



Investor Statement

April 30, 2020

Prepared for

UMF of Northern Illinois

UMF of Northern Illinois
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CHICAGO, IL 60602

Advisor

James Lumberg

Portfolio Management Consultants | Envestnet

Aggregate Overview

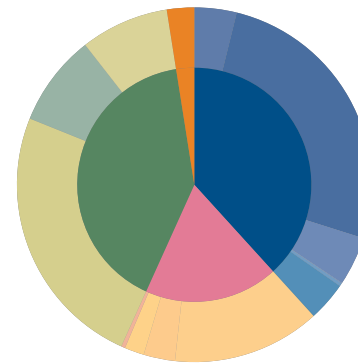
All Accounts

Client Group Summary

Inception Date	Jun 29, 2008
Total Value	\$ 73,464,436.76
Supervised Value	73,429,585.56
Accrued Income	213,633.43
Net Investment ¹	\$ 46,159,947.96

Performance ²	This Quarter	Year-to-Date	Incp to Date
TWRR	5.63 %	-5.83 %	4.50 %

Asset Allocation



Equity	38.26 %
Large-Cap Growth	3.85
Large-Cap Core	26.03
Large-Cap Value	4.46
Mid-Cap Core	0.08
Mid-Cap Value	0.28
Small-Cap Core	3.54
Small-Cap Value	0.04
International	18.50
Int'l Developed Mkts	13.48
Int'l Emerging Mkts	2.87
Global Equity	1.79
Foreign Large Cap Value	0.36
Fixed Income	40.75
Intermediate Bond	24.34
Short Bond	8.36
International Bond	8.06
Cash	2.49
Cash	2.49

Accounts ² / Benchmarks ³

	Market Value	Net ¹ Investment	Qtr to Date	Year to Date	Trailing ⁴ 1 Yr	Trailing ⁵ 3 Yrs	Trailing ⁶ 5 Yrs	Trailing ⁷ 10 Yrs	Incp to Date
1. Aggressive Model 44034236	\$ 9,359,099.49	\$ 4,819,637.61	Incp : Jul 30, 2008						
UMF - Aggressive Model	—	—	8.63 %	-10.19 %	-1.76 %	5.92 %	4.99 %	6.35 %	4.71 %
Benchmark: UMF Aggressive Blended Benchmark ⁸	—	—	9.66	-11.05	-3.01	5.38	4.80	6.83	5.39
2. Moderate Model 37943656	\$ 48,520,506.71	\$ 29,588,942.49	Incp : Jun 29, 2008						
UMF - Moderate Model	—	—	5.84	-6.20	0.98	5.46	4.22	5.40	4.76
Benchmark: UMF Moderate Blended Benchmark ⁹	—	—	7.18	-6.67	0.97	5.52	4.67	6.15	5.21
3. Conservative Model 26071320	\$ 10,553,213.95	\$ 6,858,288.10	Incp : Jul 1, 2008						
UMF - Conservative Model	—	—	3.29	-2.13	3.42	4.61	3.30	4.75	4.76
Benchmark: UMF Conservative Blended Benchmark ¹⁰	—	—	4.46	-2.27	4.75	5.36	4.32	5.30	5.01

Aggregate Overview

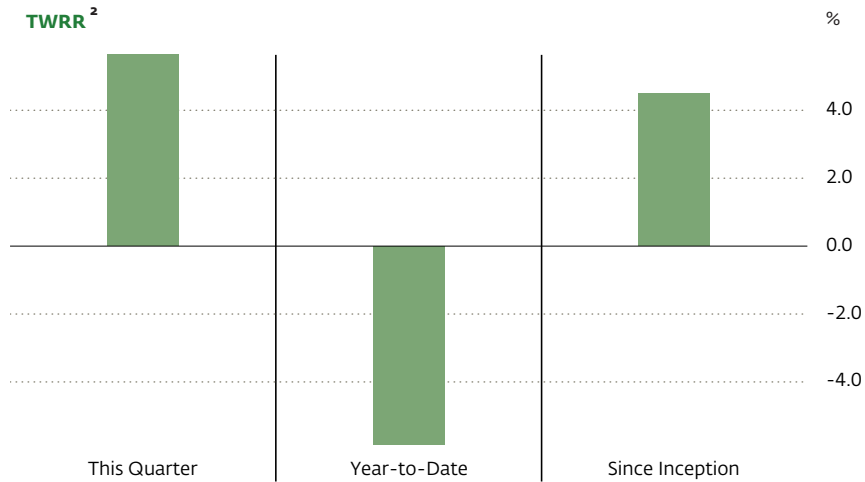
All Accounts

Accounts ² / Benchmarks ³	Market Value	Net ¹ Investment	Qtr to Date	Year to Date	Trailing ⁴ 1 Yr	Trailing ⁵ 3 Yrs	Trailing ⁶ 5 Yrs	Trailing ⁷ 10 Yrs	Incp to Date
5. Moderate ExCarbon 200 Model 30488589	\$ 1,725,567.62	\$ 1,708,000.74	Incp : Oct 19, 2018						
<i>UMF - Moderate ExCarbon 200 Model</i>	—	—	5.88	-6.57	-0.74	—	—	—	3.35
<i>Benchmark: UMF Moderate Blended Benchmark ¹¹</i>	—	—	7.18	-6.67	0.97	—	—	—	5.07
6. Conservative ExCarbon 200 Model 93904116	\$ 969,251.30	\$ 999,995.81	Incp : Mar 3, 2020						
<i>UMF - Conservative ExCarbon 200 Model</i>	—	—	3.28	—	—	—	—	—	-2.74
<i>Benchmark: UMF Conservative Blended Benchmark ¹²</i>	—	—	4.46	—	—	—	—	—	-1.59
7. Short-Term 83755139	\$ 1,900,220.00	\$ 1,905,972.26	Incp : Nov 20, 2015						
<i>Reporting Only Services</i>	—	—	1.65	-0.28	0.96	1.62	—	—	1.85
8. Money Market 78140050	\$ 400,347.77	\$ 381,971.17	Incp : Nov 30, 2015						
<i>Reporting Only Services</i>	—	—	0.03	0.28	1.66	1.17	—	—	0.80
9. Funding Account 95185606	\$ 1,378.72	\$ -49.95	Incp : May 30, 2013						
<i>Funding Account</i>	—	—	0.00	1.08	2.37	22.55	12.97	—	9.22

