

Investing for High Impact – A new PAM Partnership with the Enterprise Community Loan Fund

Investing through Community Loan Funds for positive social impact has been a great way for Progressive Asset Management Group clients all across the country to help create opportunities and provide resources to our most vulnerable communities in the United States, and around the world.

Different from just donating money to charity, Community Loan Funds allow investors to earn a competitive interest rate while providing funds to help build affordable housing, community health centers, schools and other facilities for low income neighborhoods and cities. These truly high-impact investments are a great way to complement a socially responsible investment strategy, and also provide investors with a very rewarding sense that their money is working to help people that need it most.

True to PAM Group's commitment to invest for high social impact, we are excited to announce a new partnership with the Enterprise Community Loan Fund, a national fund certified by the U.S. Treasury Department's CDFI Fund, that has a stellar 30-year track record, investing more than \$1 billion in under served communities since its inception.

Through this partnership, PAM Group clients will be able to purchase Community Impact Notes with a minimum of only \$5,000, pick a maturity between 2-10 years, and earn an annual rate of return on their money between 1.5%-3.5% (rates subject to change). With interest rates at historic lows, these investments provide attractive rates compared to many other fixed income investments, but also come with a "social return" component that other fixed income investments may not. There has never been a more attractive time to invest in community impact notes, and PAM Group is pleased to deliver this new opportunity to our clients.

Enterprise Community Loan Fund works all over the country in partnership with local nonprofits and mission-aligned developers to provide affordable housing, healthcare facilities and schools in communities that need them the most. Examples include such transformative projects as:



● The Apartments at Lakeview Avenue in Baltimore, MD, providing housing, health and career support to formerly homeless individuals struggling with HIV or AIDS.



● CARE Housing, Provincetowne Development in the outskirts of Denver, CO, where Enterprise is leading the way in Green Building for low income housing.

In her 2012 year-end letter to investors, Lori Chatman, President of Enterprise Community Loan Fund, outlined the Funds' success: "I'd like to share some good news with you. We reached \$10 million in investments this year. Your Enterprise Community Impact Note investment is working. Your investment is supporting well-run and established small

businesses in places like New York, NY, helping build education facilities for at-risk youth in Seattle, WA, providing a health care facility for low-income families in Berkeley, CA, and helping renovate and build affordable homes for families across the country. Enterprise Community Loan Fund is filling a financial gap and transform-

ing communities. With your help, we have invested over \$1 billion to develop and preserve more than 83,000 affordable homes, over \$11 million to give more than 10,000 students the

chance for a quality education, and over \$89 million to create more than 1 million square feet of community facility space."

There's no doubt that PAM Group's new partnership with Enterprise Community Loan Fund will help to drive even greater positive impact in communities around the country. Talk to your

local PAM Group Advisor about how to participate, and see what worthwhile projects you can begin supporting in 2013 and beyond. 🌱

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