BNYM Emg Mkt Classic ADR Ind, 5% S&P Small Cap 600 TR, 3% Bloomberg Gbl Agg Ex USD TR Hdg USD, 2% BOFAML 3-Month U.S. T-Bill TR (1/2/2018 to date). 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 Benchmark designates 60% MSCI All Country World Index World(USD)(TRN), 40% Bloomberg U.S. Aggregate Bond TR (6/29/2008 - 1/1/2018), 38% Russell 1000 TR, 26% Bloomberg Intermediate U.S. Government/Credit TR, 14% BNYM Dev Mkt Classic ADR Ind, 8% Bloomberg Gbl Agg Ex USD TR Hdg USD, 4% BNYM Emg Mkt Classic ADR Ind, 4% S&P Small Cap 600 TR, 4% Bloomberg 1-3 Govt/Credit Bond TR, 2% BOFAML 3-Month U.S. T-Bill TR (1/2/2018 to date). 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.

¹² Benchmark designates 65% Bloomberg U.S. Aggregate Bond TR, 35% MSCI All Country World Index World(USD)(TRN) (7/1/2008 - 1/1/2018), 44% Bloomberg Intermediate U.S. Government/Credit TR, 20% Russell 1000 TR, 14% Bloomberg Gbl Agg Ex USD TR Hdg USD, 9% BNYM Dev Mkt Classic ADR Ind, 7% Bloomberg 1-3 Govt/Credit Bond TR, 2% BOFAML 3-Month U.S. T-Bill TR, 2% BNYM Emg Mkt Classic ADR Ind, 2% S&P Small Cap 600 TR (1/2/2018 to date). 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.

¹³ Benchmark designates 54% Russell 1000 TR, 21% BNYM Dev Mkt Classic ADR Ind, 9% Bloomberg Intermediate U.S. Government/Credit TR, 6% BNYM Emg Mkt Classic ADR Ind, 5% S&P Small Cap 600 TR, 3% Bloomberg Gbl Agg Ex USD TR Hdg USD, 2% BOFAML 3-Month U.S. T-Bill TR (8/20/2020 to date). 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.

Aggregate Overview

All Accounts

Aggregate Overview Footnotes

¹⁴ Benchmark designates 38% Russell 1000 TR, 26% Bloomberg Intermediate U.S. Government/Credit TR, 14% BNYM Dev Mkt Classic ADR Ind, 8% Bloomberg Gbl Agg Ex USD TR Hdg USD, 4% BNYM Emg Mkt Classic ADR Ind, 4% S&P Small Cap 600 TR, 4% Bloomberg 1-3 Govt/Credit Bond TR, 2% BOFAML 3-Month U.S. T-Bill TR (10/19/2018 to date). 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.

¹⁵ Benchmark designates 44% Bloomberg Intermediate U.S. Government/Credit TR, 20% Russell 1000 TR, 14% Bloomberg Gbl Agg Ex USD TR Hdg USD, 9% BNYM Dev Mkt Classic ADR Ind, 7% Bloomberg 1-3 Govt/Credit Bond TR, 2% BOFAML 3-Month U.S. T-Bill TR, 2% BNYM Emg Mkt Classic ADR Ind, 2% S&P Small Cap 600 TR (3/3/2020 to date). 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.

¹⁶ Returns for greater than one year are annualized.

¹⁷ ESG risk measures the degree to which the portfolio's economic value may be at risk because of holdings exposure to and management of environmental, social, and governance (ESG) issues. Some examples of ESG issues could include energy use, worker safety, and diversity efforts. ESG Risk Score is based on a scale of 0 to 100, where a lower score indicates the portfolio faces lower financial risks from ESG issues and a higher score indicates higher financial risk.

¹⁸ The benchmark indicates a blend composed of 8.55% iShares Russell 1000 ETF, 0.00% Invesco Optm Yd Dvrs Cdy Stra No K1 ETF, 6.26% iShares Russell 1000 Value ETF, 0.92% iShares Russell 2000 ETF, 11.26% iShares Russell 1000 Growth ETF, 3.10% iShares Core MSCI Emerging Markets ETF, 1.43% iShares Russell 2000 Value ETF, 4.79% iShares MSCI EAFE Value ETF, 0.92% iShares Russell 2000 Growth ETF, 2.40% iShares Russell Mid-Cap Growth ETF, 8.89% iShares Russell Mid-Cap Div ETF, 2.35% iShares Russell Mid-Cap Value ETF, 7.16% SPDR® Blmbg Intl Trs Bd ETF, 0.52% iShares MSCI Europe Small-Cap ETF, 6.53% iShares MSCI EAFE ETF, 17.85% Vanguard Short-Term Bond ETF, 1.16% WisdomTree International MidCap Div ETF, 0.79% iShares MSCI EAFE Small-Cap ETF, 5.62% iShares Core US Aggregate Bond ETF, 0.00% iShares Core US REIT ETF, 4.17% iShares MSCI EAFE Growth ETF, 0.00% iShares Core Growth Allocation ETF and 3.97% Vanguard Long-Term Bond ETF.

¹⁹ Coverage represents the percentage of portfolio assets that report sustainability data on which the presented metric is based. A lower coverage indicates that the portfolio may not fully represent the metric being displayed. Portfolio metrics are calculated using an asset-weighted average of company-level data from Sustainalytics for each covered security. Cash and currency are excluded, as well as short positions, derivatives, synthetic holdings, and any fixed income and equity securities issued by companies that do not have sustainability data. As a result, this information is subject to change. Company ratings are current as of the most recent month end.

²⁰ Carbon Risk measures the carbon emissions that are attributable to each underlying holding in the portfolio. Emissions include direct emissions from a company's internal operations as well as indirect emissions from the generation of purchased energy. Carbon Risk is measured as metric tons of Co2 equivalent per Million USD revenue.

²¹ Sustainable solutions measures the portfolio's exposure to companies with revenue streams that are aligned with creating a more equitable and sustainable economy.

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.

