

INVESTING IN YOUR VALUES: ENVIRONMENTAL, SOCIAL, AND GOVERNANCE (ESG) FACTOR

A proven platform and a trusted resource for sustainable investing is now available for individuals, professionals, and business owners.

You're likely aware of how specific investments in your portfolio relate to your overall financial goals. But did you know that your investments can also reflect your personal values?

Environmental, social, and governance (ESG) investing—also referred to as sustainable investing—allows you to tailor your investments to issues that matter to you most. Going beyond socially responsible investing (SRI), ESG investing incorporates a set of standards, aligning a company's operations and strategy with principles related to environmental responsibility, social concerns, and corporate governance.

Making your money make a difference

The idea grew out of a growing awareness of pursuing financial goals while promoting societal well-being. By choosing an ESG/sustainable investment vehicle, you can select companies whose concerns tend to match the issues you care about and avoid companies that operate contrary to your values.

For example, you might choose to invest in companies that promote the:

Environment

- Energy efficiency
- Waste management
- Air and water pollution
- Water scarcity

Social

- Human rights
- Labor standards
- Employee engagement
- Community relations
- Customer satisfaction

Governance

- Board composition
- Executive compensation
- Lobbying activities
- Audit committee structure
- Corruption policies

On the other hand, you might decide to avoid investing in companies involved in:

- Alcohol, tobacco, and gambling
- Weapons
- Nuclear power
- Animal testing

The investment managers who create and oversee ESG portfolios evaluate companies according to specific values-based criteria. As an investor, you can, in turn, assess an investment vehicle based on its objectives and the filters it employs.

Creating and implementing a socially responsible portfolio

Our firm has selected an array of asset classes and model portfolios that include a diverse range of investment choices, helping to ensure that no matter your financial objectives, there is an investment portfolio that is right for you.

Whether you choose to invest all or a portion of your assets in an ESG portfolio, you can rest assured that we are keeping an eye on your long-term goals as well as your social convictions.

Investments are subject to risk, including the loss of principal. Because investment return and principal value fluctuate, shares may be worth more or less than their original value. An investment's socially responsible focus may limit the investment options available to the investment and may result in returns lower than those from investments not subject to such investment considerations.



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AMKTG-2531-38422_12/17