VERIS Wealth Partners

Values. Wealth. Sustainability.

Quarterly Report

October 1-December 31, 2019

Prepared for

InFaith Community Foundation

Advisor

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Veris Wealth Partners, LLC
Private Wealth Management

Table of Contents

Please inform your financial advisor of any changes in your financial situation or investment objectives, or if you wish to modify or impose a reasonable restriction on your account. Please contact your financial advisor if you would like to request a current copy of the Form ADV Part 2A or Form ADV Part 2A - Appendix 1 or equivalent brochure, as applicable, for any of the following: Financial Advisor, Money Manager(s) and/or Envestnet

Table of Contents Footnotes

[1] *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 the 1099 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.*

[2] *The information, including but not limited to the account values and activity, is based on data that Envestnet has received from your advisor and other sources. The information is believed to be accurate but Envestnet has not independently verified the information (account values and activity updated through 11/30/2019).*

Table of Contents

Table of Contents Footnotes

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[4] *The information, including but not limited to the account values and activity, is based on data that Envestnet has received from your advisor and other sources. The information is believed to be accurate but Envestnet has not independently verified the information (account values and activity updated through 7/1/2019).*

[5] *The information, including but not limited to the account values and activity, is based on data that Envestnet has received from your advisor and other sources. The information is believed to be accurate but Envestnet has not independently verified the information (account values and activity updated through 1/22/2020).*

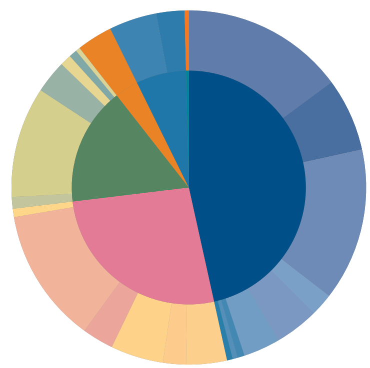
Aggregate Overview
All Accounts

Client Group Summary

Inception Date	Jun 14, 2017
Total Value	**$ 13,816,680.52**
Accrued Income	14,078.20
Net Investment [1]	**$ 11,715,246.65**

Performance [2]	This Quarter	Year-to-Date	Incp to Date
TWRR	6.01 %	19.99 %	7.19 %

Asset Allocation



	%
Equity	**46.54**
Large-Cap Growth	14.87
Large-Cap Core	6.68
Large-Cap Value	13.94
Mid-Cap Growth	2.06
Mid-Cap Core	3.99
Mid-Cap Value	3.38
Small-Cap Growth	0.65
Small-Cap Core	0.44
Small-Cap Value	0.53
International	**26.54**
Int'l Developed Mkts	3.71
Int'l Emerging Mkts	2.09
Global Equity	4.82
Foreign Large Cap Growth	2.86
Foreign Large Cap Value	12.30
Foreign Small Mid Cap Value	0.76
Fixed Income	**16.36**
Long Bond	1.07
Intermediate Bond	10.11
Short Bond	3.00
Intermediate Muni	1.04
Short Muni	0.73
International Bond	0.41
Cash	**3.26**
Cash	3.26
Alternatives	**6.92**
Alternative Fixed Income	4.34
Alternative	2.58
Other	**0.38**
Other	0.38