Activity and Performance Summary

Aggressive Model | ****4236

Account Summary

Total Value	\$ 18,949,641.07
Accrued Income	27,780.40
Net Investment ¹	\$ 8,914,859.60
Inception Date	Jul 30, 2008

Account Activity²

	This Quarter	Year-to-Date
Beginning Value	\$ 19,813,986.39	\$ 18,969,790.01
Contributions	3,315.21	203,160.87
Withdrawals	-2,899,116.68	-3,872,665.66
Capital Appreciation	1,944,409.09	3,282,341.35
Dividends	86,150.72	385,798.65
Interest	16,296.81	43,220.92
Advisory Fees	-12,854.29	-51,419.77

Performance Summary³



Quarterly Performance Statistics³

	TWRR ⁴	Mgr Bchmk
Q4 2023	10.58 %	10.42 %
Q3 2023	-4.23	-3.53
Q2 2023	5.56	5.70
Q1 2023	7.46	6.75

Periodic Performance Statistics³

		TWRR ^{4,5}	Mgr Bchmk
Year-to-Date		20.13 %	20.19 %
Trailing 1 Year	Dec 31, 2022 - Dec 31, 2023	20.13	20.19
Trailing 3 Year	Dec 31, 2020 - Dec 31, 2023	5.87	5.72
Trailing 5 Year	Dec 31, 2018 - Dec 31, 2023	11.79	11.35
Since Inception	Jul 30, 2008 - Dec 31, 2023	6.56	7.02

Activity and Performance Summary 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.

Activity and Performance Summary

Aggressive Model | ****4236

Activity and Performance Summary Footnotes

² "Beginning Value": the account's value at the beginning of each period; "Contributions": the value of deposits from the client into the account for each period; "Withdrawals": withdrawals from the account for each period; "Capital Appreciation": all realized and unrealized changes in market value during the period; "Dividends": the amount of dividends received from stocks or mutual funds for each period; "Interest": the amount of interest received for each period; "Advisory Fees": the amount of advisory fees charged to the account for each period. Income Received is computed from the dividends and interests of the supervised assets only.

³ These figures compare the Time Weighted Rate of Return (TWRR) of your account with a benchmark index. "Mgr Bchmk" refers to a blend composed of 85% MSCI All Country World Index World(USD)(TRN), 15% Bloomberg U.S. Aggregate Bond TR (7/30/2008 - 1/1/2018), 54% Russell 1000 TR, 21% BNYM Dev Mkt Classic ADR Ind, 9% Bloomberg Intermediate U.S. Government/Credit TR, 6% BNYM Emg Mkt Classic ADR Ind, 5% S&P Small Cap 600 TR, 3% Bloomberg Gbl Agg Ex USD TR Hdg USD, 2% BOFAML 3-Month U.S. T-Bill TR (1/2/2018 to date). "Mgr Bchmk" is a customized benchmark 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.

⁴ 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).

⁵ 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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Performance by Manager

Aggressive Model | ****4236

Manager ¹ / Benchmark ²	Market Value	Manager Pct	Qtr ³ to Date	Year ⁴ to Date	Trailing ⁵ 1 Yr	Trailing ⁶ 3 Yrs	From Start Date
Large-Cap Core	\$ 10,181,675.81	53.75 %	Start: Dec 19, 2016				
Quantitative Portfolio: Sustainable Large Cap Core Portfolio	—	—	11.61 %	25.23 %	25.23 %	9.57 %	14.25 %
Benchmark: Russell 1000 TR (Inception to 12/31/2019), CRSP US Large Cap TR USD (1/1/2020 to date)	—	—	11.95	27.28	27.28	9.12	13.07
Small-Cap Core	\$ 955,642.72	5.05	Start: Dec 27, 2017				
Quantitative Portfolio: Sustainable Small Cap Core Portfolio	—	—	14.90	20.35	20.35	4.85	6.45
Benchmark: S&P Small Cap 600 TR (Inception to 12/31/2019), CRSP US Small Cap TR USD (1/1/2020 to date)	—	—	13.41	18.09	18.09	4.62	7.30
Int'l Developed Mkts	\$ 4,226,184.47	22.32	Start: Dec 27, 2017				
Quantitative Portfolio: Sustainable International ADR Portfolio	—	—	11.01	19.21	19.21	4.21	5.31
Benchmark: BNYM Dev Mkt Classic ADR Ind	—	—	10.21	17.85	17.85	4.54	4.55
Int'l Emerging Mkts	\$ 953,028.39	5.03	Start: Dec 27, 2017				
Quantitative Portfolio: Sustainable Emerging Markets ADR Portfolio	—	—	9.93	12.43	12.43	-5.60	1.00
Benchmark: BNYM Emg Mkt Classic ADR Ind	—	—	7.34	8.19	8.19	-8.83	-0.97
Intermediate Bond	\$ 474.69	0.00	Start: Oct 9, 2015				
Tom Johnson Intermediate Fixed Income Managed Account UMA	—	—	3.54	4.70	4.70	-1.14	1.64
Benchmark: Bloomberg Intermediate U.S. Government/Credit TR	—	—	4.56	5.24	5.24	-1.63	1.49
Intermediate Bond	\$ 1,677,225.51	8.86	Start: Dec 28, 2023				
Breckinridge Intermediate Sustainable Government Credit Managed Account UMA	—	—	—	—	—	—	0.00
Benchmark: Bloomberg Intermediate U.S. Government/Credit TR	—	—	—	—	—	—	0.07
Short Bond	\$ 377,013.65	1.99	Start: Dec 19, 2016				
Vanguard Short-Term Federal Adm	—	—	3.01	3.80	3.80	-0.76	1.15
Benchmark: Bloomberg 1-3 Govt/Credit Bond TR	—	—	2.69	4.61	4.61	0.09	1.45

Performance by Manager

Aggressive Model | ****4236

Manager ¹ / Benchmark ²	Market Value	Manager Pct	Qtr ³ to Date	Year ⁴ to Date	Trailing ⁵ 1 Yr	Trailing ⁶ 3 Yrs	From Start Date
International Bond	\$ 567,413.91	3.00	Start: Sep 12, 2016				
PIMCO International Bond (USD-Hdg) Instl	—	—	5.92	9.39	9.39	-1.05	2.18
Benchmark: Bloomberg Gbl Agg Ex USD TR Hdg USD	—	—	5.36	8.32	8.32	-1.22	1.65

Performance by Manager Footnotes

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. Blended benchmarks are defaulted to rebalance monthly which means that Investnet 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.

