



ESG QUARTERLY UPDATE [3Q 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 summary report from **Green Century Funds** on their in-depth shareholder advocacy program. The report highlights a few of the more than 200 companies that the fund manager has engaged with to advance proposals on a variety of sustainable investing issues.

<https://www.greencentury.com/content/uploads/2019/06/Shareholder-Advocacy-2-Page-June-2019.pdf>

Also this quarter we refer you to comments from **Ariel Investments** that summarize the firm’s long-standing commitment to civic responsibility and ethical decision-making. Ariel is the largest minority-owned investment manager in the United States, with over 35 years of history pursuing social impact research as part of its efforts to identify value investments.

<https://www.arielinvestments.com/social-impact-investing/>

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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