

CFNJ

July 2024

Important Information

As of Jul 31, 2024 (USD)



Please note the following important information below. Additional important information is included at the end of this presentation.

U.S. Registered ETF / Mutual Fund Performance: If shown, the performance data quoted for U.S. registered exchange traded funds (ETFs) and mutual funds represents past performance and is not a guarantee of future results. Current performance may be lower or higher than the performance data quoted. For the most current performance data, please contact your Private Wealth Management team at the number provided on your monthly statement or toll-free in the U.S. at 1-800-323-5678. A fund's investment return and the principal value of your investment will fluctuate. As a result, your shares when redeemed may be worth more or less than their original cost. The performance data for ETFs does not reflect a deduction for commissions that would reduce the displayed performance. You are not subject to a sales charge for mutual funds purchased through PWM. If a sales charge were applicable, the sales charge would reduce the mutual fund's performance.

Consolidated Asset Allocation By Financial Institution



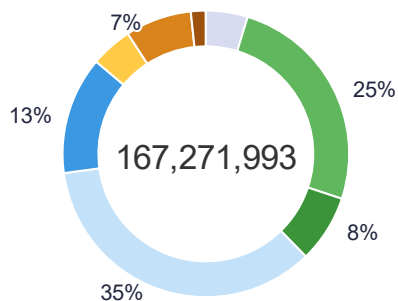
As of Jul 31, 2024 (USD)

	Goldman Sachs		Vanguard		Total Portfolio	
	Value	Percent	Value	Percent	Value	Percent
Cash, Deposits & Money Market Funds	\$976,905	0.6%	\$6,926,855	100.0%	\$7,903,760	4.7%
Deposits & Money Market Funds	976,905	0.6%	6,926,855	100.0%	7,903,760	4.7%
Fixed Income	\$55,203,607	34.4%			\$55,203,607	33.0%
Investment Grade Fixed Income	42,428,804	26.5%			42,428,804	25.4%
Other Fixed Income	12,774,803	8.0%			12,774,803	7.6%
Public Equity	\$80,971,480	50.5%			\$80,971,480	48.4%
US Equity	58,772,103	36.7%			58,772,103	35.1%
Non-US Equity	22,199,377	13.8%			22,199,377	13.3%
Alternative Investments	\$23,193,146	14.5%			\$23,193,146	13.9%
Hedge Funds	7,891,590	4.9%			7,891,590	4.7%
Private Equity	12,491,357	7.8%			12,491,357	7.5%
Other Alternative Investments	2,810,199	1.8%			2,810,199	1.7%
Total Investment Strategies	\$160,345,138	100.0%	\$6,926,855	100.0%	\$167,271,993	100.0%

This page contains external assets. For more details, see Report Information.

Consolidated Asset Allocation

As of Jul 31, 2024 (USD)



Deposits & Money Market Funds
Investment Grade Fixed Income
Other Fixed Income
US Equity
Non-US Equity
Hedge Funds
Private Equity
Other Alternative Investments
Total Investment Strategies

Asset Allocation	
Value	Percent
7,903,760	4.7%
42,428,804	25.4%
12,774,803	7.6%
58,772,103	35.1%
22,199,377	13.3%
7,891,590	4.7%
12,491,357	7.5%
2,810,199	1.7%
\$167,271,993	100.0%

This page contains external assets. For more details, see Report Information. Goldman Sachs does not provide asset allocation targets on retirement assets held away from GS or held in a GS brokerage account. If you are receiving this presentation, you have confirmed to your Goldman Sachs team that the external assets included in target asset allocations are not held in a retirement account. If you have yet to highlight retirement assets, contact your Goldman Sachs team.

Consolidated Investment Results



As of Jul 31, 2024 (USD) | Portfolio Inception Dec 01, 2015

	MTD	YTD
	Jul 01 - Jul 31, 2024	Jan 01 - Jul 31, 2024
Beginning Investment	165,474,836	153,955,156
Net Deposits and Withdrawals	-775,998	1,678,731
Net Investment Income	68,153	1,200,950
Change In Investment	2,505,003	10,437,156
Investment Results	\$2,573,156	\$11,638,106
Ending Investment	\$167,271,993	\$167,271,993

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Consolidated Historical Performance



As of Jul 31, 2024 (USD) | Performance Inception Dec 30, 2015

	Asset Allocation		Performance			Inception Date
	Value	Percent	MTD	YTD	ITD (Ann.)	
■ Cash, Deposits & Money Market Funds	\$7,903,760	4.7%	--	--	--	1/27/16
Deposits & Money Market Funds	7,903,760	4.7%	0.46%	1.44%	0.98%	1/27/16
Money Market Funds	6,926,855	4.1%	0.46%	0.92%	0.79%	8/23/16
Deposits	976,905	0.6%	0.44%	3.07%	1.78%	1/27/16
■ Fixed Income	\$55,203,607	33.0%	1.67%	2.37%	2.58%	2/11/16
Investment Grade Fixed Income	42,428,804	25.4%	1.63%	1.99%	1.61%	2/11/16
GS: Government/Corporate Fixed Income (ESG)	42,428,804	25.4%	1.63%	1.99%	2.28%	4/19/22
Other Fixed Income	12,774,803	7.6%	1.80%	3.60%	5.35%	2/12/16
RBC BlueBay High Yield Bond Fund	6,393,666	3.8%	1.87%	3.82%	4.59%	4/06/22
<i>ICE BofA Merrill Lynch US High Yield Master II Constrained TR Index in USD</i>			1.96%	4.63%	4.81%	4/06/22
Federated Hermes High Yield Bond Fund	6,381,137	3.8%	1.73%	3.39%	3.70%	2/01/18
<i>Bloomberg Barclays Capital US Corporate High Yield 2% Issuer Cap TR Index in USD</i>			1.94%	4.58%	4.39%	2/01/18
■ Public Equity	\$80,971,480	48.4%	2.22%	13.28%	11.34%	12/30/15
US Equity	58,772,103	35.1%	2.12%	14.88%	13.50%	12/30/15
iShares S&P 500 Index Fund	49,012,782	29.3%	1.19%	16.37%	15.51%	2/12/16
<i>S&P 500 TR Index in USD</i>			1.22%	16.70%	15.73%	2/12/16
Multi-Manager U.S. Small Cap Equity Fund	7,687,864	4.6%	7.10%	8.05%	8.43%	4/29/16
<i>Russell 2000 TR Index in USD</i>			10.16%	12.07%	10.20%	4/29/16
DFA Real Estate Securities Portfolio	2,071,457	1.2%	6.98%	5.07%	5.82%	10/12/16
<i>Dow Jones US Select REIT TR Index in USD</i>			5.85%	5.27%	4.76%	10/12/16

