Thrivent Charitable Impact & Investing® WomenInvest Portfolio

Third Quarter 2023 Report

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VERIS Wealth Partners

Values. Wealth. Sustainability.

WomenInvest Portfolio Goals

Objective: *Invested for long-term growth and maximum sustained support to charities through investments that do well when women do well by investing in economic opportunity, access to education, affordable housing and other opportunities that promote the overall well-being of women within our shared community.*

Target asset allocation: 75% equities 25% fixed income

Impact priorities

- Economic opportunity
- Access to education
- Affordable housing
- Full participation in business and public decision making

VERIS Wealth Partners

Portfolio Asset Allocation & Performance Review

The information that follows relating to your portfolio has been sourced from Envestnet. For more details and disclosures relating to this portfolio information, please review the information contained in the Appendix to this presentation. We recommend that you compare the information contained in this report pertaining to your portfolio with that contained in the account statements provided by your custodian to ensure accuracy.

Portfolio Performance Summary*

Allocation Summary September 30, 2023	Current $	Current %	Target %
Total Portfolio	$18,617,414	100%	100%
Fixed Income and Cash	$4,607,810	24.75	25%
Equities and Alternatives	$14,009,604	75.25	75%

Cash Flow Summary	Donations	Grants	Thrivent Fees
2022 (source: Thrivent Charitable & Impact)	$7,502,435	$6,588,761	$164,627

Performance Summary September 30, 2023	3rd Quarter 2023	YTD 2023	Trailing 1 Year	Trailing 3 Years	Trailing 5 Years	Since Inc 6.14.2017
Thrivent Charitable Impact & Investing® WomenInvest Portfolio (net all fees and expenses)	-3.36%	6.14%	13.66%	4.35%	4.47%	5.23%
Benchmark: 50% Russell 3000 TR, 25% MSCI EAFE NR USD, 22% Bloomberg Intermediate U.S. Government/Credit TR, 3% FTSE Treasury Bill - 3 Month (6/14/2017 - 8/15/2023), 50% Russell 3000 TR, 25% MSCI ACWI Ex USA NR USD, 22% Bloomberg Intermediate U.S. Government/Credit TR, 3% FTSE Treasury Bill - 3 Month (8/16/2023 to date	-2.71%	8.33%	17.33%	5.76%	5.98%	6.71%

*Does not reflect complete 3rd quarter update for Rose Affordable Housing

Portfolio Performance Highlights

- After strong gains in the first half of 2023, global equities posted a negative return in Q3. As most of the “Magnificent Seven” declined and the Fed officials continued to convey higher rates for longer to contain higher than expected inflation, US equities trended lower. Bond markets also mostly declined in Q3 as yields increased meaningfully. Yield increase was more pronounced on the longer end of the yield curve due to concerns over US debt levels and large Treasury issuance to fund the deficit. This prompted investors to demand higher yields for taking on longer duration risk.

Contributors to performance:

- Thrivent Large Cap Growth Fund (THLCX) outperformed the Russell 1000 Growth Index for the quarter and for the past 12 months. During the quarter, Thrivent Large Cap Growth (THLCX) returned (1.78%) vs. the Russell 1000 Growth which returned (3.13%). Security selection was the main driver of outperformance for the past 12 months with the Communications Services sector having the biggest positive impact. Allocation had a bigger impact on performance than security selection for the third quarter. The Information Technology sector outperformed the most.(source: https://www.thriventfunds.com/mutual-funds/equity/large-cap-growth-fund.class-s.html)
- CCM Community Impact Bond Fund (CRANX) returned (2.30%) for the quarter outperforming the Bloomberg U.S. Aggregate Bond TR which was down (3.23%). For the trailing 12 months CCM Community Impact Bond returned (.95%) vs. (1.21%).