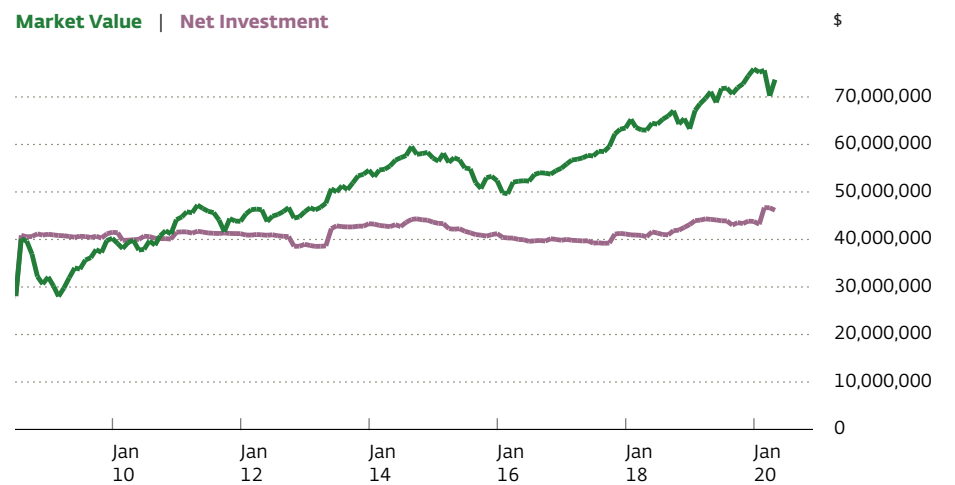
Aggregate Overview

All Accounts

Performance Summary



Market Value vs. Net Investment



Quarterly Performance Statistics

Period	TWRR 2 (%)
This Quarter	5.63 %
Q1 2020	-10.86
Q4 2019	5.15
Q3 2019	0.84
Q2 2019	3.55

Periodic Performance Statistics

Period	Start Date	End Date	TWRR 2, 13 (%)
Year-to-Date			-5.83 %
Trailing 1 Year	Apr 30, 2019	Apr 30, 2020	1.21
Trailing 3 Year	Apr 30, 2017	Apr 30, 2020	5.45
Trailing 5 Year	Apr 30, 2015	Apr 30, 2020	4.21
Since Inception	Jun 29, 2008	Apr 30, 2020	4.50

Aggregate Overview

All Accounts

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 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). This report has been generated on the platform powered by Envestnet (the "Platform Manager"). If your report contains data from periods prior to the time your account was set up on the platform, that data was supplied by third-party sources and has not been independently verified by Platform Manager.
- 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 Apr 30, 2020. The benchmark(s) for the account(s) 44034236, 37943656, 26071320, 30488589, 93904116 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. This report has been generated on the platform powered by Envestnet (the "Platform Manager"). If your report contains data from periods prior to the time your account was set up on the platform, that data was supplied by third-party sources and has not been independently verified by Platform Manager.
- ⁴ Trailing 1 Year is Apr 30, 2019 to Apr 30, 2020
- ⁵ Trailing 3 Year is Apr 30, 2017 to Apr 30, 2020 , annualized
- ⁶ Trailing 5 Year is Apr 30, 2015 to Apr 30, 2020 , annualized
- ⁷ Trailing 10 Year is Apr 30, 2010 to Apr 30, 2020 , annualized
- ⁸ Benchmark designates 85% MSCI All Country World Index World(USD)(TRN), 15% Bloomberg Barclays Capital U.S. Aggregate Bond TR (7/30/2008 - 1/1/2018), 54% Russell 1000 TR, 21% BNYM Dev Mkt Classic ADR Ind, 9% Bloomberg Barclays Capital Intermediate U.S. Government/Credit TR, 6% BNYM Emg Mkt Classic ADR Ind, 5% S&P Small Cap 600 TR, 3% Bloomberg Barclays Capital 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.
- ⁹ Benchmark designates 60% MSCI All Country World Index World(USD)(TRN), 40% Bloomberg Barclays Capital U.S. Aggregate Bond TR (6/29/2008 - 1/1/2018), 38% Russell 1000 TR, 26% Bloomberg Barclays Capital Intermediate U.S. Government/Credit TR, 14% BNYM Dev Mkt Classic ADR Ind, 8% Bloomberg Barclays Capital Gbl Agg Ex USD TR Hdg USD, 4% BNYM Emg Mkt Classic ADR Ind, 4% S&P Small Cap 600 TR, 4% Bloomberg Barclays Capital 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.

Aggregate Overview

All Accounts

Aggregate Overview Footnotes

¹⁰ Benchmark designates 65% Bloomberg Barclays Capital U.S. Aggregate Bond TR, 35% MSCI All Country World Index World(USD)(TRN) (7/1/2008 - 1/1/2018), 44% Bloomberg Barclays Capital Intermediate U.S. Government/Credit TR, 20% Russell 1000 TR, 14% Bloomberg Barclays Capital Gbl Agg Ex USD TR Hdg USD, 9% BNYM Dev Mkt Classic ADR Ind, 7% Bloomberg Barclays Capital 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 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 38% Russell 1000 TR, 26% Bloomberg Barclays Capital Intermediate U.S. Government/Credit TR, 14% BNYM Dev Mkt Classic ADR Ind, 8% Bloomberg Barclays Capital Gbl Agg Ex USD TR Hdg USD, 4% BNYM Emg Mkt Classic ADR Ind, 4% S&P Small Cap 600 TR, 4% Bloomberg Barclays Capital 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.

¹² Benchmark designates 44% Bloomberg Barclays Capital Intermediate U.S. Government/Credit TR, 20% Russell 1000 TR, 14% Bloomberg Barclays Capital Gbl Agg Ex USD TR Hdg USD, 9% BNYM Dev Mkt Classic ADR Ind, 7% Bloomberg Barclays Capital 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.

