



ENVIRONMENTAL, SOCIAL, AND GOVERNANCE (ESG)

3Q22 STRATEGY FACTSHEET

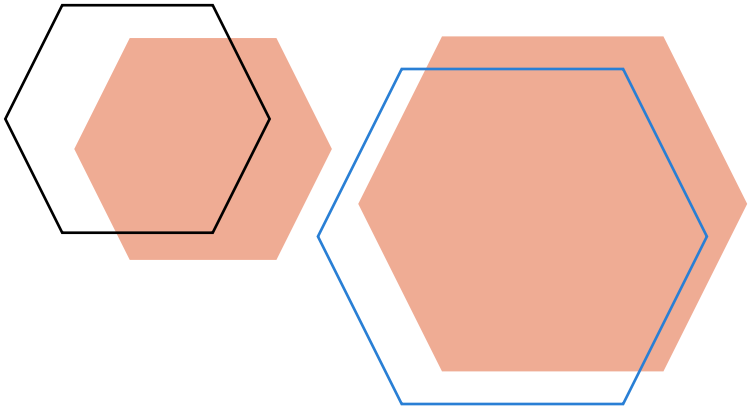
The strategy consists of two investor profiles-moderate aggressive and moderate conservative-for investors pursuing a socially responsible investment mandate. Each profile offers the ability to increase or decrease equity exposure by 10 percentage points. Equity allocations range from 0-100%. An ideal investment offers growth at a reasonable price. A combination of valuations, bottom-up fundamental analysis, and top-down technical indicators are used to guide buy and sell decisions. The strategy consists of one or more security sleeves each of which are designed to exhibit differing characteristics. The security sleeves are Opportunistic, Core Equity, and Fixed Income. Investments are limited to registered products that explicitly state in their prospectus their pursuit of a sustainability or ESG strategy. Both active and passive vehicles will be used to execute the strategy.



SECTOR WEIGHTS

EQUITY SLEEVE

Communication Services	6%
Consumer Discretionary	9%
Consumer Staples	6%
Energy	3%
Healthcare	13%
Financial	17%
Industrials	14%
Info Technology	18%
Materials	4%
Real Estate	7%
Utilities	3%



Asset Allocation

	Moderate Agg	Moderate Cons
U.S. Stocks	75%	40%
Foreign Stocks	3%	2%
Bonds	12%	50%
Cash	10%	8%



A WORD ABOUT RISK

All investments carry a certain risk, and there is no assurance that an investment will provide positive performance over any period of time. An investor may experience loss of principal. The asset classes and/or investment strategies described may not be suitable for all investors and investors should consult with an investment advisor to determine the appropriate investment strategy. Investment decisions should always be made based on the investor's specific financial needs and objectives, goals, time horizon and risk tolerance. The portfolio's current performance may be lower or higher than the performance data as it represents performance as of the date shown. This is not a sales solicitation, but rather a profile on a specific investment option.

Investments in smaller companies carry greater risk than is customarily associated with larger companies for various reasons such as volatility of earnings and prospects, higher failure rates, and limited markets, product lines or financial resources. Investing overseas involves special risks, including the volatility of currency exchange rates and, in some cases, limited geographic focus, political and economic instability, and relatively illiquid markets. Income (bond) funds are subject to interest rate risk which is the risk that debt securities in a fund's portfolio will decline in value because of increases in market interest rates.