

Active / Passive ESG Income

20% Equity Allocation Portfolio

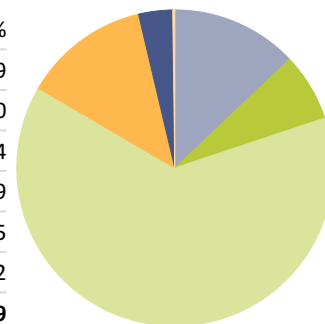
Investment Strategy

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 Income portfolio has a fixed income focus that provides current income while seeking to mitigate large capital loss through diversified US and non-US allocations. The portfolio's modest equity holdings help guard against inflation. The strategy is intended for those who value current income and stability. It is intended for clients with at least a 1 to 2 year time horizon.

Asset Allocation

Portfolio Date: 3/31/2024

	%
US Equity	12.9
Non-US Equity	7.0
US Bond	63.4
Non-US Bond	12.9
Cash	3.5
Other	0.2
Total	99.9



Portfolio Statistics

Annual Report Net Expense Ratio	0.35
P/E Ratio (TTM)	20.29
P/B Ratio (TTM)	2.72
P/S Ratio (TTM)	2.08
P/C Ratio (TTM)	13.52
12 Mo Yield	3.63

Fixed Income Statistics

Average Eff Duration Survey	5.74
Average Eff Maturity Survey	8.16
Average Credit Quality	BBB
Average Coupon	3.95
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 %	38.1
Market Cap Large %	37.0
Market Cap Mid %	21.1
Market Cap Small %	3.5
Market Cap Micro %	0.2

Equity Sectors

Portfolio Date: 3/31/2024

Equity Econ Sector Basic Materials %	4.4
Equity Econ Sector Consumer Cyclical %	10.1
Equity Econ Sector Financial Services %	19.5
Equity Econ Sector Real Estate %	2.4
Equity Econ Sector Consumer Defensive %	6.7
Equity Econ Sector Healthcare %	11.5
Equity Econ Sector Utilities %	1.6
Equity Econ Sector Communication Services %	7.6
Equity Econ Sector Energy %	1.0
Equity Econ Sector Industrials %	10.7
Equity Econ Sector Technology %	24.6

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	21.0
iShares ESG U.S. Aggregate Bond ETF	EAGG	5,131	US Fixed Income	3.4	20.0
Schwab Short-Term US Treasury ETF™	SCHO	97	US Fixed Income	4.0	8.0
Vanguard ESG International Stock ETF	VSGX	6,433	Global Equity Large Cap	3.0	7.0
Xtrackers MSCI USA ESG Leaders Eq ETF	USSG	287	US Equity Large Cap Blend	1.4	7.0
iShares ESG USD Corporate Bond ETF	SUSC	3,996	US Fixed Income	4.0	6.0
Schwab US TIPS ETF™	SCHP	49	US Fixed Income	3.0	6.0
American Beacon DevelopingWldIncFd-InvCl	AGEPX	183	Emerging Markets Fixed Income	9.1	5.0
Calvert High Yield Bond A	CYBAX	339	US Fixed Income	5.2	5.0
iShares ESG 1-5 Year USD Corp Bd ETF	SUSB	1,323	US Fixed Income	3.0	4.0
Calvert US Large Cap Value Rspnb Idx A	CFJAX	520	US Equity Large Cap Value	1.7	3.0
Parnassus Core Equity Investor	PRBLX	42	US Equity Large Cap Blend	0.5	3.0

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