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Consolidated Historical Performance



As of Jul 31, 2024 (USD) | Performance Inception Dec 30, 2015

	Asset Allocation		Performance			Inception Date
	Value	Percent	MTD	YTD	ITD (Ann.)	
Non-US Equity	22,199,377	13.3%	2.48%	9.17%	8.85%	12/30/15
Multi-Manager International Equity Fund	9,915,664	5.9%	2.74%	8.44%	9.95%	2/12/16
<i>MSCI EAFE Net Total Return Index in USD</i>			2.93%	8.43%	8.58%	2/12/16
iShares MSCI EAFE International Index Fund	9,880,169	5.9%	2.91%	8.49%	16.16%	3/24/23
<i>MSCI EAFE Net Total Return Index in USD</i>			2.93%	8.43%	16.46%	3/24/23
GQG Partners Emerging Markets Equity Fund	2,403,544	1.4%	-0.30%	15.58%	28.80% ²	10/10/23
<i>MSCI Emerging Markets Net Total Return Index in USD</i>			0.30%	7.81%	17.29% ²	10/10/23
Alternative Investments	\$23,193,146	13.9%	--	--	--	12/30/15
Hedge Funds	7,891,590	4.7%	-0.32%	6.32%	5.00%	12/30/15
Hedge Fund Managers (Strategic) Ltd	7,891,590	4.7%	-0.32%	6.32%	5.19%	2/29/16
Private Equity	12,491,357	7.5%	--	--	--	6/16/16
Vintage VIII Offshore SCSp	2,415,799	1.4%	--	--	--	6/25/19
PRIVATE EQUITY MANAGERS (2019) OFFSHORE SCSP	2,014,059	1.2%	--	--	--	3/31/19
PRIVATE EQUITY MANAGERS (2017) OFFSHORE SCSP	2,005,350	1.2%	--	--	--	5/03/17
PRIVATE EQUITY MANAGERS (2016) OFFSHORE SCSP	1,220,244	0.7%	--	--	--	6/16/16
PRIVATE EQUITY MANAGERS (2018) OFFSHORE SCSP	1,163,362	0.7%	--	--	--	5/14/18
Private Equity Managers (2020) Offshore LP	1,050,371	0.6%	--	--	--	4/15/20
Private Equity Managers (2021) Offshore SCSp	1,045,352	0.6%	--	--	--	2/17/21
VINTAGE IX B OFFSHORE SCSP	796,649	0.5%	--	--	--	3/28/22
Vintage VII Offshore SCSp	589,303	0.4%	--	--	--	8/30/16
E&F Private Equity Managers (2022) Offshore LP	191,304	0.1%	--	--	--	6/30/22
E&F Private Equity Managers 2024 Offshore	0	0.0%	--	--	--	--
E&F Private Equity Managers (2023) Offshore LP	-436	0.0%	--	--	--	3/31/23

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As of Jul 31, 2024 (USD) | Performance Inception Dec 30, 2015

	Asset Allocation		Performance			Inception Date
	Value	Percent	MTD	YTD	ITD (Ann.)	
Other Alternative Investments	2,810,199	1.7%	--	--	--	9/30/18
Private Credit Managers II Offshore LP	1,766,870	1.1%	--	--	--	9/30/18
Private Credit Managers IV Offshore LP	1,027,833	0.6%	--	--	--	9/20/22
Private Credit Managers (2023) Offshore LP	15,495	0.0%	--	--	--	12/31/23
Private Credit Managers (2024) Offshore LP	0	0.0%	--	--	--	--
Total Investment Strategies¹	\$167,271,993	100.0%	1.61%	7.65%	7.40%	12/30/15

Portfolio Benchmark Performance	Performance			Inception Date
	MTD	YTD	ITD (Ann.)	
Bloomberg Barclays Capital 1-10 Year Blend Municipal Bond TR Index in USD	0.89%	0.11%	1.73%	12/30/15
S&P 500 TR Index in USD	1.22%	16.70%	14.18%	12/30/15
MSCI EAFE Unhedged Currency TR Index in USD	2.95%	8.86%	7.17%	12/30/15

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Additional Important Information

As of Jul 31, 2024 (USD)



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Additional Important Information



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- **Currencies.** Currency exchange rates can be extremely volatile, particularly during times of political or economic uncertainty. There is a risk of loss when an investor has exposure to foreign currency or holds foreign currency traded investments.
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Additional Important Information



As of Jul 31, 2024 (USD)

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Additional Important Information



As of Jul 31, 2024 (USD)

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