



2025  
IMPACT REPORT

# IMPACTfolio®

PLANET | PEOPLE | PROFIT

# THE EVOLUTION OF IMPACTfolio®



**Julie McDaniel, CFP®**



**Scott Arnold, CFP®**



**Rebecca Kennedy, CFP®**

IMPACTfolio® was created through a common vision, a passion to be a financial force for good, and friendship. Julie, Scott, and Rebecca met through the Financial Planning Association and joined a monthly study group of financial planners who come together to encourage and share best practices.

They set out to create a firm where “putting clients first” is more than simply a marketing slogan. The three partners spent many hours discussing a potential equal partnership and their visions aligned.

[The partnership was born on March 1st, 2019.](#) They are proud to be a majority female-owned firm.

## Our Mission Statement

We created our firm to be a financial force of good. We radically reject the established norms of the financial services industry. We are leaving behind traditional investing that is focused only on the shareholder. Instead, we are embracing impact investing that takes a stakeholder approach to generate financial, social and environmental returns.

We charge a flat annual retainer fee for both financial planning and investment advisory services. We feel strongly that this structure is the most equitable to investors and helps to reduce the conflicts of the asset-gathering model.

## \$288+ Million in Assets Under Management<sup>1</sup>





# INVESTING FOR GOOD

At IMPACTfolio<sup>®</sup>, we believe that sustainability is not optional. It's not a niche investment strategy that we offer clients if they are into that kind of thing. It is core to our investment philosophy and what we believe is the only way to properly manage money for the best long-term results.

At IMPACTfolio<sup>®</sup>, our process involves what we call “**triple bottom line**” investing by seeking an environmental return, a social return, and a financial return. These three sources of return are what we refer to as our 3 Ps: **Planet**, **People**, and **Profit**.



## PLANET

Takes into account environmental concerns like carbon gas emissions, pollution, and water scarcity.



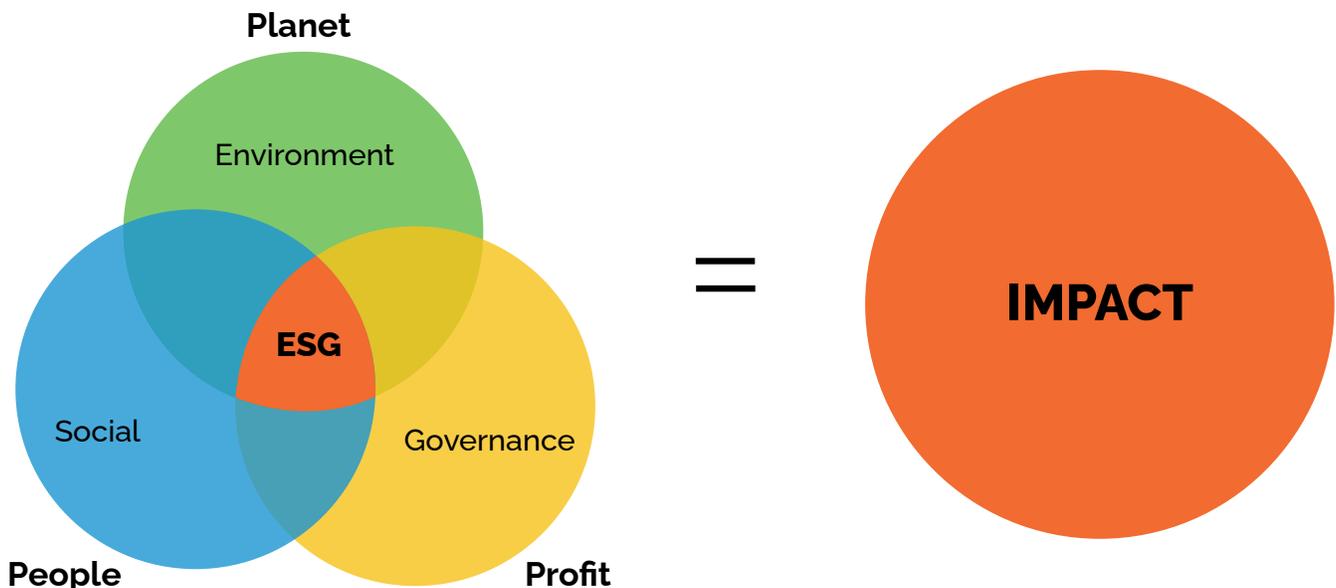
## PEOPLE

Pertains to how a company is affecting its customers, employees, and those in the local community.



