Investor Statement

October 31, 2026

Prepared for

Midwest Methodist Foundation

Midwest Methodist Foundation
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Advisor

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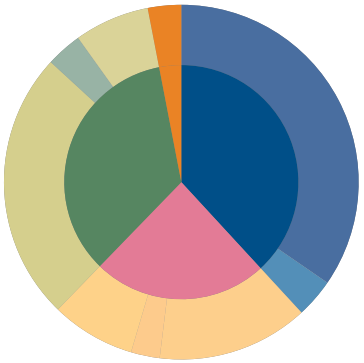
Aggregate Overview
All Accounts

Client Group Summary

Inception Date	Jun 29, 2008
Total Value	**$ 115,614,962.59**
Supervised Value	115,505,626.18
Accrued Income	372,902.92

Performance [1]	This Quarter	Year-to-Date	Incp to Date
TWRR	0.58 %	7.91 %	6.42 %

Asset Allocation



Equity	**38.15 %**
Large-Cap Core	34.59
Large-Cap Value	0.01
Mid-Cap Core	0.01
Small-Cap Core	3.54
International	**24.10**
Int'l Developed Mkts	13.80
Int'l Emerging Mkts	2.63
Global Equity	7.68
Fixed Income	**34.70**
Intermediate Bond	24.58
Short Bond	3.27
Short Muni	0.01
International Bond	6.85
Cash	**3.04**
Cash	3.04

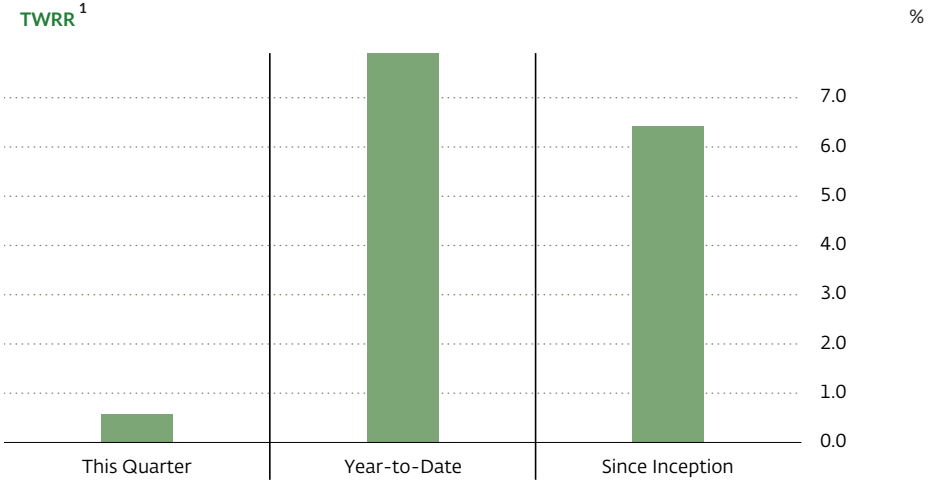
Accounts [1] / Benchmarks [2]	Market Value	Qtr [3] to Date	Year [4] to Date	Trailing [5] 1 Yr	Trailing [6] 3 Yrs	Trailing [7] 5 Yrs	Trailing [8] 10 Yrs	Incp [9] to Date
1. Aggressive Model | ****4236	$ 23,919,439.83	Incp : Jul 30, 2008						
Aggressive Model	—	0.32 %	10.61 %	11.70 %	19.12 %	8.83 %	11.75 %	7.84 %
Benchmark: UMF Aggressive Blended Benchmark [10]	—	-0.68	9.35	10.41	19.59	9.11	11.54	8.32
2. Moderate Model | ****3656	$ 68,211,545.45	Incp : Jun 29, 2008						
Moderate Model	—	0.73	7.14	8.08	14.62	6.51	8.80	6.54
Benchmark: UMF Moderate Blended Benchmark [11]	—	-0.01	6.77	7.66	15.05	6.89	8.80	6.87
3. Conservative Model | ****1320	$ 7,466,034.24	Incp : Jul 1, 2008						
Conservative Model	—	1.06	3.80	4.48	9.97	4.17	5.58	5.15
Benchmark: UMF Conservative Blended Benchmark [12]	—	0.64	3.93	4.69	10.38	4.47	5.80	5.32
4. Aggressive Climate Solutions Model | ****8308	$ 6,768,726.90	Incp : Aug 20, 2020						
Aggressive Model - Climate Solutions	—	-0.31	13.78	16.51	22.15	10.09	—	12.17
Benchmark: UMF Aggressive Blended Benchmark [13]	—	-0.68	9.35	10.41	19.59	9.11	—	11.94