Aggregate Overview
All Accounts

Accounts [2] / Benchmarks [3]	Market Value	Net [1] Investment	Qtr to Date	Year to Date	Trailing [4] 1 Yr	Trailing 3 Yrs	Trailing 5 Yrs	Trailing 10 Yrs	Incp to Date
InFaith Community Foundation | *****0501	$ 339,383.00	$ 333,000.00	Incp : Jul 1, 2019						
AGC Global SME Growth Fund LP_$333K CMTD	—	—	0.82 %	—	—	—	—	—	1.92 %
Benchmark: Bloomberg Barclays Capital 3 Month Treasury Bill TR	—	—	0.47	—	—	—	—	—	1.04
InFaith Community Foundation | *****6944	$ 4,610,803.65	$ 3,663,172.04	Incp : Jun 19, 2017						
Aperio Group	—	—	8.82	28.17 %	28.17 %	—	—	—	10.49
Benchmark: 70% Russell 1000 TR, 30% MSCI EAFE NR USD	—	—	8.78	28.60	28.60	—	—	—	11.19
InFaith Community Foundation | ******17-5	$ 250,000.00	$ 222,612.76	Incp : Jun 19, 2017						
BLUEHUB(BCC) SUN Initiative_ 4.25%, Due 12/31/2020	—	—	1.09	4.38	4.38	—	—	—	4.40
Benchmark: Target 4%	—	—	0.99	4.00	4.00	—	—	—	4.00
InFaith Community Foundation | *****2884	$ 1,339,859.08	$ 1,275,000.00	Incp : Jun 16, 2017						
Breckinridge Intermediate Sustainable Government Credit	—	—	0.09	5.76	5.76	—	—	—	2.32
Benchmark: Bloomberg Barclays Capital Intermediate U.S. Government/Credit TR	—	—	0.37	6.80	6.80	—	—	—	3.00
InFaith Community Foundation | *****2885	$ 3,086,738.14	$ 2,875,891.86	Incp : Jun 16, 2017						
Mutual Fund Account	—	—	5.17	13.64	13.64	—	—	—	3.31
Benchmark: InFaith Mutual Fund Account [5]	—	—	5.61	17.06	17.06	—	—	—	4.83
InFaith Community Foundation | *****2883	$ 384,697.21	$ 386,607.27	Incp : Jun 14, 2017						
Primary Account	—	—	-0.25	-0.20	-0.20	—	—	—	-0.52
Benchmark: Lipper Money Market Fund	—	—	0.38	1.97	1.97	—	—	—	1.59
InFaith Community Foundation | ******0502	$ 250,000.00	$ 238,750.00	Incp : Jun 19, 2017						
Root Capital Note, 3 Yrs, 2.25%, Due 7/1/2020	—	—	0.00	2.25	2.25	—	—	—	1.77
Benchmark: Target 2%	—	—	0.50	2.00	2.00	—	—	—	2.00
InFaith Community Foundation | ********0801	$ 16,650.00	$ 16,650.00	Incp : Oct 1, 2019						
Rose Affordable Housing Preservation Fd V_$333K CMTD	—	—	—	—	—	—	—	—	0.00
Benchmark: Target 9%	—	—	—	—	—	—	—	—	2.17
InFaith Community Foundation | *********1_V2	$ 100,000.00	$ 99,469.00	Incp : Jun 16, 2019						
Self Help Credit Union_1 Yr, 2.1%, Mat. 6/16/20	—	—	0.53	—	—	—	—	—	0.53
Benchmark: Target 2%	—	—	0.50	—	—	—	—	—	1.08