Portfolio Performance Highlights

Detractors from performance:

- Trillium ESG Small Mid Cap underperformed (9.07%) vs. the S&P 1000 Total Return (4.42%) and trailing 12 months (1.61%) vs. (3.22%). Rising interest rates and the higher-for-longer interest rate environment, along with tightening credit markets and bank lending standards, created a headwind for small and mid-cap stocks, especially those in the earlier phase of their business or investment cycle. Fund managers have been anticipating a slowing economy and have been positioning the strategy more defensively where possible In a short span of a few weeks, negative market emotions created a whipsaw action in many of the portfolio holdings. Companies in the renewable energy value chain suffered across the board and in the strategy as high interest rates threatened project profitability and government dysfunctions threaten the favorable regulatory climate. Moreover, secular growth stocks are being hurt by a valuation re-rating. The fund manager continues to evaluate each portfolio company both from a fundamental and ESG perspective, being mindful of the changing macro environment while also trying to cut through the near-term emotion and noise. They also remain committed to the strategies longer-term focus, trying to view these valuation dislocations over a market cycle versus trying to time a bottom. Similar to trades in the last quarter, portfolio managers continued to evaluate existing positions and reposition towards companies with business models in which they have greater confidence in their longer-term earnings trajectory and ability to withstand a slowdown in the economy. Additionally, trades this quarter reduced portfolio positions in larger market-cap stocks that have exceeded valuation expectations and were at the higher-end of market capitalization range (source: https://www.trilliuminvest.com/smid-cap-core-documents/commentary)

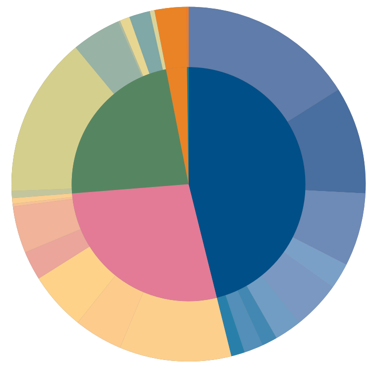
Aggregate Overview
All Accounts

Client Group Summary

Inception Date	Jun 14, 2017
Total Value	**$ 18,617,413.96**
Accrued Income	27,419.49
Net Investment [1]	**$ 14,446,278.91**

Performance [2]	This Quarter	Year-to-Date	Incp to Date
TWRR	-3.36 %	6.14 %	5.23 %

Asset Allocation



Equity	**46.12 %**
Large-Cap Growth	16.04
Large-Cap Core	9.79
Large-Cap Value	6.67
Mid-Cap Growth	2.36
Mid-Cap Core	4.39
Mid-Cap Value	2.47
Small-Cap Growth	1.42
Small-Cap Core	1.72
Small-Cap Value	1.25
International	**27.63**
Int'l Developed Mkts	10.21
Int'l Emerging Mkts	4.43
Global Equity	5.31
Foreign Large Cap Growth	2.65
Foreign Large Cap Value	4.27
Foreign Small Mid Cap Core	0.25
Foreign Small Mid Cap Growth	0.51
Fixed Income	**23.17**
Long Bond	0.64
Intermediate Bond	14.61
Short Bond	4.48
Long Muni	0.20
Intermediate Muni	0.91
Short Muni	1.90
International Bond	0.43
Cash	**2.88**
Cash	2.88
Other	**0.21**
Other	0.21

