



## **Investor Statement**

October 31, 2021

**Prepared for**

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### **UMF of Northern Illinois**

UMF of Northern Illinois  
77 W WASHINGTON ST #1820  
CHICAGO, IL 60602

**Advisor**

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**James Lumberg**  
SouthCol Advisors LLC

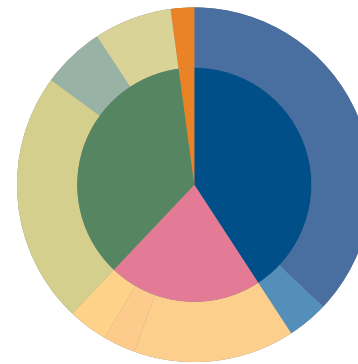
# Aggregate Overview

## All Accounts

### Client Group Summary

Inception Date	Jun 29, 2008
<b>Total Value</b>	<b>\$ 97,749,232.70</b>
Supervised Value	97,694,736.47
Accrued Income	194,275.84
<b>Net Investment <sup>1</sup></b>	<b>\$ 46,160,204.16</b>

### Asset Allocation



<b>Equity</b>	<b>40.80 %</b>
Large-Cap Core	37.08
Large-Cap Value	0.01
Small-Cap Core	3.72
<b>International</b>	<b>21.26</b>
Int'l Developed Mkts	14.66
Int'l Emerging Mkts	2.96
Global Equity	3.64
<b>Fixed Income</b>	<b>35.80</b>
Intermediate Bond	22.99
Short Bond	5.71
International Bond	7.10
<b>Cash</b>	<b>2.13</b>
Cash	2.13

Performance <sup>2</sup>	This Quarter	Year-to-Date	Incp to Date
TWRR	3.28 %	10.23 %	6.25 %

### Accounts <sup>2</sup> / Benchmarks <sup>3</sup>

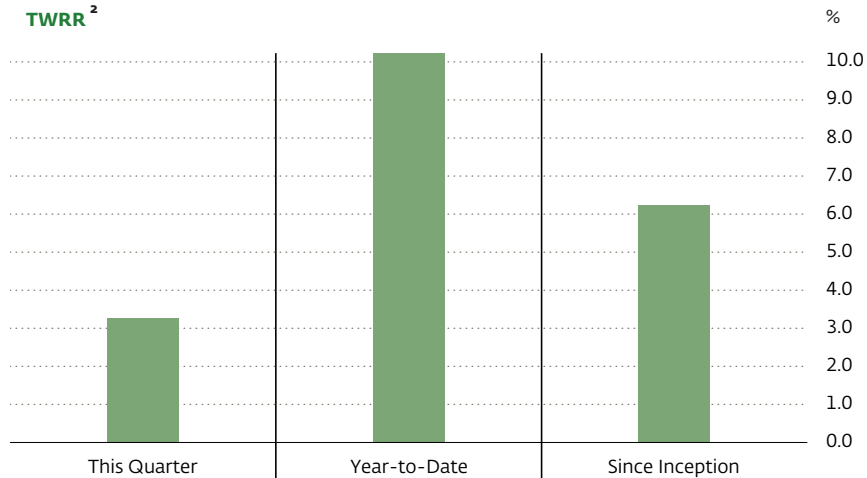
	Market Value	Net <sup>1</sup> Investment	Qtr <sup>4</sup> to Date	Year <sup>5</sup> to Date	Trailing <sup>6</sup> 1 Yr	Trailing <sup>7</sup> 3 Yrs	Trailing <sup>8</sup> 5 Yrs	Trailing <sup>9</sup> 10 Yrs	Incp to Date
1. Aggressive Model   44034236	\$ 19,070,530.92	\$ 9,655,068.94	Incp : Jul 30, 2008						
Aggressive Model	—	—	4.91 %	15.71 %	33.62 %	17.27 %	14.74 %	10.10 %	7.47 %
Benchmark: UMF Aggressive Blended Benchmark <sup>10</sup>	—	—	4.59	15.40	33.32	16.57	14.03	10.63	8.02
2. Moderate Model   37943656	\$ 61,584,109.85	\$ 26,098,810.60	Incp : Jun 29, 2008						
Moderate Model	—	—	3.27	10.43	22.61	13.25	11.14	7.74	6.56
Benchmark: UMF Moderate Blended Benchmark <sup>11</sup>	—	—	3.07	10.28	22.37	12.99	10.75	8.41	6.87
3. Conservative Model   26071320	\$ 10,475,209.81	\$ 4,920,431.47	Incp : Jul 1, 2008						
Conservative Model	—	—	1.54	4.76	11.39	8.65	7.00	5.51	5.52
Benchmark: UMF Conservative Blended Benchmark <sup>12</sup>	—	—	1.43	4.85	11.46	8.96	7.16	5.99	5.65
4. Aggressive Climate Solutions Model   52388308	\$ 1,647,487.05	\$ 1,400,721.10	Incp : Aug 20, 2020						
Aggressive Model - Climate Solutions	—	—	5.24	14.09	29.38	—	—	—	21.28
Benchmark: UMF Aggressive Blended Benchmark <sup>13</sup>	—	—	4.59	15.40	33.32	—	—	—	24.63
5. Moderate Climate Solutions Model   30488589	\$ 2,815,582.60	\$ 2,278,866.97	Incp : Oct 19, 2018						
Moderate Model - Climate Solutions	—	—	3.52	9.33	20.26	11.26	—	—	10.83
Benchmark: UMF Moderate Blended Benchmark <sup>14</sup>	—	—	3.07	10.28	22.37	12.99	—	—	12.45

# Aggregate Overview

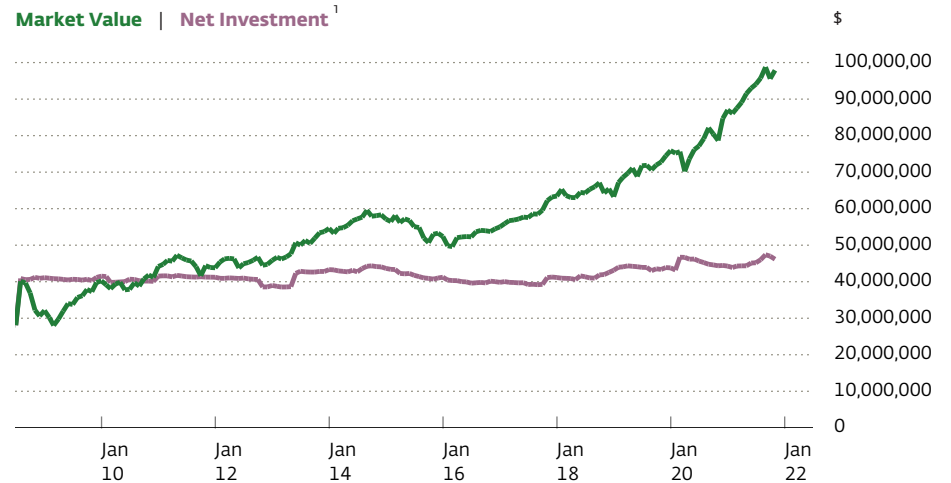
## All Accounts

Accounts <sup>2</sup> / Benchmarks <sup>3</sup>	Market Value	Net <sup>1</sup> Investment	Qtr 4 to Date	Year 5 to Date	Trailing <sup>6</sup> 1 Yr	Trailing <sup>7</sup> 3 Yrs	Trailing <sup>8</sup> 5 Yrs	Trailing <sup>9</sup> 10 Yrs	Incp to Date
6. Conservative Climate Solutions Model   93904116	\$ 1,359,814.82	\$ 1,228,127.78	Incp : Mar 3, 2020						
<i>Conservative Model - Climate Solutions</i>	—	—	1.81	4.44	10.33	—	—	—	7.35
<i>Benchmark: UMF Conservative Blended Benchmark <sup>15</sup></i>	—	—	1.43	4.85	11.46	—	—	—	9.32
7. Short-Term   83755139	\$ 463,688.02	\$ 422,565.09	Incp : Nov 20, 2015						
<i>Reporting Only Services</i>	—	—	-0.26	0.06	0.14	1.55	1.85	—	1.91
8. Money Market   78140050	\$ 276,924.42	\$ 258,472.44	Incp : Nov 30, 2015						
<i>Reporting Only Services</i>	—	—	0.00	0.01	0.01	0.79	0.71	—	0.60
9. Funding Account   95185606	\$ 1,388.98	\$ -49.96	Incp : May 30, 2013						
<i>Funding Account</i>	—	—	0.00	0.41	0.48	22.72	13.10	—	7.58

### Performance Summary



### Market Value vs. Net Investment



## Aggregate Overview

### All Accounts

#### Quarterly Performance Statistics

	TWRR <sup>2</sup>
This Quarter	3.28 %
Q3 2021	-0.27
Q2 2021	4.58
Q1 2021	2.34
Q4 2020	8.57

#### Periodic Performance Statistics

		TWRR <sup>2, 16</sup>
Year-to-Date		10.23 %
Trailing 1 Year	Oct 31, 2020 - Oct 31, 2021	22.04
Trailing 3 Year	Oct 31, 2018 - Oct 31, 2021	12.97
Trailing 5 Year	Oct 31, 2016 - Oct 31, 2021	10.90
Since Inception	Jun 29, 2008 - Oct 31, 2021	6.25

#### Aggregate Overview Footnotes

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

<sup>2</sup> 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.