¹³ Returns for greater than one year are annualized.

Activity and Performance Summary

UMF - Aggressive Model | 44034236

Account Summary

Total Value	\$ 9,359,099.49
Accrued Income	25,601.33
Net Investment ¹	\$ 4,819,637.61
Inception Date	Jul 30, 2008

Account Activity ²

	This Quarter	Year-to-Date
Beginning Value	\$ 8,695,018.19	\$ 10,318,922.24
Contributions	0.00	272,323.93
Withdrawals	-78,851.88	-157,207.81
Capital Appreciation	734,701.77	-1,119,168.16
Dividends	12,339.79	52,061.03
Interest	2,356.95	6,431.86
Advisory Fees	-6,191.70	-13,548.86

Performance Summary ³



Quarterly Performance Statistics ³

	TWRR ⁴	Mgr Bchmk
This Quarter	8.63 %	9.66 %
Q1 2020	-17.33	-18.89
Q4 2019	7.62	7.88
Q3 2019	0.46	0.62
Q2 2019	4.24	3.74

Periodic Performance Statistics ³

	TWRR ^{4, 5}	Mgr Bchmk
Year-to-Date	-10.19 %	-11.05 %
Trailing 1 Year	-1.76	-3.01
Trailing 3 Year	5.92	5.38
Trailing 5 Year	4.99	4.80
Since Inception	4.71	5.39

Activity and Performance Summary

UMF - Aggressive Model | 44034236

Activity and Performance Summary Footnotes

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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.

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 Barclays Capital U.S. Aggregate Bond TR (7/30/2008 - 1/1/2018), 54% Russell 1000 TR, 21% BNYM Dev Mkt Classic ADR Ind, 9% Bloomberg Barclays Capital Intermediate U.S. Government/Credit TR, 6% BNYM Emg Mkt Classic ADR Ind, 5% S&P Small Cap 600 TR, 3% Bloomberg Barclays Capital 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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Performance by Manager

UMF - Aggressive Model | 44034236

Manager ¹ / Benchmark ²	Market Value	Manager Pct	Qtr to Date	Year to Date	Trailing ³ 1 Yr	Trailing ⁴ 3 Yrs	From Start Date
Large-Cap Core	\$ 5,062,646.25	54.14 %	Start: Dec 19, 2016				
Quantitative Portfolio: Impact Large Cap Core Portfolio - ESG	—	—	12.25 %	-9.42 %	1.39 %	10.72 %	11.00 %
Benchmark: Russell 1000 TR (Inception to 12/31/2019), CRSP US Large Cap TR USD (1/1/2020 to date)	—	—	13.07	-8.89	0.96	8.99	9.91
Small-Cap Core	\$ 460,561.36	4.92	Start: Dec 27, 2017				
Quantitative Portfolio: Impact Small Cap Core Portfolio - ESG	—	—	11.15	-16.85	-11.93	—	-4.08
Benchmark: S&P Small Cap 600 TR (Inception to 12/31/2019), CRSP US Small Cap TR USD (1/1/2020 to date)	—	—	14.65	-19.83	-15.10	—	-4.50
Int'l Developed Mkts	\$ 2,046,447.02	21.88	Start: Dec 27, 2017				
Quantitative Portfolio: Impact International ADR Portfolio - ESG	—	—	5.94	-16.61	-8.21	—	-3.62
Benchmark: BNYM Dev Mkt Classic ADR Ind	—	—	6.21	-18.78	-12.70	—	-6.24
Int'l Emerging Mkts	\$ 465,987.17	4.98	Start: Dec 27, 2017				
Quantitative Portfolio: Impact Emerging Markets ADR Portfolio - ESG	—	—	5.50	-18.75	-14.62	—	-6.27
Benchmark: BNYM Emg Mkt Classic ADR Ind	—	—	7.00	-18.20	-12.45	—	-6.13
Intermediate Bond	\$ 840,283.55	8.99	Start: Oct 9, 2015				
Tom Johnson Intermediate Fixed Income Managed Account UMA	—	—	0.86	4.02	7.65	4.03	3.38
Benchmark: Bloomberg Barclays Capital Intermediate U.S. Government/Credit TR	—	—	1.41	3.84	8.18	4.06	3.27
Short Bond	\$ 189,705.38	2.03	Start: Dec 19, 2016				
Vanguard Short-Term Federal Adm	—	—	0.16	2.61	5.10	2.65	2.62
Benchmark: Bloomberg Barclays Capital 1-3 Govt/Credit Bond TR	—	—	0.63	2.33	4.94	2.73	2.68
International Bond	\$ 286,189.34	3.06	Start: Sep 12, 2016				
PIMCO International Bond (USD-Hdg) Instl	—	—	2.15	0.18	4.14	4.14	3.72
Benchmark: Bloomberg Barclays Capital Gbl Agg Ex USD TR Hdg USD	—	—	1.42	1.93	6.45	4.82	3.84

Performance by Manager Footnotes

¹ Performance is shown gross of all fees.

Performance by Manager

UMF - Aggressive Model | 44034236

Performance by Manager Footnotes

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³ Trailing 1 Year indicates the period from Apr 30, 2019 to Apr 30, 2020.

⁴ Trailing 3 Years indicates the period from Apr 30, 2017 to Apr 30, 2020.

