

CFNJ

October 2024

Important Information

As of Oct 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



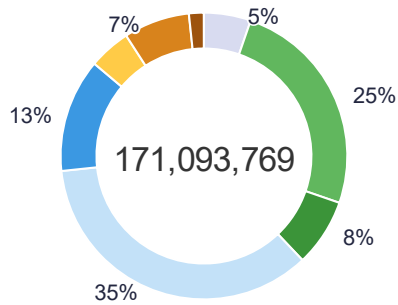
As of Oct 31, 2024 (USD)

	Goldman Sachs		Vanguard		Total Portfolio	
	Value	Percent	Value	Percent	Value	Percent
Cash, Deposits & Money Market Funds	\$960,176	0.6%	\$8,111,467	100.0%	\$9,071,643	5.3%
Deposits & Money Market Funds	960,176	0.6%	8,111,467	100.0%	9,071,643	5.3%
Fixed Income	\$55,851,651	34.3%			\$55,851,651	32.6%
Investment Grade Fixed Income	42,777,262	26.2%			42,777,262	25.0%
Other Fixed Income	13,074,389	8.0%			13,074,389	7.6%
Public Equity	\$82,471,440	50.6%			\$82,471,440	48.2%
US Equity	60,549,017	37.2%			60,549,017	35.4%
Non-US Equity	21,922,424	13.5%			21,922,424	12.8%
Alternative Investments	\$23,699,035	14.5%			\$23,699,035	13.9%
Hedge Funds	8,085,630	5.0%			8,085,630	4.7%
Private Equity	12,743,787	7.8%			12,743,787	7.4%
Other Alternative Investments	2,869,617	1.8%			2,869,617	1.7%
Total Investment Strategies	\$162,982,302	100.0%	\$8,111,467	100.0%	\$171,093,769	100.0%

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

Consolidated Asset Allocation

As of Oct 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
9,071,643	5.3%
42,777,262	25.0%
13,074,389	7.6%
60,549,017	35.4%
21,922,424	12.8%
8,085,630	4.7%
12,743,787	7.4%
2,869,617	1.7%
\$171,093,769	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 Oct 31, 2024 (USD) | Portfolio Inception Dec 01, 2015

	MTD	YTD
	Oct 01 - Oct 31, 2024	Jan 01 - Oct 31, 2024
Beginning Investment	170,945,911	153,955,156
Net Deposits and Withdrawals	2,818,801	2,895,207
Net Investment Income	-3,991	1,828,292
Change In Investment	-2,666,952	12,415,114
Investment Results	-\$2,670,943	\$14,243,406
Ending Investment	\$171,093,769	\$171,093,769

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Consolidated Historical Performance



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

	Asset Allocation		Performance			Inception Date
	Value	Percent	MTD	YTD	ITD (Ann.)	
Cash, Deposits & Money Market Funds	\$9,071,643	5.3%	--	--	--	1/27/16
Deposits & Money Market Funds	9,071,643	5.3%	0.05%	1.18%	0.93%	1/27/16
Money Market Funds	8,111,467	4.7%	0.00%	0.45%	0.71%	8/23/16
Deposits	960,176	0.6%	0.38%	4.35%	1.87%	1/27/16
Fixed Income	\$55,851,651	32.6%	-1.37%	3.56%	2.64%	2/11/16
Investment Grade Fixed Income	42,777,262	25.0%	-1.58%	2.83%	1.65%	2/11/16
GS: Government/Corporate Fixed Income (ESG)	42,777,262	25.0%	-1.58%	2.83%	2.38%	4/19/22
Other Fixed Income	13,074,389	7.6%	-0.67%	5.96%	5.46%	2/12/16
RBC BlueBay High Yield Bond Fund	6,552,648	3.8%	-0.51%	6.32%	5.10%	4/06/22
<i>ICE BofA Merrill Lynch US High Yield Master II Constrained TR Index in USD</i>			-0.55%	7.44%	5.41%	4/06/22
Federated Hermes High Yield Bond Fund	6,521,741	3.8%	-0.84%	5.59%	3.88%	2/01/18
<i>Bloomberg Barclays Capital US Corporate High Yield 2% Issuer Cap TR Index in USD</i>			-0.54%	7.42%	4.64%	2/01/18
Public Equity	\$82,471,440	48.2%	-2.21%	15.30%	11.22%	12/30/15
US Equity	60,549,017	35.4%	-1.15%	18.27%	13.46%	12/30/15
iShares S&P 500 Index Fund	54,269,301	31.7%	-0.93%	20.53%	15.50%	2/12/16
<i>S&P 500 TR Index in USD</i>			-0.91%	20.97%	15.72%	2/12/16
Multi-Manager U.S. Small Cap Equity Fund	4,103,788	2.4%	-1.93%	6.20%	7.95%	4/29/16
<i>Russell 2000 TR Index in USD</i>			-1.44%	9.56%	9.59%	4/29/16
DFA Real Estate Securities Portfolio	2,175,928	1.3%	-3.58%	10.29%	6.27%	10/12/16
<i>Dow Jones US Select REIT TR Index in USD</i>			-3.14%	11.32%	5.34%	10/12/16

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Consolidated Historical Performance