Aggregate Overview
All Accounts

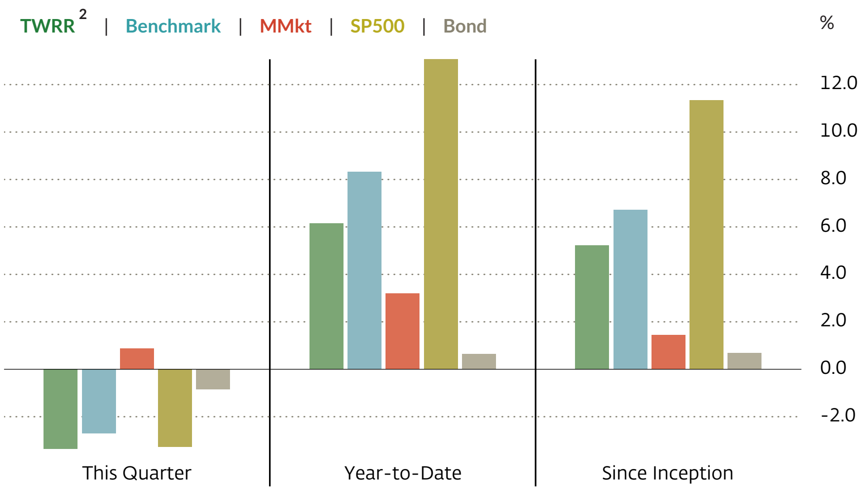
Accounts [2] / Benchmarks [3]	Market Value	Net [1] Investment	Qtr [4] to Date	Year [5] to Date	Trailing [6] 1 Yr	Trailing [7] 3 Yrs	Trailing [8] 5 Yrs	Trailing 10 Yrs	Incp to Date
Thrivent Charitable Impact & Investing | *****6944	$ 7,477,669.44	$ 5,223,510.47	Incp : Jun 19, 2017						
(Equities) Aperio Custom Screen Index 70%R1000/30%EAFE SMA	–	–	-3.54 %	11.01 %	21.84 %	8.09 %	7.04 %	–	8.08 %
Benchmark: 70% Russell 1000 TR, 30% MSCI EAFE NR USD (6/19/2017 - 8/15/2023), 70% Russell 3000 TR, 30% MSCI World Ex US NR USD (8/16/2023 to date)	–	–	-3.47	11.19	22.60	8.46	7.74	–	8.83
Thrivent Charitable Impact & Investing | ************HLCX	$ 981,037.28	$ 647,826.19	Incp : Dec 19, 2017						
(Equities) Thrivent Large Cap Growth Fund (THLCX)	–	–	-1.78	27.88	27.42	3.91	10.39	–	12.42
Benchmark: Russell 1000 Growth TR	–	–	-3.13	24.98	27.72	7.98	12.42	–	13.60
Thrivent Charitable Impact & Investing | ************LVIX	$ 753,584.12	$ 346,551.12	Incp : Dec 19, 2017						
(Equities) Thrivent Large Cap Value Fund (TLVIX)	–	–	-2.39	1.96	15.07	15.31	6.35	–	5.48
Benchmark: Russell 1000 Value TR	–	–	-3.16	1.79	14.44	11.06	6.23	–	6.12
Thrivent Charitable Impact & Investing | *****2886	$ 938,143.09	$ 391,955.93	Incp : Jun 16, 2017						
(Equities) Trillium Large Cap Core SMA	–	–	-4.42	8.53	17.85	8.47	8.98	–	10.55
Benchmark: S&P 500 TR	–	–	-3.27	13.07	21.62	10.16	9.92	–	11.38
Thrivent Charitable Impact & Investing | *****2887	$ 919,306.06	$ 405,990.88	Incp : Jun 16, 2017						
(Equities) Trillium Small Mid Cap Core SMA	–	–	-9.07	-1.61	4.64	7.33	3.31	–	5.72
Benchmark: S&P 1000 Total Return	–	–	-4.42	3.22	13.86	12.05	5.19	–	7.20
Thrivent Charitable Impact & Investing | *****0501	$ 385,732.00	$ 333,000.00	Incp : Jul 1, 2019						
(Sonen) AGC Global SME Growth Fund LP_$333K CMTD	–	–	1.60	4.71	6.11	3.30	–	–	3.52
Benchmark: Bloomberg 3 Month Treasury Bill TR	–	–	1.33	3.72	4.65	1.76	–	–	1.64
Thrivent Charitable Impact & Investing® | *****2885	$ 3,788,462.20	$ 3,643,528.27	Incp : Jun 16, 2017						
(FI & Equities) Mutual Funds CRANX, PXWIX, DOMOX, REEIX	–	–	-4.35	2.53	11.70	0.06	0.74	–	1.25
Benchmark: 48% MSCI EAFE NR USD, 28% Bloomberg Intermediate U.S. Government/Credit TR, 20% MSCI World Ex US NR USD, 4% FTSE Treasury Bill - 3 Month	–	–	-2.95	5.17	17.70	3.44	2.91	–	3.15
Thrivent Charitable Impact & Investing® | *****2884	$ 2,689,881.64	$ 2,788,000.00	Incp : Jun 16, 2017						
(FI) Breckinridge Intermediate Gender Lens Bond SMA	–	–	-0.89	0.54	2.02	-3.49	0.52	–	0.21
Benchmark: Bloomberg Intermediate U.S. Government/Credit TR	–	–	-0.83	0.65	2.20	-2.93	1.02	–	0.70