<sup>3</sup> 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, 2021. The benchmark(s) for the account(s) 44034236, 37943656, 26071320, 52388308, 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.

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

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

<sup>6</sup> Trailing 1 Year is Oct 31, 2020 to Oct 31, 2021

## Aggregate Overview

### All Accounts

#### Aggregate Overview Footnotes

<sup>7</sup> Trailing 3 Year is Oct 31, 2018 to Oct 31, 2021 , annualized

<sup>8</sup> Trailing 5 Year is Oct 31, 2016 to Oct 31, 2021 , annualized

<sup>9</sup> Trailing 10 Year is Oct 31, 2011 to Oct 31, 2021 , annualized

<sup>10</sup> Benchmark designates 85% MSCI All Country World Index World(USD)(TRN), 15% Bloomberg U.S. Aggregate Bond TR (7/30/2008 - 1/1/2018), 54% Russell 1000 TR, 21% BNYM Dev Mkt Classic ADR Ind, 9% Bloomberg Intermediate U.S. Government/Credit TR, 6% BNYM Emg Mkt Classic ADR Ind, 5% S&P Small Cap 600 TR, 3% Bloomberg Gbl Agg Ex USD TR Hdg USD, 2% BOFAML 3-Month U.S. T-Bill TR (1/2/2018 to date). A benchmark is an unmanaged index, and its performance does not include any advisory fees, transaction costs or other charges that may be incurred in connection with your investments and/or managed accounts listed. Any benchmark whose return is shown for comparison purposes may include different holdings, a different number of holdings, and a different degree of investment in individual securities, industries or economic sectors than the investments and/or investment accounts to which it is compared. Investors cannot invest directly into a benchmark or index. All portfolio returns for all periods are expressed in USD. All benchmark(s) returns reflect the same currency as the portfolio returns presented. Blended benchmarks are defaulted to rebalance monthly which means that Envestnet will asset weigh the benchmark component returns on a monthly basis using the beginning of the month weights. A daily rebalance option is also offered however may not be available in all cases due to data limitations from providers.

<sup>11</sup> Benchmark designates 60% MSCI All Country World Index World(USD)(TRN), 40% Bloomberg U.S. Aggregate Bond TR (6/29/2008 - 1/1/2018), 38% Russell 1000 TR, 26% Bloomberg Intermediate U.S. Government/Credit TR, 14% BNYM Dev Mkt Classic ADR Ind, 8% Bloomberg Gbl Agg Ex USD TR Hdg USD, 4% BNYM Emg Mkt Classic ADR Ind, 4% S&P Small Cap 600 TR, 4% Bloomberg 1-3 Govt/Credit Bond TR, 2% BOFAML 3-Month U.S. T-Bill TR (1/2/2018 to date). A benchmark is an unmanaged index, and its performance does not include any advisory fees, transaction costs or other charges that may be incurred in connection with your investments and/or managed accounts listed. Any benchmark whose return is shown for comparison purposes may include different holdings, a different number of holdings, and a different degree of investment in individual securities, industries or economic sectors than the investments and/or investment accounts to which it is compared. Investors cannot invest directly into a benchmark or index. All portfolio returns for all periods are expressed in USD. All benchmark(s) returns reflect the same currency as the portfolio returns presented. Blended benchmarks are defaulted to rebalance monthly which means that Envestnet will asset weigh the benchmark component returns on a monthly basis using the beginning of the month weights. A daily rebalance option is also offered however may not be available in all cases due to data limitations from providers.

<sup>12</sup> Benchmark designates 65% Bloomberg U.S. Aggregate Bond TR, 35% MSCI All Country World Index World(USD)(TRN) (7/1/2008 - 1/1/2018), 44% Bloomberg Intermediate U.S. Government/Credit TR, 20% Russell 1000 TR, 14% Bloomberg Gbl Agg Ex USD TR Hdg USD, 9% BNYM Dev Mkt Classic ADR Ind, 7% Bloomberg 1-3 Govt/Credit Bond TR, 2% BOFAML 3-Month U.S. T-Bill TR, 2% BNYM Emg Mkt Classic ADR Ind, 2% S&P Small Cap 600 TR (1/2/2018 to date). A benchmark is an unmanaged index, and its performance does not include any advisory fees, transaction costs or other charges that may be incurred in connection with your investments and/or managed accounts listed. Any benchmark whose return is shown for comparison purposes may include different holdings, a different number of holdings, and a different degree of investment in individual securities, industries or economic sectors than the investments and/or investment accounts to which it is compared. Investors cannot invest directly into a benchmark or index. All portfolio returns for all periods are expressed in USD. All benchmark(s) returns reflect the same currency as the portfolio returns presented. Blended benchmarks are defaulted to rebalance monthly which means that Envestnet will asset weigh the benchmark component returns on a monthly basis using the beginning of the month weights. A daily rebalance option is also offered however may not be available in all cases due to data limitations from providers.

<sup>13</sup> Benchmark designates 54% Russell 1000 TR, 21% BNYM Dev Mkt Classic ADR Ind, 9% Bloomberg Intermediate U.S. Government/Credit TR, 6% BNYM Emg Mkt Classic ADR Ind, 5% S&P Small Cap 600 TR, 3% Bloomberg Gbl Agg Ex USD TR Hdg USD, 2% BOFAML 3-Month U.S. T-Bill TR (8/20/2020 to date). A benchmark is an unmanaged index, and its performance does not include any advisory fees, transaction costs or other charges that may be incurred in connection with your investments and/or managed accounts listed. Any benchmark whose return is shown for comparison purposes may include different holdings, a different number of holdings, and a different degree of investment in individual securities, industries or economic sectors than the investments and/or investment accounts to which it is compared. Investors cannot invest directly into a benchmark or index. All portfolio returns for all periods are expressed in USD. All benchmark(s) returns reflect the same currency as the portfolio returns presented. Blended benchmarks are defaulted to rebalance monthly which means that Envestnet will asset weigh the benchmark component returns on a monthly basis using the beginning of the month weights. A daily rebalance option is also offered however may not be available in all cases due to data limitations from providers.

## Aggregate Overview

### All Accounts

#### Aggregate Overview Footnotes

<sup>14</sup> Benchmark designates 38% Russell 1000 TR, 26% Bloomberg Intermediate U.S. Government/Credit TR, 14% BNYM Dev Mkt Classic ADR Ind, 8% Bloomberg Gbl Agg Ex USD TR Hdg USD, 4% BNYM Emg Mkt Classic ADR Ind, 4% S&P Small Cap 600 TR, 4% Bloomberg 1-3 Govt/Credit Bond TR, 2% BOFAML 3-Month U.S. T-Bill TR (10/19/2018 to date). A benchmark is an unmanaged index, and its performance does not include any advisory fees, transaction costs or other charges that may be incurred in connection with your investments and/or managed accounts listed. Any benchmark whose return is shown for comparison purposes may include different holdings, a different number of holdings, and a different degree of investment in individual securities, industries or economic sectors than the investments and/or investment accounts to which it is compared. Investors cannot invest directly into a benchmark or index. All portfolio returns for all periods are expressed in USD. All benchmark(s) returns reflect the same currency as the portfolio returns presented. Blended benchmarks are defaulted to rebalance monthly which means that Envestnet will asset weigh the benchmark component returns on a monthly basis using the beginning of the month weights. A daily rebalance option is also offered however may not be available in all cases due to data limitations from providers.

<sup>15</sup> Benchmark designates 44% Bloomberg Intermediate U.S. Government/Credit TR, 20% Russell 1000 TR, 14% Bloomberg Gbl Agg Ex USD TR Hdg USD, 9% BNYM Dev Mkt Classic ADR Ind, 7% Bloomberg 1-3 Govt/Credit Bond TR, 2% BOFAML 3-Month U.S. T-Bill TR, 2% BNYM Emg Mkt Classic ADR Ind, 2% S&P Small Cap 600 TR (3/3/2020 to date). A benchmark is an unmanaged index, and its performance does not include any advisory fees, transaction costs or other charges that may be incurred in connection with your investments and/or managed accounts listed. Any benchmark whose return is shown for comparison purposes may include different holdings, a different number of holdings, and a different degree of investment in individual securities, industries or economic sectors than the investments and/or investment accounts to which it is compared. Investors cannot invest directly into a benchmark or index. All portfolio returns for all periods are expressed in USD. All benchmark(s) returns reflect the same currency as the portfolio returns presented. Blended benchmarks are defaulted to rebalance monthly which means that Envestnet will asset weigh the benchmark component returns on a monthly basis using the beginning of the month weights. A daily rebalance option is also offered however may not be available in all cases due to data limitations from providers.

<sup>16</sup> Returns for greater than one year are annualized.