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 Trailing 1 Year indicates the period from Dec 31, 2022 to Dec 31, 2023.

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Activity and Performance Summary

Moderate Model | ****3656

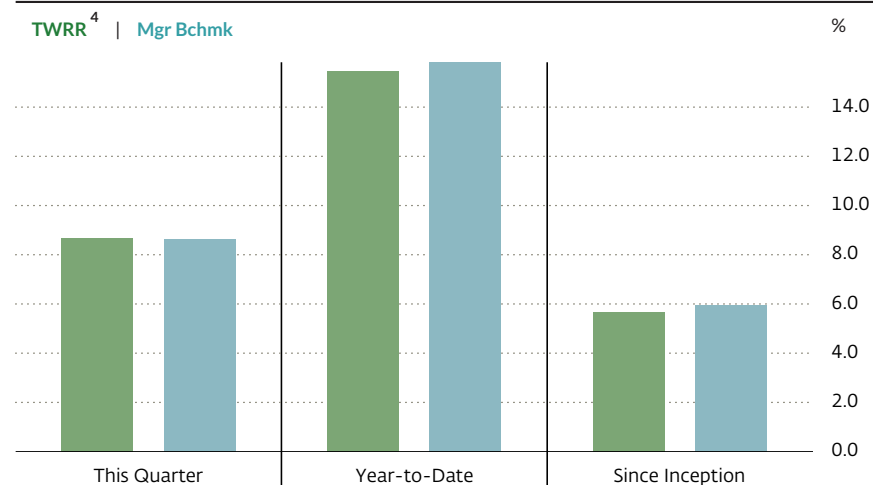
Account Summary

Total Value	\$ 57,705,800.78
Accrued Income	130,114.89
Net Investment ¹	\$ 22,037,404.74
Inception Date	Jun 29, 2008

Account Activity²

	This Quarter	Year-to-Date
Beginning Value	\$ 53,847,975.73	\$ 51,775,951.24
Contributions	54.21	967,237.35
Withdrawals	-775,460.52	-2,904,779.62
Capital Appreciation	4,340,121.36	6,769,264.70
Dividends	213,416.82	919,808.80
Interest	120,516.50	342,701.32
Advisory Fees	-36,174.41	-145,192.08

Performance Summary³



Quarterly Performance Statistics³

	TWRR ⁴	Mgr Bchmk
Q4 2023	8.67 %	8.65 %
Q3 2023	-3.19	-2.61
Q2 2023	3.89	3.87
Q1 2023	5.65	5.38

Periodic Performance Statistics³

	TWRR ^{4,5}	Mgr Bchmk
Year-to-Date	15.47 %	15.82 %
Trailing 1 Year	Dec 31, 2022 - Dec 31, 2023	15.47
Trailing 3 Year	Dec 31, 2020 - Dec 31, 2023	3.67
Trailing 5 Year	Dec 31, 2018 - Dec 31, 2023	8.69
Since Inception	Jun 29, 2008 - Dec 31, 2023	5.68

Activity and Performance Summary 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.

Activity and Performance Summary

Moderate Model | ****3656

Activity and Performance Summary Footnotes

² "Beginning Value": the account's value at the beginning of each period; "Contributions": the value of deposits from the client into the account for each period; "Withdrawals": withdrawals from the account for each period; "Capital Appreciation": all realized and unrealized changes in market value during the period; "Dividends": the amount of dividends received from stocks or mutual funds for each period; "Interest": the amount of interest received for each period; "Advisory Fees": the amount of advisory fees charged to the account for each period. Income Received is computed from the dividends and interests of the supervised assets only.

³ These figures compare the Time Weighted Rate of Return (TWRR) of your account with a benchmark index. "Mgr Bchmk" refers to a blend composed of 60% MSCI All Country World Index World(USD)(TRN), 40% Bloomberg U.S. Aggregate Bond TR (6/29/2008 - 1/1/2018), 38% Russell 1000 TR, 26% Bloomberg Intermediate U.S. Government/Credit TR, 14% BNYM Dev Mkt Classic ADR Ind, 8% Bloomberg Gbl Agg Ex USD TR Hdg USD, 4% BNYM Emg Mkt Classic ADR Ind, 4% S&P Small Cap 600 TR, 4% Bloomberg 1-3 Govt/Credit Bond TR, 2% BOFAML 3-Month U.S. T-Bill TR (1/2/2018 to date). "Mgr Bchmk" is a customized benchmark 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.