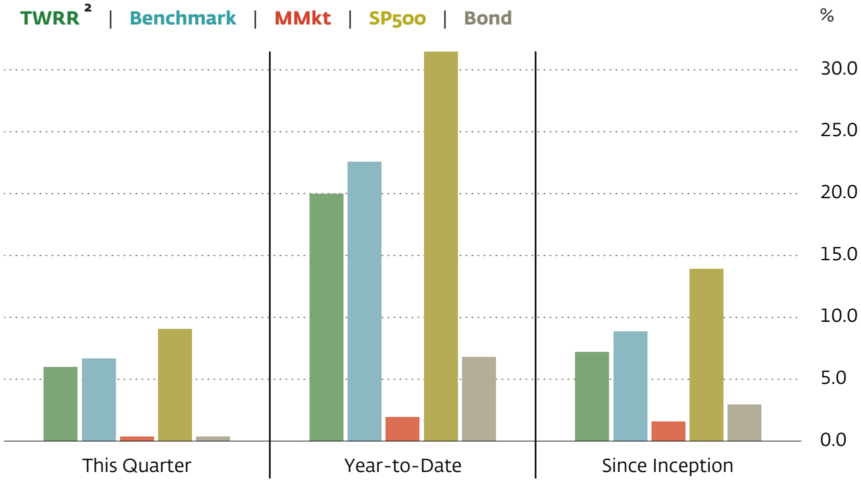
Aggregate Overview
All Accounts

Accounts [2] / Benchmarks [3]	Market Value	Net [1] Investment	Qtr to Date	Year to Date	Trailing [4] 1 Yr	Trailing 3 Yrs	Trailing 5 Yrs	Trailing 10 Yrs	Incp to Date
InFaith Community Foundation | ************HLCX	$ 1,026,727.74	$ 869,417.65	Incp : Dec 19, 2017						
Thrivent Large Cap Growth Fund (THLCX)	—	—	10.29	32.14	32.14	—	—	—	15.49
Benchmark: Russell 1000 Growth TR	—	—	10.62	36.39	36.39	—	—	—	15.29
InFaith Community Foundation | ************LVIX	$ 648,661.16	$ 502,078.17	Incp : Dec 19, 2017						
Thrivent Large Cap Value Fund (TLVIX)	—	—	9.79	26.37	26.37	—	—	—	3.70
Benchmark: Russell 1000 Value TR	—	—	7.41	26.54	26.54	—	—	—	7.77
InFaith Community Foundation | *****2886	$ 659,474.81	$ 363,997.75	Incp : Jun 16, 2017						
Trillium Large Cap Core	—	—	7.10	29.25	29.25	—	—	—	13.98
Benchmark: Russell 1000 TR	—	—	9.04	31.43	31.43	—	—	—	13.82
InFaith Community Foundation | *****2887	$ 1,103,685.73	$ 871,000.00	Incp : Jun 16, 2017						
Trillium Small Mid Cap Core	—	—	4.86	24.70	24.70	—	—	—	8.15
Benchmark: Russell 2500 TR	—	—	8.54	27.77	27.77	—	—	—	9.99

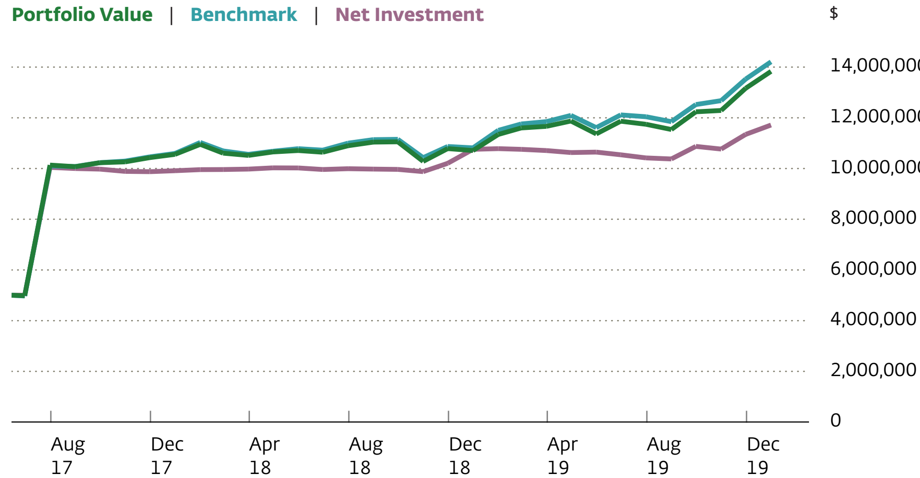
Aggregate Overview

All Accounts

Performance Summary [6]



Portfolio Value vs. Benchmark [7]



Quarterly Performance Statistics [6]	TWRR [2]	Benchmark	MMkt	SP500	Bond
Q4 2019	6.01 %	6.69 %	0.38 %	9.07 %	0.37 %
Q3 2019	0.35	0.63	0.49	1.70	1.37
Q2 2019	3.17	3.56	0.54	4.30	2.59
Q1 2019	9.33	10.04	0.54	13.65	2.32

Periodic Performance Statistics [6]		TWRR [2, 8]	Benchmark	MMkt	SP500	Bond
Year-to-Date		19.99 %	22.58 %	1.97 %	31.49 %	6.80 %
Trailing 1 Year	Dec 31, 2018 - Dec 31, 2019	19.99	22.58	1.97	31.49	6.80
Since Inception	Jun 14, 2017 - Dec 31, 2019	7.19	8.86	1.59	13.91	2.98

