

# Stewardship Personal Values Portfolios<sup>®</sup>

Enhanced ESG Models



## Invest Your Values

Seasons of Advice is pleased to offer clients a way to align their investments with their personal values. Our Stewardship Personal Values Portfolios are designed to seek attractive returns while investing in companies that reflect a concern for the social and environmental issues facing our world.

## Taking Environmental, Social and Governance (ESG) investing to the next level

Values-based investing is not new. Once known as socially responsible investing, today it has expanded beyond ethical investing mandates to recognize many ESG factors that can be key drivers of value.

In addition to aligning with a client's sense of responsibility to the earth, its inhabitants and the environment, responsibly managed companies are often better positioned in the competitive marketplace – and better able to provide strong long-term growth.

Today more than  
**\$1 trillion in assets**  
are invested in  
ESG funds.

\* Morningstar, August 2020

## Common ESG factors



### ENVIRONMENTAL CONCERNS

- Climate change
- Greenhouse gas emissions
- Energy efficiency
- Waste and pollution
- Resource scarcity
- Biodiversity
- Carbon/fossil fuel footprint



### SOCIAL CONCERNS

- Human rights
- Community impact
- Employment and labor practices
- Consumer protection
- Health and safety
- Animal welfare



### GOVERNANCE CONCERNS

- Shareholder alignment
- Executive compensation
- Board independence
- Business ethics
- Accounting

## Applying a higher standard

We believe investors can “do well by doing good.” Seasons of Advice Stewardship Personal Values Portfolios employ a rigorous process for assessing ESG factors – without compromising your return goals.



### Our process

Our Stewardship Personal Values Portfolios encompass a broader array of issues and employ a more rigorous assessment than most standard ESG portfolios. Different companies and sectors may face different key ESG risks and opportunities. Our enhanced ESG approach seeks to include, as well as exclude, companies based on their ESG performance, providing a comprehensive asset allocation that can target causes that are important to you.

#### PERSONAL VALUES SCREENS

Clients who wish to fully customize their ESG-inspired portfolios can select from the following screens:

- Reduce Greenhouse Gas Emissions
- Defund Pipelines on Indigenous Land
- Invest in Disability Inclusion
- Reduce Fossil Fuel Producers
- Invest in Companies That Support LGBTQIA+
- Divest From All Fossil Fuels
- Invest in Women Leaders
- Fight Deforestation
- Invest in Ethical Supply Chains
- Divest From Dark Money
- Support Refugees
- Divest From the Prison Industrial Complex
- Invest in Racial Justice
- Divest From Weapons
- Support Animal Welfare
- Divest From Big Tobacco
- Heart Healthy

#### MORNINGSTAR SUSTAINABILITY RATING

We begin with the third-party investment research of Morningstar<sup>®</sup> Direct to select mutual funds and ETFs with a Morningstar<sup>®</sup> Sustainability rating of above average or better. The Morningstar<sup>®</sup> Sustainability rating is a measure of how well Morningstar believes the holdings in a portfolio are managing their environmental, social, and governance, or ESG, risks and opportunities relative to their Morningstar category peers.\*\*

#### SOA ENHANCED ESG OVERLAY

For clients who desire additional screening, we eliminate mutual funds and ETFs holdings that have more than 5% of the following areas of concern:\*\*\*

- Tobacco
- Palm oil
- Thermal coal
- Small arms
- Controversial weapons
- Animal testing

#### YOUR SOA STEWARDSHIP PERSONAL VALUES PORTFOLIOS



The final universe is a competitive and diverse one, allowing us to build a customized, low-cost ESG portfolio offering a full range of asset allocation models from conservative to aggressive.

## Learn more about the Stewardship Personal Values Portfolios<sup>®</sup>

We are pleased to introduce you to the Seasons of Advice Stewardship Personal Values Portfolios and welcome the opportunity to explore how it may best accommodate your financial needs and objectives, as well as your convictions and values.

*Helping clients meet their financial potential responsibly.*

### FOR MORE INFORMATION, PLEASE CONTACT:

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\*\* Visit [www.morningstar.com](http://www.morningstar.com) for more information.

\*\*\* Due to the heightened level of analysis, Seasons of Advice charges an additional 0.10% fee.

Please see our **Form ADV** and **Wrap Fee Brochure** for more information, including a discussion of applicable fees and risks.

Your financial advisor does not provide tax or legal advice. Consult your tax advisor or attorney regarding specific tax issues.

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