## Activity and Performance Summary

Aggressive Model | 44034236

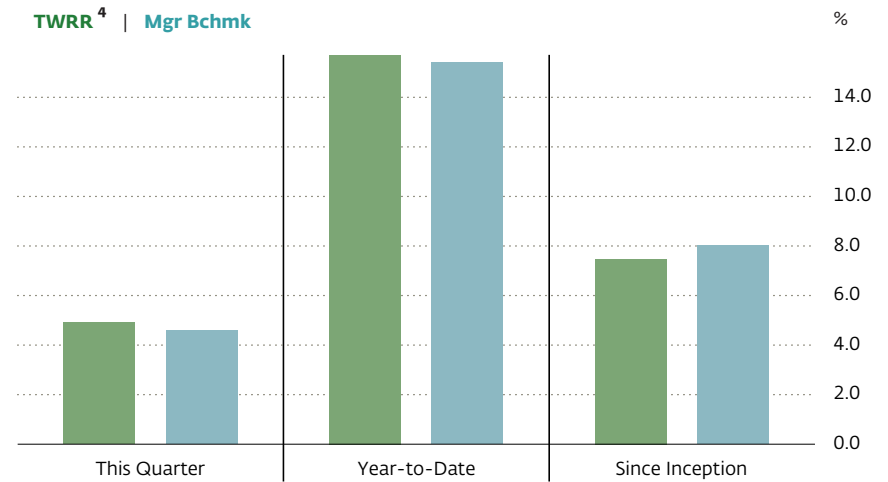
### Account Summary

<b>Total Value</b>	<b>\$ 19,070,530.92</b>
Accrued Income	38,777.72
<b>Net Investment<sup>1</sup></b>	<b>\$ 9,655,068.94</b>
Inception Date	Jul 30, 2008

### Account Activity<sup>2</sup>

	This Quarter	Year-to-Date
<b>Beginning Value</b>	<b>\$ 15,046,717.73</b>	<b>\$ 12,037,425.79</b>
Contributions	3,243,259.33	5,472,901.22
Withdrawals	0.00	-462,777.22
Capital Appreciation	754,349.53	1,863,914.52
Dividends	36,248.60	187,287.27
Interest	1,314.50	15,269.78
Advisory Fees	-10,823.38	-39,361.11

### Performance Summary<sup>3</sup>



### Quarterly Performance Statistics<sup>3</sup>

	TWRR <sup>4</sup>	Mgr Bchmk
This Quarter	4.91 %	4.59 %
Q3 2021	-0.31	-1.08
Q2 2021	6.35	6.24
Q1 2021	4.03	4.98
Q4 2020	12.25	13.50

### Periodic Performance Statistics<sup>3</sup>

		TWRR <sup>4,5</sup>	Mgr Bchmk
Year-to-Date		15.71 %	15.40 %
Trailing 1 Year	Oct 31, 2020 - Oct 31, 2021	33.62	33.32
Trailing 3 Year	Oct 31, 2018 - Oct 31, 2021	17.27	16.57
Trailing 5 Year	Oct 31, 2016 - Oct 31, 2021	14.74	14.03
Since Inception	Jul 30, 2008 - Oct 31, 2021	7.47	8.02

## Activity and Performance Summary

Aggressive Model | 44034236

### Activity and Performance Summary Footnotes

- <sup>1</sup> Net Investment is the total value of contributions and withdrawals (excluding unsupervised assets) made by the client since the inception date of the account. This includes Misc. Expenses and Accrued Income received from the custodian.
- <sup>2</sup> "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.
- <sup>3</sup> These figures compare the Time Weighted Rate of Return (TWRR) of your account with a benchmark index. "Mgr Bchmk" refers to a blend composed of 85% MSCI All Country World Index World(USD)(TRN), 15% Bloomberg U.S. Aggregate Bond TR (7/30/2008 - 1/1/2018), 54% Russell 1000 TR, 21% BNYM Dev Mkt Classic ADR Ind, 9% Bloomberg Intermediate U.S. Government/Credit TR, 6% BNYM Emg Mkt Classic ADR Ind, 5% S&P Small Cap 600 TR, 3% Bloomberg Gbl Agg Ex USD TR Hdg USD, 2% BOFAML 3-Month U.S. T-Bill TR (1/2/2018 to date). "Mgr Bchmk" is a customized benchmark that segments specific blended benchmarks into different time periods (as noted herein) to reflect the corresponding changes in your portfolio's investment strategy over time. The intent of these segmented benchmarks is to seek to provide a more accurate comparison to which returns can be evaluated effectively. A benchmark is an unmanaged index, and its performance does not include any advisory fees, transaction costs or other charges that may be incurred in connection with your investments and/or managed accounts listed. Any benchmark whose return is shown for comparison purposes may include different holdings, a different number of holdings, and a different degree of investment in individual securities, industries or economic sectors than the investments and/or investment accounts to which it is compared. Investors cannot invest directly into a benchmark or index. All portfolio returns for all periods are expressed in USD. All benchmark(s) returns reflect the same currency as the portfolio returns presented. Blended benchmarks are defaulted to rebalance monthly which means that Envestnet will asset weigh the benchmark component returns on a monthly basis using the beginning of the month weights. A daily rebalance option is also offered however may not be available in all cases due to data limitations from providers.
- <sup>4</sup> 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.
- <sup>5</sup> Returns for greater than one year are annualized.

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## Performance by Manager

Aggressive Model | 44034236

Manager <sup>1</sup> / Benchmark <sup>2</sup>	Market Value	Manager Pct	Qtr <sup>3</sup> to Date	Year <sup>4</sup> to Date	Trailing <sup>5</sup> 1 Yr	Trailing <sup>6</sup> 3 Yrs	From Start Date
Large-Cap Core	\$ 10,381,193.49	54.47 %	Start: Dec 19, 2016				
Quantitative Portfolio: Impact Large Cap Core Portfolio - ESG	—	—	7.14 %	23.85 %	44.75 %	23.53 %	19.74 %
Benchmark: Russell 1000 TR (Inception to 12/31/2019), CRSP US Large Cap TR USD (1/1/2020 to date)	—	—	7.06	23.53	43.26	22.16	18.20
Small-Cap Core	\$ 944,237.96	4.95	Start: Dec 27, 2017				
Quantitative Portfolio: Impact Small Cap Core Portfolio - ESG	—	—	5.09	21.14	49.25	14.59	11.69
Benchmark: S&P Small Cap 600 TR (Inception to 12/31/2019), CRSP US Small Cap TR USD (1/1/2020 to date)	—	—	4.91	18.89	48.14	15.76	12.74
Int'l Developed Mkts	\$ 4,182,497.06	21.94	Start: Dec 27, 2017				
Quantitative Portfolio: Impact International ADR Portfolio - ESG	—	—	4.31	13.10	36.06	13.89	8.40
Benchmark: BNYM Dev Mkt Classic ADR Ind	—	—	3.01	12.11	36.07	12.08	6.68
Int'l Emerging Mkts	\$ 914,869.85	4.80	Start: Dec 27, 2017				
Quantitative Portfolio: Impact Emerging Markets ADR Portfolio - ESG	—	—	0.52	-6.28	8.55	11.55	4.43
Benchmark: BNYM Emg Mkt Classic ADR Ind	—	—	1.78	-6.96	4.32	10.94	3.88
Intermediate Bond	\$ 1,701,674.95	8.93	Start: Oct 9, 2015				
Tom Johnson Intermediate Fixed Income Managed Account UMA	—	—	-0.48	-1.47	-0.96	3.68	2.56
Benchmark: Bloomberg Intermediate U.S. Government/Credit TR	—	—	-0.56	-1.43	-0.74	4.48	2.62
Short Bond	\$ 374,748.41	1.97	Start: Dec 19, 2016				
Vanguard Short-Term Federal Adm	—	—	-0.41	-0.43	-0.07	2.98	2.05
Benchmark: Bloomberg 1-3 Govt/Credit Bond TR	—	—	-0.33	-0.24	-0.05	2.72	2.00
International Bond	\$ 560,792.71	2.94	Start: Sep 12, 2016				
PIMCO International Bond (USD-Hdg) Instl	—	—	-0.56	-1.94	-0.61	3.83	3.36
Benchmark: Bloomberg Gbl Agg Ex USD TR Hdg USD	—	—	-0.42	-1.89	-1.26	3.68	2.71

### Performance by Manager Footnotes

<sup>1</sup> Performance is shown gross of all fees.

## Performance by Manager

### Aggressive Model | 44034236

#### Performance by Manager Footnotes

<sup>2</sup> 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.

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

<sup>4</sup> Displays the returns for the period from the beginning of the current year to the most recent market date (As of Date).

<sup>5</sup> Trailing 1 Year indicates the period from Oct 31, 2020 to Oct 31, 2021.

<sup>6</sup> Trailing 3 Years indicates the period from Oct 31, 2018 to Oct 31, 2021.

