



# Thrivent Charitable Impact & Investing<sup>®</sup> WomenInvest Portfolio

Final Report

As of March 21, 2024

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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

# 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 March 21, 2024	Current \$	Current %	Target %
Total Portfolio	\$22,117,335	100%	100%
Fixed Income and Cash	\$4,607,041	20.83%	25%
Equities and Alternatives	\$17,510,294	79.17%	75%

Performance Summary March 21, 2024	YTD 2024	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)	5.61%	15.99%	4.48%	7.72%	7.17%
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)	5.92%	18.45%	5.87%	9.15%	8.59%

**\*These figures are not audited and do not reflect complete YTD performance for Advance Global Capital and Rose Affordable Housing**

# Aggregate Overview

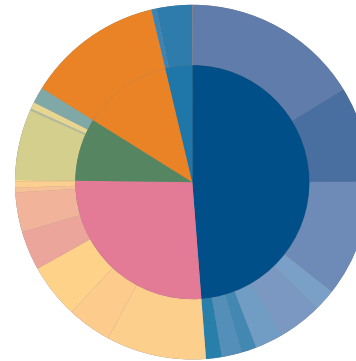
## All Accounts

### Client Group Summary

Inception Date	Jun 14, 2017
Total Value	\$ 22,080,256.95
Accrued Income	20,453.61
Net Investment <sup>1</sup>	\$ 14,938,609.06

Performance <sup>2</sup>	This Quarter	Year-to-Date	Incp to Date
TWRR	5.37 %	5.37 %	7.14 %

### Asset Allocation



<b>Equity</b>	<b>48.77 %</b>
Large-Cap Growth	16.22
Large-Cap Core	8.75
Large-Cap Value	10.63
Mid-Cap Growth	2.01
Mid-Cap Core	3.95
Mid-Cap Value	2.57
Small-Cap Growth	1.39
Small-Cap Core	1.81
Small-Cap Value	1.43
<b>International</b>	<b>26.43</b>
Int'l Developed Mkts	9.11
Int'l Emerging Mkts	4.04
Global Equity	4.98
Foreign Large Cap Growth	3.56
Foreign Large Cap Value	3.61
Foreign Small Mid Cap Core	0.44
Foreign Small Mid Cap Growth	0.55
Foreign Small Mid Cap Value	0.14
<b>Fixed Income</b>	<b>8.69</b>
Intermediate Bond	6.44
Long Muni	0.17
Intermediate Muni	0.63
Short Muni	1.45
<b>Cash</b>	<b>12.40</b>
Cash	12.40
<b>Alternatives</b>	<b>3.69</b>
Alternative Fixed Income	0.46
Alternative	3.23
<b>Other</b>	<b>0.02</b>
Other	0.02