Activity and Performance Summary

UMF - Moderate Model | 37943656

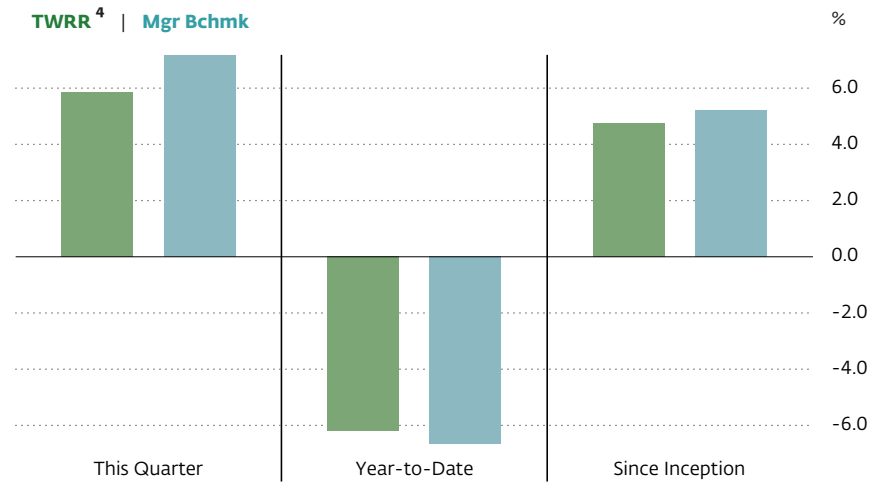
Account Summary

Total Value	\$ 48,520,506.71
Accrued Income	144,692.84
Net Investment ¹	\$ 29,588,942.49
Inception Date	Jun 29, 2008

Account Activity ²

	This Quarter	Year-to-Date
Beginning Value	\$ 46,005,402.16	\$ 52,026,557.85
Contributions	0.00	978,939.55
Withdrawals	-163,943.80	-1,223,303.29
Capital Appreciation	2,629,368.92	-3,490,416.35
Dividends	51,220.65	216,863.96
Interest	32,991.19	85,376.14
Advisory Fees	-33,650.60	-71,250.91

Performance Summary ³



Quarterly Performance Statistics ³

	TWRR ⁴	Mgr Bchmk
This Quarter	5.84 %	7.18 %
Q1 2020	-11.38	-12.92
Q4 2019	5.27	5.48
Q3 2019	0.88	1.27
Q2 2019	3.63	3.61

Periodic Performance Statistics ³

	TWRR ^{4, 5}	Mgr Bchmk
Year-to-Date	-6.20 %	-6.67 %
Trailing 1 Year	0.98	0.97
Trailing 3 Year	5.46	5.52
Trailing 5 Year	4.22	4.67
Since Inception	4.76	5.21

Activity and Performance Summary

UMF - Moderate Model | 37943656

Activity and Performance Summary Footnotes

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⁵ Returns for greater than one year are annualized.

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Performance by Manager

UMF - Moderate Model | 37943656

Manager ¹ / Benchmark ²	Market Value	Manager Pct	Qtr to Date	Year to Date	Trailing ³ 1 Yr	Trailing ⁴ 3 Yrs	From Start Date
Large-Cap Core	\$ 18,489,211.76	38.12 %	Start: Dec 19, 2016				
Quantitative Portfolio: Impact Large Cap Core Portfolio - ESG	—	—	12.10 %	-9.45 %	1.35 %	10.72 %	11.09 %
Benchmark: Russell 1000 TR (Inception to 12/31/2019), CRSP US Large Cap TR USD (1/1/2020 to date)	—	—	13.07	-8.89	0.96	8.99	9.91
Small-Cap Core	\$ 1,911,330.80	3.94	Start: Dec 27, 2017				
Quantitative Portfolio: Impact Small Cap Core Portfolio - ESG	—	—	10.95	-16.95	-11.75	—	-3.61
Benchmark: S&P Small Cap 600 TR (Inception to 12/31/2019), CRSP US Small Cap TR USD (1/1/2020 to date)	—	—	14.65	-19.83	-15.10	—	-4.50
Int'l Developed Mkts	\$ 7,240,532.67	14.92	Start: Dec 27, 2017				
Quantitative Portfolio: Impact International ADR Portfolio - ESG	—	—	5.81	-16.65	-8.30	—	-3.67
Benchmark: BNYM Dev Mkt Classic ADR Ind	—	—	6.21	-18.78	-12.70	—	-6.24
Int'l Emerging Mkts	\$ 1,450,523.03	2.99	Start: Dec 27, 2017				
Quantitative Portfolio: Impact Emerging Markets ADR Portfolio - ESG	—	—	5.27	-19.11	-15.85	—	-6.37
Benchmark: BNYM Emg Mkt Classic ADR Ind	—	—	7.00	-18.20	-12.45	—	-6.13
Intermediate Bond	\$ 12,506,360.00	25.78	Start: Oct 9, 2015				
Tom Johnson Intermediate Fixed Income Managed Account UMA	—	—	0.71	3.87	7.34	4.00	3.35
Benchmark: Bloomberg Barclays Capital Intermediate U.S. Government/Credit TR	—	—	1.41	3.84	8.18	4.06	3.27
Short Bond	\$ 2,954,399.39	6.09	Start: Dec 19, 2016				
Vanguard Short-Term Federal Adm	—	—	0.18	2.64	5.33	2.74	2.71
Benchmark: Bloomberg Barclays Capital 1-3 Govt/Credit Bond TR	—	—	0.63	2.33	4.94	2.73	2.68
International Bond	\$ 3,961,036.14	8.16	Start: Sep 12, 2016				
PIMCO International Bond (USD-Hdg) Instl	—	—	2.15	0.20	4.20	4.17	3.46
Benchmark: Bloomberg Barclays Capital Gbl Agg Ex USD TR Hdg USD	—	—	1.42	1.93	6.45	4.82	3.84

Performance by Manager Footnotes

¹ Performance is shown gross of all fees.

Performance by Manager

UMF - Moderate Model | 37943656

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 Trailing 1 Year indicates the period from Apr 30, 2019 to Apr 30, 2020.

⁴ Trailing 3 Years indicates the period from Apr 30, 2017 to Apr 30, 2020.