Aggregate Overview Footnotes

1 *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 received from the custodian.*

2 *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).*

Aggregate Overview

All Accounts

Aggregate Overview Footnotes

[3] 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 Dec 31, 2019. The benchmark(s) for the account(s) *****0501, *****6944, ******17-5, *****2884, *****2885, *****2883, ******0502, ********0801, *********1_V2, ************HLCX, ************LVIX, *****2886, *****2887 herein has been selected by your financial advisor to reflect the corresponding investment strategy of your portfolio. The intent of these selected benchmarks is to seek to provide a more accurate comparison to which returns can be evaluated effectively.

[4] Trailing 1 Year is Dec 31, 2018 to Dec 31, 2019

[5] Benchmark designates 48% MSCI EAFE NR USD, 28% Bloomberg Barclays Capital Intermediate U.S. Government/Credit TR, 20% MSCI World Ex US NR USD, 4% FTSE Treasury Bill - 3 Month. 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.

[6] 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 Barclays Capital Intermediate U.S. Government/Credit TR, 3% FTSE Treasury Bill - 3 Month. "MMkt" refers to the Lipper Money Market Fund index. "SP500" refers to the S&P 500 TR index. "Bond" refers to the Bloomberg Barclays Capital Intermediate U.S. Government/Credit TR index. "Benchmark" described herein has been selected by your financial advisor to reflect the corresponding investment strategy of your portfolio. The intent of this benchmark 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.

[7] Benchmark designates 50% Russell 3000 TR, 25% MSCI EAFE NR USD, 22% Bloomberg Barclays Capital Intermediate U.S. Government/Credit TR, 3% FTSE Treasury Bill - 3 Month. The Benchmark described herein has been selected by your financial advisor to reflect the corresponding investment strategy of your portfolio. The intent of this benchmark 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.

[8] Returns for greater than one year are annualized.

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As part of providing a holistic picture of Your financial wellness, Envestnet may collect some or all of the following types of personal information:

- Identifiers like postal address, email address, account name, unique personal identifier, login credentials, or other similar identifiers;
- Customer records like a signature, address, telephone number, passport number, Social Security Number, driver's license or state identification card number, insurance policy number, employment, bank account number, credit card number, debit card number, or any other financial information, medical information, or health insurance information as applicable as required to utilize insurance-related tools;
- Classification characteristics like age, marital status, and sex;
- Commercial information such as records of personal property, investment assets, account activity (including transactions, balances, positions and history), anticipated retirement expenses, expected values of future assets such as lump sum distributions from pensions or inheritances, and other purchasing or consuming histories or tendencies (for example, if You opt to share this information in order to view and analyze spending habits and work on budget performance);
- Internet or other similar network activity, like online identifier, Internet Protocol address, web browser, and information on interactions with our products, websites, applications, or advertisements;
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- Sensory data, such as customer service requests or questions directed to Envestnet through our websites or via telephone conversations;
- Professional or employment-related information, such as current or past job history and income; and
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- To fulfill or meet the reason You provided personal information in the first place to us or to Your financial representative on Your behalf;
- To create, maintain, customize and secure Your account;
- To process requests, purchases, transactions and payments;
- To prevent transactional fraud;
- To provide support and to respond to inquiries;
- To personalize and develop experiences with our Services, including offers through our websites, applications, emails, and or text message (with Your consent, where required by law);
- To help maintain the safety, security, and integrity of our Services, databases, other technology assets and business lines;
- For testing, research, analysis and product development, including to develop and improve our websites, products and services;
- To evaluate or conduct a merger, divestiture, restructuring, reorganization, dissolution or other sale or transfer of some or all of Envestnet's assets, whether as a going concern or as part of a bankruptcy, liquidation, or similar proceeding, in which personal information held by Envestnet about users is among the assets transferred;
- To respond to law enforcement requests and as required by applicable law, court order or governmental regulations;
- As described to You when collecting Your personal information; and
- For the reasons otherwise set forth in this Privacy Policy.