## Aggregate Overview

### All Accounts

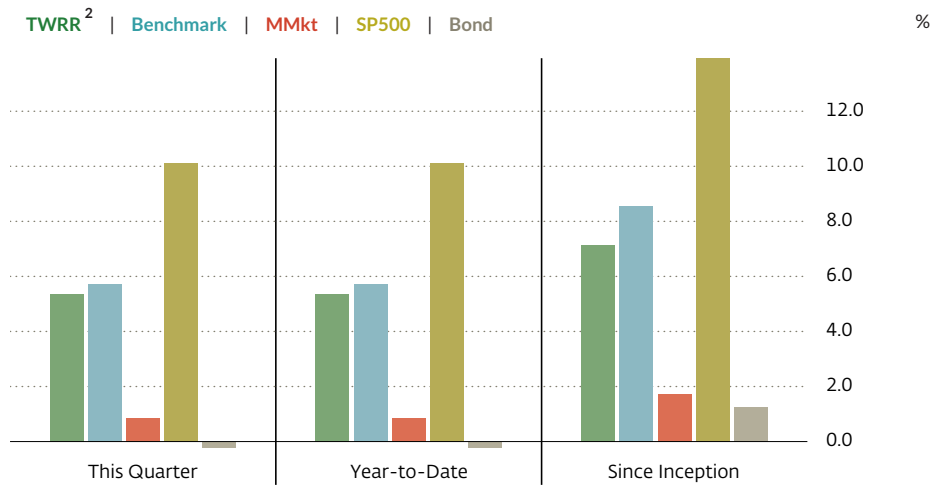
Accounts <sup>2</sup> / Benchmarks <sup>3</sup>	Market Value	Net <sup>1</sup> Investment	Qtr <sup>4</sup> to Date	Year <sup>5</sup> to Date	Trailing <sup>6</sup> 1 Yr	Trailing <sup>7</sup> 3 Yrs	Trailing <sup>8</sup> 5 Yrs	Trailing 10 Yrs	Incp to Date
Thrivent Charitable Impact & Investing   *****6944	\$ 9,000,116.60	\$ 5,222,458.17	Incp : Jun 19, 2017						
(Equities) Aperio Custom Screen Index 70%R1000/30%EAFE SMA	—	—	7.87 %	7.87 %	24.12 %	8.47 %	11.46 %	—	10.49 %
Benchmark: 70% Russell 1000 TR, 30% MSCI EAFE NR USD (6/19/2017 - 8/31/2023), 70% Russell 3000 TR, 30% MSCI World Ex US NR USD (9/1/2023 to date)	—	—	8.15	8.15	24.79	8.77	12.10	—	11.24
Thrivent Charitable Impact & Investing   *****HLCX	\$ 1,270,837.01	\$ 647,826.19	Incp : Dec 19, 2017						
(Equities) Thrivent Large Cap Growth Fund (THLCX)	—	—	13.59	13.59	49.58	8.51	16.58	—	16.13
Benchmark: Russell 1000 Growth TR	—	—	12.08	12.08	45.93	12.48	18.76	—	17.02
Thrivent Charitable Impact & Investing   *****LVIX	\$ 1,430,461.48	\$ 839,966.39	Incp : Dec 19, 2017						
(Equities) Thrivent Large Cap Value Fund (TLVIX)	—	—	6.86	6.86	13.59	11.16	10.52	—	7.85
Benchmark: Russell 1000 Value TR	—	—	7.03	7.03	14.01	8.41	9.38	—	8.36
Thrivent Charitable Impact & Investing   *****2886	\$ 1,152,903.49	\$ 391,953.11	Incp : Jun 16, 2017						
(Equities) Trillium Large Cap Core SMA	—	—	9.52	9.52	26.13	10.27	13.64	—	13.18
Benchmark: S&P 500 TR	—	—	10.11	10.11	30.45	11.91	14.76	—	13.97
Thrivent Charitable Impact & Investing   *****2887	\$ 1,065,306.39	\$ 405,990.88	Incp : Jun 16, 2017						
(Equities) Trillium Small Mid Cap Core SMA	—	—	3.78	3.78	4.58	1.64	7.61	—	7.63
Benchmark: Russell 2500 TR (6/16/2017 to date)	—	—	4.69	4.69	12.25	2.15	8.83	—	9.19
Thrivent Charitable Impact & Investing   *****0501	\$ 394,403.00	\$ 333,000.00	Incp : Jul 1, 2019						
(Sonen) AGC Global SME Growth Fund LP_\$333K CMTD	—	—	0.52	0.52	6.04	3.99	—	—	3.65
Benchmark: Bloomberg 3 Month Treasury Bill TR	—	—	1.20	1.20	5.33	2.49	—	—	2.02
Thrivent Charitable Impact & Investing®   *****2885	\$ 4,235,895.39	\$ 3,643,528.27	Incp : Jun 16, 2017						
(FI & Equities) Mutual Funds CRANX, PXWIX, DOMOX, REEIX	—	—	2.25	2.25	9.53	0.27	3.28	—	2.86
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	—	—	3.75	3.75	11.25	2.93	5.33	—	4.74
Thrivent Charitable Impact & Investing®   *****2884	\$ 2,816,456.21	\$ 2,788,000.00	Incp : Jun 16, 2017						
(FI) Breckinridge Intermediate Gender Lens Bond SMA	—	—	-0.19	-0.19	3.99	-1.89	0.76	—	0.80
Benchmark: Bloomberg Intermediate U.S. Government/Credit TR	—	—	-0.22	-0.22	4.38	-1.53	1.24	—	1.28