Activity and Performance Summary

UMF - Conservative Model | 26071320

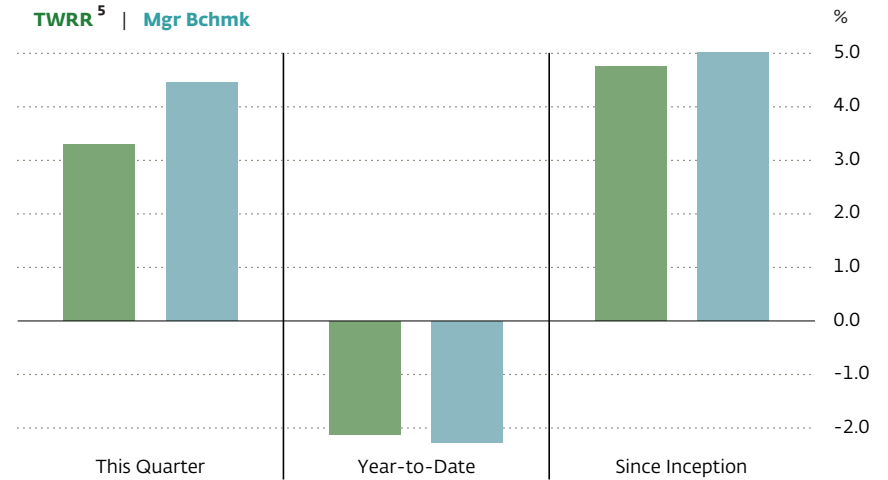
Account Summary

Total Value	\$ 10,588,065.15
Supervised Value	10,553,213.95
Accrued Income	34,625.28
Net Investment ¹	\$ 6,858,288.10
Inception Date	Jul 1, 2008

Account Activity ²

	This Quarter	Year-to-Date
Beginning Value	\$ 10,277,605.40 ³	\$ 11,175,197.47 ³
Contributions	393.14	730,377.88
Withdrawals	-61,725.08	-1,122,991.25
Capital Appreciation	326,991.09	-283,079.54
Dividends	8,583.98	37,241.93
Interest	9,487.12	33,583.37
Advisory Fees	-8,000.38	-16,800.35

Performance Summary ⁴



Quarterly Performance Statistics ⁴

	TWRR ⁵	Mgr Bchmk
This Quarter	3.29 %	4.46 %
Q1 2020	-5.25	-6.44
Q4 2019	2.89	3.01
Q3 2019	0.97	1.91
Q2 2019	2.87	3.43

Periodic Performance Statistics ⁴

	TWRR ^{5, 6}	Mgr Bchmk
Year-to-Date	-2.13 %	-2.27 %
Trailing 1 Year	3.42	4.75
Trailing 3 Year	4.61	5.36
Trailing 5 Year	3.30	4.32
Since Inception	4.76	5.01

Activity and Performance Summary

UMF - Conservative Model | 26071320

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 received from the custodian.

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.

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 Barclays Capital U.S. Aggregate Bond TR, 35% MSCI All Country World Index World(USD)(TRN) (7/1/2008 - 1/1/2018), 44% Bloomberg Barclays Capital Intermediate U.S. Government/Credit TR, 20% Russell 1000 TR, 14% Bloomberg Barclays Capital Gbl Agg Ex USD TR Hdg USD, 9% BNYM Dev Mkt Classic ADR Ind, 7% Bloomberg Barclays Capital 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.

⁵ 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). This report has been generated on the platform powered by Envestnet (the "Platform Manager"). If your report contains data from periods prior to the time your account was set up on the platform, that data was supplied by third-party sources and has not been independently verified by Platform Manager.

⁶ Returns for greater than one year are annualized.

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Performance by Manager

UMF - Conservative Model | 26071320

Manager ¹ / Benchmark ²	Market Value	Manager Pct	Qtr to Date	Year to Date	Trailing ³ 1 Yr	Trailing ⁴ 3 Yrs	From Start Date
Large-Cap Core	\$ 2,110,118.50	20.01 %	Start: Dec 19, 2016				
Quantitative Portfolio: Impact Large Cap Core Portfolio - ESG	—	—	11.97 %	-9.49 %	1.26 %	10.96 %	11.41 %
Benchmark: Russell 1000 TR (Inception to 12/31/2019), CRSP US Large Cap TR USD (1/1/2020 to date)	—	—	13.07	-8.89	0.96	8.99	9.91
Small-Cap Core	\$ 207,175.61	1.96	Start: Dec 27, 2017				
Quantitative Portfolio: Impact Small Cap Core Portfolio - ESG	—	—	11.07	-17.23	-12.19	—	-5.77
Benchmark: S&P Small Cap 600 TR (Inception to 12/31/2019), CRSP US Small Cap TR USD (1/1/2020 to date)	—	—	14.65	-19.83	-15.10	—	-4.50
Int'l Developed Mkts	\$ 941,779.00	8.93	Start: Dec 27, 2017				
Quantitative Portfolio: Impact International ADR Portfolio - ESG	—	—	5.86	-16.61	-8.31	—	-3.76
Benchmark: BNYM Dev Mkt Classic ADR Ind	—	—	6.21	-18.78	-12.70	—	-6.24
Int'l Emerging Mkts	\$ 209,630.79	1.99	Start: Dec 27, 2017				
Quantitative Portfolio: Impact Emerging Markets ADR Portfolio - ESG	—	—	5.26	-19.29	-15.11	—	-6.49
Benchmark: BNYM Emg Mkt Classic ADR Ind	—	—	7.00	-18.20	-12.45	—	-6.13
Intermediate Bond	\$ 4,615,988.04	43.75	Start: Oct 9, 2015				
Tom Johnson Intermediate Fixed Income Managed Account UMA	—	—	0.61	4.09	7.61	4.06	3.37
Benchmark: Bloomberg Barclays Capital Intermediate U.S. Government/Credit TR	—	—	1.41	3.84	8.18	4.06	3.27
Short Bond	\$ 960,646.05	9.11	Start: Dec 19, 2016				
Vanguard Short-Term Federal Adm	—	—	0.17	2.64	5.30	2.73	2.67
Benchmark: Bloomberg Barclays Capital 1-3 Govt/Credit Bond TR	—	—	0.63	2.33	4.94	2.73	2.68
International Bond	\$ 1,502,573.20	14.25	Start: Sep 12, 2016				
PIMCO International Bond (USD-Hdg) Instl	—	—	2.15	0.19	4.17	4.15	3.44
Benchmark: Bloomberg Barclays Capital Gbl Agg Ex USD TR Hdg USD	—	—	1.42	1.93	6.45	4.82	3.84

Performance by Manager Footnotes

¹ Performance is shown gross of all fees.