Envestnet may develop, use, distribute and publish information and statistics derived from aggregate consumer information and the content that You contribute for use on a masked, aggregate basis.

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Disclosing Personal Information to Others

We do not sell consumer personal information about current or former accounts to third parties. For financial professionals utilizing our technology platform, however, Envestnet may make available financial professional business contact information, financial professional profile information and information regarding the use of investment strategies to third-party investment managers and exchange traded funds, mutual funds and similar investment vehicles.

In compliance with federal and state laws, we may disclose personal information to nonaffiliated businesses for a business purpose. These companies are required to treat Your private information with the same high degree of confidentiality that Envestnet does and access Your private information only for the services for which they are engaged. We disclose personal information for a business purpose to the following categories of third parties:

- Envestnet corporate affiliates;
- Companies that perform services for us or on Your behalf, including the sub-managers who manage Your assets;
- Financial services companies (such as Your custodian, brokers or dealers) who effect transactions on Your behalf;
- Companies participating with Envestnet in a proposed or actual sale, merger, transfer, or business exchange;
- Companies that participate in joint marketing activities with us;
- Non-affiliated parties as allowed by law, such as in responding to a subpoena, preventing fraud, or complying with an inquiry by a government agency or regulator; and
- Other organizations as directed by You or Your representative.

Envestnet has disclosed the following categories of personal information for a business purpose in the preceding twelve (12) months: identifiers, customer records, classification categories, commercial information, internet or other similar network activity, geolocation data, sensory data, professional or employment-related information, and inferences drawn from other personal information.

Envestnet Privacy Policy

Retaining Personal Information

Envestnet complies with financial laws and regulations to maintain records for statutorily required periods of time. Retaining personal information is often necessary for us and our service provider(s) to:

- Complete the transactions for which we collected the information, provide a requested good or service, take actions reasonably anticipated within the context of our ongoing business relationships, or otherwise perform our contract with You or on Your behalf;
- Enable solely internal uses that are reasonably aligned with consumer expectations based on their relationship with us;
- Comply with a legal obligation, including but not limited to maintaining a books and records requirement under the SEC;
- Detect security incidents, protect against malicious, deceptive, fraudulent, or illegal activity, or prosecute those responsible for such activities;
- Debug products to identify and repair errors that impair existing intended functionality;
- Exercise free speech, ensure the right of another consumer to exercise their free speech rights, or exercise another right provided for by law; and
- Make other internal and lawful uses of that information that are compatible with the context in which the information was provided.

Protecting Collected Information

We implement physical and electronic safeguards to protect against interception of personal information over the Internet. This includes firewall barriers and authentication procedures to maintain the security of online sessions and to protect Envestnet accounts and systems. We use a state-of-the-art secure server to keep all personal information as secure as possible, use transport layer security (TLS) encryption, and regularly assess the effectiveness of our protections against unauthorized access. This approach helps ensure that Your personal information remains safe and private.

Your Consent

By using the Services, You consent to the collection and use of the personal information described above. Envestnet reviews the Privacy Policy annually and reserves the right to amend the Privacy Policy at our discretion and at any time. Should we make a material change to the Privacy Policy, such as collecting additional categories of personal information or adding a materially different, unrelated and incompatible business use of personal information collected, Envestnet will provide notice to the effected parties of the change and will post those changes on this page with an updated effective date. Further, this Privacy Policy shall be reviewed on an annual basis for compliance with applicable data privacy laws. Your continued use of the Services following the new effective date constitutes Your acceptance of such changes.

This Privacy Policy constitutes Envestnet disclosing to You Envestnet's collection, use, and disclosure of personal information for a business purpose over the past twelve (12) months. Under certain laws, consumers may have the right to request to not be included in personal information sold to third parties, often referred to as an "opt out." Envestnet does not, however, sell consumer personal information, outside of financial professionals described above. If You have additional questions about the use of Your data, You may reach out to Your financial advisor or contact Envestnet through the "Contact Us" section.

Envestnet Privacy Policy

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