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Performance by Manager

Moderate Model | ****3656

Manager ¹ / Benchmark ²	Market Value	Manager Pct	Qtr ³ to Date	Year ⁴ to Date	Trailing ⁵ 1 Yr	Trailing ⁶ 3 Yrs	From Start Date
Large-Cap Core	\$ 22,074,018.32	38.53 %	Start: Dec 19, 2016				
Quantitative Portfolio: Sustainable Large Cap Core Portfolio	—	—	11.63 %	24.68 %	24.68 %	9.25 %	14.16 %
Benchmark: Russell 1000 TR (Inception to 12/31/2019), CRSP US Large Cap TR USD (1/1/2020 to date)	—	—	11.95	27.28	27.28	9.12	13.07
Small-Cap Core	\$ 2,471,683.92	4.32	Start: Dec 27, 2017				
Quantitative Portfolio: Sustainable Small Cap Core Portfolio	—	—	14.87	20.34	20.34	4.41	6.39
Benchmark: S&P Small Cap 600 TR (Inception to 12/31/2019), CRSP US Small Cap TR USD (1/1/2020 to date)	—	—	13.41	18.09	18.09	4.62	7.30
Int'l Developed Mkts	\$ 8,697,465.72	15.19	Start: Dec 27, 2017				
Quantitative Portfolio: Sustainable International ADR Portfolio	—	—	10.99	19.45	19.45	4.15	5.26
Benchmark: BNYM Dev Mkt Classic ADR Ind	—	—	10.21	17.85	17.85	4.54	4.55
Int'l Emerging Mkts	\$ 1,716,053.43	3.00	Start: Dec 27, 2017				
Quantitative Portfolio: Sustainable Emerging Markets ADR Portfolio	—	—	10.05	12.60	12.60	-5.52	1.05
Benchmark: BNYM Emg Mkt Classic ADR Ind	—	—	7.34	8.19	8.19	-8.83	-0.97
Intermediate Bond	\$ 14,313,373.76	24.99	Start: Dec 28, 2023				
Breckinridge Intermediate Sustainable Government Credit Managed Account UMA	—	—	—	—	—	—	0.00
Benchmark: Bloomberg Intermediate U.S. Government/Credit TR	—	—	—	—	—	—	0.07
Short Bond	\$ 3,388,617.47	5.92	Start: Dec 19, 2016				
Vanguard Short-Term Federal Adm	—	—	3.02	3.87	3.87	-0.67	1.24
Benchmark: Bloomberg 1-3 Govt/Credit Bond TR	—	—	2.69	4.61	4.61	0.09	1.45
International Bond	\$ 4,607,591.03	8.05	Start: Sep 12, 2016				
PIMCO International Bond (USD-Hdg) Instl	—	—	5.91	9.37	9.37	-1.00	2.08
Benchmark: Bloomberg Gbl Agg Ex USD TR Hdg USD	—	—	5.36	8.32	8.32	-1.22	1.65

Performance by Manager Footnotes

¹ Performance is shown gross of all fees.

Performance by Manager

Moderate Model | ****3656

Performance by Manager Footnotes

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. 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.

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Activity and Performance Summary

Conservative Model | ****1320

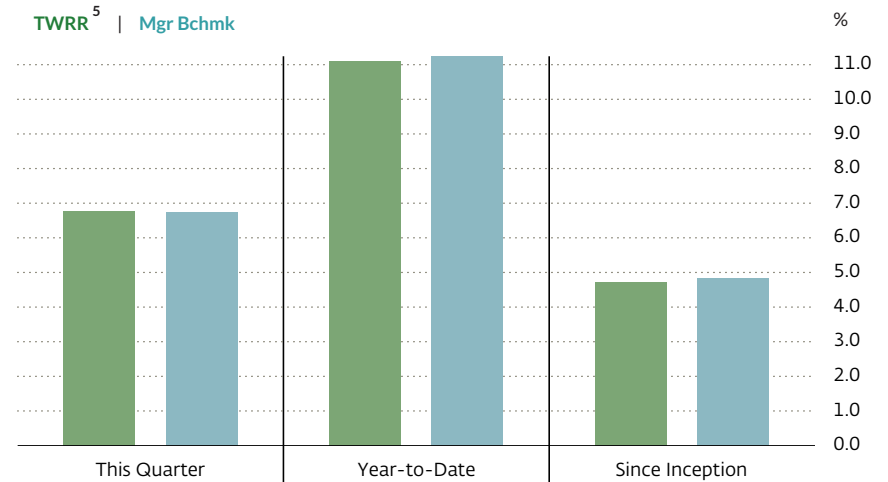
Account Summary

Total Value	\$ 7,450,337.23
Supervised Value	7,392,298.37
Accrued Income	24,086.12
Net Investment ¹	\$ 2,015,784.68
Inception Date	Jul 1, 2008

Account Activity ²

	This Quarter	Year-to-Date
Beginning Value	\$ 7,091,968.98 ³	\$ 7,420,124.95 ³
Contributions	263.68	32,280.68
Withdrawals	-174,148.84	-835,118.94
Capital Appreciation	428,923.63	617,311.72
Dividends	24,815.95	106,890.37
Interest	26,431.57	75,686.50
Advisory Fees	-5,579.36	-23,263.31

Performance Summary ⁴



Quarterly Performance Statistics ⁴

	TWRR ⁵	Mgr Bchmk
Q4 2023	6.76 %	6.75 %
Q3 2023	-1.99	-1.74
Q2 2023	2.03	1.93
Q1 2023	4.05	4.04

Periodic Performance Statistics ⁴

	TWRR ^{5,6}	Mgr Bchmk
Year-to-Date	11.09 %	11.24 %
Trailing 1 Year	Dec 31, 2022 - Dec 31, 2023	11.09
Trailing 3 Year	Dec 31, 2020 - Dec 31, 2023	1.48
Trailing 5 Year	Dec 31, 2018 - Dec 31, 2023	5.31
Since Inception	Jul 1, 2008 - Dec 31, 2023	4.71

Activity and Performance Summary

Conservative Model | ****1320

Activity and Performance Summary Footnotes

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³ Account value shown excludes unsupervised assets. Unsupervised assets are not included in TWRR computations.

⁴ These figures compare the Time Weighted Rate of Return (TWRR) of your account with a benchmark index. "Mgr Bchmk" refers to a blend composed of 65% Bloomberg U.S. Aggregate Bond TR, 35% MSCI All Country World Index World(USD)(TRN) (7/1/2008 - 1/1/2018), 44% Bloomberg Intermediate U.S. Government/Credit TR, 20% Russell 1000 TR, 14% Bloomberg Gbl Agg Ex USD TR Hdg USD, 9% BNYM Dev Mkt Classic ADR Ind, 7% Bloomberg 1-3 Govt/Credit Bond TR, 2% BOFAML 3-Month U.S. T-Bill TR, 2% BNYM Emg Mkt Classic ADR Ind, 2% S&P Small Cap 600 TR (1/2/2018 to date). "Mgr Bchmk" is a customized benchmark 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.