Aggregate Overview

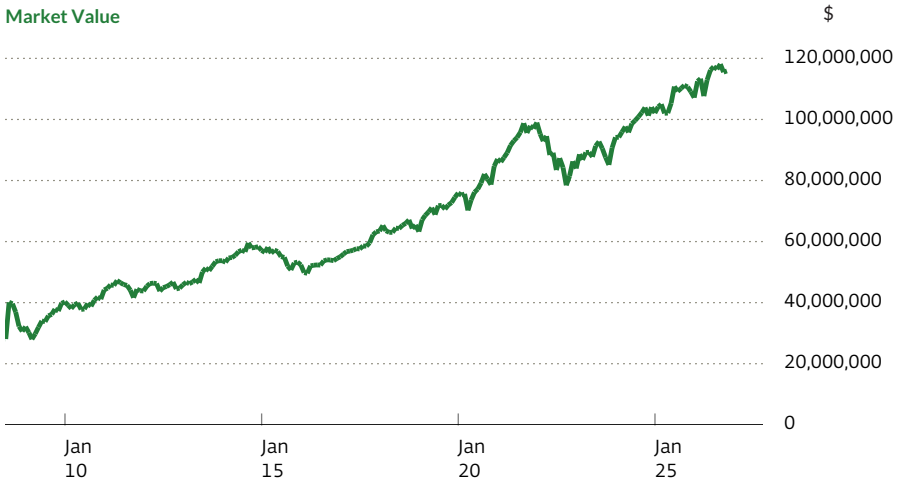
All Accounts

Accounts [1] / Benchmarks [2]	Market Value	Qtr [3] to Date	Year [4] to Date	Trailing [5] 1 Yr	Trailing [6] 3 Yrs	Trailing [7] 5 Yrs	Trailing [8] 10 Yrs	Incp [9] to Date
5. Moderate Climate Solutions Model | ****8589	$ 4,434,668.90	Incp : Oct 19, 2018						
Moderate Model - Climate Solutions	—	0.24	9.32	11.31	16.93	7.70	—	8.87
Benchmark: UMF Moderate Blended Benchmark [14]	—	-0.01	6.77	7.66	15.05	6.89	—	8.95
6. Conservative Climate Solutions Model | ****4116	$ 1,308,159.69	Incp : Mar 3, 2020						
Conservative Model - Climate Solutions	—	0.83	5.01	6.31	11.08	4.72	—	5.37
Benchmark: UMF Conservative Blended Benchmark [15]	—	0.64	3.93	4.69	10.38	4.47	—	5.65
7. Short-Term | ****5139	$ 696,049.88	Incp : Nov 20, 2015						
Reporting Only Services	—	1.10	1.84	2.76	4.95	3.57	2.70	2.66
8. Money Market | ****0050	$ 2,701,001.29	Incp : Nov 30, 2015						
Reporting Only Services	—	0.30	2.67	3.59	4.27	3.50	2.10	1.92

Performance Summary



Market Value



Aggregate Overview

All Accounts

Quarterly Performance Statistics	TWRR [1]
This Quarter	0.58 %
Q3 2026	0.04
Q2 2026	9.56
Q1 2026	-2.12
Q4 2025	2.35

Periodic Performance Statistics		TWRR [1, 16]
Year-to-Date		7.91 %
Trailing 1 Year	Oct 31, 2025 - Oct 31, 2026	8.99
Trailing 3 Year	Oct 31, 2023 - Oct 31, 2026	15.27
Trailing 5 Year	Oct 31, 2021 - Oct 31, 2026	6.89
Since Inception	Jun 29, 2008 - Oct 31, 2026	6.42

Aggregate Overview Footnotes

[1] *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).*

[2] *A benchmark is an unmanaged index, and its performance does not include any advisory fees, transaction costs or other charges that may be incurred in connection with your investments and/or managed accounts listed. Any benchmark whose return is shown for comparison purposes may include different holdings, a different number of holdings, and a different degree of investment in individual securities, industries or economic sectors than the investments and/or investment accounts to which it is compared. Investors cannot invest directly into a benchmark or index. All portfolio returns for all periods are expressed in USD. All benchmark(s) returns reflect the same currency as the portfolio returns presented. Yearly performance values (e.g. Trailing 3 Years) shown are from the specified period up to Oct 31, 2026. 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.*

[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 is Oct 31, 2025 to Oct 31, 2026*

[6] *Trailing 3 Year is Oct 31, 2023 to Oct 31, 2026 , annualized*

[7] *Trailing 5 Year is Oct 31, 2021 to Oct 31, 2026 , annualized*

[8] *Trailing 10 Year is Oct 31, 2016 to Oct 31, 2026 , annualized*

Aggregate Overview
All Accounts

Aggregate Overview Footnotes

[9] *Displays the returns for the period from the performance inception date to the report as of date.*

[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% S&P Dev Mkt Classic ADR Ind, 9% Bloomberg Intermediate U.S. Government/Credit TR, 6% S&P 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% S&P Dev Mkt Classic ADR Ind, 8% Bloomberg Gbl Agg Ex USD TR Hdg USD, 4% S&P 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% S&P Dev Mkt Classic ADR Ind, 7% Bloomberg 1-3 Govt/Credit Bond TR, 2% BOFAML 3-Month U.S. T-Bill TR, 2% S&P 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% S&P Dev Mkt Classic ADR Ind, 9% Bloomberg Intermediate U.S. Government/Credit TR, 6% S&P 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.*

[14] *Benchmark designates 38% Russell 1000 TR, 26% Bloomberg Intermediate U.S. Government/Credit TR, 14% S&P Dev Mkt Classic ADR Ind, 8% Bloomberg Gbl Agg Ex USD TR Hdg USD, 4% S&P 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.*

Aggregate Overview
All Accounts

Aggregate Overview Footnotes

[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% S&P Dev Mkt Classic ADR Ind, 7% Bloomberg 1-3 Govt/Credit Bond TR, 2% BOFAML 3-Month U.S. T-Bill TR, 2% S&P 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.*

The period represented is determined by the length of time for which the report was run. Meaning, if this is a quarterly report, the period represented is the prior three months. Accordingly, if the report is run YTD, the period represented is January 1st of that year through the end of the most recent month.

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

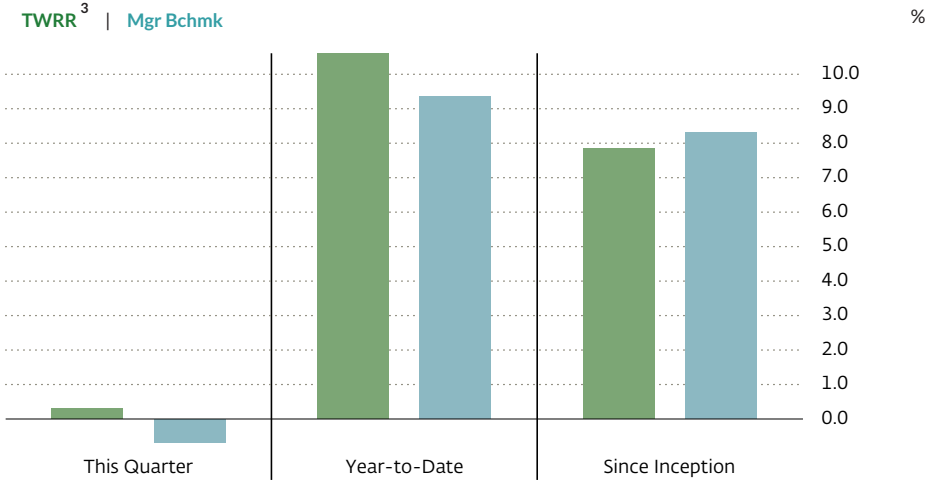
Aggressive Model | ****4236

Account Summary

Total Value	**$ 23,919,439.83**
Accrued Income	37,870.35
Inception Date	Jul 30, 2008

Account Activity [1]	This Quarter	Year-to-Date
Beginning Value	**$ 23,877,076.45**	**$ 22,574,031.21**
Contributions	21,751.79	448,705.39
Withdrawals	-59,256.93	-1,441,968.90
Capital Appreciation	63,639.28	2,028,938.40
Dividends	28,078.32	317,433.91
Interest	3,835.53	57,446.08
Advisory Fees	-14,271.43	-54,457.11