## Activity and Performance Summary

Moderate Model | 37943656

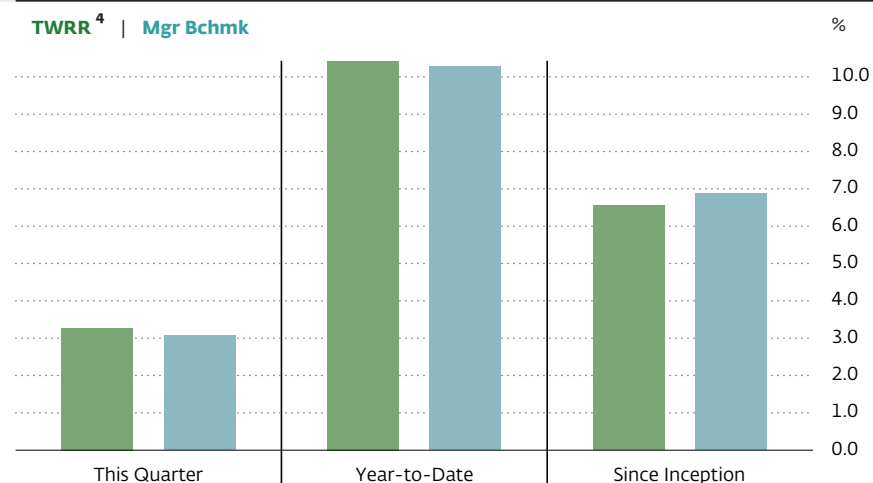
### Account Summary

<b>Total Value</b>	<b>\$ 61,584,109.85</b>
Accrued Income	125,891.29
<b>Net Investment<sup>1</sup></b>	<b>\$ 26,098,810.60</b>
Inception Date	Jun 29, 2008

### Account Activity<sup>2</sup>

	This Quarter	Year-to-Date
<b>Beginning Value</b>	<b>\$ 63,009,873.55</b>	<b>\$ 58,092,648.56</b>
Contributions	2,260.65	1,469,355.80
Withdrawals	-3,379,459.05	-3,944,175.05
Capital Appreciation	1,874,385.57	5,297,098.11
Dividends	96,725.91	646,094.77
Interest	27,688.75	213,105.01
Advisory Fees	-45,904.41	-176,981.49

### Performance Summary<sup>3</sup>



### Quarterly Performance Statistics<sup>3</sup>

	TWRR <sup>4</sup>	Mgr Bchmk
This Quarter	3.27 %	3.07 %
Q3 2021	-0.21	-0.71
Q2 2021	4.68	4.56
Q1 2021	2.37	3.05
Q4 2020	8.82	9.60

### Periodic Performance Statistics<sup>3</sup>

	TWRR <sup>4,5</sup>	Mgr Bchmk
Year-to-Date	10.43 %	10.28 %
Trailing 1 Year	Oct 31, 2020 - Oct 31, 2021	22.61
Trailing 3 Year	Oct 31, 2018 - Oct 31, 2021	13.25
Trailing 5 Year	Oct 31, 2016 - Oct 31, 2021	11.14
Since Inception	Jun 29, 2008 - Oct 31, 2021	6.56

## Activity and Performance Summary

Moderate Model | 37943656

### Activity and Performance Summary Footnotes

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

<sup>2</sup> "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.

<sup>3</sup> These figures compare the Time Weighted Rate of Return (TWRR) of your account with a benchmark index. "Mgr Bchmk" refers to a blend composed of 60% MSCI All Country World Index World(USD)(TRN), 40% Bloomberg U.S. Aggregate Bond TR (6/29/2008 - 1/1/2018), 38% Russell 1000 TR, 26% Bloomberg Intermediate U.S. Government/Credit TR, 14% BNYM Dev Mkt Classic ADR Ind, 8% Bloomberg Gbl Agg Ex USD TR Hdg USD, 4% BNYM Emg Mkt Classic ADR Ind, 4% S&P Small Cap 600 TR, 4% Bloomberg 1-3 Govt/Credit Bond TR, 2% BOFAML 3-Month U.S. T-Bill TR (1/2/2018 to date). "Mgr Bchmk" is a customized benchmark that segments specific blended benchmarks into different time periods (as noted herein) to reflect the corresponding changes in your portfolio's investment strategy over time. The intent of these segmented benchmarks is to seek to provide a more accurate comparison to which returns can be evaluated effectively. A benchmark is an unmanaged index, and its performance does not include any advisory fees, transaction costs or other charges that may be incurred in connection with your investments and/or managed accounts listed. Any benchmark whose return is shown for comparison purposes may include different holdings, a different number of holdings, and a different degree of investment in individual securities, industries or economic sectors than the investments and/or investment accounts to which it is compared. Investors cannot invest directly into a benchmark or index. All portfolio returns for all periods are expressed in USD. All benchmark(s) returns reflect the same currency as the portfolio returns presented. Blended benchmarks are defaulted to rebalance monthly which means that Envestnet will asset weigh the benchmark component returns on a monthly basis using the beginning of the month weights. A daily rebalance option is also offered however may not be available in all cases due to data limitations from providers.

<sup>4</sup> 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.

<sup>5</sup> Returns for greater than one year are annualized.

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## Performance by Manager

Moderate Model | 37943656

Manager <sup>1</sup> / Benchmark <sup>2</sup>	Market Value	Manager Pct	Qtr <sup>3</sup> to Date	Year <sup>4</sup> to Date	Trailing <sup>5</sup> 1 Yr	Trailing <sup>6</sup> 3 Yrs	From Start Date
Large-Cap Core	\$ 24,162,337.94	39.23 %	Start: Dec 19, 2016				
Quantitative Portfolio: Impact Large Cap Core Portfolio - ESG	—	—	7.15 %	23.81 %	44.55 %	23.49 %	19.82 %
Benchmark: Russell 1000 TR (Inception to 12/31/2019), CRSP US Large Cap TR USD (1/1/2020 to date)	—	—	7.06	23.53	43.26	22.16	18.20
Small-Cap Core	\$ 2,497,663.59	4.06	Start: Dec 27, 2017				
Quantitative Portfolio: Impact Small Cap Core Portfolio - ESG	—	—	5.15	20.96	48.85	15.52	11.94
Benchmark: S&P Small Cap 600 TR (Inception to 12/31/2019), CRSP US Small Cap TR USD (1/1/2020 to date)	—	—	4.91	18.89	48.14	15.76	12.74
Int'l Developed Mkts	\$ 9,424,380.09	15.31	Start: Dec 27, 2017				
Quantitative Portfolio: Impact International ADR Portfolio - ESG	—	—	4.28	12.85	35.71	13.78	8.32
Benchmark: BNYM Dev Mkt Classic ADR Ind	—	—	3.01	12.11	36.07	12.08	6.68
Int'l Emerging Mkts	\$ 1,825,812.25	2.97	Start: Dec 27, 2017				
Quantitative Portfolio: Impact Emerging Markets ADR Portfolio - ESG	—	—	0.37	-6.61	8.16	11.53	4.36
Benchmark: BNYM Emg Mkt Classic ADR Ind	—	—	1.78	-6.96	4.32	10.94	3.88
Intermediate Bond	\$ 15,388,368.12	24.99	Start: Oct 9, 2015				
Tom Johnson Intermediate Fixed Income Managed Account UMA	—	—	-0.48	-1.38	-0.91	3.60	2.53
Benchmark: Bloomberg Intermediate U.S. Government/Credit TR	—	—	-0.56	-1.43	-0.74	4.48	2.62
Short Bond	\$ 3,550,609.36	5.77	Start: Dec 19, 2016				
Vanguard Short-Term Federal Adm	—	—	-0.42	-0.32	0.06	3.13	2.15
Benchmark: Bloomberg 1-3 Govt/Credit Bond TR	—	—	-0.33	-0.24	-0.05	2.72	2.00
International Bond	\$ 4,724,381.02	7.67	Start: Sep 12, 2016				
PIMCO International Bond (USD-Hdg) Instl	—	—	-0.62	-1.93	-0.58	3.88	3.18
Benchmark: Bloomberg Gbl Agg Ex USD TR Hdg USD	—	—	-0.42	-1.89	-1.26	3.68	2.71

### Performance by Manager Footnotes

<sup>1</sup> Performance is shown gross of all fees.

## Performance by Manager

Moderate Model | 37943656

### Performance by Manager Footnotes

<sup>2</sup> 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.

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

<sup>4</sup> Displays the returns for the period from the beginning of the current year to the most recent market date (As of Date).

<sup>5</sup> Trailing 1 Year indicates the period from Oct 31, 2020 to Oct 31, 2021.

<sup>6</sup> Trailing 3 Years indicates the period from Oct 31, 2018 to Oct 31, 2021.