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Performance by Manager

Conservative Model | ****1320

Manager ¹ / Benchmark ²	Market Value	Manager Pct	Qtr ³ to Date	Year ⁴ to Date	Trailing ⁵ 1 Yr	Trailing ⁶ 3 Yrs	From Start Date
Large-Cap Core	\$ 1,494,966.14	20.24 %	Start: Dec 19, 2016				
Quantitative Portfolio: Sustainable Large Cap Core Portfolio	—	—	11.67 %	25.21 %	25.21 %	9.22 %	14.29 %
Benchmark: Russell 1000 TR (Inception to 12/31/2019), CRSP US Large Cap TR USD (1/1/2020 to date)	—	—	11.95	27.28	27.28	9.12	13.07
Small-Cap Core	\$ 155,736.72	2.11	Start: Dec 27, 2017				
Quantitative Portfolio: Sustainable Small Cap Core Portfolio	—	—	15.10	20.35	20.35	4.34	5.41
Benchmark: S&P Small Cap 600 TR (Inception to 12/31/2019), CRSP US Small Cap TR USD (1/1/2020 to date)	—	—	13.41	18.09	18.09	4.62	7.30
Int'l Developed Mkts	\$ 676,841.69	9.17	Start: Dec 27, 2017				
Quantitative Portfolio: Sustainable International ADR Portfolio	—	—	10.80	18.81	18.81	3.85	5.07
Benchmark: BNYM Dev Mkt Classic ADR Ind	—	—	10.21	17.85	17.85	4.54	4.55
Int'l Emerging Mkts	\$ 147,737.97	2.00	Start: Dec 27, 2017				
Quantitative Portfolio: Sustainable Emerging Markets ADR Portfolio	—	—	9.85	12.44	12.44	-5.53	1.01
Benchmark: BNYM Emg Mkt Classic ADR Ind	—	—	7.34	8.19	8.19	-8.83	-0.97
Intermediate Bond	\$ 3,216,984.96	43.57	Start: Dec 27, 2023				
Breckinridge Intermediate Sustainable Government Credit Managed Account UMA	—	—	—	—	—	—	-0.14
Benchmark: Bloomberg Intermediate U.S. Government/Credit TR	—	—	—	—	—	—	-0.09
Short Bond	\$ 656,779.69	8.89	Start: Dec 19, 2016				
Vanguard Short-Term Federal Adm	—	—	3.00	3.83	3.83	-0.71	1.20
Benchmark: Bloomberg 1-3 Govt/Credit Bond TR	—	—	2.69	4.61	4.61	0.09	1.45
International Bond	\$ 1,035,486.50	14.02	Start: Sep 12, 2016				
PIMCO International Bond (USD-Hdg) Instl	—	—	5.91	9.38	9.38	-0.98	2.08
Benchmark: Bloomberg Gbl Agg Ex USD TR Hdg USD	—	—	5.36	8.32	8.32	-1.22	1.65

Performance by Manager Footnotes

¹ Performance is shown gross of all fees.

Performance by Manager

Conservative Model | **** 1320

Performance by Manager Footnotes

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³ Displays the returns for the period from the beginning of the current quarter to the most recent market date (As of Date).

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Activity and Performance Summary

Aggressive Model - Climate Solutions | ****8308

Account Summary

Total Value	\$ 4,298,156.14
Accrued Income	2,342.42
Net Investment ¹	\$ 4,009,704.89
Inception Date	Aug 20, 2020

Account Activity²

	This Quarter	Year-to-Date
Beginning Value	\$ 1,552,057.21	\$ 1,508,589.27
Contributions	2,600,146.53	2,600,146.53
Withdrawals	-9,546.56	-127,229.80
Capital Appreciation	149,474.69	291,587.34
Dividends	6,551.48	28,779.85
Interest	1,247.57	3,341.47
Advisory Fees	-1,518.56	-6,039.68

Performance Summary³



Quarterly Performance Statistics³

	TWRR ⁴	Mgr Bchmk
Q4 2023	9.73 %	10.42 %
Q3 2023	-3.78	-3.53
Q2 2023	6.19	5.70
Q1 2023	8.77	6.75

Periodic Performance Statistics³

	TWRR ^{4,5}	Mgr Bchmk
Year-to-Date	21.94 %	20.19 %
Trailing 1 Year	Dec 31, 2022 - Dec 31, 2023	20.19
Trailing 3 Year	Dec 31, 2020 - Dec 31, 2023	5.72
Since Inception	Aug 20, 2020 - Dec 31, 2023	8.89

Activity and Performance Summary 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.

Activity and Performance Summary

Aggressive Model - Climate Solutions | ****8308

Activity and Performance Summary Footnotes

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Performance by Manager

Aggressive Model - Climate Solutions | ****8308

Manager ¹ / Benchmark ²	Market Value	Manager Pct	Qtr ³ to Date	Year ⁴ to Date	Trailing ⁵ 1 Yr	Trailing ⁶ 3 Yrs	From Start Date
Global Equity	\$ 3,695,759.17	85.98 %	Start: Sep 30, 2021				
Quantitative Portfolio: Global Climate Solutions	—	—	11.20 %	25.78 %	25.78 %	—	4.13 %
Benchmark: 69% CRSP US Large Cap TR USD, 31% BNYM Dev Mkt Classic	—	—	11.41	24.34	24.34	—	4.50
ADR Ind							
Intermediate Bond	\$ 387,517.55	9.02	Start: Dec 26, 2023				
Breckinridge Intermediate Sustainable Government Credit Managed Account	—	—	—	—	—	—	0.09
UMA							
Benchmark: Bloomberg Intermediate U.S. Government/Credit TR	—	—	—	—	—	—	0.28
Short Bond	\$ 86,042.37	2.00	Start: Aug 21, 2020				
Vanguard Short-Term Federal Adm	—	—	2.39	2.68	2.68	-1.65 %	-1.68
Benchmark: Bloomberg 1-3 Govt/Credit Bond TR	—	—	2.69	4.61	4.61	0.09	0.17
International Bond	\$ 128,837.05	3.00	Start: Aug 21, 2020				
PIMCO International Bond (USD-Hdg) Instl	—	—	5.40	8.65	8.65	-1.49	-0.74
Benchmark: Bloomberg Gbl Agg Ex USD TR Hdg USD	—	—	5.36	8.32	8.32	-1.22	-0.76

Performance by Manager Footnotes

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. 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.