Performance Summary [2]



Quarterly Performance Statistics [2]	TWRR [3]	Mgr Bchmk
This Quarter	0.32 %	-0.68 %
Q3 2026	0.89	0.39
Q2 2026	12.79	11.69
Q1 2026	-3.12	-1.80
Q4 2025	2.61	2.55

Periodic Performance Statistics [2]		TWRR [3, 4]	Mgr Bchmk
Year-to-Date		10.61 %	9.35 %
Trailing 1 Year	Oct 31, 2025 - Oct 31, 2026	11.70	10.41
Trailing 3 Year	Oct 31, 2023 - Oct 31, 2026	19.12	19.59
Trailing 5 Year	Oct 31, 2021 - Oct 31, 2026	8.83	9.11
Since Inception	Jul 30, 2008 - Oct 31, 2026	7.84	8.32

Activity and Performance Summary

Aggressive Model | ****4236

Product Performance Statistics [2]		TWRR [3, 4]	Mgr Bchmk
Advisor Model (s)	Jul 30, 2008 - Mar 17, 2019	5.08 %	5.95 %
Advisor Model (s)	Mar 17, 2019 - Mar 27, 2019	-0.54	-0.65
Advisor Model (s)	Mar 27, 2019 - Apr 5, 2019	2.60	2.71
Aggressive Model	Apr 5, 2019 - Oct 31, 2026	11.60	11.49

Activity and Performance Summary Footnotes

[1] *"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.*

[2] *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% S&P Dev Mkt Classic ADR Ind, 9% Bloomberg Intermediate U.S. Government/Credit TR, 6% S&P 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.*

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[4] *Returns for greater than one year are annualized.*

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Activity and Performance Summary

Aggressive Model | ****4236

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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 [7] Start Date
Large-Cap Core	$ 13,017,898.55	54.45 %	Start: Dec 19, 2016				
Quantitative Portfolio: Sustainable Large Cap Core Portfolio	—	—	1.11 %	14.84 %	14.89 %	23.41 %	15.61 %
Benchmark: Russell 1000 TR (Inception to 12/31/2019), Morningstar US Large Cap TR USD (1/1/2020 to date)	—	—	-1.02	11.52	11.64	23.56	14.83
Small-Cap Core	$ 1,207,787.42	5.05	Start: Dec 27, 2017				
Quantitative Portfolio: Sustainable Small Cap Core Portfolio	—	—	1.92	15.80	18.97	19.49	8.44
Benchmark: S&P Small Cap 600 TR (Inception to 12/31/2019), Morningstar US Small Cap TR USD (1/1/2020 to date)	—	—	2.06	13.66	15.38	19.37	9.08
Int'l Developed Mkts	$ 5,200,679.67	21.76	Start: Dec 27, 2017				
Quantitative Portfolio: Sustainable International ADR Portfolio	—	—	0.02	6.86	10.83	17.12	7.63
Benchmark: S&P Dev Mkt Classic ADR Ind	—	—	-0.92	8.81	12.44	18.86	7.70
Int'l Emerging Mkts	$ 1,091,720.52	4.57	Start: Dec 27, 2017				
Quantitative Portfolio: Sustainable Emerging Markets ADR Portfolio	—	—	-10.87	8.36	6.83	23.90	6.76
Benchmark: S&P Emg Mkt Classic ADR Ind	—	—	-7.80	2.74	1.70	23.41	5.49
Intermediate Bond	$ 2,186,798.83	9.15	Start: Dec 28, 2023				
Breckinridge Intermediate Sustainable Government Credit Managed Account UMA	—	—	1.80	0.15	0.87	—	3.65
Benchmark: Bloomberg Intermediate U.S. Government/Credit TR	—	—	1.62	0.11	0.88	—	3.53
Short Bond	$ 477,218.46	2.00	Start: Dec 19, 2016				
Vanguard ST Govt Securities Active Adm	—	—	1.26	0.92	1.74	4.62	1.90
Benchmark: Bloomberg 1-3 Govt/Credit Bond TR	—	—	0.92	1.51	2.34	4.54	2.16
International Bond	$ 722,051.62	3.02	Start: Sep 12, 2016				
PIMCO International Bond (USD-Hdg) Instl	—	—	1.18	-0.69	-0.87	5.05	2.46
Benchmark: Bloomberg Gbl Agg Ex USD TR Hdg USD	—	—	1.21	0.96	0.56	4.71	2.04

Performance by Manager Footnotes

[1] *Performance is shown gross of all fees.*

Performance by Manager

Aggressive Model | ****4236

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.*

[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 Oct 31, 2025 to Oct 31, 2026.*

[6] *Trailing 3 Years indicates the period from Oct 31, 2023 to Oct 31, 2026.*

[7] *The "From start Date" reflects the performance from the date when the account was first invested in each manager sleeve.*

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Activity and Performance Summary

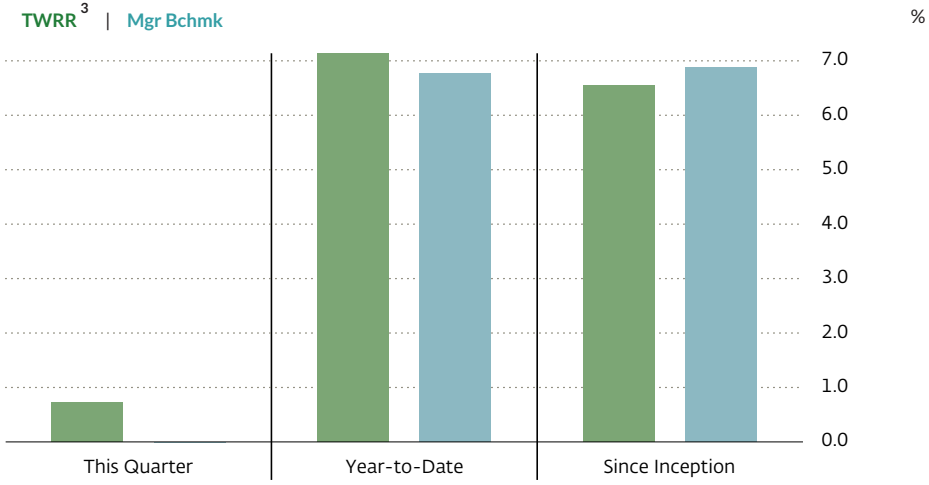
Moderate Model | ****3656

Account Summary

Total Value	**$ 68,211,545.45**
Accrued Income	262,902.85
Inception Date	Jun 29, 2008

