

# Active / Passive ESG Moderate 60% Equity Allocation Portfolio

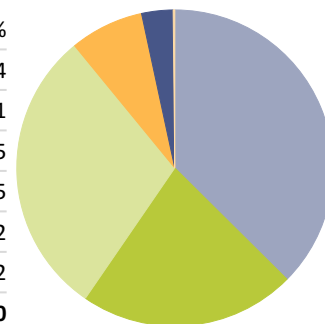
## Investment Strategy

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 Moderate portfolio combines investments in equity and fixed income funds to provide a varied exposure to stock and bond markets with a slight bias toward equities. It is intended for clients who primarily seek long term capital appreciation with muted volatility. This strategy is intended for clients who have at least a 6 to 7 year time horizon.

## Asset Allocation

Portfolio Date: 3/31/2024

|               | %            |
|---------------|--------------|
| US Equity     | 37.4         |
| Non-US Equity | 22.1         |
| US Bond       | 29.5         |
| Non-US Bond   | 7.5          |
| Cash          | 3.2          |
| Other         | 0.2          |
| <b>Total</b>  | <b>100.0</b> |



## Portfolio Statistics

|                                 |       |
|---------------------------------|-------|
| Annual Report Net Expense Ratio | 0.47  |
| P/E Ratio (TTM)                 | 19.84 |
| P/B Ratio (TTM)                 | 2.57  |
| P/S Ratio (TTM)                 | 1.94  |
| P/C Ratio (TTM)                 | 13.16 |
| 12 Mo Yield                     | 2.75  |

## Fixed Income Statistics

|                             |      |
|-----------------------------|------|
| Average Eff Duration Survey | 5.12 |
| Average Eff Maturity Survey | 7.46 |
| Average Credit Quality      | BB   |
| Average Coupon              | 4.52 |
| 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 % | 33.0 |
| Market Cap Large % | 33.9 |
| Market Cap Mid %   | 24.8 |
| Market Cap Small % | 7.2  |
| Market Cap Micro % | 1.1  |

## Equity Sectors

Portfolio Date: 3/31/2024

|   |      |
|---|------|
| Equity Econ Sector Basic Materials %        | 4.9  |
| Equity Econ Sector Consumer Cyclical %      | 10.5 |
| Equity Econ Sector Financial Services %     | 20.3 |
| Equity Econ Sector Real Estate %            | 2.5  |
| Equity Econ Sector Consumer Defensive %     | 6.8  |
| Equity Econ Sector Healthcare %             | 11.0 |
| Equity Econ Sector Utilities %              | 1.7  |
| Equity Econ Sector Communication Services % | 6.1  |
| Equity Econ Sector Energy %                 | 0.9  |
| Equity Econ Sector Industrials %            | 12.0 |
| Equity Econ Sector Technology %             | 23.3 |

## Top Holdings

Portfolio Date: 3/31/2024

|  | Ticker | # of Holdings | Global Category                | 12 Mo Yield | Portfolio Weighting % |
|--|--------|---------------|--------------------------------|-------------|-----------------------|
| Vanguard ESG International Stock ETF     | VSGX   | 6,433         | Global Equity Large Cap        | 3.0         | 16.0                  |
| TIAA-CREF Core Impact Bond Retail        | TSBRX  | 1,024         | US Fixed Income                | 3.7         | 13.0                  |
| iShares ESG U.S. Aggregate Bond ETF      | EAGG   | 5,131         | US Fixed Income                | 3.4         | 12.0                  |
| Xtrackers MSCI USA ESG Leaders Eq ETF    | USSG   | 287           | US Equity Large Cap Blend      | 1.4         | 11.0                  |
| Calvert US Large Cap Value Rspnb Idx A   | CFJAX  | 520           | US Equity Large Cap Value      | 1.7         | 10.0                  |
| Parnassus Core Equity Investor           | PRBLX  | 42            | US Equity Large Cap Blend      | 0.5         | 8.0                   |
| Parnassus Mid-Cap                        | PARMX  | 44            | US Equity Mid Cap              | 0.3         | 6.0                   |
| RBC Emerging Markets Equity A            | REEAX  | 54            | Global Emerging Markets Equity | 1.4         | 6.0                   |
| Schwab Short-Term US Treasury ETF™       | SCHO   | 97            | US Fixed Income                | 4.0         | 5.0                   |
| American Beacon DevelopingWldIncFd-InvCI | AGEPX  | 183           | Emerging Markets Fixed Income  | 9.1         | 4.0                   |
| Calvert High Yield Bond A                | CYBAX  | 339           | US Fixed Income                | 5.2         | 4.0                   |
| iShares ESG Aware MSCI USA Small-Cap ETF | ESML   | 920           | US Equity Small Cap            | 1.2         | 3.0                   |

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