Aggregate Overview

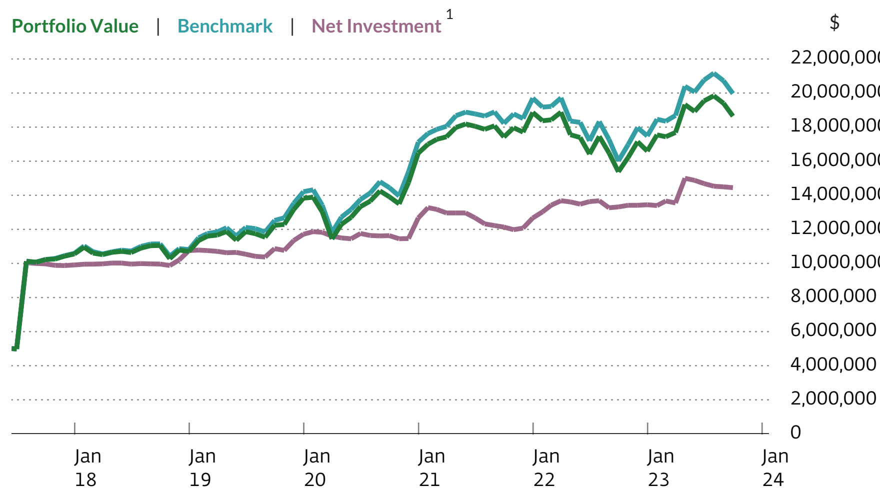
All Accounts

Accounts[2] / Benchmarks[3]	Market Value	Net[1] Investment	Qtr[4] to Date	Year[5] to Date	Trailing[6] 1 Yr	Trailing[7] 3 Yrs	Trailing[8] 5 Yrs	Trailing 10 Yrs	Incp to Date
Thrivent Charitable Impact & Investing® | ******************240)	$ 101,465.85	$ 100,283.07	Incp : Jun 16, 2023						
(FI) Self Help CU Wmn Girls 1 Yr 4.0%, Mat 6/16/2024	–	–	1.01	–	–	–	–	–	1.18
Benchmark: Target 4%	–	–	0.99	–	–	–	–	–	1.14
Thrivent Charitable Impact & Investing® | ********0801	$ 238,610.00	$ 277,945.00	Incp : Oct 1, 2019						
(Sonen) Rose Affordable Housing Pres. Fund V_$333K CMTD	–	–	0.00	-22.23	-23.78	-3.78	–	–	-7.16
Benchmark: Target 9%	–	–	2.19	6.65	8.99	9.00	–	–	9.00
Thrivent Charitable Impact & Investing® | *****2883	$ 343,522.28	$ 348,399.05	Incp : Jun 14, 2017						
(cash) Cash Account	–	–	0.99	2.36	2.63	-0.12	-0.28	–	-0.44
Benchmark: FTSE Treasury Bill - 3 Month	–	–	1.38	3.80	4.71	1.78	1.74	–	1.68

Performance Summary[9]



Portfolio Value vs. Benchmark[10]



Aggregate Overview

All Accounts

Quarterly Performance Statistics [9]	TWRR [2]	Benchmark	MMkt	SP500	Bond
Q3 2023	-3.36 %	-2.71 %	0.87 %	-3.27 %	-0.83 %
Q2 2023	3.72	4.79	1.22	8.74	-0.81
Q1 2023	5.89	6.26	1.07	7.50	2.33
Q4 2022	7.09	8.31	0.88	7.56	1.54

Periodic Performance Statistics [9]		TWRR [2, 11]	Benchmark	MMkt	SP500	Bond
Year-to-Date		6.14 %	8.33 %	3.19 %	13.07 %	0.65 %
Trailing 1 Year	Sep 30, 2022 - Sep 30, 2023	13.66	17.33	4.10	21.62	2.20
Trailing 3 Year	Sep 30, 2020 - Sep 30, 2023	4.35	5.76	1.57	10.16	-2.93
Trailing 5 Year	Sep 30, 2018 - Sep 30, 2023	4.47	5.98	1.52	9.92	1.02
Since Inception	Jun 14, 2017 - Sep 30, 2023	5.23	6.71	1.46	11.34	0.69