Account Activity [1]	This Quarter	Year-to-Date
Beginning Value	**$ 67,919,040.05**	**$ 62,386,880.71**
Contributions	33,557.49	4,332,019.72
Withdrawals	-227,185.97	-3,025,839.73
Capital Appreciation	408,223.25	3,325,253.15
Dividends	70,567.96	779,491.35
Interest	47,751.19	580,118.42
Advisory Fees	-37,636.21	-145,805.34

Performance Summary [2]



Quarterly Performance Statistics [2]	TWRR [3]	Mgr Bchmk
This Quarter	0.73 %	-0.01 %
Q3 2026	-0.10	-0.24
Q2 2026	8.85	8.39
Q1 2026	-2.19	-1.24
Q4 2025	2.19	2.08

Periodic Performance Statistics [2]		TWRR [3, 4]	Mgr Bchmk
Year-to-Date		7.14 %	6.77 %
Trailing 1 Year	Oct 31, 2025 - Oct 31, 2026	8.08	7.66
Trailing 3 Year	Oct 31, 2023 - Oct 31, 2026	14.62	15.05
Trailing 5 Year	Oct 31, 2021 - Oct 31, 2026	6.51	6.89
Since Inception	Jun 29, 2008 - Oct 31, 2026	6.54	6.87

Activity and Performance Summary

Moderate Model | ****3656

Product Performance Statistics [2]		TWRR [3, 4]	Mgr Bchmk
Advisor Model (s)	Jun 29, 2008 - Mar 18, 2019	4.96 %	5.46 %
Advisor Model (s)	Mar 18, 2019 - Mar 27, 2019	-0.54	-0.48
Advisor Model (s)	Mar 27, 2019 - Apr 5, 2019	1.82	1.79
Moderate Model	Apr 5, 2019 - Oct 31, 2026	8.69	8.77

Activity and Performance Summary Footnotes

[1] *"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.*

[2] *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% S&P Dev Mkt Classic ADR Ind, 8% Bloomberg Gbl Agg Ex USD TR Hdg USD, 4% S&P 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.*

[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.*

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Activity and Performance Summary

Moderate Model | ****3656

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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 [7] Start Date
Large-Cap Core	$ 25,756,525.78	37.77 %	Start: Dec 19, 2016				
Quantitative Portfolio: Sustainable Large Cap Core Portfolio	—	—	0.99 %	13.95 %	13.98 %	23.22 %	15.49 %
Benchmark: Russell 1000 TR (Inception to 12/31/2019), Morningstar US Large Cap TR USD (1/1/2020 to date)	—	—	-1.02	11.52	11.64	23.56	14.83
Small-Cap Core	$ 2,756,880.13	4.04	Start: Dec 27, 2017				
Quantitative Portfolio: Sustainable Small Cap Core Portfolio	—	—	1.72	15.90	19.12	19.87	8.51
Benchmark: S&P Small Cap 600 TR (Inception to 12/31/2019), Morningstar US Small Cap TR USD (1/1/2020 to date)	—	—	2.06	13.66	15.38	19.37	9.08
Int'l Developed Mkts	$ 10,192,967.78	14.95	Start: Dec 27, 2017				
Quantitative Portfolio: Sustainable International ADR Portfolio	—	—	-0.03	6.99	11.04	17.31	7.65
Benchmark: S&P Dev Mkt Classic ADR Ind	—	—	-0.92	8.81	12.44	18.86	7.70
Int'l Emerging Mkts	$ 1,842,354.46	2.70	Start: Dec 27, 2017				
Quantitative Portfolio: Sustainable Emerging Markets ADR Portfolio	—	—	-10.92	8.97	7.43	24.03	6.82
Benchmark: S&P Emg Mkt Classic ADR Ind	—	—	-7.80	2.74	1.70	23.41	5.49
Intermediate Bond	$ 20,759,727.54	30.44	Start: Dec 28, 2023				
Breckinridge Intermediate Sustainable Government Credit Managed Account UMA	—	—	1.82	0.15	0.88	—	3.62
Benchmark: Bloomberg Intermediate U.S. Government/Credit TR	—	—	1.62	0.11	0.88	—	3.53
Short Bond	$ 1,368,930.46	2.01	Start: Dec 19, 2016				
Vanguard ST Govt Securities Active Adm	—	—	1.27	0.90	1.74	4.79	2.02
Benchmark: Bloomberg 1-3 Govt/Credit Bond TR	—	—	0.92	1.51	2.34	4.54	2.16
International Bond	$ 5,519,230.57	8.09	Start: Sep 12, 2016				
PIMCO International Bond (USD-Hdg) Instl	—	—	1.18	-0.74	-0.93	5.06	2.39
Benchmark: Bloomberg Gbl Agg Ex USD TR Hdg USD	—	—	1.21	0.96	0.56	4.71	2.04

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.*

[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 Oct 31, 2025 to Oct 31, 2026.*

[6] *Trailing 3 Years indicates the period from Oct 31, 2023 to Oct 31, 2026.*

[7] *The "From start Date" reflects the performance from the date when the account was first invested in each manager sleeve.*

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Activity and Performance Summary

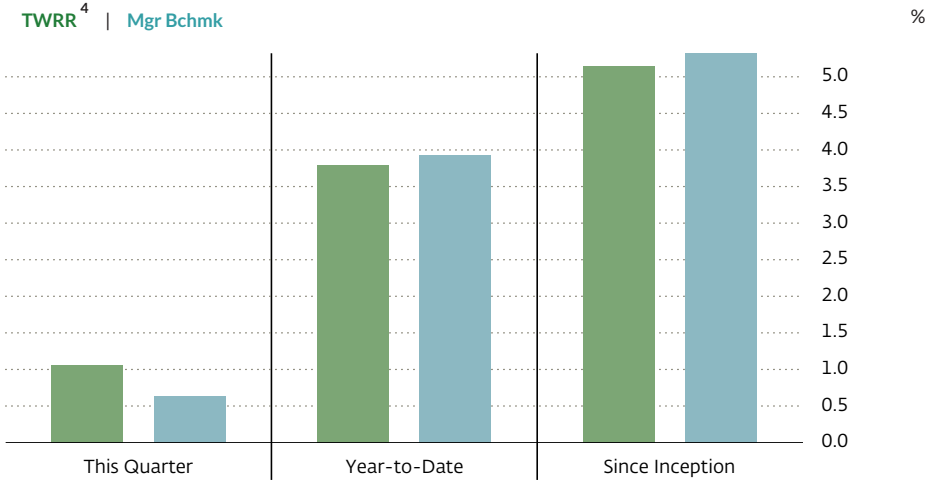
Conservative Model | ****1320

Account Summary

Total Value	**$ 7,575,370.65**
Supervised Value	7,466,034.24
Accrued Income	43,022.78
Inception Date	Jul 1, 2008