Performance by Manager

UMF - Conservative Model | 26071320

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 Trailing 1 Year indicates the period from Apr 30, 2019 to Apr 30, 2020.

⁴ Trailing 3 Years indicates the period from Apr 30, 2017 to Apr 30, 2020.

Activity and Performance Summary

UMF - Moderate ExCarbon 200 Model | 30488589

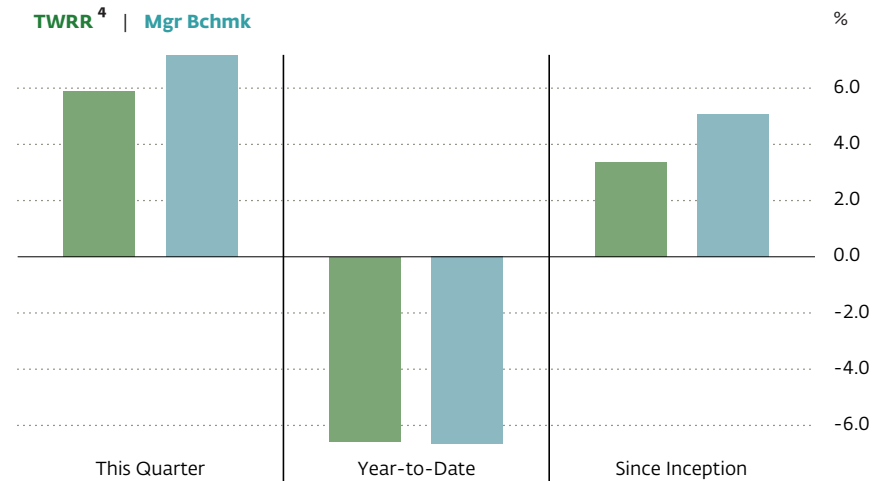
Account Summary

Total Value	\$ 1,725,567.62
Accrued Income	5,322.14
Net Investment¹	\$ 1,708,000.74
Inception Date	Oct 19, 2018

Account Activity²

	This Quarter	Year-to-Date
Beginning Value	\$ 1,631,976.44	\$ 1,252,689.00
Contributions	0.00	607,511.35
Withdrawals	-1,051.28	-30,077.08
Capital Appreciation	93,989.52	-109,619.45
Dividends	1,530.65	6,231.12
Interest	736.42	1,639.81
Advisory Fees	-1,603.32	-2,751.55

Performance Summary³



Quarterly Performance Statistics³

	TWRR ⁴	Mgr Bchmk
This Quarter	5.88 %	7.18 %
Q1 2020	-11.75	-12.92
Q4 2019	4.61	5.48
Q3 2019	0.97	1.27
Q2 2019	2.98	3.61

Periodic Performance Statistics³

	TWRR ^{4,5}	Mgr Bchmk
Year-to-Date	-6.57 %	-6.67 %
Trailing 1 Year	-0.74	0.97
Since Inception	3.35	5.07

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 received from the custodian.

Activity and Performance Summary

UMF - Moderate ExCarbon 200 Model | 30488589

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.

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 Barclays Capital Intermediate U.S. Government/Credit TR, 14% BNYM Dev Mkt Classic ADR Ind, 8% Bloomberg Barclays Capital Gbl Agg Ex USD TR Hdg USD, 4% BNYM Emg Mkt Classic ADR Ind, 4% S&P Small Cap 600 TR, 4% Bloomberg Barclays Capital 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

UMF - Moderate ExCarbon 200 Model | 30488589

Manager ¹ / Benchmark ²	Market Value	Manager Pct	Qtr to Date	Year to Date	Trailing ³ 1 Yr	Trailing 3 Yrs	From Start Date
Global Equity	\$ 1,022,996.48	59.29 %	Start: Oct 19, 2018				
Quantitative Portfolio: Impact Global - ESG - ex-Carbon Underground 200	—	—	9.91 %	-12.29 %	-4.04 %	—	2.96 %
Benchmark: 63% Russell 1000 TR, 26% BNYM Dev Mkt Classic ADR Ind, 6% Russell 2000 TR, 5% BNYM Emg Mkt Classic ADR Ind	—	—	11.11	-13.20	-4.96	—	1.41
Intermediate Bond	\$ 461,647.84	26.75	Start: Oct 22, 2018				
Tom Johnson Intermediate Fixed Income Managed Account UMA	—	—	0.61	3.87	7.26	—	7.09
Benchmark: Bloomberg Barclays Capital Intermediate U.S. Government/Credit TR	—	—	1.41	3.84	8.18	—	8.42
Short Bond	\$ 103,023.97	5.97	Start: Oct 19, 2018				
Vanguard Short-Term Federal Adm	—	—	0.12	2.47	4.97	—	4.93
Benchmark: Bloomberg Barclays Capital 1-3 Govt/Credit Bond TR	—	—	0.63	2.33	4.94	—	5.00
International Bond	\$ 137,899.35	7.99	Start: Oct 19, 2018				
PIMCO International Bond (USD-Hdg) Instl	—	—	2.13	0.11	3.96	—	5.02
Benchmark: Bloomberg Barclays Capital Gbl Agg Ex USD TR Hdg USD	—	—	1.42	1.93	6.45	—	7.64

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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Activity and Performance Summary