## Activity and Performance Summary

Conservative Model | 26071320

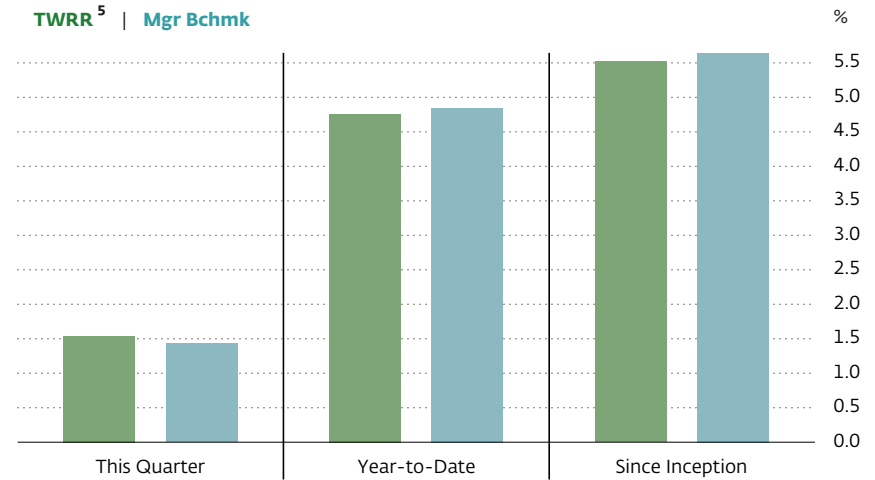
### Account Summary

<b>Total Value</b>	<b>\$ 10,529,706.04</b>
Supervised Value	10,475,209.81
Accrued Income	21,437.81
<b>Net Investment <sup>1</sup></b>	<b>\$ 4,920,431.47</b>
Inception Date	Jul 1, 2008

### Account Activity <sup>2</sup>

	This Quarter	Year-to-Date
<b>Beginning Value</b>	<b>\$ 10,923,082.10 <sup>3</sup></b>	<b>\$ 11,489,206.71 <sup>3</sup></b>
Contributions	3,197,585.51	3,431,945.98
Withdrawals	-3,804,438.01	-4,965,362.40
Capital Appreciation	147,433.10	398,226.51
Dividends	10,983.80	84,899.79
Interest	9,347.66	72,395.19
Advisory Fees	-8,624.60	-34,649.59

### Performance Summary <sup>4</sup>



### Quarterly Performance Statistics <sup>4</sup>

	TWRR <sup>5</sup>	Mgr Bchmk
This Quarter	1.54 %	1.43 %
Q3 2021	-0.20	-0.34
Q2 2021	2.69	2.81
Q1 2021	0.68	0.89
Q4 2020	5.17	5.50

### Periodic Performance Statistics <sup>4</sup>

	TWRR <sup>5, 6</sup>	Mgr Bchmk	
Year-to-Date	4.76 %	4.85 %	
Trailing 1 Year	Oct 31, 2020 - Oct 31, 2021	11.39	11.46
Trailing 3 Year	Oct 31, 2018 - Oct 31, 2021	8.65	8.96
Trailing 5 Year	Oct 31, 2016 - Oct 31, 2021	7.00	7.16
Since Inception	Jul 1, 2008 - Oct 31, 2021	5.52	5.65

## Activity and Performance Summary

Conservative Model | 26071320

### Activity and Performance Summary Footnotes

- <sup>1</sup> Net Investment is the total value of contributions and withdrawals (excluding unsupervised assets) made by the client since the inception date of the account. This includes Misc. Expenses and Accrued Income received from the custodian.
- <sup>2</sup> "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.
- <sup>3</sup> Account value shown excludes unsupervised assets. Unsupervised assets are not included in TWRR computations.
- <sup>4</sup> These figures compare the Time Weighted Rate of Return (TWRR) of your account with a benchmark index. "Mgr Bchmk" refers to a blend composed of 65% Bloomberg U.S. Aggregate Bond TR, 35% MSCI All Country World Index World (USD)(TRN) (7/1/2008 - 1/1/2018), 44% Bloomberg Intermediate U.S. Government/Credit TR, 20% Russell 1000 TR, 14% Bloomberg Gbl Agg Ex USD TR Hdg USD, 9% BNYM Dev Mkt Classic ADR Ind, 7% Bloomberg 1-3 Govt/Credit Bond TR, 2% BOFAML 3-Month U.S. T-Bill TR, 2% BNYM Emg Mkt Classic ADR Ind, 2% S&P Small Cap 600 TR (1/2/2018 to date). "Mgr Bchmk" is a customized benchmark that segments specific blended benchmarks into different time periods (as noted herein) to reflect the corresponding changes in your portfolio's investment strategy over time. The intent of these segmented benchmarks is to seek to provide a more accurate comparison to which returns can be evaluated effectively. A benchmark is an unmanaged index, and its performance does not include any advisory fees, transaction costs or other charges that may be incurred in connection with your investments and/or managed accounts listed. Any benchmark whose return is shown for comparison purposes may include different holdings, a different number of holdings, and a different degree of investment in individual securities, industries or economic sectors than the investments and/or investment accounts to which it is compared. Investors cannot invest directly into a benchmark or index. All portfolio returns for all periods are expressed in USD. All benchmark(s) returns reflect the same currency as the portfolio returns presented. Blended benchmarks are defaulted to rebalance monthly which means that Envestnet will asset weigh the benchmark component returns on a monthly basis using the beginning of the month weights. A daily rebalance option is also offered however may not be available in all cases due to data limitations from providers.
- <sup>5</sup> 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.
- <sup>6</sup> Returns for greater than one year are annualized.

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## Performance by Manager

Conservative Model | 26071320

Manager <sup>1</sup> / Benchmark <sup>2</sup>	Market Value	Manager Pct	Qtr <sup>3</sup> to Date	Year <sup>4</sup> to Date	Trailing <sup>5</sup> 1 Yr	Trailing <sup>6</sup> 3 Yrs	From Start Date
Large-Cap Core	\$ 2,141,304.88	20.46 %	Start: Dec 19, 2016				
Quantitative Portfolio: Impact Large Cap Core Portfolio - ESG	—	—	7.27 %	24.06 %	44.81 %	23.37 %	20.08 %
Benchmark: Russell 1000 TR (Inception to 12/31/2019), CRSP US Large Cap TR USD (1/1/2020 to date)	—	—	7.06	23.53	43.26	22.16	18.20
Small-Cap Core	\$ 212,703.93	2.03	Start: Dec 27, 2017				
Quantitative Portfolio: Impact Small Cap Core Portfolio - ESG	—	—	5.23	21.00	48.99	13.57	10.39
Benchmark: S&P Small Cap 600 TR (Inception to 12/31/2019), CRSP US Small Cap TR USD (1/1/2020 to date)	—	—	4.91	18.89	48.14	15.76	12.74
Int'l Developed Mkts	\$ 967,300.74	9.24	Start: Dec 27, 2017				
Quantitative Portfolio: Impact International ADR Portfolio - ESG	—	—	4.25	12.89	35.88	13.85	8.27
Benchmark: BNYM Dev Mkt Classic ADR Ind	—	—	3.01	12.11	36.07	12.08	6.68
Int'l Emerging Mkts	\$ 205,421.68	1.96	Start: Dec 27, 2017				
Quantitative Portfolio: Impact Emerging Markets ADR Portfolio - ESG	—	—	0.33	-6.28	8.87	11.50	4.39
Benchmark: BNYM Emg Mkt Classic ADR Ind	—	—	1.78	-6.96	4.32	10.94	3.88
Intermediate Bond	\$ 4,557,161.42	43.55	Start: Oct 9, 2015				
Tom Johnson Intermediate Fixed Income Managed Account UMA	—	—	-0.45	-1.44	-0.98	3.56	2.49
Benchmark: Bloomberg Intermediate U.S. Government/Credit TR	—	—	-0.56	-1.43	-0.74	4.48	2.62
Short Bond	\$ 932,893.32	8.91	Start: Dec 19, 2016				
Vanguard Short-Term Federal Adm	—	—	-0.43	-0.36	0.03	3.11	2.11
Benchmark: Bloomberg 1-3 Govt/Credit Bond TR	—	—	-0.33	-0.24	-0.05	2.72	2.00
International Bond	\$ 1,449,714.35	13.85	Start: Sep 12, 2016				
PIMCO International Bond (USD-Hdg) Instl	—	—	-0.62	-1.94	-0.59	3.86	3.17
Benchmark: Bloomberg Gbl Agg Ex USD TR Hdg USD	—	—	-0.42	-1.89	-1.26	3.68	2.71

### Performance by Manager Footnotes

<sup>1</sup> Performance is shown gross of all fees.

## Performance by Manager

### Conservative Model | 26071320

#### Performance by Manager Footnotes

<sup>2</sup> 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.

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

<sup>4</sup> Displays the returns for the period from the beginning of the current year to the most recent market date (As of Date).

<sup>5</sup> Trailing 1 Year indicates the period from Oct 31, 2020 to Oct 31, 2021.

<sup>6</sup> Trailing 3 Years indicates the period from Oct 31, 2018 to Oct 31, 2021.