Account Activity [1]	This Quarter	Year-to-Date
Beginning Value	**$ 7,495,907.91 [2]**	**$ 7,689,423.45 [2]**
Contributions	220.94	38,205.93
Withdrawals	-104,445.96	-536,469.80
Capital Appreciation	64,300.38	98,640.48
Dividends	9,161.69	95,212.11
Interest	5,383.43	99,686.38
Advisory Fees	-4,307.77	-17,220.13

Performance Summary [3]



Quarterly Performance Statistics [3]	TWRR [4]	Mgr Bchmk
This Quarter	1.06 %	0.64 %
Q3 2026	-1.13	-0.87
Q2 2026	5.30	4.83
Q1 2026	-1.35	-0.63
Q4 2025	1.57	1.65

Periodic Performance Statistics [3]		TWRR [4, 5]	Mgr Bchmk
Year-to-Date		3.80 %	3.93 %
Trailing 1 Year	Oct 31, 2025 - Oct 31, 2026	4.48	4.69
Trailing 3 Year	Oct 31, 2023 - Oct 31, 2026	9.97	10.38
Trailing 5 Year	Oct 31, 2021 - Oct 31, 2026	4.17	4.47
Since Inception	Jul 1, 2008 - Oct 31, 2026	5.15	5.32

Activity and Performance Summary

Conservative Model | ****1320

Product Performance Statistics [3]		TWRR [4, 5]	Mgr Bchmk
Advisor Model (s)	Jul 1, 2008 - Mar 19, 2019	4.80 %	4.94 %
Advisor Model (s)	Mar 19, 2019 - Mar 27, 2019	0.03	0.16
Advisor Model (s)	Mar 27, 2019 - Apr 5, 2019	0.84	0.81
Conservative Model	Apr 5, 2019 - Oct 31, 2026	5.55	5.76

Activity and Performance Summary Footnotes

[1] *"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.*

[2] *Account value shown excludes unsupervised assets. Unsupervised assets are not included in TWRR computations.*

[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 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% S&P Dev Mkt Classic ADR Ind, 7% Bloomberg 1-3 Govt/Credit Bond TR, 2% BOFAML 3-Month U.S. T-Bill TR, 2% S&P 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.*

[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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Activity and Performance Summary

Conservative Model | ****1320

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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 [7] Start Date
Large-Cap Core	$ 1,477,133.37	19.81 %	Start: Dec 19, 2016				
Quantitative Portfolio: Sustainable Large Cap Core Portfolio	—	—	1.05 %	14.66 %	14.67 %	23.35 %	15.60 %
Benchmark: Russell 1000 TR (Inception to 12/31/2019), Morningstar US Large Cap TR USD (1/1/2020 to date)	—	—	-1.02	11.52	11.64	23.56	14.83
Small-Cap Core	$ 150,658.16	2.02	Start: Dec 27, 2017				
Quantitative Portfolio: Sustainable Small Cap Core Portfolio	—	—	1.96	16.05	19.24	19.93	7.83
Benchmark: S&P Small Cap 600 TR (Inception to 12/31/2019), Morningstar US Small Cap TR USD (1/1/2020 to date)	—	—	2.06	13.66	15.38	19.37	9.08
Int'l Developed Mkts	$ 671,304.49	9.00	Start: Dec 27, 2017				
Quantitative Portfolio: Sustainable International ADR Portfolio	—	—	0.15	6.54	10.15	15.92	7.10
Benchmark: S&P Dev Mkt Classic ADR Ind	—	—	-0.92	8.81	12.44	18.86	7.70
Int'l Emerging Mkts	$ 134,045.38	1.80	Start: Dec 27, 2017				
Quantitative Portfolio: Sustainable Emerging Markets ADR Portfolio	—	—	-11.09	6.61	4.50	21.62	6.10
Benchmark: S&P Emg Mkt Classic ADR Ind	—	—	-7.80	2.74	1.70	23.41	5.49
Intermediate Bond	$ 3,296,828.02	44.22	Start: Dec 27, 2023				
Breckinridge Intermediate Sustainable Government Credit Managed Account UMA	—	—	1.77	0.24	0.90	—	3.62
Benchmark: Bloomberg Intermediate U.S. Government/Credit TR	—	—	1.62	0.11	0.88	—	3.47
Short Bond	$ 677,401.92	9.09	Start: Dec 19, 2016				
Vanguard ST Govt Securities Active Adm	—	—	1.27	0.90	1.73	4.63	1.95
Benchmark: Bloomberg 1-3 Govt/Credit Bond TR	—	—	0.92	1.51	2.34	4.54	2.16
International Bond	$ 1,048,416.72	14.06	Start: Sep 12, 2016				
PIMCO International Bond (USD-Hdg) Instl	—	—	1.19	-0.73	-0.91	5.05	2.38
Benchmark: Bloomberg Gbl Agg Ex USD TR Hdg USD	—	—	1.21	0.96	0.56	4.71	2.04

Performance by Manager Footnotes

[1] *Performance is shown gross of all fees.*

Performance by Manager

Conservative Model | ****1320

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.*

[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 Oct 31, 2025 to Oct 31, 2026.*