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 Trailing 1 Year indicates the period from Dec 31, 2022 to Dec 31, 2023.

⁶ Trailing 3 Years indicates the period from Dec 31, 2020 to Dec 31, 2023.

Performance by Manager

Aggressive Model - Climate Solutions | ****8308

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.

Activity and Performance Summary

Moderate Model - Climate Solutions | ****8589

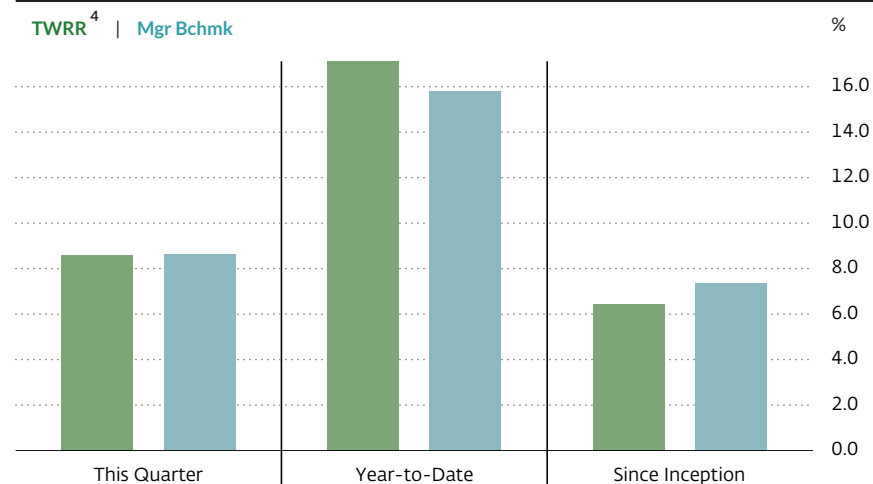
Account Summary

Total Value	\$ 2,904,753.28
Accrued Income	6,001.18
Net Investment ¹	\$ 2,316,103.31
Inception Date	Oct 19, 2018

Account Activity²

	This Quarter	Year-to-Date
Beginning Value	\$ 2,753,887.20	\$ 2,545,477.42
Contributions	1,594.98	254,518.19
Withdrawals	-80,583.60	-331,695.61
Capital Appreciation	216,253.64	385,510.36
Dividends	10,093.02	45,251.61
Interest	6,526.57	17,901.37
Advisory Fees	-2,711.74	-10,923.71

Performance Summary³



Quarterly Performance Statistics³

	TWRR ⁴	Mgr Bchmk
Q4 2023	8.62 %	8.65 %
Q3 2023	-2.73	-2.61
Q2 2023	4.10	3.87
Q1 2023	6.49	5.38

Periodic Performance Statistics³

	TWRR ^{4,5}	Mgr Bchmk	
Year-to-Date	17.12 %	15.82 %	
Trailing 1 Year	Dec 31, 2022 - Dec 31, 2023	17.12	15.82
Trailing 3 Year	Dec 31, 2020 - Dec 31, 2023	3.42	3.78
Trailing 5 Year	Dec 31, 2018 - Dec 31, 2023	7.56	8.60
Since Inception	Oct 19, 2018 - Dec 31, 2023	6.42	7.36

Activity and Performance Summary 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.

Activity and Performance Summary

Moderate Model - Climate Solutions | ****8589

Activity and Performance Summary Footnotes

² "Beginning Value": the account's value at the beginning of each period; "Contributions": the value of deposits from the client into the account for each period; "Withdrawals": withdrawals from the account for each period; "Capital Appreciation": all realized and unrealized changes in market value during the period; "Dividends": the amount of dividends received from stocks or mutual funds for each period; "Interest": the amount of interest received for each period; "Advisory Fees": the amount of advisory fees charged to the account for each period. Income Received is computed from the dividends and interests of the supervised assets only.

³ These figures compare the Time Weighted Rate of Return (TWRR) of your account with a benchmark index. "Mgr Bchmk" refers to a blend composed of 38% Russell 1000 TR, 26% Bloomberg Intermediate U.S. Government/Credit TR, 14% BNYM Dev Mkt Classic ADR Ind, 8% Bloomberg Gbl Agg Ex USD TR Hdg USD, 4% BNYM Emg Mkt Classic ADR Ind, 4% S&P Small Cap 600 TR, 4% Bloomberg 1-3 Govt/Credit Bond TR, 2% BOFAML 3-Month U.S. T-Bill TR (10/19/2018 to date). "Mgr Bchmk" is a customized benchmark 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.

⁴ 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).

⁵ Returns for greater than one year are annualized.

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Performance by Manager

Moderate Model - Climate Solutions | ****8589

Manager ¹ / Benchmark ²	Market Value	Manager Pct	Qtr ³ to Date	Year ⁴ to Date	Trailing ⁵ 1 Yr	Trailing ⁶ 3 Yrs	From Start Date
Global Equity	\$ 1,740,503.27	59.92 %	Start: Sep 30, 2021				
Quantitative Portfolio: Global Climate Solutions	—	—	11.54 %	25.52 %	25.52 %	—	4.11 %
Benchmark: 69% CRSP US Large Cap TR USD, 31% BNYM Dev Mkt Classic	—	—	11.41	24.34	24.34	—	4.50
ADR Ind							
Intermediate Bond	\$ 756,963.91	26.06	Start: Dec 28, 2023				
Breckinridge Intermediate Sustainable Government Credit Managed Account	—	—	—	—	—	—	0.00
UMA							
Benchmark: Bloomberg Intermediate U.S. Government/Credit TR	—	—	—	—	—	—	0.07
Short Bond	\$ 174,822.53	6.02	Start: Oct 19, 2018				
Vanguard Short-Term Federal Adm	—	—	2.97	3.69	3.69	-0.82 %	1.26
Benchmark: Bloomberg 1-3 Govt/Credit Bond TR	—	—	2.69	4.61	4.61	0.09	1.69
International Bond	\$ 232,463.65	8.00	Start: Oct 19, 2018				
PIMCO International Bond (USD-Hdg) Instl	—	—	5.91	9.31	9.31	-1.06	1.94
Benchmark: Bloomberg Gbl Agg Ex USD TR Hdg USD	—	—	5.36	8.32	8.32	-1.22	1.85

Performance by Manager Footnotes

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. 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.