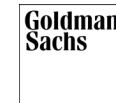


As of Oct 31, 2024 (USD) | Performance Inception Dec 30, 2015

	Asset Allocation		Performance			Inception Date
	Value	Percent	MTD	YTD	ITD (Ann.)	
Non-US Equity	21,922,424	12.8%	-5.03%	7.73%	8.43%	12/30/15
Multi-Manager International Equity Fund	9,909,162	5.8%	-4.83%	8.29%	9.64%	2/12/16
<i>MSCI EAFE Net Total Return Index in USD</i>			-5.44%	6.85%	8.14%	2/12/16
iShares MSCI EAFE International Index Fund	9,730,288	5.7%	-5.50%	6.77%	12.34%	3/24/23
<i>MSCI EAFE Net Total Return Index in USD</i>			-5.44%	6.85%	12.67%	3/24/23
GQG Partners Emerging Markets Equity Fund	2,282,974	1.3%	-3.83%	9.71%	20.86% ²	10/10/23
<i>MSCI Emerging Markets Net Total Return Index in USD</i>			-4.45%	11.66%	20.15% ²	10/10/23
Alternative Investments	\$23,699,035	13.9%	--	--	--	12/30/15
Hedge Funds	8,085,630	4.7%	0.83%	8.86%	5.13%	12/30/15
Hedge Fund Managers (Strategic) Ltd	8,085,630	4.7%	0.83%	8.86%	5.32%	2/29/16
Private Equity	12,743,787	7.4%	--	--	--	6/16/16
Vintage VIII Offshore SCSp	2,382,610	1.4%	--	--	--	6/25/19
PRIVATE EQUITY MANAGERS (2019) OFFSHORE SCSP	2,092,017	1.2%	--	--	--	3/31/19
PRIVATE EQUITY MANAGERS (2017) OFFSHORE SCSP	1,825,277	1.1%	--	--	--	5/03/17
PRIVATE EQUITY MANAGERS (2016) OFFSHORE SCSP	1,258,248	0.7%	--	--	--	6/16/16
Private Equity Managers (2020) Offshore LP	1,193,269	0.7%	--	--	--	4/15/20
PRIVATE EQUITY MANAGERS (2018) OFFSHORE SCSP	1,180,015	0.7%	--	--	--	5/14/18
Private Equity Managers (2021) Offshore SCSp	1,125,396	0.7%	--	--	--	2/17/21
VINTAGE IX B OFFSHORE SCSP	831,820	0.5%	--	--	--	3/28/22
Vintage VII Offshore SCSp	580,750	0.3%	--	--	--	8/30/16
E&F Private Equity Managers (2022) Offshore LP	278,003	0.2%	--	--	--	6/30/22
E&F Private Equity Managers 2024 Offshore	0	0.0%	--	--	--	--
E&F Private Equity Managers (2023) Offshore LP	-3,619	0.0%	--	--	--	3/31/23

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Consolidated Historical Performance



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

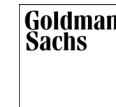
	Asset Allocation		Performance			Inception Date
	Value	Percent	MTD	YTD	ITD (Ann.)	
Other Alternative Investments	2,869,617	1.7%	--	--	--	9/30/18
Private Credit Managers II Offshore LP	1,784,967	1.0%	--	--	--	9/30/18
Private Credit Managers IV Offshore LP	1,022,068	0.6%	--	--	--	9/20/22
Private Credit Managers (2023) Offshore LP	62,583	0.0%	--	--	--	12/31/23
Private Credit Managers (2024) Offshore LP	0	0.0%	--	--	--	--
Total Investment Strategies¹	\$171,093,769	100.0%	-1.49%	9.27%	7.37%	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	-1.13%	0.72%	1.75%	12/30/15
S&P 500 TR Index in USD	-0.91%	20.97%	14.21%	12/30/15
MSCI EAFE Unhedged Currency TR Index in USD	-5.42%	7.34%	6.79%	12/30/15

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Additional Important Information

As of Oct 31, 2024 (USD)



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Additional Important Information



As of Oct 31, 2024 (USD)

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- **Alternative Investments ("AI").** AIs may involve a substantial degree of risk, including the risk of total loss of capital, use of leverage, lack of liquidity, and volatility of returns. Private equity, private credit, private real estate, hedge funds, and AI investments structured as private investment funds are subject to less regulation than other types of pooled vehicles. Review the Offering Memorandum, Subscription Agreement, and any other applicable offering documents for risks, potential conflicts of interest, terms and conditions and other disclosures.
- **Commodities.** The risk of loss in trading commodities can be substantial due, but not limited, to lack of liquidity, volatile political, market, and economic conditions, and abrupt changes in price which may result from unpredictable factors including weather, labor strikes, inflation, foreign exchange rates, etc. Due to the use of leverage, a small move against your position may result in a loss that may be larger than your initial deposit.
- **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 Oct 31, 2024 (USD)

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- **Structured Investments.** Structured investments are complex and investors assume the credit risk of the issuer or guarantor. If the issuer or guarantor defaults, you may lose your entire investment, even if you hold the product to maturity. Structured investments often perform differently from the asset(s) they reference. Credit ratings may pertain to the credit rating of the issuer and are not indicative of the market risk associated with the structured investment or the reference asset. Each structured investment is different, and for each investment you should consider 1) the possibility that at expiration you may be forced to own the reference asset at a depressed price; 2) limits on the ability to share in upside appreciation; 3) the potential for increased losses if the reference asset declines; and 4) potential inability to sell given the lack of a public trading market.
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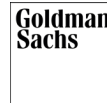
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Additional Important Information



As of Oct 31, 2024 (USD)

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