## Activity and Performance Summary

Aggressive Model - Climate Solutions | 52388308

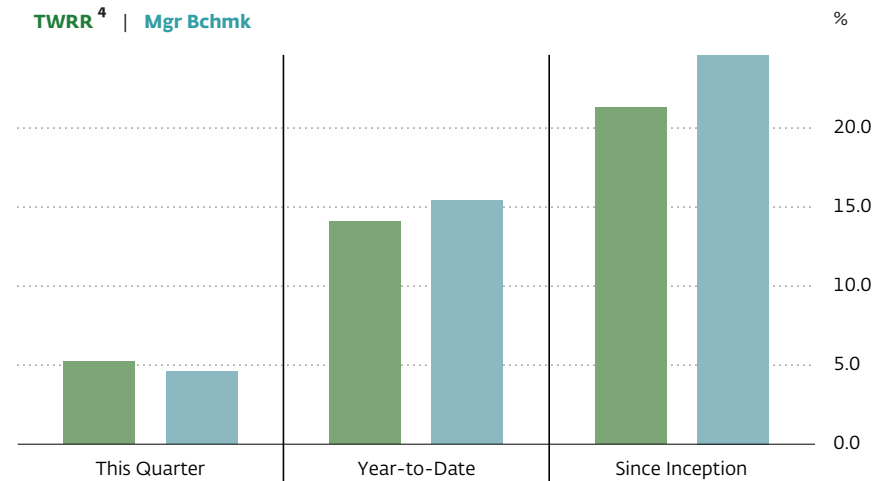
### Account Summary

<b>Total Value</b>	<b>\$ 1,647,487.05</b>
Accrued Income	1,403.44
<b>Net Investment<sup>1</sup></b>	<b>\$ 1,400,721.10</b>
Inception Date	Aug 20, 2020

### Account Activity<sup>2</sup>

	This Quarter	Year-to-Date
<b>Beginning Value</b>	<b>\$ 1,126,241.15</b>	<b>\$ 1,034,884.18</b>
Contributions	451,638.36	455,942.36
Withdrawals	0.00	0.00
Capital Appreciation	69,912.44	146,486.83
Dividends	746.78	13,456.97
Interest	54.05	1,206.50
Advisory Fees	-1,070.25	-4,136.62

### Performance Summary<sup>3</sup>



### Quarterly Performance Statistics<sup>3</sup>

	TWRR <sup>4</sup>	Mgr Bchmk
This Quarter	5.24 %	4.59 %
Q3 2021	-1.33	-1.08
Q2 2021	5.87	6.24
Q1 2021	3.79	4.98
Q4 2020	10.09	13.50

### Periodic Performance Statistics<sup>3</sup>

	TWRR <sup>4,5</sup>	Mgr Bchmk
Year-to-Date	14.09 %	15.40 %
Trailing 1 Year	29.38	33.32
Since Inception	21.28	24.63

### Activity and Performance Summary Footnotes

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

## Activity and Performance Summary

### Aggressive Model - Climate Solutions | 52388308

#### Activity and Performance Summary Footnotes

<sup>2</sup> "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.

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

<sup>4</sup> 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).

<sup>5</sup> Returns for greater than one year are annualized.

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## Performance by Manager

Aggressive Model - Climate Solutions | 52388308

Manager <sup>1</sup> / Benchmark <sup>2</sup>	Market Value	Manager Pct	Qtr <sup>3</sup> to Date	Year <sup>4</sup> to Date	Trailing <sup>5</sup> 1 Yr	Trailing 3 Yrs	From Start Date
Global Equity	\$ 1,421,472.65	86.28 %	Start: Sep 30, 2021				
Quantitative Portfolio: Impact Global Climate Solutions	—	—	6.38 %	—	—	—	6.38 %
Benchmark: 69% CRSP US Large Cap TR USD, 31% BNYM Dev Mkt Classic ADR Ind	—	—	5.80	—	—	—	5.80
Intermediate Bond	\$ 145,301.21	8.82	Start: Aug 21, 2020				
Tom Johnson Intermediate Fixed Income Managed Account UMA	—	—	-0.45	-1.32 %	-0.88 %	—	-1.48
Benchmark: Bloomberg Intermediate U.S. Government/Credit TR	—	—	-0.56	-1.43	-0.74	—	-0.79
Short Bond	\$ 32,304.91	1.96	Start: Aug 21, 2020				
Vanguard Short-Term Federal Adm	—	—	-0.40	-1.12	-1.19	—	-1.50
Benchmark: Bloomberg 1-3 Govt/Credit Bond TR	—	—	-0.33	-0.24	-0.05	—	0.03
International Bond	\$ 48,357.89	2.94	Start: Aug 21, 2020				
PIMCO International Bond (USD-Hdg) Instl	—	—	-0.52	-2.14	-0.96	—	-0.14
Benchmark: Bloomberg Gbl Agg Ex USD TR Hdg USD	—	—	-0.42	-1.89	-1.26	—	-0.65

### Performance by Manager Footnotes

<sup>1</sup> Performance is shown gross of all fees.

<sup>2</sup> 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.

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

<sup>4</sup> Displays the returns for the period from the beginning of the current year to the most recent market date (As of Date).

<sup>5</sup> Trailing 1 Year indicates the period from Oct 31, 2020 to Oct 31, 2021.

## Activity and Performance Summary

Moderate Model - Climate Solutions | 30488589

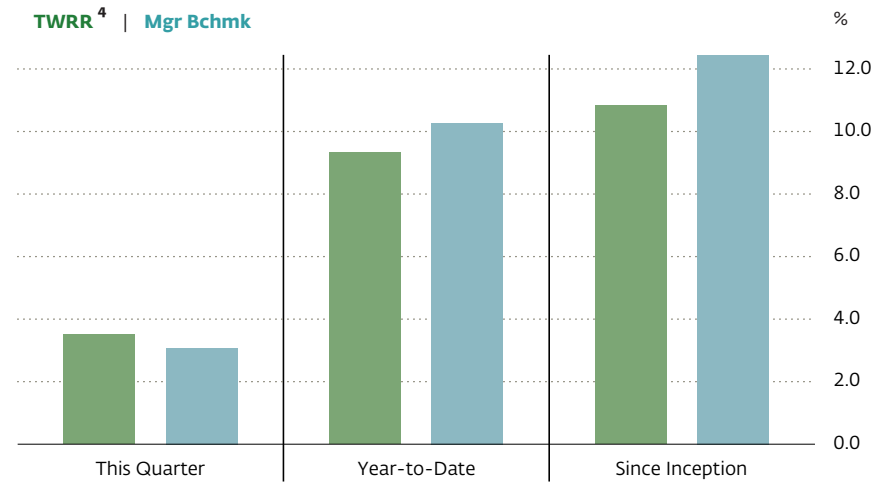
### Account Summary

<b>Total Value</b>	<b>\$ 2,815,582.60</b>
Accrued Income	4,400.09
<b>Net Investment <sup>1</sup></b>	<b>\$ 2,278,866.97</b>
Inception Date	Oct 19, 2018

### Account Activity <sup>2</sup>

	This Quarter	Year-to-Date
<b>Beginning Value</b>	<b>\$ 3,174,856.20</b>	<b>\$ 2,068,877.73</b>
Contributions	0.00	1,069,728.31
Withdrawals	-456,825.55	-513,837.63
Capital Appreciation	97,377.79	170,405.55
Dividends	1,717.18	22,206.26
Interest	1,345.58	7,731.15
Advisory Fees	-2,817.03	-9,000.41

### Performance Summary <sup>3</sup>



### Quarterly Performance Statistics <sup>3</sup>

	TWRR <sup>4</sup>	Mgr Bchmk
This Quarter	3.52 %	3.07 %
Q3 2021	-0.87	-0.71
Q2 2021	4.14	4.56
Q1 2021	2.30	3.05
Q4 2020	7.94	9.60

### Periodic Performance Statistics <sup>3</sup>

	TWRR <sup>4, 5</sup>	Mgr Bchmk
Year-to-Date	9.33 %	10.28 %
Trailing 1 Year	Oct 31, 2020 - Oct 31, 2021	20.26
Trailing 3 Year	Oct 31, 2018 - Oct 31, 2021	11.26
Since Inception	Oct 19, 2018 - Oct 31, 2021	10.83

## Activity and Performance Summary

Moderate Model - Climate Solutions | 30488589

### Activity and Performance Summary Footnotes

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

<sup>2</sup> "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.

<sup>3</sup> These figures compare the Time Weighted Rate of Return (TWRR) of your account with a benchmark index. "Mgr Bchmk" refers to a blend composed of 38% Russell 1000 TR, 26% Bloomberg Intermediate U.S. Government/Credit TR, 14% BNYM Dev Mkt Classic ADR Ind, 8% Bloomberg Gbl Agg Ex USD TR Hdg USD, 4% BNYM Emg Mkt Classic ADR Ind, 4% S&P Small Cap 600 TR, 4% Bloomberg 1-3 Govt/Credit Bond TR, 2% BOFAML 3-Month U.S. T-Bill TR (10/19/2018 to date). "Mgr Bchmk" is a customized benchmark that segments specific blended benchmarks into different time periods (as noted herein) to reflect the corresponding changes in your portfolio's investment strategy over time. The intent of these segmented benchmarks is to seek to provide a more accurate comparison to which returns can be evaluated effectively. A benchmark is an unmanaged index, and its performance does not include any advisory fees, transaction costs or other charges that may be incurred in connection with your investments and/or managed accounts listed. Any benchmark whose return is shown for comparison purposes may include different holdings, a different number of holdings, and a different degree of investment in individual securities, industries or economic sectors than the investments and/or investment accounts to which it is compared. Investors cannot invest directly into a benchmark or index. All portfolio returns for all periods are expressed in USD. All benchmark(s) returns reflect the same currency as the portfolio returns presented. Blended benchmarks are defaulted to rebalance monthly which means that Envestnet will asset weigh the benchmark component returns on a monthly basis using the beginning of the month weights. A daily rebalance option is also offered however may not be available in all cases due to data limitations from providers.