[6] *Trailing 3 Years indicates the period from Oct 31, 2023 to Oct 31, 2026.*

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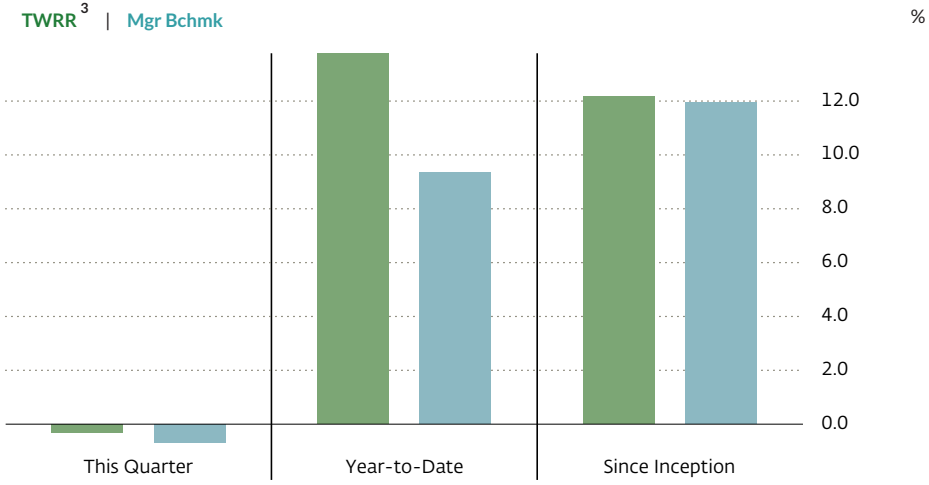
Activity and Performance Summary

Aggressive Model - Climate Solutions | ****8308

Account Summary	
Total Value	**$ 6,768,726.90**
Accrued Income	9,599.08
Inception Date	Aug 20, 2020

Account Activity [1]	This Quarter	Year-to-Date
Beginning Value	**$ 6,806,257.03**	**$ 6,123,245.77**
Contributions	0.00	290.11
Withdrawals	-16,639.35	-183,440.30
Capital Appreciation	-22,681.16	744,740.46
Dividends	5,102.64	88,453.48
Interest	1,310.88	15,643.45
Advisory Fees	-4,250.15	-15,997.85

Performance Summary [2]



Quarterly Performance Statistics [2]	TWRR [3]	Mgr Bchmk
This Quarter	-0.31 %	-0.68 %
Q3 2026	0.18	0.39
Q2 2026	15.40	11.69
Q1 2026	-1.28	-1.80
Q4 2025	4.27	2.55

Periodic Performance Statistics [2]		TWRR [3, 4]	Mgr Bchmk
Year-to-Date		13.78 %	9.35 %
Trailing 1 Year	Oct 31, 2025 - Oct 31, 2026	16.51	10.41
Trailing 3 Year	Oct 31, 2023 - Oct 31, 2026	22.15	19.59
Trailing 5 Year	Oct 31, 2021 - Oct 31, 2026	10.09	9.11
Since Inception	Aug 20, 2020 - Oct 31, 2026	12.17	11.94

Activity and Performance Summary

Aggressive Model - Climate Solutions | ****8308

Activity and Performance Summary Footnotes

[1] *"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.*

[2] *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 54% Russell 1000 TR, 21% S&P Dev Mkt Classic ADR Ind, 9% Bloomberg Intermediate U.S. Government/Credit TR, 6% S&P 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). "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.*

[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.*

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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 [7] Start Date
Global Equity	$ 5,835,445.83	86.38 %	Start: Sep 30, 2021				
Quantitative Portfolio: Global Climate Solutions	—	—	-0.54 %	16.35 %	19.47 %	25.61 %	13.11 %
Benchmark: 69% Morningstar US Large Cap TR USD, 31% S&P Dev Mkt Classic ADR Ind	—	—	-0.99	10.80	12.02	22.23	11.83
Intermediate Bond	$ 592,147.77	8.76	Start: Dec 26, 2023				
Breckinridge Intermediate Sustainable Government Credit Managed Account UMA	—	—	1.79	0.12	0.85	—	3.76
Benchmark: Bloomberg Intermediate U.S. Government/Credit TR	—	—	1.62	0.11	0.88	—	3.61
Short Bond	$ 125,746.74	1.86	Start: Aug 21, 2020				
Vanguard ST Govt Securities Active Adm	—	—	1.26	0.81	1.65	4.31	0.73
Benchmark: Bloomberg 1-3 Govt/Credit Bond TR	—	—	0.92	1.51	2.34	4.54	1.88
International Bond	$ 202,664.73	3.00	Start: Aug 21, 2020				
PIMCO International Bond (USD-Hdg) Instl	—	—	1.18	-0.81	-0.99	4.82	1.00
Benchmark: Bloomberg Gbl Agg Ex USD TR Hdg USD	—	—	1.21	0.96	0.56	4.71	0.97

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 Oct 31, 2025 to Oct 31, 2026.*

6 *Trailing 3 Years indicates the period from Oct 31, 2023 to Oct 31, 2026.*

Performance by Manager

Aggressive Model - Climate Solutions | ****8308

Performance by Manager Footnotes

[7] *The "From start Date" reflects the performance from the date when the account was first invested in each manager sleeve.*

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Activity and Performance Summary

Moderate Model - Climate Solutions | ****8589

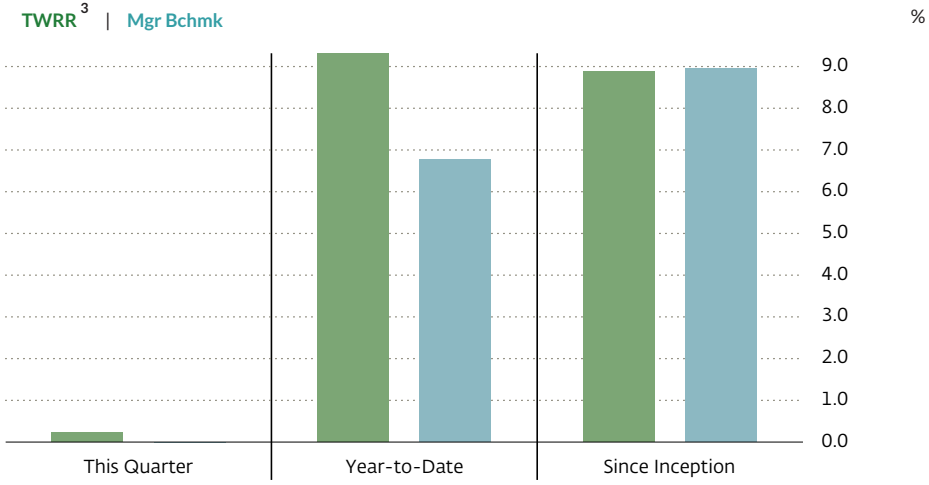
Account Summary

Total Value	**$ 4,434,668.90**
Accrued Income	12,714.34
Inception Date	Oct 19, 2018