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 Trailing 1 Year indicates the period from Dec 31, 2022 to Dec 31, 2023.

⁶ Trailing 3 Years indicates the period from Dec 31, 2020 to Dec 31, 2023.

Performance by Manager

Moderate Model - Climate Solutions | ****8589

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Activity and Performance Summary

Conservative Model - Climate Solutions | ****4116

Account Summary

Total Value	\$ 1,286,361.02
Accrued Income	3,893.41
Net Investment ¹	\$ 1,166,358.22
Inception Date	Mar 3, 2020

Account Activity²

	This Quarter	Year-to-Date
Beginning Value	\$ 1,213,745.96	\$ 1,212,858.27
Contributions	0.00	141.21
Withdrawals	-7,357.57	-59,749.64
Capital Appreciation	72,337.73	108,551.77
Dividends	4,121.84	17,267.95
Interest	4,872.06	12,728.45
Advisory Fees	-1,284.13	-5,129.18

Performance Summary³



Quarterly Performance Statistics³

	TWRR ⁴	Mgr Bchmk
Q4 2023	6.56 %	6.75 %
Q3 2023	-1.87	-1.74
Q2 2023	2.02	1.93
Q1 2023	4.41	4.04

Periodic Performance Statistics³

	TWRR ^{4,5}	Mgr Bchmk
Year-to-Date	11.38 %	11.24 %
Trailing 1 Year	Dec 31, 2022 - Dec 31, 2023	11.38
Trailing 3 Year	Dec 31, 2020 - Dec 31, 2023	1.31
Since Inception	Mar 3, 2020 - Dec 31, 2023	3.01

Activity and Performance Summary 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.

Activity and Performance Summary

Conservative Model - Climate Solutions | ****4116

Activity and Performance Summary Footnotes

² "Beginning Value": the account's value at the beginning of each period; "Contributions": the value of deposits from the client into the account for each period; "Withdrawals": withdrawals from the account for each period; "Capital Appreciation": all realized and unrealized changes in market value during the period; "Dividends": the amount of dividends received from stocks or mutual funds for each period; "Interest": the amount of interest received for each period; "Advisory Fees": the amount of advisory fees charged to the account for each period. Income Received is computed from the dividends and interests of the supervised assets only.

³ These figures compare the Time Weighted Rate of Return (TWRR) of your account with a benchmark index. "Mgr Bchmk" refers to a blend composed of 44% Bloomberg Intermediate U.S. Government/Credit TR, 20% Russell 1000 TR, 14% Bloomberg Gbl Agg Ex USD TR Hdg USD, 9% BNYM Dev Mkt Classic ADR Ind, 7% Bloomberg 1-3 Govt/Credit Bond TR, 2% BOFAML 3-Month U.S. T-Bill TR, 2% BNYM Emg Mkt Classic ADR Ind, 2% S&P Small Cap 600 TR (3/3/2020 to date). "Mgr Bchmk" is a customized benchmark 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.

⁴ 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).

⁵ Returns for greater than one year are annualized.

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Performance by Manager

Conservative Model - Climate Solutions | ****4116

Manager ¹ / Benchmark ²	Market Value	Manager Pct	Qtr ³ to Date	Year ⁴ to Date	Trailing ⁵ 1 Yr	Trailing ⁶ 3 Yrs	From Start Date
Global Equity	\$ 423,919.31	32.95 %	Start: Sep 30, 2021				
Quantitative Portfolio: Global Climate Solutions	—	—	11.45 %	25.05 %	25.05 %	—	4.21 %
Benchmark: 69% CRSP US Large Cap TR USD, 31% BNYM Dev Mkt Classic	—	—	11.41	24.34	24.34	—	4.50
ADR Ind							
Intermediate Bond	\$ 566,435.63	44.04	Start: Dec 28, 2023				
Breckinridge Intermediate Sustainable Government Credit Managed Account	—	—	—	—	—	—	-0.01
UMA							
Benchmark: Bloomberg Intermediate U.S. Government/Credit TR	—	—	—	—	—	—	0.07
Short Bond	\$ 180,372.64	14.02	Start: Mar 4, 2020				
Vanguard Short-Term Federal Adm	—	—	2.94	3.69	3.69	-0.82 %	-0.05
Benchmark: Bloomberg 1-3 Govt/Credit Bond TR	—	—	2.69	4.61	4.61	0.09	0.46
International Bond	\$ 115,633.41	8.99	Start: Mar 4, 2020				
PIMCO International Bond (USD-Hdg) Instl	—	—	5.85	9.20	9.20	-1.09	0.09
Benchmark: Bloomberg Gbl Agg Ex USD TR Hdg USD	—	—	5.36	8.32	8.32	-1.22	-0.69

Performance by Manager Footnotes

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. 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.

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 Trailing 1 Year indicates the period from Dec 31, 2022 to Dec 31, 2023.

⁶ Trailing 3 Years indicates the period from Dec 31, 2020 to Dec 31, 2023.

Performance by Manager

Conservative Model - Climate Solutions | ****4116

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Activity and Performance Summary

Reporting Only Services | ****5139

Account Summary

Total Value	\$ 128,396.67
Accrued Income	501.16
Net Investment ¹	\$ 84,493.12
Inception Date	Nov 20, 2015

Account Activity²

	This Quarter	Year-to-Date
Beginning Value	\$ 125,641.30	\$ 174,899.84
Contributions	0.00	34,000.00
Withdrawals	-51.12	-86,787.83
Capital Appreciation	1,380.66	1,665.51
Dividends	1,425.38	4,617.28
Interest	0.45	1.87
Advisory Fees	0.00	0.00

Performance Summary



Quarterly Performance Statistics

	TWRR ³
Q4 2023	2.63 %
Q3 2023	1.12
Q2 2023	0.78
Q1 2023	1.02

Periodic Performance Statistics

		TWRR ^{3,4}
Year-to-Date		5.65 %
Trailing 1 Year	Dec 31, 2022 - Dec 31, 2023	5.65
Trailing 3 Year	Dec 31, 2020 - Dec 31, 2023	1.80
Trailing 5 Year	Dec 31, 2018 - Dec 31, 2023	2.12
Since Inception	Nov 20, 2015 - Dec 31, 2023	2.06

Activity and Performance Summary 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.