<sup>4</sup> 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).

<sup>5</sup> Returns for greater than one year are annualized.

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## Performance by Manager

Moderate Model - Climate Solutions | 30488589

Manager <sup>1</sup> / Benchmark <sup>2</sup>	Market Value	Manager Pct	Qtr <sup>3</sup> to Date	Year <sup>4</sup> to Date	Trailing <sup>5</sup> 1 Yr	Trailing <sup>6</sup> 3 Yrs	From Start Date
Global Equity	\$ 1,729,464.10	61.43 %	Start: Sep 30, 2021				
Quantitative Portfolio: Impact Global Climate Solutions	—	—	6.45 %	—	—	—	6.45 %
Benchmark: 69% CRSP US Large Cap TR USD, 31% BNYM Dev Mkt Classic ADR Ind	—	—	5.80	—	—	—	5.80
Intermediate Bond	\$ 706,453.41	25.09	Start: Oct 22, 2018				
Tom Johnson Intermediate Fixed Income Managed Account UMA	—	—	-0.40	-1.32 %	-0.86 %	3.54 %	3.47
Benchmark: Bloomberg Intermediate U.S. Government/Credit TR	—	—	-0.56	-1.43	-0.74	4.48	4.51
Short Bond	\$ 162,867.36	5.78	Start: Oct 19, 2018				
Vanguard Short-Term Federal Adm	—	—	-0.44	-0.49	-0.15	2.81	2.83
Benchmark: Bloomberg 1-3 Govt/Credit Bond TR	—	—	-0.33	-0.24	-0.05	2.72	2.74
International Bond	\$ 216,738.11	7.70	Start: Oct 19, 2018				
PIMCO International Bond (USD-Hdg) Instl	—	—	-0.63	-2.02	-0.66	3.72	3.74
Benchmark: Bloomberg Gbl Agg Ex USD TR Hdg USD	—	—	-0.42	-1.89	-1.26	3.68	3.80

### Performance by Manager Footnotes

<sup>1</sup> Performance is shown gross of all fees.

<sup>2</sup> 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.

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

<sup>4</sup> Displays the returns for the period from the beginning of the current year to the most recent market date (As of Date).

<sup>5</sup> Trailing 1 Year indicates the period from Oct 31, 2020 to Oct 31, 2021.

<sup>6</sup> Trailing 3 Years indicates the period from Oct 31, 2018 to Oct 31, 2021.



## Activity and Performance Summary

Conservative Model - Climate Solutions | 93904116

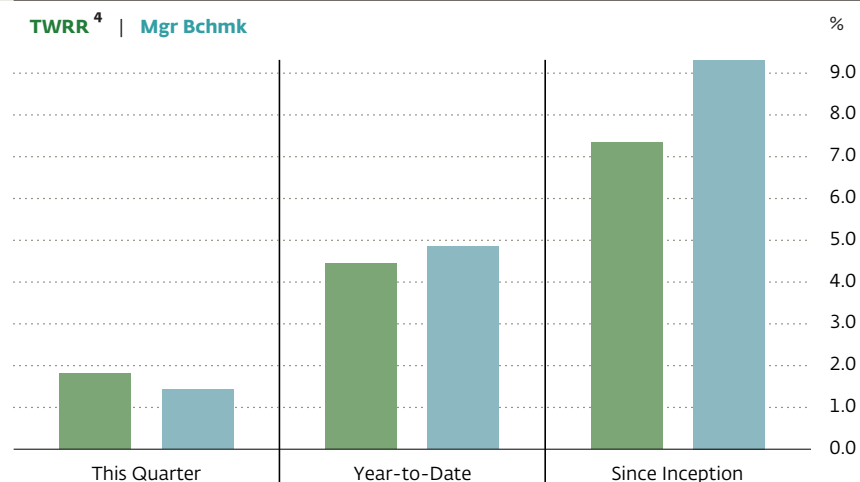
### Account Summary

<b>Total Value</b>	<b>\$ 1,359,814.82</b>
Accrued Income	2,365.49
<b>Net Investment<sup>1</sup></b>	<b>\$ 1,228,127.78</b>
Inception Date	Mar 3, 2020

### Account Activity<sup>2</sup>

	This Quarter	Year-to-Date
<b>Beginning Value</b>	<b>\$ 1,363,202.05</b>	<b>\$ 1,186,657.69</b>
Contributions	0.00	146,423.67
Withdrawals	-27,864.92	-28,394.78
Capital Appreciation	24,188.80	43,651.06
Dividends	514.99	8,489.93
Interest	1,006.75	7,685.37
Advisory Fees	-1,216.38	-4,544.63

### Performance Summary<sup>3</sup>



### Quarterly Performance Statistics<sup>3</sup>

	TWRR <sup>4</sup>	Mgr Bchmk
This Quarter	1.81 %	1.43 %
Q3 2021	-0.56	-0.34
Q2 2021	2.48	2.81
Q1 2021	0.66	0.89
Q4 2020	4.54	5.50

### Periodic Performance Statistics<sup>3</sup>

	TWRR <sup>4,5</sup>	Mgr Bchmk
Year-to-Date	4.44 %	4.85 %
Trailing 1 Year	Oct 31, 2020 - Oct 31, 2021	10.33
Since Inception	Mar 3, 2020 - Oct 31, 2021	7.35

### Activity and Performance Summary Footnotes

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

## Activity and Performance Summary

### Conservative Model - Climate Solutions | 93904116

#### Activity and Performance Summary Footnotes

<sup>2</sup> "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.

<sup>3</sup> These figures compare the Time Weighted Rate of Return (TWRR) of your account with a benchmark index. "Mgr Bchmk" refers to a blend composed of 44% Bloomberg Intermediate U.S. Government/Credit TR, 20% Russell 1000 TR, 14% Bloomberg Gbl Agg Ex USD TR Hdg USD, 9% BNYM Dev Mkt Classic ADR Ind, 7% Bloomberg 1-3 Govt/Credit Bond TR, 2% BOFAML 3-Month U.S. T-Bill TR, 2% BNYM Emg Mkt Classic ADR Ind, 2% S&P Small Cap 600 TR (3/3/2020 to date). "Mgr Bchmk" is a customized benchmark that segments specific blended benchmarks into different time periods (as noted herein) to reflect the corresponding changes in your portfolio's investment strategy over time. The intent of these segmented benchmarks is to seek to provide a more accurate comparison to which returns can be evaluated effectively. A benchmark is an unmanaged index, and its performance does not include any advisory fees, transaction costs or other charges that may be incurred in connection with your investments and/or managed accounts listed. Any benchmark whose return is shown for comparison purposes may include different holdings, a different number of holdings, and a different degree of investment in individual securities, industries or economic sectors than the investments and/or investment accounts to which it is compared. Investors cannot invest directly into a benchmark or index. All portfolio returns for all periods are expressed in USD. All benchmark(s) returns reflect the same currency as the portfolio returns presented. Blended benchmarks are defaulted to rebalance monthly which means that Envestnet will asset weigh the benchmark component returns on a monthly basis using the beginning of the month weights. A daily rebalance option is also offered however may not be available in all cases due to data limitations from providers.

<sup>4</sup> 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).

<sup>5</sup> Returns for greater than one year are annualized.

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## Performance by Manager

Conservative Model - Climate Solutions | 93904116

Manager <sup>1</sup> / Benchmark <sup>2</sup>	Market Value	Manager Pct	Qtr <sup>3</sup> to Date	Year <sup>4</sup> to Date	Trailing <sup>5</sup> 1 Yr	Trailing 3 Yrs	From Start Date
Global Equity	\$ 468,278.18	34.44 %	Start: Sep 30, 2021				
Quantitative Portfolio: Impact Global Climate Solutions	—	—	6.82 %	—	—	—	6.82 %
Benchmark: 69% CRSP US Large Cap TR USD, 31% BNYM Dev Mkt Classic ADR Ind	—	—	5.80	—	—	—	5.80
Intermediate Bond	\$ 585,683.17	43.07	Start: Mar 4, 2020				
Tom Johnson Intermediate Fixed Income Managed Account UMA	—	—	-0.47	-1.38 %	-0.93 %	—	0.59
Benchmark: Bloomberg Intermediate U.S. Government/Credit TR	—	—	-0.56	-1.43	-0.74	—	0.78
Short Bond	\$ 186,268.59	13.70	Start: Mar 4, 2020				
Vanguard Short-Term Federal Adm	—	—	-0.44	-0.52	-0.20	—	1.05
Benchmark: Bloomberg 1-3 Govt/Credit Bond TR	—	—	-0.33	-0.24	-0.05	—	0.75
International Bond	\$ 119,500.91	8.79	Start: Mar 4, 2020				
PIMCO International Bond (USD-Hdg) Instl	—	—	-0.64	-2.06	-0.76	—	0.95
Benchmark: Bloomberg Gbl Agg Ex USD TR Hdg USD	—	—	-0.42	-1.89	-1.26	—	-0.51

### Performance by Manager Footnotes

<sup>1</sup> Performance is shown gross of all fees.

<sup>2</sup> 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.

