



OUR APPROACH TO SOCIALLY RESPONSIBLE INVESTING

PAM Group: A Leader In Social & Environmental Investing

At Progressive Asset Management Inc. we believe that corporations that combine strong financial and social performance make the best long-term investments. We believe that companies that do not follow socially responsible practices will tend to have greater potential liabilities. Those liabilities may lead to sub-par financial performance.

PAM Group advisors employ a personalized investment process designed to bring your financial investments in line with your social values. Because we feel that your investments should be governed by your definition of social responsibility, individualized standards and strategies can be developed according to your specific needs. Since our founding in 1987, Progressive Asset Management Inc. has been at the forefront of providing our Financial Advisors and their clients the broadest range of SRI-related financial products and services available today, including high impact community development offerings.

Putting Your Values Into Action

Once your values, standards and financial strategies are identified, we then implement a comprehensive plan offering action through the three pillars of socially and environmentally responsible investing:

- 1) Social Screening;
- 2) Shareholder Advocacy; and
- 3) Social Purpose Investing.

Our Social Screening Review Service

In addition to providing proprietary social and environmental research services for investor's portfolios, we also maintain relationships with other providers of social research to give investors a comprehensive social perspective on their current and potential financial investments.

Our Social Screening Review Service offers hands on, personalized service covering most available investments you may want to invest in. Analyzing as many as 69 objective quantitative measures and just as many qualitative areas, we can provide rigorous adherence to your social and environmental standards.

***SOCIALLY & ENVIRONMENTALLY RESPONSIBLE
INVESTMENT STRATEGIES SINCE 1987***

Client-Oriented Shareholder Advocacy

Not many investment advisors have their work enshrined at the Smithsonian Institution. In 1997, Progressive Asset Management Inc filed shareholder resolutions challenging the Walt Disney Company to improve their suppliers' labor practices. After the publicity surrounding these resolutions, and the 39 million shares voting in support for the resolutions, Disney posted a contractor code of conduct and pledged to authorize audits and inspections of all their disparate contracted suppliers. Our effort was recognized as a major step forward in the Smithsonian's permanent exhibit, "Sweatshops In America".

Since then, PAM has helped clients file or co-file resolutions on a wide range of social issues at different companies. For those who just want to make sure they support social issue shareholder resolutions as they arise in their portfolio holdings, PAM Inc. offers our proprietary Shareholder Alert Service, which alerts investors to significant proxy issues they may vote on as shareowners.

Shareholder advocacy is a key tool investors may use to influence corporate decision-making at the highest levels. PAM Inc. is committed to supporting investors in their shareholder advocacy efforts.

A Leader in Social Purpose Investing

We provide investors with a number of opportunities to invest in high-impact social investments supporting low-income housing, better nutrition and education, and micro-lending enterprises for disadvantaged people and their communities.

Progressive Asset Management Inc. has teamed up with the Calvert Social Investment Foundation to create PAM Community Investment Notes*. PAM Community Investments Notes are a powerful social investment program, professionally managed by the Calvert Social Investment Foundation, a pioneer in the field of community investing.

From time to time, Progressive Asset Management Inc. also raises private equity for high social impact private ventures. Previous offerings have been in the areas of wind energy, organic foods and gardening, low income housing, Fair Trade commerce, and SRI mutual funds. Your PAM Group Financial Advisor has more details about these and other high-impact social investment opportunities.

* PAM Community Investment Notes are offered by Prospectus. Investors should read the Prospectus carefully before making an investment decision.

The Power of the Share

We believe that ownership of public companies is a powerful vehicle for economic, social, and environmental transformation. When many investors act in concert, the power of the share can be felt on a global scale. PAM Group puts the power of the share to work by offering clients the opportunity to invest for both social progress and financial return.

***The power to realize your financial goals.
The power to change the world.***

www.ProgressiveAssetManagement.com



JOIN OUR COMMUNITY

Visit our website to learn more about Progressive Asset Management Inc. and the complete range of investment services we offer.

CONTACT US TODAY!

Get started on the path to realizing your financial goals while you help to:

- Clean up the environment
- Build your community
- Change the world!

The PAM Group serves as the socially responsible division of Financial West Group (FWG). Members of the PAM Group are registered representatives of FWG and securities are offered through FWG, a FINRA, SIPC member. FWG is also a Registered Investment Advisor. PAM Inc. and FWG are unaffiliated entities.