

# Active / Passive ESG Defensive 30% Equity Allocation Portfolio

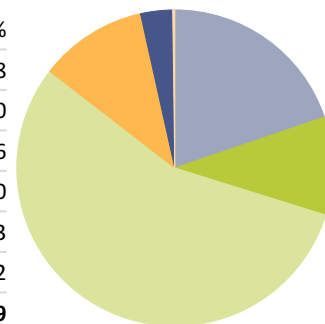
## Investment Strategy

Tru's Environmental, Social, and Governance (ESG) portfolios are long term oriented, diversified, multi-asset portfolios that invest in active funds, passive funds, mutual funds, and ETF's that have an ESG focus. The Defensive portfolio invests in both stock and bond funds, with a large bias toward bond funds. The portfolio provides current income and seeks to mitigate significant capital loss, while its equity holdings are designed to help guard against inflation. Investors in this portfolio are often in retirement and expect their portfolios to last at least 2 to 4 more years.

## Asset Allocation

Portfolio Date: 3/31/2024

	%
US Equity	19.8
Non-US Equity	10.0
US Bond	55.6
Non-US Bond	11.0
Cash	3.3
Other	0.2
<b>Total</b>	<b>99.9</b>



## Portfolio Statistics

Annual Report Net Expense Ratio	0.37
P/E Ratio (TTM)	20.32
P/B Ratio (TTM)	2.67
P/S Ratio (TTM)	2.02
P/C Ratio (TTM)	13.57
12 Mo Yield	3.39

## Fixed Income Statistics

Average Eff Duration Survey	5.79
Average Eff Maturity Survey	8.28
Average Credit Quality	BBB
Average Coupon	3.96
Average Price	—

## Morningstar Style Box

Portfolio Date: 3/31/2024

### Morningstar Equity Style Box™

	Value	Blend	Growth
Large			
Mid			
Small			

### Market Cap

	%
Market Cap Giant %	33.2
Market Cap Large %	35.6
Market Cap Mid %	26.9
Market Cap Small %	4.1
Market Cap Micro %	0.2

## Equity Sectors

Portfolio Date: 3/31/2024

Equity Econ Sector Basic Materials %	4.7
Equity Econ Sector Consumer Cyclical %	10.2
Equity Econ Sector Financial Services %	19.4
Equity Econ Sector Real Estate %	2.5
Equity Econ Sector Consumer Defensive %	6.4
Equity Econ Sector Healthcare %	11.4
Equity Econ Sector Utilities %	1.8
Equity Econ Sector Communication Services %	6.7
Equity Econ Sector Energy %	0.9
Equity Econ Sector Industrials %	12.2
Equity Econ Sector Technology %	23.9

## Top Holdings

Portfolio Date: 3/31/2024

	Ticker	# of Holdings	Global Category	12 Mo Yield	Portfolio Weighting %
TIAA-CREF Core Impact Bond Retail	TSBRX	1,024	US Fixed Income	3.7	20.0
iShares ESG U.S. Aggregate Bond ETF	EAGG	5,131	US Fixed Income	3.4	16.0
Vanguard ESG International Stock ETF	VSGX	6,433	Global Equity Large Cap	3.0	10.0
Xtrackers MSCI USA ESG Leaders Eq ETF	USSG	287	US Equity Large Cap Blend	1.4	9.0
Schwab Short-Term US Treasury ETF™	SCHO	97	US Fixed Income	4.0	7.0
Calvert High Yield Bond A	CYBAX	339	US Fixed Income	5.2	5.0
Calvert US Large Cap Value Rspnb Idx A	CFJAX	520	US Equity Large Cap Value	1.7	5.0
iShares ESG USD Corporate Bond ETF	SUSC	3,996	US Fixed Income	4.0	5.0
Schwab US TIPS ETF™	SCHP	49	US Fixed Income	3.0	5.0
American Beacon DevelopingWldIncFd-InvCl	AGEPX	183	Emerging Markets Fixed Income	9.1	4.0
iShares ESG 1-5 Year USD Corp Bd ETF	SUSB	1,323	US Fixed Income	3.0	3.0
Parnassus Core Equity Investor	PRBLX	42	US Equity Large Cap Blend	0.5	3.0

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