UMF - Conservative ExCarbon 200 Model | 93904116

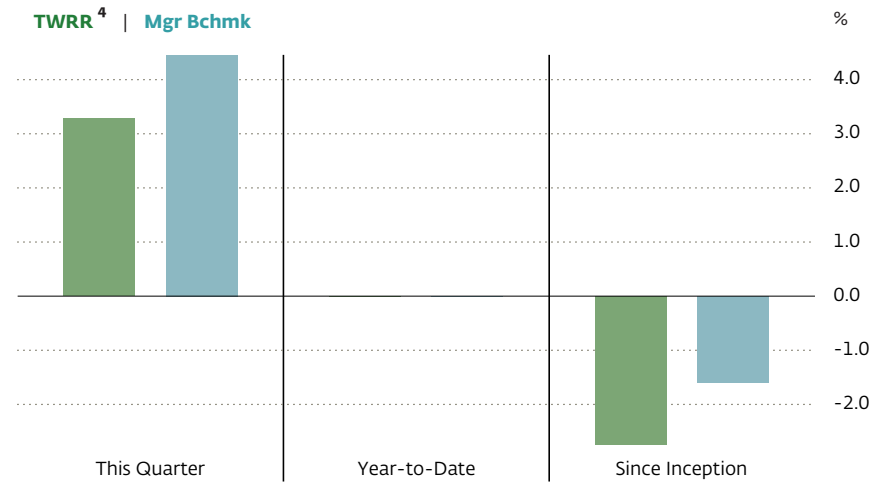
Account Summary

Total Value	\$ 969,251.30
Accrued Income	3,391.84
Net Investment¹	\$ 999,995.81
Inception Date	Mar 3, 2020

Account Activity²

	This Quarter	Since Inception
Beginning Value	\$ 938,875.60	\$ 1,000,000.00
Contributions	0.00	0.00
Withdrawals	0.00	0.00
Capital Appreciation	30,006.93	-29,668.49
Dividends	660.74	1,289.67
Interest	813.94	-1,261.97
Advisory Fees	-1,103.72	-1,103.72

Performance Summary³



Quarterly Performance Statistics³

	TWRR ⁴	Mgr Bchmk
This Quarter	3.28 %	4.46 %

Periodic Performance Statistics³

	TWRR ⁴	Mgr Bchmk
Since Inception Mar 3, 2020 - Apr 30, 2020	-2.74 %	-1.59 %

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 received from the custodian.

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.

Activity and Performance Summary

UMF - Conservative ExCarbon 200 Model | 93904116

Activity and Performance Summary Footnotes

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 Barclays Capital Intermediate U.S. Government/Credit TR, 20% Russell 1000 TR, 14% Bloomberg Barclays Capital Gbl Agg Ex USD TR Hdg USD, 9% BNYM Dev Mkt Classic ADR Ind, 7% Bloomberg Barclays Capital 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).

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Performance by Manager

UMF - Conservative ExCarbon 200 Model | 93904116

Manager ¹ / Benchmark ²	Market Value	Manager Pct	Qtr to Date	Year to Date	Trailing 1 Yr	Trailing 3 Yrs	From Start Date
Global Equity	\$ 299,355.94	30.89 %	Start: Mar 4, 2020				
Quantitative Portfolio: Impact Global - ESG - ex-Carbon Underground 200	—	—	9.74 %	—	—	—	-10.47 %
Benchmark: 63% Russell 1000 TR, 26% BNYM Dev Mkt Classic ADR Ind, 6% Russell 2000 TR, 5% BNYM Emg Mkt Classic ADR Ind	—	—	11.11	—	—	—	-9.25
Intermediate Bond	\$ 440,757.72	45.47	Start: Mar 4, 2020				
Tom Johnson Intermediate Fixed Income Managed Account UMA	—	—	0.74	—	—	—	1.00
Benchmark: Bloomberg Barclays Capital Intermediate U.S. Government/Credit TR	—	—	1.41	—	—	—	0.25
Short Bond	\$ 140,916.34	14.54	Start: Mar 4, 2020				
Vanguard Short-Term Federal Adm	—	—	0.16	—	—	—	0.69
Benchmark: Bloomberg Barclays Capital 1-3 Govt/Credit Bond TR	—	—	0.63	—	—	—	0.51
International Bond	\$ 88,221.32	9.10	Start: Mar 4, 2020				
PIMCO International Bond (USD-Hdg) Instl	—	—	2.15	—	—	—	-1.95
Benchmark: Bloomberg Barclays Capital Gbl Agg Ex USD TR Hdg USD	—	—	1.42	—	—	—	-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.

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Activity and Performance Summary

Reporting Only Services | 83755139

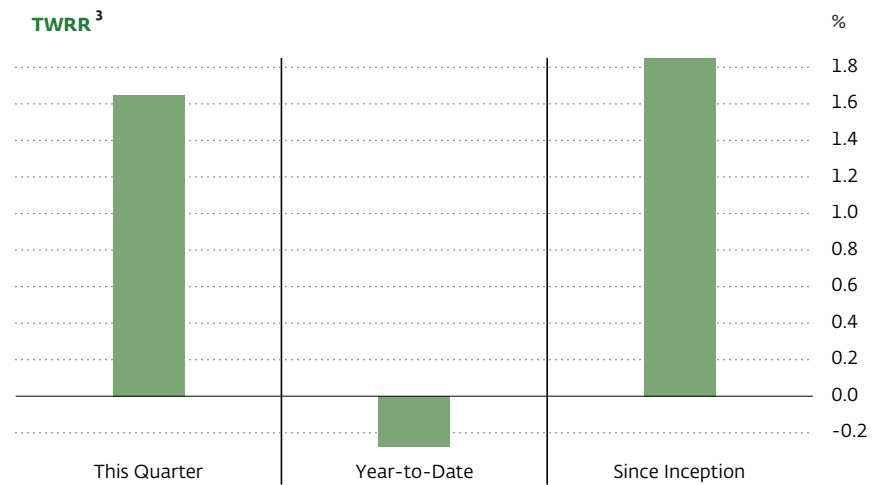
Account Summary

Total Value	\$ 1,900,220.00
Net Investment ¹	\$ 1,905,972.26
Inception Date	Nov 20, 2015

Account Activity ²

	This Quarter	Year-to-Date
Beginning Value	\$ 2,075,255.75	\$ 307,445.54
Contributions	0.00	3,384,450.92
Withdrawals	-206,859.88	-1,778,171.92
Capital Appreciation	29,163.01	-24,909.96
Dividends	2,661.12	11,405.42
Interest	0.00	0.00
Advisory Fees	0.00	0.00

Performance Summary



Quarterly Performance Statistics

	TWRR ³
This Quarter	1.65 %
Q1 2020	-1.90
Q4 2019	0.43
Q3 2019	0.67
Q2 2019	0.47

Periodic Performance Statistics

	TWRR ^{3, 4}	
Year-to-Date	-0.28 %	
Trailing 1 Year	Apr 30, 2019 - Apr 30, 2020	0.96
Trailing 3 Year	Apr 30, 2017 - Apr 30, 2020	1.62
Since Inception	Nov 20, 2015 - Apr 30, 2020	1.85

Activity and Performance Summary

Reporting Only Services | 83755139

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 received from the custodian.