# Aggregate Overview

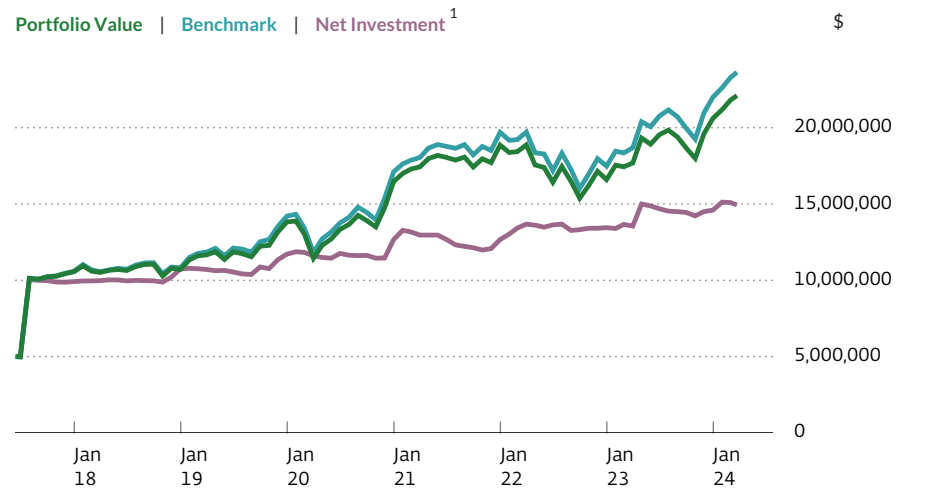
## All Accounts

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 10 Yrs	Incp to Date	
Thrivent Charitable Impact & Investing®   *****240)	\$ 102,493.97	\$ 100,283.07	Incp : Jun 16, 2023							
(FI) Self Help CU Wmn Girls 1 Yr 4.0%, Mat 6/16/2024	—	—	0.00	0.00	—	—	—	—	2.20	
Benchmark: Target 4%	—	—	0.88	0.88	—	—	—	—	3.05	
Thrivent Charitable Impact & Investing®   *****0801	\$ 318,208.00	\$ 331,225.00	Incp : Oct 1, 2019							
(Sonen) Rose Affordable Housing Pres. Fund V_\$333K CMTD	—	—	0.00	0.00	-13.62	5.00	—	—	-4.20	
Benchmark: Target 9%	—	—	1.95	1.95	9.02	9.00	—	—	9.00	
Thrivent Charitable Impact & Investing®   *****2883	\$ 293,175.41	\$ 295,089.05	Incp : Jun 14, 2017							
(cash) Cash Account	—	—	0.21	0.21	3.10	0.52	-0.08	—	-0.26	
Benchmark: FTSE Treasury Bill - 3 Month	—	—	1.24	1.24	5.45	2.55	2.01	—	1.96	

### Performance Summary <sup>9</sup>



### Portfolio Value vs. Benchmark <sup>10</sup>



## Aggregate Overview

### All Accounts

Quarterly Performance Statistics <sup>9</sup>	TWRR <sup>2</sup>	Benchmark	MMkt	SP500	Bond
This Quarter	5.37 %	5.73 %	0.86 %	10.11 %	-0.22 %
Q4 2023	9.64	9.53	1.33	11.69	4.56
Q3 2023	-3.22	-2.71	1.30	-3.27	-0.83
Q2 2023	3.73	4.79	1.22	8.74	-0.81
Q1 2023	5.90	6.26	1.07	7.50	2.33

Periodic Performance Statistics <sup>9</sup>		TWRR <sup>2, 11</sup>	Benchmark	MMkt	SP500	Bond
Year-to-Date		5.37 %	5.73 %	0.86 %	10.11 %	-0.22 %
Trailing 1 Year	Feb 28, 2023 - Feb 29, 2024	15.99	18.45	5.19	30.45	4.38
Trailing 3 Year	Feb 28, 2021 - Feb 29, 2024	4.48	5.88	2.45	11.91	-1.53
Trailing 5 Year	Feb 28, 2019 - Feb 29, 2024	7.72	9.15	1.87	14.76	1.24
Since Inception	Jun 14, 2017 - Mar 22, 2024	7.14	8.55	1.74	13.93	1.27

#### 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).

<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 Feb 29, 2024. The benchmark(s) for the account(s) \*\*\*\*6944, \*\*\*\*2887 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.

<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 Feb 28, 2023 to Feb 29, 2024

<sup>7</sup> Trailing 3 Year is Feb 28, 2021 to Feb 29, 2024, annualized



## Aggregate Overview

### All Accounts

#### Aggregate Overview Footnotes

<sup>8</sup> Trailing 5 Year is Feb 28, 2019 to Feb 29, 2024, annualized

<sup>9</sup> 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.

<sup>10</sup> 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.

<sup>11</sup> Returns for greater than one year are annualized.