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

<sup>4</sup> Displays the returns for the period from the beginning of the current year to the most recent market date (As of Date).

<sup>5</sup> Trailing 1 Year indicates the period from Oct 31, 2020 to Oct 31, 2021.

## Activity and Performance Summary

Reporting Only Services | 83755139

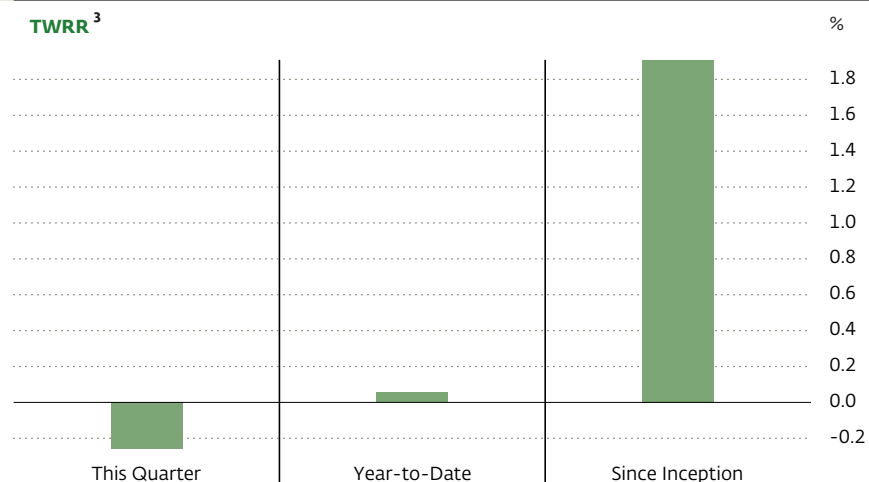
### Account Summary

<b>Total Value</b>	<b>\$ 463,688.02</b>
<b>Net Investment <sup>1</sup></b>	<b>\$ 422,565.09</b>
Inception Date	Nov 20, 2015

### Account Activity <sup>2</sup>

	This Quarter	Year-to-Date
<b>Beginning Value</b>	<b>\$ 471,618.08</b>	<b>\$ 630,769.48</b>
Contributions	0.00	82,500.00
Withdrawals	-6,717.44	-250,167.27
Capital Appreciation	-1,444.19	-2,560.57
Dividends	231.57	3,146.20
Interest	0.00	0.18
Advisory Fees	0.00	0.00

### Performance Summary



### Quarterly Performance Statistics

	TWRR <sup>3</sup>
This Quarter	-0.26 %
Q3 2021	0.12
Q2 2021	-0.05
Q1 2021	0.24
Q4 2020	0.35

### Periodic Performance Statistics

	TWRR <sup>3, 4</sup>
Year-to-Date	0.06 %
Trailing 1 Year	0.14
Trailing 3 Year	1.55
Trailing 5 Year	1.85
Since Inception	1.91

## Activity and Performance Summary

Reporting Only Services | 83755139

### Activity and Performance Summary Footnotes

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

<sup>2</sup> "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.

<sup>3</sup> 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).

<sup>4</sup> Returns for greater than one year are annualized.

## Activity and Performance Summary

Reporting Only Services | 78140050

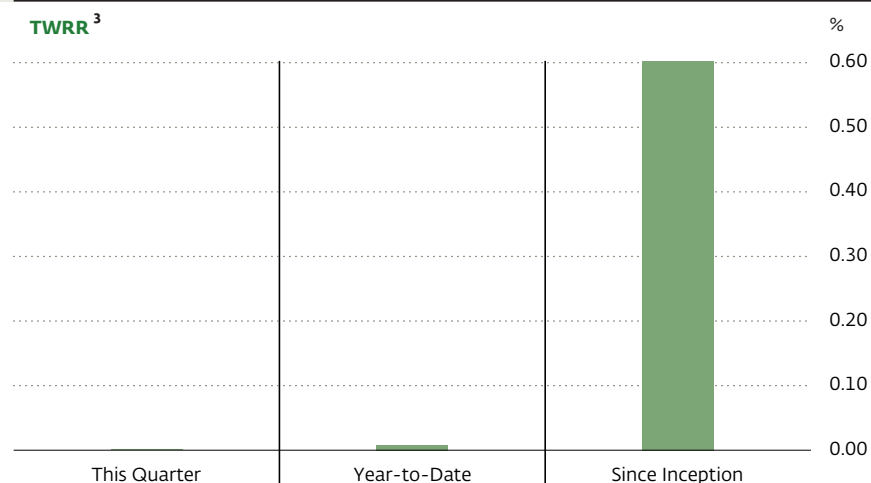
### Account Summary

<b>Total Value</b>	<b>\$ 276,924.42</b>
<b>Net Investment <sup>1</sup></b>	<b>\$ 258,472.44</b>
Inception Date	Nov 30, 2015

### Account Activity <sup>2</sup>

	This Quarter	Year-to-Date
<b>Beginning Value</b>	<b>\$ 326,926.87</b>	<b>\$ 341,464.35</b>
Contributions	0.00	193,225.07
Withdrawals	-50,005.33	-257,790.14
Capital Appreciation	0.00	0.00
Dividends	2.88	25.14
Interest	0.00	0.00
Advisory Fees	0.00	0.00

### Performance Summary



### Quarterly Performance Statistics

	TWRR <sup>3</sup>
This Quarter	0.00 %
Q3 2021	0.00
Q2 2021	0.00
Q1 2021	0.00
Q4 2020	0.00

### Periodic Performance Statistics

		TWRR <sup>3, 4</sup>
Year-to-Date		0.01 %
Trailing 1 Year	Oct 31, 2020 - Oct 31, 2021	0.01
Trailing 3 Year	Oct 31, 2018 - Oct 31, 2021	0.79
Trailing 5 Year	Oct 31, 2016 - Oct 31, 2021	0.71
Since Inception	Nov 30, 2015 - Oct 31, 2021	0.60

## Activity and Performance Summary

Reporting Only Services | 78140050

### Activity and Performance Summary Footnotes

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

<sup>2</sup> "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.

<sup>3</sup> 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).

<sup>4</sup> Returns for greater than one year are annualized.

## Activity and Performance Summary

Funding Account | 95185606

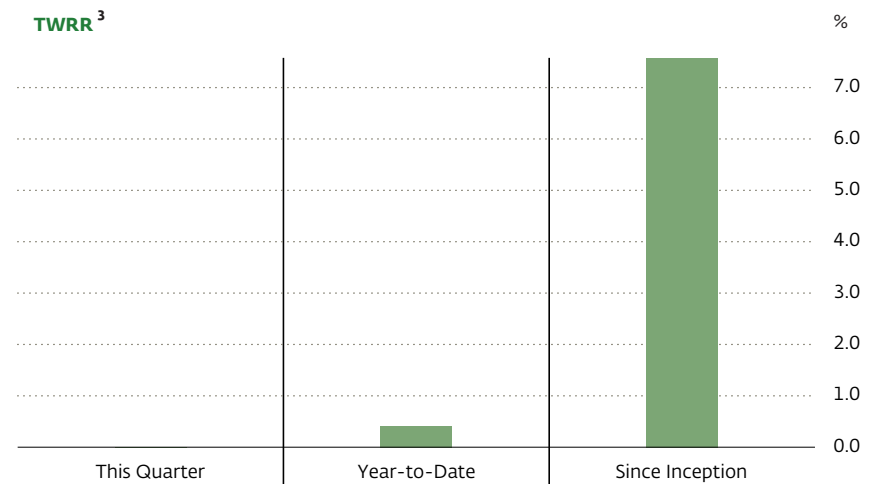
### Account Summary

<b>Total Value</b>	<b>\$ 1,388.98</b>	
<b>Net Investment <sup>1</sup></b>	<b>\$ -49.96</b>	
Inception Date	May 30, 2013	

### Account Activity <sup>2</sup>

	This Quarter	Year-to-Date
<b>Beginning Value</b>	<b>\$ 1,386.92</b>	<b>\$ 1,380.01</b>
Contributions	3,697,158.34	8,946,729.26
Withdrawals	-3,697,158.34	-8,946,729.27
Capital Appreciation	0.00	0.00
Dividends	0.00	0.00
Interest	2.06	8.98
Advisory Fees	0.00	0.00

### Performance Summary



### Quarterly Performance Statistics

	TWRR <sup>3</sup>
This Quarter	0.00 %
Q3 2021	0.21
Q2 2021	0.17
Q1 2021	0.03
Q4 2020	0.07

### Periodic Performance Statistics

		TWRR <sup>3, 4</sup>
Year-to-Date		0.41 %
Trailing 1 Year	Oct 31, 2020 - Oct 31, 2021	0.48
Trailing 3 Year	Oct 31, 2018 - Oct 31, 2021	22.72
Trailing 5 Year	Oct 31, 2016 - Oct 31, 2021	13.10
Since Inception	May 30, 2013 - Oct 31, 2021	7.58



## Activity and Performance Summary

Funding Account | 95185606

### Activity and Performance Summary Footnotes

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

<sup>2</sup> "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.

<sup>3</sup> 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).

<sup>4</sup> Returns for greater than one year are annualized.