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.

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.

Activity and Performance Summary

Reporting Only Services | 78140050

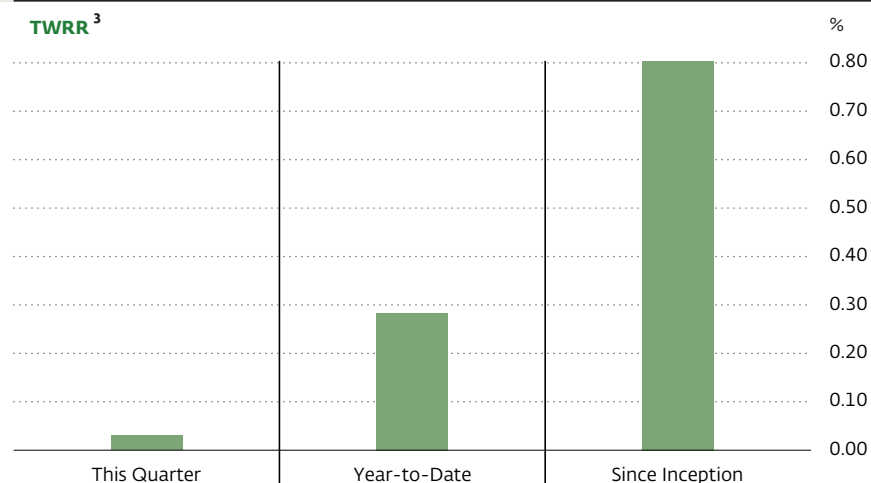
Account Summary

Total Value	\$ 400,347.77
Net Investment ¹	\$ 381,971.17
Inception Date	Nov 30, 2015

Account Activity ²

	This Quarter	Year-to-Date
Beginning Value	\$ 401,381.00	\$ 353,148.75
Contributions	0.00	50,030.00
Withdrawals	-1,154.94	-3,883.74
Capital Appreciation	0.00	0.00
Dividends	121.71	1,052.76
Interest	0.00	0.00
Advisory Fees	0.00	0.00

Performance Summary



Quarterly Performance Statistics

	TWRR ³
This Quarter	0.03 %
Q1 2020	0.25
Q4 2019	0.56
Q3 2019	0.49
Q2 2019	0.34

Periodic Performance Statistics

	Period	TWRR ^{3, 4}
Year-to-Date		0.28 %
Trailing 1 Year	Apr 30, 2019 - Apr 30, 2020	1.66
Trailing 3 Year	Apr 30, 2017 - Apr 30, 2020	1.17
Since Inception	Nov 30, 2015 - Apr 30, 2020	0.80

Activity and Performance Summary

Reporting Only Services | 78140050

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 received from the custodian.

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.

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.

Activity and Performance Summary

Funding Account | 95185606

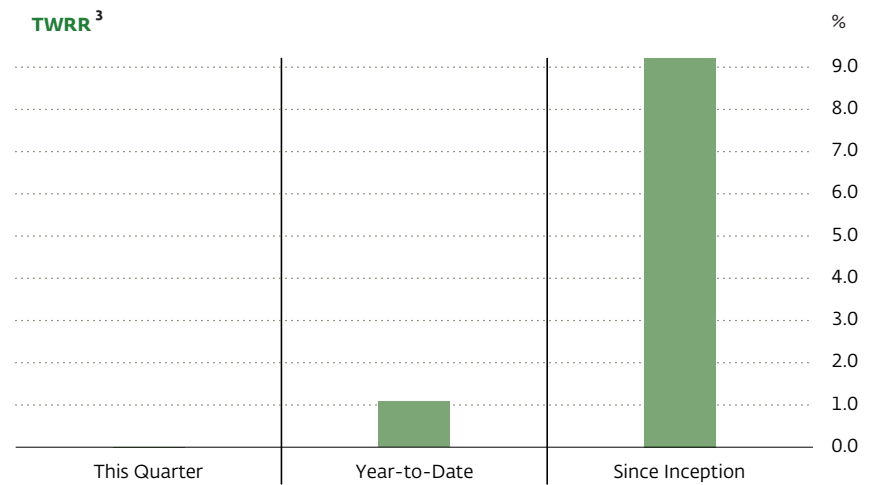
Account Summary

Total Value	\$ 1,378.72
Net Investment ¹	\$ -49.95
Inception Date	May 30, 2013

Account Activity ²

	This Quarter	Year-to-Date
Beginning Value	\$ 1,378.70	\$ 1,363.98
Contributions	0.00	1,747,805.96
Withdrawals	0.00	-1,747,805.96
Capital Appreciation	0.00	0.00
Dividends	0.02	14.74
Interest	0.00	0.00
Advisory Fees	0.00	0.00

Performance Summary



Quarterly Performance Statistics

	TWRR ³
This Quarter	0.00 %
Q1 2020	1.08
Q4 2019	0.51
Q3 2019	0.75
Q2 2019	0.46

Periodic Performance Statistics

	Period	TWRR ^{3, 4}
Year-to-Date		1.08 %
Trailing 1 Year	Apr 30, 2019 - Apr 30, 2020	2.37
Trailing 3 Year	Apr 30, 2017 - Apr 30, 2020	22.55
Trailing 5 Year	Apr 30, 2015 - Apr 30, 2020	12.97
Since Inception	May 30, 2013 - Apr 30, 2020	9.22

Activity and Performance Summary

Funding Account | 95185606

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 received from the custodian.

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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.