Aggregate Overview Footnotes

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

2 *Time Weighted Rate of Return (TWRR) is calculated net of all fees. Time Weighted Rate of Return (TWRR) is used to compare your portfolio returns versus benchmark indices (such as S&P 500).*

3 *A benchmark is an unmanaged index, and its performance does not include any advisory fees, transaction costs or other charges that may be incurred in connection with your investments and/or managed accounts listed. Any benchmark whose return is shown for comparison purposes may include different holdings, a different number of holdings, and a different degree of investment in individual securities, industries or economic sectors than the investments and/or investment accounts to which it is compared. Investors cannot invest directly into a benchmark or index. All portfolio returns for all periods are expressed in USD. All benchmark(s) returns reflect the same currency as the portfolio returns presented. Yearly performance values (e.g. Trailing 3 Years) shown are from the specified period up to Sep 30, 2023. The benchmark(s) for the account(s) *****6944 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 benchmark(s) for the account(s) *****6944, ************HLCX, ************LVIX, *****2886, *****2887, *****0501, *****2885, *****2884, *****************240), ********0801, *****2883 herein has been selected by your financial advisor to reflect the corresponding investment strategy of your portfolio. The intent of these segmented/selected benchmarks is to seek to provide a more accurate comparison to which returns can be evaluated effectively.*

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

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

6 *Trailing 1 Year is Sep 30, 2022 to Sep 30, 2023*

7 *Trailing 3 Year is Sep 30, 2020 to Sep 30, 2023 , annualized*

8 *Trailing 5 Year is Sep 30, 2018 to Sep 30, 2023 , annualized*

Aggregate Overview
All Accounts

Aggregate Overview Footnotes

[9] *These figures compare the Time Weighted Rate of Return (TWRR) of your account with a selection of benchmark indices. "Benchmark" refers to a blend composed of 50% Russell 3000 TR, 25% MSCI EAFE NR USD, 22% Bloomberg Intermediate U.S. Government/Credit TR, 3% FTSE Treasury Bill - 3 Month (6/14/2017 - 8/15/2023), 50% Russell 3000 TR, 25% MSCI ACWI Ex USA NR USD, 22% Bloomberg Intermediate U.S. Government/Credit TR, 3% FTSE Treasury Bill - 3 Month (8/16/2023 to date). "MMkt" refers to the Lipper Money Market Fund index. "SP500" refers to the S&P 500 TR index. "Bond" refers to the Bloomberg Intermediate U.S. Government/Credit TR index. "Benchmark" is a customized benchmark created by your financial advisor 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.*

[10] *The Benchmark is composed of 50% Russell 3000 TR, 25% MSCI EAFE NR USD, 22% Bloomberg Intermediate U.S. Government/Credit TR, 3% FTSE Treasury Bill - 3 Month (6/14/2017 - 8/15/2023), 50% Russell 3000 TR, 25% MSCI ACWI Ex USA NR USD, 22% Bloomberg Intermediate U.S. Government/Credit TR, 3% FTSE Treasury Bill - 3 Month (8/16/2023 to date). Benchmark is a customized benchmark created by your financial advisor 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.*

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

For accounts holding mutual funds, ENV is currently using month end dividend rates for daily accrual funds. On the last day of the month, the dividend rate is multiplied by the number of shares held in an account. The dollar amount will be applied to the account performance. As a result of not applying a daily accrual, your performance could be higher or lower if the shares were not held for the entire month. This estimated amount is reversed out on the 1st day of the next month when the actual custodian dollar amount is received. This amount received from the custodian will be applied to your account performance. This does not affect your actual dividend payment.

VERIS Wealth Partners
Values. Wealth. Sustainability.

(FI & Equities) Mutual Funds CRANX, PXWIX, DOMOX, REEIX

Security Performance As of Sep 30, 2023

Holding/Ticker [1]	Start Date	Market Value [10]	Total %	Income Earned [4]	QTD	YTD	Trailing 1 Yr [5]	Trailing 3 Yrs [6]	From Start Date [8]
Domini Impact International Equity Instl | DOMOX	Jun 20, 2017	$ 744,182	19.72 %	$ 258,558	-4.00 %	6.87 %	23.72 %	2.70 %	0.93 %
RBC Emerging Markets Equity I | REEIX	Apr 3, 2019	725,834	19.23	23,098	-5.76	3.48	17.40	-0.20	0.58
Impax Ellevate Global Women's Ldr Instl | PXWIX	Jun 20, 2017	934,422	24.76	124,378	-5.13	4.91	16.14	3.73	6.32
CCM Community Impact Bond Institutional | CRANX	Jun 20, 2017	1,369,997	36.30	146,157	-2.60	-0.99	-0.14	-4.01	-0.27