## PROFIT

Involves the evaluation of a company's corporate governance. This includes elements such as executive compensation, corporate accounting practices, board independence, and shareholder rights.



## IMPACT INVESTING DEFINED

“Impact investments are investments made with the intention to generate positive, measurable social and environmental impact alongside a financial return.”

- Global Impact Investing Network



## SUSTAINABLE DEVELOPMENT GOALS DEFINED

The Sustainable Development Goals created by the United Nations are the blueprint to achieve a better and more sustainable future for all. They address the global challenges we face, including those related to poverty, inequality, climate change, environmental degradation, peace and justice. The 17 Goals are all interconnected, and in order to leave no one behind, it is important that we achieve them all by 2030.



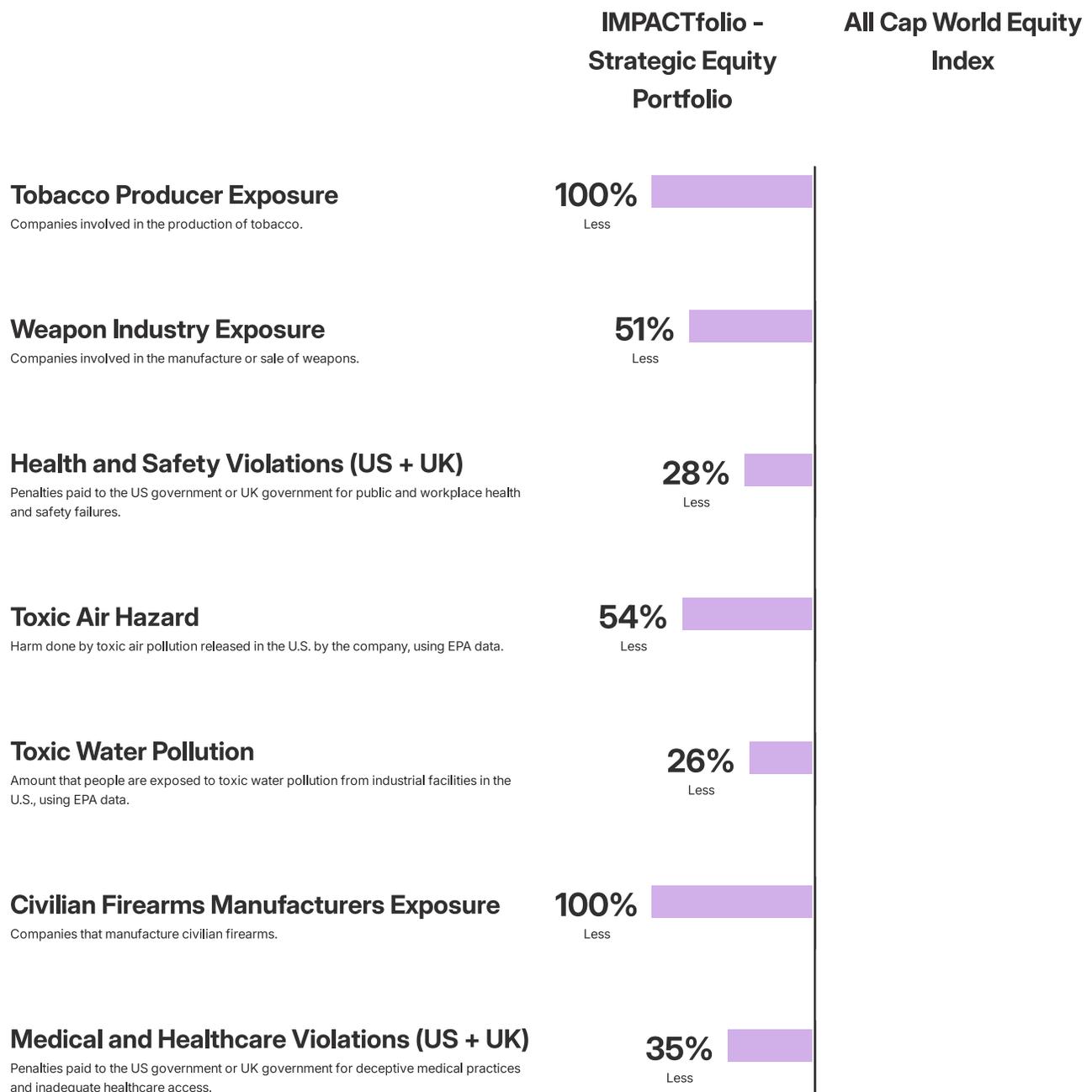
# SUSTAINABLE DEVELOPMENT GOALS



# IMPACT INVESTING IN PRACTICE

How does IMPACTfolio®'s portfolio  
compare to a traditional  
benchmark on ESG factors?

## Portfolio Impact Comparison



Source: YourStake<sup>2</sup>

## Fossil Fuel Industry Exposure

Companies operating in the fossil fuel industry, and utilities powered by fossil fuels

42%

Less

## Environmental Violations (US + UK)

Penalties paid to the US government or UK government for harming the environment.

49%

Less

## Single Use Plastics Companies

Companies that produce plastic.

39%

Less

## Wage and Hour Violations (US + UK)

Penalties paid to the US government or UK government for exploiting wage laborers.

27%

Less

## Labor Relations Violations (US + UK)

Penalties paid to the US government or UK government for violating labor laws.

22%

Less

## Data Privacy Violations (US + UK)

Penalties paid to the US government or UK government for abusing data privacy.

34%

Less