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

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# Thrivent Charitable Impact & Investing® Reports: Thrivent Charitable Impact & Investing® | 656302885

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

Security Performance As of Mar 22, 2024



Holding/Ticker <sup>1</sup>	Start Date	Market Value <sup>3</sup>	Total %	Income Earned <sup>4</sup>	QTD	YTD	Trailing 1 Yr <sup>5</sup>	Trailing 3 Yrs <sup>6</sup>	From Start Date <sup>8</sup>
Domini Impact International Equity Instl   DOMOX	Jun 20, 2017	\$ 891,021	21.24 %	\$ 265,374	5.94 %	5.94 %	17.74 %	3.09 %	3.71 %
RBC Emerging Markets Equity I   REEIX	Apr 3, 2019	782,908	18.67	35,462	0.96	0.96	8.75	-4.35	2.41
Impax Ellevest Global Women's Ldr Instl   PXWIX	Jun 20, 2017	1,098,582	26.19	124,378	4.20	4.20	17.37	4.63	8.43
CCM Community Impact Bond Institutional   CRANX	Jun 20, 2017	1,421,638	33.90	164,908	-0.21	-0.21	2.86	-2.43	0.50

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

<sup>2</sup> Sector information is provided by Morningstar.

<sup>3</sup> Based on market-close prices at 3/22/2024. Where Mutual Fund holdings are listed, the Net Asset Value (NAV) is used as the market price.

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

<sup>5</sup> Trailing 1 Year is Feb 28, 2023 to Feb 29, 2024

<sup>6</sup> Trailing 3 Year is Feb 28, 2021 to Feb 29, 2024, annualized

<sup>7</sup> Trailing 5 Year is Feb 28, 2019 to Feb 29, 2024, annualized

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

<sup>9</sup> 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.

For Canadian mutual funds and ETFs, management expense ratio (MER) will be used as a net expense ratio equivalent. MER differs from Net Expense Ratio in that MER takes into consideration investment management fees, operating expenses and taxes while Net Expense Ratio reflects the amount paid for investment management fees after accounting for discounts and temporary fee waivers, distribution fees, 12(b)-1 fees and other operating expenses.

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.

# Thrivent Charitable Impact & Investing® Reports: Thrivent Charitable Impact & Investing® | 656302885

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

Performance By Style As of Mar 22, 2024



Component/Benchmarks <sup>1 2</sup>	QTD <sup>3</sup>	YTD <sup>4</sup>	Trailing 1 Yr <sup>6</sup>	Trailing 3 Yrs <sup>7</sup>	Trailing 5 Yrs <sup>8</sup>	Trailing 10 Yrs	From Start Date	Start Date	Style Total	Style Pct
Int'l Developed Mkts	5.94 %	5.94 %	17.70 %				0.66 %	Jun 7, 2021	\$ 891,021	21.24 %
MSCI EAFE NR USD	5.64	5.64	14.41				2.28			
Int'l Emerging Mkts	0.96	0.96	8.74	-4.35 %			2.41	Apr 3, 2019	782,908	18.67
MSCI EM NR	1.90	1.90	8.73	-6.30			1.72			
Global Equity	4.20	4.20	17.33	4.63	8.27 %		8.43	Jun 20, 2017	1,098,582	26.19
MSCI World NR	8.50	8.50	24.96	8.64	11.65		10.77			
Intermediate Bond	-0.21	-0.21	2.89	-1.70	0.76		0.86	Jun 20, 2017	1,421,638	33.90
Bloomberg U.S. Aggregate Bond TR	-1.00	-1.00	3.33	-3.16	0.56		0.78			

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<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).

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

<sup>6</sup> Trailing 1 Year is Feb 28, 2023 to Feb 29, 2024

<sup>7</sup> Trailing 3 Year is Feb 28, 2021 to Feb 29, 2024 , annualized

<sup>8</sup> Trailing 5 Year is Feb 28, 2019 to Feb 29, 2024 , annualized

<sup>9</sup> Displays the returns for the calendar year (January 1 through December 31) 2023.

<sup>10</sup> Displays the returns for the calendar year (January 1 through December 31) 2022.

<sup>11</sup> Displays the returns for the calendar year (January 1 through December 31) 2021.

<sup>12</sup> Displays the returns for the calendar year (January 1 through December 31) 2020.

<sup>13</sup> Displays the returns for the calendar year (January 1 through December 31) 2019.

<sup>14</sup> Displays the returns for the calendar year (January 1 through December 31) 2018.

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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 Ellevest 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

# Portfolio Fee Summary

4th Quarter 2023	Fee
<b>Total All-in fee</b>	<b>.97%</b>
Veris recommended assets	.54%
Sonen recommended assets (Advanced Global Capital and Rose Affordable Housing Fund V)	1.00%
Thrivent funds	0%
Investnet performance reporting fee average	.04%
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.

# Important Disclosures

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