1 Performance is shown gross of all fees.

2 Sector information is provided by Morningstar.

4 Income Earned includes interest, dividends, foreign tax paid on dividends, and gain distributions from the start date.

5 Trailing 1 Year is Sep 30, 2022 to Sep 30, 2023

6 Trailing 3 Year is Sep 30, 2020 to Sep 30, 2023 , annualized

7 Trailing 5 Year is Sep 30, 2018 to Sep 30, 2023 , annualized

8 The start date for each holding is the date of the first buy or the transfer date (for holdings transferred into the account)

9 Net and Gross expense ratio data is obtained from a third party data provider and is believed to be accurate, but has not been verified by Envestnet.

These reports are not to be construed as an offer or the solicitation of an offer to buy or sell securities mentioned herein. Information contained in these reports is based on sources and data believed reliable. The information used to construct these reports was received via a variety of sources. These reports are for informational purposes only. These reports do not take the place of any brokerage statements, any fund company statements, or any tax forms. You are urged to compare this report with the statement you receive from your custodian covering the same period. Differences in positions may occur due to reporting dates used and whether certain assets are not maintained by your custodian. There may also be differences in the investment values shown due to the use of differing valuation sources and methods.

Note regarding loan balance: Your group annuity contract loan balance (if applicable) is not itemized in this report although it is reflected in your Contract Value. For more details regarding your loan balance please review your most recent group annuity statement or contact your Advisor who can assist you in obtaining this information.

For accounts holding mutual funds, ENV is currently using month end dividend rates for daily accrual funds. On the last day of the month, the dividend rate is multiplied by the number of shares held in an account. The dollar amount will be applied to the account performance. As a result of not applying a daily accrual, your performance could be higher or lower if the shares were not held for the entire month. This estimated amount is reversed out on the 1st day of the next month when the actual custodian dollar amount is received. This amount received from the custodian will be applied to your account performance. This does not affect your actual dividend payment.

10 Based on market-close prices at 9/30/2023. Where Mutual Fund holdings are listed, the Net Asset Value (NAV) is used as the market price.

(FI & Equities) Mutual Funds CRANX, PXWIX, DOMOX, REEIX

Performance By Style As of Sep 30, 2023

Component/Benchmarks [1 2]	QTD [3]	YTD [4]	Trailing 1 Yr [6]	Trailing 3 Yrs [7]	Trailing 5 Yrs [8]	Trailing 10 Yrs	From Start Date	Start Date	Style Total	Style Pct
Int'l Developed Mkts	-4.00 %	6.87 %	23.72 %				-7.09 %	Jun 7, 2021	$ 744,182	19.72 %
MSCI EAFE NR USD	-4.11	7.08	25.65				-3.86			
Int'l Emerging Mkts	-5.76	3.48	17.40	-0.20 %			0.58	Apr 3, 2019	725,834	19.23
MSCI EM NR	-2.93	1.82	11.70	-1.73			-0.22			
Global Equity	-5.13	4.91	16.14	3.73	4.46 %		6.32	Jun 20, 2017	934,422	24.76
MSCI World NR	-3.46	11.10	21.95	8.09	7.26		8.31			
Intermediate Bond	-2.30	-0.95	-0.25	-3.24	0.33		0.12	Jun 20, 2017	1,369,997	36.29
Bloomberg U.S. Aggregate Bond TR	-3.23	-1.21	0.64	-5.21	0.10		-0.06			

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. Yearly performance values (e.g. Last 3 Years) shown are from the specified period up to Sep 30, 2023. The benchmark(s) for the account(s) 656302885 herein has been selected by your financial advisor to reflect the corresponding investment strategy of your portfolio. The intent of these selected benchmarks is to seek to provide a more accurate comparison to which returns can be evaluated effectively.