Account Activity [1]

	This Quarter	Year-to-Date
Beginning Value	**$ 4,445,640.21**	**$ 3,769,102.13**
Contributions	0.00	442,046.96
Withdrawals	-21,402.36	-121,564.87
Capital Appreciation	6,097.47	272,893.66
Dividends	4,046.70	52,903.28
Interest	3,172.50	31,115.26
Advisory Fees	-2,714.11	-10,022.11

Performance Summary [2]



Quarterly Performance Statistics [2]

	TWRR [3]	Mgr Bchmk
This Quarter	0.24 %	-0.01 %
Q3 2026	-0.67	-0.24
Q2 2026	10.77	8.39
Q1 2026	-0.88	-1.24
Q4 2025	3.29	2.08

Periodic Performance Statistics [2]

		TWRR [3, 4]	Mgr Bchmk
Year-to-Date		9.32 %	6.77 %
Trailing 1 Year	Oct 31, 2025 - Oct 31, 2026	11.31	7.66
Trailing 3 Year	Oct 31, 2023 - Oct 31, 2026	16.93	15.05
Trailing 5 Year	Oct 31, 2021 - Oct 31, 2026	7.70	6.89
Since Inception	Oct 19, 2018 - Oct 31, 2026	8.87	8.95

Activity and Performance Summary

Moderate Model - Climate Solutions | ****8589

Product Performance Statistics [2]		TWRR [3, 4]	Mgr Bchmk
Advisor Model (s)	Oct 19, 2018 - Apr 5, 2019	4.84 %	5.35 %
Moderate Model - Climate Solutions	Apr 5, 2019 - Oct 31, 2026	8.76	8.77

Activity and Performance Summary Footnotes

[1] *"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.*

[2] *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% S&P Dev Mkt Classic ADR Ind, 8% Bloomberg Gbl Agg Ex USD TR Hdg USD, 4% S&P 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.*

[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.*

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Activity and Performance Summary

Moderate Model - Climate Solutions | ****8589

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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 [7] Start Date
Global Equity	$ 2,640,165.89	59.54 %	Start: Sep 30, 2021				
Quantitative Portfolio: Global Climate Solutions	—	—	-0.58 %	16.23 %	19.33 %	25.97 %	13.24 %
Benchmark: 69% Morningstar US Large Cap TR USD, 31% S&P Dev Mkt Classic ADR Ind	—	—	-0.99	10.80	12.02	22.23	11.83
Intermediate Bond	$ 1,166,774.73	26.31	Start: Dec 28, 2023				
Breckinridge Intermediate Sustainable Government Credit Managed Account UMA	—	—	1.80	0.13	0.84	—	3.65
Benchmark: Bloomberg Intermediate U.S. Government/Credit TR	—	—	1.62	0.11	0.88	—	3.53
Short Bond	$ 269,668.27	6.08	Start: Oct 19, 2018				
Vanguard ST Govt Securities Active Adm	—	—	1.28	0.85	1.68	4.53	2.12
Benchmark: Bloomberg 1-3 Govt/Credit Bond TR	—	—	0.92	1.51	2.34	4.54	2.48
International Bond	$ 358,039.72	8.07	Start: Oct 19, 2018				
PIMCO International Bond (USD-Hdg) Instl	—	—	1.18	-0.79	-0.97	4.99	2.36
Benchmark: Bloomberg Gbl Agg Ex USD TR Hdg USD	—	—	1.21	0.96	0.56	4.71	2.28

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.*

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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 Oct 31, 2025 to Oct 31, 2026.*

6 *Trailing 3 Years indicates the period from Oct 31, 2023 to Oct 31, 2026.*

Performance by Manager

Moderate Model - Climate Solutions | ****8589

Performance by Manager Footnotes

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Activity and Performance Summary

Conservative Model - Climate Solutions | ****4116

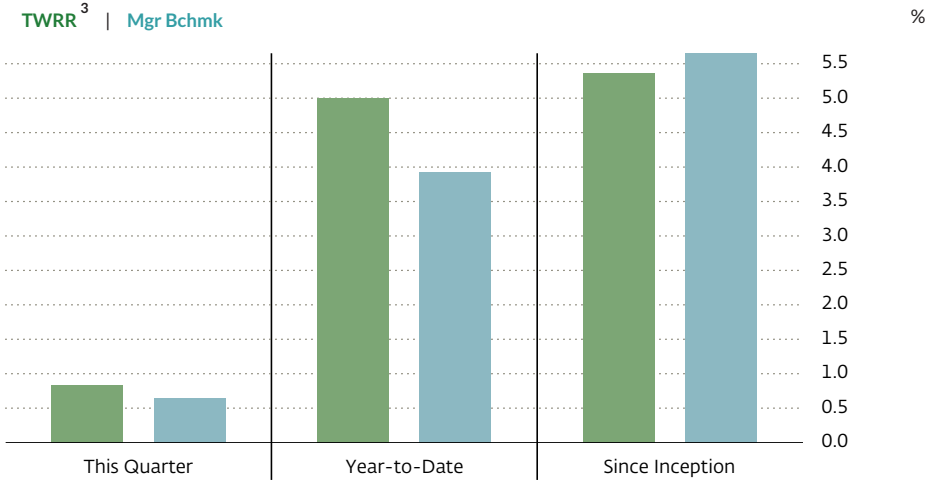
Account Summary

Total Value	**$ 1,308,159.69**
Accrued Income	6,793.52
Inception Date	Mar 3, 2020

Account Activity [1]

	This Quarter	Year-to-Date
Beginning Value	**$ 1,300,961.18**	**$ 1,341,169.89**
Contributions	0.00	0.00
Withdrawals	-3,075.39	-98,895.33
Capital Appreciation	8,335.64	34,876.97
Dividends	1,382.43	16,651.03
Interest	1,343.16	17,766.78
Advisory Fees	-761.02	-3,070.48

Performance Summary [2]



Quarterly Performance Statistics [2]

	TWRR [3]	Mgr Bchmk
This Quarter	0.83 %	0.64 %
Q3 2026	-1.32	-0.87
Q2 2026	6.09	4.83
Q1 2026	-0.52	-0.63
Q4 2025	2.28	1.65

Periodic Performance Statistics [2]