Activity and Performance Summary

Reporting Only Services | ****5139

Activity and Performance Summary Footnotes

² "Beginning Value": the account's value at the beginning of each period; "Contributions": the value of deposits from the client into the account for each period; "Withdrawals": withdrawals from the account for each period; "Capital Appreciation": all realized and unrealized changes in market value during the period; "Dividends": the amount of dividends received from stocks or mutual funds for each period; "Interest": the amount of interest received for each period; "Advisory Fees": the amount of advisory fees charged to the account for each period. Income Received is computed from the dividends and interests of the supervised assets only.

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Activity and Performance Summary

Reporting Only Services | ****0050

Account Summary

Total Value	\$ 1,260,216.03
Net Investment ¹	\$ 1,212,186.90
Inception Date	Nov 30, 2015

Account Activity ²

	This Quarter	Year-to-Date
Beginning Value	\$ 991,416.90	\$ 184,945.74
Contributions	283,393.19	1,138,944.85
Withdrawals	-31,116.19	-90,057.57
Capital Appreciation	0.00	0.00
Dividends	16,516.65	26,373.13
Interest	5.48	9.88
Advisory Fees	0.00	0.00

Performance Summary



Quarterly Performance Statistics

	TWRR ³
Q4 2023	1.41 %
Q3 2023	0.82
Q2 2023	1.19
Q1 2023	0.79

Periodic Performance Statistics

	TWRR ^{3,4}	
Year-to-Date	4.26 %	
Trailing 1 Year	Dec 31, 2022 - Dec 31, 2023	4.26
Trailing 3 Year	Dec 31, 2020 - Dec 31, 2023	1.91
Trailing 5 Year	Dec 31, 2018 - Dec 31, 2023	1.55
Since Inception	Nov 30, 2015 - Dec 31, 2023	1.15

Activity and Performance Summary 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.

Activity and Performance Summary

Reporting Only Services | ****0050

Activity and Performance Summary Footnotes

² "Beginning Value": the account's value at the beginning of each period; "Contributions": the value of deposits from the client into the account for each period; "Withdrawals": withdrawals from the account for each period; "Capital Appreciation": all realized and unrealized changes in market value during the period; "Dividends": the amount of dividends received from stocks or mutual funds for each period; "Interest": the amount of interest received for each period; "Advisory Fees": the amount of advisory fees charged to the account for each period. Income Received is computed from the dividends and interests of the supervised assets only.

³ 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).

⁴ 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.

Activity and Performance Summary

Funding Account | ****5606

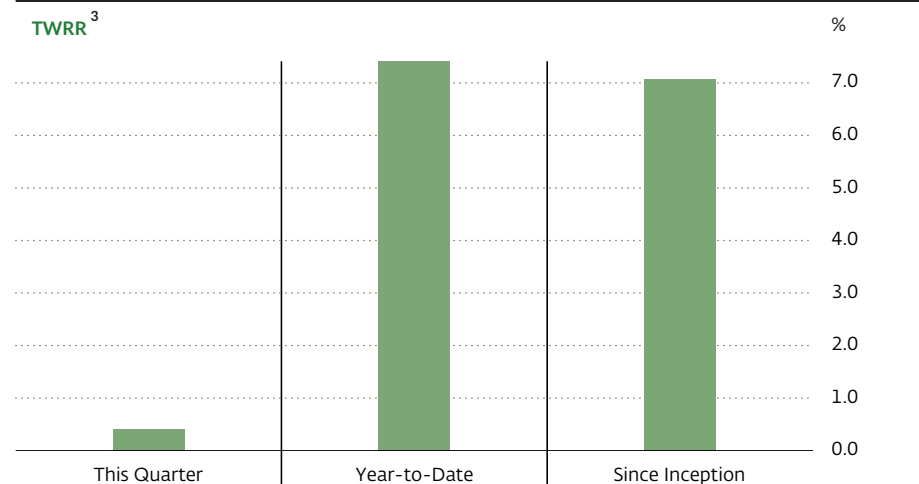
Account Summary

Total Value	\$ 1,588.92	
Net Investment ¹	\$ -49.96	
Inception Date	May 30, 2013	

Account Activity²

	This Quarter	Year-to-Date
Beginning Value	\$ 1,582.01	\$ 1,452.53
Contributions	2,677,008.98	5,264,562.92
Withdrawals	-2,677,008.98	-5,264,562.92
Capital Appreciation	0.00	0.00
Dividends	0.00	0.00
Interest	6.91	136.39
Advisory Fees	0.00	0.00

Performance Summary



Quarterly Performance Statistics

	TWRR ³
Q4 2023	0.41 %
Q3 2023	1.46
Q2 2023	3.14
Q1 2023	2.24

Periodic Performance Statistics

	TWRR ^{3,4}	
Year-to-Date	7.41 %	
Trailing 1 Year	Dec 31, 2022 - Dec 31, 2023	7.41
Trailing 3 Year	Dec 31, 2020 - Dec 31, 2023	3.79
Trailing 5 Year	Dec 31, 2018 - Dec 31, 2023	5.97
Since Inception	May 30, 2013 - Dec 31, 2023	7.07

Activity and Performance Summary 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.

Activity and Performance Summary

Funding Account | ****5606

Activity and Performance Summary Footnotes

² "Beginning Value": the account's value at the beginning of each period; "Contributions": the value of deposits from the client into the account for each period; "Withdrawals": withdrawals from the account for each period; "Capital Appreciation": all realized and unrealized changes in market value during the period; "Dividends": the amount of dividends received from stocks or mutual funds for each period; "Interest": the amount of interest received for each period; "Advisory Fees": the amount of advisory fees charged to the account for each period. Income Received is computed from the dividends and interests of the supervised assets only.

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