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

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

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

6 Trailing 1 Year is Sep 30, 2022 to Sep 30, 2023

7 Trailing 3 Year is Sep 30, 2020 to Sep 30, 2023 , annualized

8 Trailing 5 Year is Sep 30, 2018 to Sep 30, 2023 , annualized

9 Displays the returns for the calendar year (January 1 through December 31) 2022.

10 Displays the returns for the calendar year (January 1 through December 31) 2021.

11 Displays the returns for the calendar year (January 1 through December 31) 2020.

12 Displays the returns for the calendar year (January 1 through December 31) 2019.

13 Displays the returns for the calendar year (January 1 through December 31) 2018.

Note regarding loan balance: Your group annuity contract loan balance (if applicable) is not itemized in this report although it is reflected in your Contract Value. For more details regarding your loan balance please review your most recent group annuity statement or contact your Advisor who can assist you in obtaining this information.

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Portfolio Impact

The information that follows relating to your portfolio has been sourced from Envestnet. For more details and disclosures relating to this portfolio information, please review the information contained in the Appendix to this presentation. We recommend that you compare the information contained in this report pertaining to your portfolio with that contained in the account statements provided by your custodian to ensure accuracy.

Impact Report

Investments	Veris Racial and Gender Equity Analysis		Economic Opportunity	Affordable Housing & Education	Access to Decision Making	Women CEO, President or Manager
	Thematic	Advocacy				
Self Help Credit Union Women & Children CD	✔		✔	✔		
CCM Community Impact Bond	✔		✔	✔		✔
Breckinridge Capital Advisors		✔	✔	✔	✔	
Impax Ellevate Global Women's Leadership		✔	✔		✔	✔
Aperio Group	✔	✔	✔		✔	✔
Trillium Large Cap		✔			✔	✔
Trillium SMID		✔			✔	✔
Thrivent Large Cap						✔ (TLHCX)
Domini Impact International		✔			✔	✔
RBC Emerging Markets						
Advance Global Capital	✔		✔		✔	✔
Rose Affordable Housing				✔		

Impact Report

Aperio Customized ESG Criteria

Social & Governance Exclusions

- Predatory lending
- Pornography (>5% revenue)
- Tobacco (>5% revenue)
- Gambling (>5% revenue)
- Alcohol (>5% revenue)
- Civilian firearms production
- No women on Board

Social & Governance Tilts

- Female Executives

Company Scoring

- Diversity policy and management
- Gender diversity performance
- Diversity controversies
- Human rights policy
- Workforce relations
- Labor relations controversies

Company Exclusions

- Blackrock

Community Wealth Building | Racial & Gender Equity

The CCM Community Impact Bond

Investment Objective

Invests in publicly traded, high credit quality, US fixed income securities that support 18 themes, such as environmental sustainability, affordable housing, access to capital for underserved communities, and job creation.

Investors can allocate to Minority CARES initiative, a program that invests clients' portfolios in market-rate, investment-grade bonds focusing on social justice, historically marginalized communities, and economic opportunity for people of color.

Fund Facts (as of 03/31/2023)

Asset Class	Fixed Income (Active)
Fund Structure	Mutual Fund
Ticker	CRANX (Inst.)
Fund Inception	2007
Fund AUM	$3,200mm
Net Expense Ratio	0.43%
Carbon Intensity	Not Reported

Portfolio Holding Example (2022):

- **Problem**: Lack of affordable housing projects for vulnerable populations in metropolitan areas in the U.S.
- **Solution**: Bond proceeds used to finance the construction, acquisition, rehabilitation, or preservation of affordable housing projects for extremely low-, low-, and middle-income households.
- **Impact**:
  WomenInvest is targeted to NYC Housing Finance bond invested in Barrier Free Living Residences, affordable housing property with a preference for the disabled, survivors of domestic abuse, and the homeless. Barrier Free is the largest provider in the nation of Domestic Violence Intervention Services for Victims with Disabilities.

Impact Measurement (as of 12/31/2022)

$71mm

Amount invested in 85 unique racially/ethically concentrated areas of poverty (R/ECAP)

68

Number of loans to minority borrowers (40 loans out of the 68 loans to women minority borrowers)

99,132

Affordable rental housing units created or preserved

Please see important disclosures at the end of this section.