		TWRR [3, 4]	Mgr Bchmk
Year-to-Date		5.01 %	3.93 %
Trailing 1 Year	Oct 31, 2025 - Oct 31, 2026	6.31	4.69
Trailing 3 Year	Oct 31, 2023 - Oct 31, 2026	11.08	10.38
Trailing 5 Year	Oct 31, 2021 - Oct 31, 2026	4.72	4.47
Since Inception	Mar 3, 2020 - Oct 31, 2026	5.37	5.65

Activity and Performance Summary

Conservative Model - Climate Solutions | ****4116

Activity and Performance Summary Footnotes

[1] *"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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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 [7] Start Date
Global Equity	$ 426,334.82	32.59 %	Start: Sep 30, 2021				
Quantitative Portfolio: Global Climate Solutions	—	—	-0.54 %	15.88 %	18.82 %	25.27 %	12.93 %
Benchmark: 69% Morningstar US Large Cap TR USD, 31% S&P Dev Mkt Classic ADR Ind	—	—	-0.99	10.80	12.02	22.23	11.83
Intermediate Bond	$ 580,220.71	44.35	Start: Dec 28, 2023				
Breckinridge Intermediate Sustainable Government Credit Managed Account UMA	—	—	1.77	0.13	0.81	—	3.65
Benchmark: Bloomberg Intermediate U.S. Government/Credit TR	—	—	1.62	0.11	0.88	—	3.53
Short Bond	$ 184,145.44	14.08	Start: Mar 4, 2020				
Vanguard ST Govt Securities Active Adm	—	—	1.25	0.83	1.67	4.57	1.56
Benchmark: Bloomberg 1-3 Govt/Credit Bond TR	—	—	0.92	1.51	2.34	4.54	1.93
International Bond	$ 117,457.01	8.98	Start: Mar 4, 2020				
PIMCO International Bond (USD-Hdg) Instl	—	—	1.19	-0.79	-0.97	4.97	1.37
Benchmark: Bloomberg Gbl Agg Ex USD TR Hdg USD	—	—	1.21	0.96	0.56	4.71	0.89

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 Oct 31, 2025 to Oct 31, 2026.*

6 *Trailing 3 Years indicates the period from Oct 31, 2023 to Oct 31, 2026.*

Performance by Manager

Conservative Model - Climate Solutions | ****4116

Performance by Manager Footnotes

[7] *The "From start Date" reflects the performance from the date when the account was first invested in each manager sleeve.*

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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Activity and Performance Summary

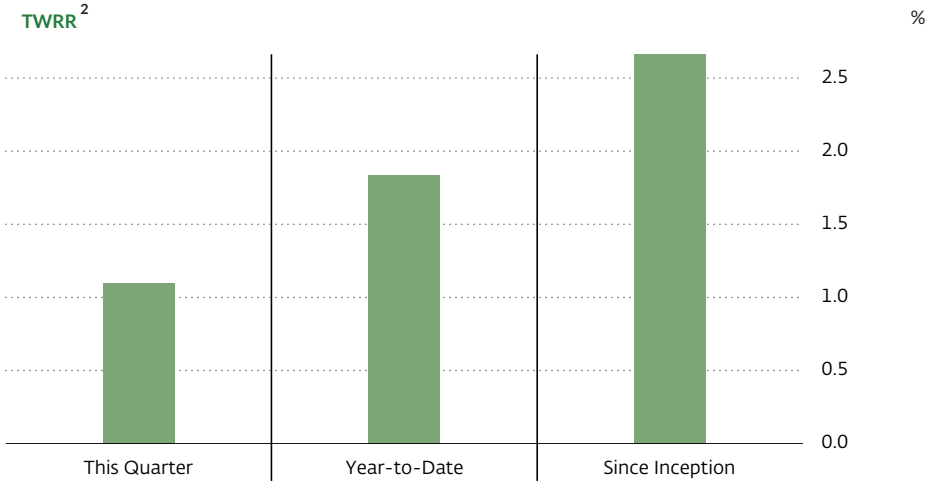
Reporting Only Services | ****5139

Account Summary

Total Value	**$ 696,049.88**
Inception Date	Nov 20, 2015

Account Activity [1]	This Quarter	Year-to-Date
Beginning Value	**$ 628,809.43**	**$ 503,054.44**
Contributions	60,000.00	311,691.57
Withdrawals	-45.28	-130,423.80
Capital Appreciation	5,015.51	-6,677.29
Dividends	2,270.22	18,404.78
Interest	0.00	0.18
Advisory Fees	0.00	0.00

Performance Summary



Quarterly Performance Statistics	TWRR [2]
This Quarter	1.10 %
Q3 2026	-0.56
Q2 2026	0.79
Q1 2026	0.51
Q4 2025	1.28

Periodic Performance Statistics		TWRR [2, 3]
Year-to-Date		1.84 %
Trailing 1 Year	Oct 31, 2025 - Oct 31, 2026	2.76
Trailing 3 Year	Oct 31, 2023 - Oct 31, 2026	4.95
Trailing 5 Year	Oct 31, 2021 - Oct 31, 2026	3.57
Since Inception	Nov 20, 2015 - Oct 31, 2026	2.66

Activity and Performance Summary

Reporting Only Services | ****5139

Activity and Performance Summary Footnotes

[1] *"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.*

[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] *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

Reporting Only Services | ****0050

Account Summary

Total Value	**$ 2,701,001.29**
Inception Date	Nov 30, 2015

Account Activity [1]	This Quarter	Year-to-Date
Beginning Value	**$ 2,662,974.24**	**$ 2,463,210.19**
Contributions	65,256.48	700,589.32
Withdrawals	-35,096.21	-534,219.16
Capital Appreciation	0.00	0.00
Dividends	7,866.78	71,420.81
Interest	0.00	0.13
Advisory Fees	0.00	0.00

Performance Summary



Quarterly Performance Statistics	TWRR [2]
This Quarter	0.30 %
Q3 2026	0.85
Q2 2026	0.81
Q1 2026	0.69
Q4 2025	1.21

Periodic Performance Statistics		TWRR [2, 3]
Year-to-Date		2.67 %
Trailing 1 Year	Oct 31, 2025 - Oct 31, 2026	3.59
Trailing 3 Year	Oct 31, 2023 - Oct 31, 2026	4.27
Trailing 5 Year	Oct 31, 2021 - Oct 31, 2026	3.50
Since Inception	Nov 30, 2015 - Oct 31, 2026	1.92

Activity and Performance Summary

Reporting Only Services | ****0050

Activity and Performance Summary Footnotes

[1] *"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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