



ESG QUARTERLY UPDATE [1Q 2019]

You are receiving this Walnut Creek Wealth Management update about socially responsible or ESG (environmental, social and governance) investing because you have invested in one of our firm's ESG portfolios, or have expressed interest in learning more about this investment approach.

This quarter's update includes a highlights summary from the *Report on US Sustainable, Responsible and Impact Investing Trends 2018*, published by the US SIF Foundation, an organization that advocates for SRI (ESG) investing. <https://www.ussif.org/fastfacts>

With \$12 Trillion now invested in the United States, sustainable investing is not just a trend, but appears to be part of the fabric of investing. According to the SIF report, these investments have grown 38% since 2016; the organization estimates that this represents about 25% of the total US assets under professional management.

Also attached is a short piece by Calvert Research and Management about the **Calvert Women's Principles™** the firm follows as part of their approach to Socially Responsible Investing. <https://www.calvert.com/the-calvert-womens-principles.php>

Please note that company sustainability ratings, and other ESG factors, are not the only criteria to consider in developing an investment strategy. Our ESG portfolios also carefully balance asset types (including bonds and stocks), company size (small, mid and large capitalization stocks) and geographic considerations (both emerging markets and international developed stocks, along with US company stocks). This approach assures that you have a well balanced portfolio appropriate for your needs, while also pursuing sustainable investing goals.

For more information, please see our website <http://www.walnutcreekwealth.com/socially-responsible-investing> and, if you have other friends who might find this update interesting, please forward them this email.

We appreciate your continued trust and confidence. Do you have any questions or concerns?
Please feel free to contact us any time.

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Opinions expressed are not intended as investment advice or to predict future performance. Additional risks are associated with international investing, such as currency fluctuations, political and economic stability and differences in accounting standards all of which are magnified in emerging markets. Investing in the market entails the risk of market volatility. The value of all types of investments may increase or decrease over varying time periods. Investors cannot invest directly in an index.

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