Racial & Gender Equity

Aperio Group Strategies

Investment Objective

Tax-efficient, passive and lower-fee public equity solution that enables targeted exposure and high degree of customization to reflect client specific risk profile and values.

Offer several ESG screens, including General SRI, Environment, Women's Inclusion and Racial Justice, with additional customization available, along with an opt-in Shareholder Advocacy Program in partnership with As You Sow (AYS), Proxy Impact and Rhia Ventures.

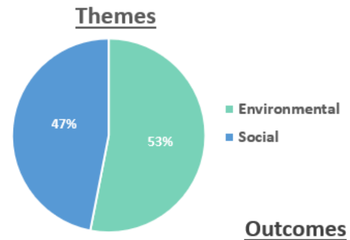
Fund Facts (as of 03/31/2023)

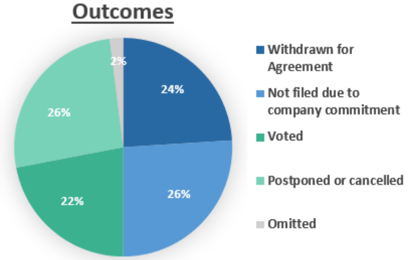
Asset Class	Public Equities (Passive)
Fund Structure	Separately Managed Account (SMA)
Fund Inception	1999
AUM	$61,400mm
Net Expense Ratio	0.20% for < $20mm, 0.15% for <to $50mm
Carbon Intensity	Not Reported

Shareholder Advocacy Example (2022): NETFLIX

- **Problem:** Lack of diversity, equity, and inclusion (DEI) in the corporate workforce and lack of disclosure on plans to promote racial justice, which is necessary to hold companies accountable.
- **Shareholder Resolution:** AYS filed a social-related shareholder resolution requesting Netflix to disclose the effectiveness of its DEI efforts and diversity metrics.
- **Outcome:** Resolution withdrawn due to Netflix's commitment to publish recruitment, hiring, promotion, and retention statistics by gender and ethnicity. Similar resolutions were withdrawn due to commitments made by Nike, PayPal, and Procter & Gamble.

Impact Measurement (as of 12/31/2022)





50 Resolutions Sponsored

24 Resolutions Filed

25 Company Commitments

11 Votes

33% Average Vote For

Please see important disclosures at the end of this section.

Manager Disclosure

The information provided with respect to each investment opportunity has been provided for educational purposes only to facilitate an understanding of the characteristics and objectives of various types of ESG investments and has been derived from information provided by the investment sponsor. While we believe such information to be accurate, we have not independently verified such information and therefore cannot guarantee its accuracy or completeness. Information pertaining to sample portfolio holdings, shareholder advocacy/engagement, and/or impact of each investment opportunity is designed to provide pertinent information about the investment strategy and/or focus area for each investment opportunity. Nonetheless, no inference should be drawn about the financial performance or impact pertaining to each investment opportunity based on the sample information provided as such portfolio holdings, shareholder advocacy/engagement, and/or impact are not necessarily representative of the results achieved by the investment opportunity as a whole or similar investments in the same category. These and other similar investment opportunities present risks, including the fact that market, economic, and political changes may negatively alter the financial performance and impact of such investments over time which could lead to investment losses and/or the failure to meet impact objectives.

Goal Review and Next Steps

Portfolio Fee Summary

4th Quarter 2022	Fee
Total All-in fee	**.97%**
Veris recommended assets	.57%
Sonen recommended assets (Advanced Global Capital and Rose Affordable Housing Fund V)	1.00%
Thrivent funds	0%
Envestnet performance reporting fee	.01%
Fidelity trading fees	$0 stocks, $20 for CRANX and DOMOX only
Manager expense ratio (separate account & alternative manager fees and all mutual fund expense ratios including Thrivent funds) updated annually December 31	.45%

Please review the "Important Disclosures" page at the back of this presentation for more information.

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In putting this report together, we have relied on information that you have supplied to us, and the accuracy of this report depends heavily on your provision of accurate and up-to-date information regarding your financial circumstances, needs, and objectives. If any of the information contained in this report is inaccurate, please notify us as soon as practicable. If any of the information you have supplied becomes inaccurate or incomplete in the future, please notify us as soon as possible with any pertinent updates.