## Discrimination Violations (US + UK)

Penalties paid to the US government or UK government for employment or consumer access discrimination.

25%

Less

## Bribery, Corruption, and Fraud Violations (US + UK)

Penalties paid to the US government or UK government for bribery, corruption, and fraud.

21%

Less

## Product Safety Violations (US + UK)

Penalties paid to the US government or UK government for unsafe products.

54%

Less

# IMPACT INVESTING IN PRACTICE

At the end of 2025, IMPACTfolio® invested \$166 million of equities on behalf of their clients. This may be responsible for the equivalent of approximately<sup>3</sup>:



## 503 fewer cars driven for a year

compared to All Cap World Equity Index, based on amount of greenhouse gas emissions released directly by the company or through producing electricity for the company.



## 5,772,832 fewer miles driven

compared to All Cap World Equity Index, based on amount of greenhouse gas emissions released directly by the company or through producing electricity for the company.



## 5,733,171 fewer cigarettes produced

compared to All Cap World Equity Index, based on the number of equivalent cigarettes produced by a company.



## 147,368 fewer showers worth of water

compared to All Cap World Equity Index, based on the amount of water used.



## 381 more homes powered by clean energy

compared to All Cap World Equity Index, based on amount of equivalent clean energy (mwh) produced by a company based on revenue supporting a clean energy economy.



## 8,966 more solar panels

compared to All Cap World Equity Index, based on amount of equivalent clean energy (mwh) produced by a company based on revenue supporting a clean energy economy.

## CARBON NEUTRAL

IMPACTfolio® has purchased carbon offsets through [Aclymate](#) to make our firm officially carbon neutral<sup>4</sup>. The project we supported in 2025 was the [Katingan Peatland Restoration and Conservation Project](#).

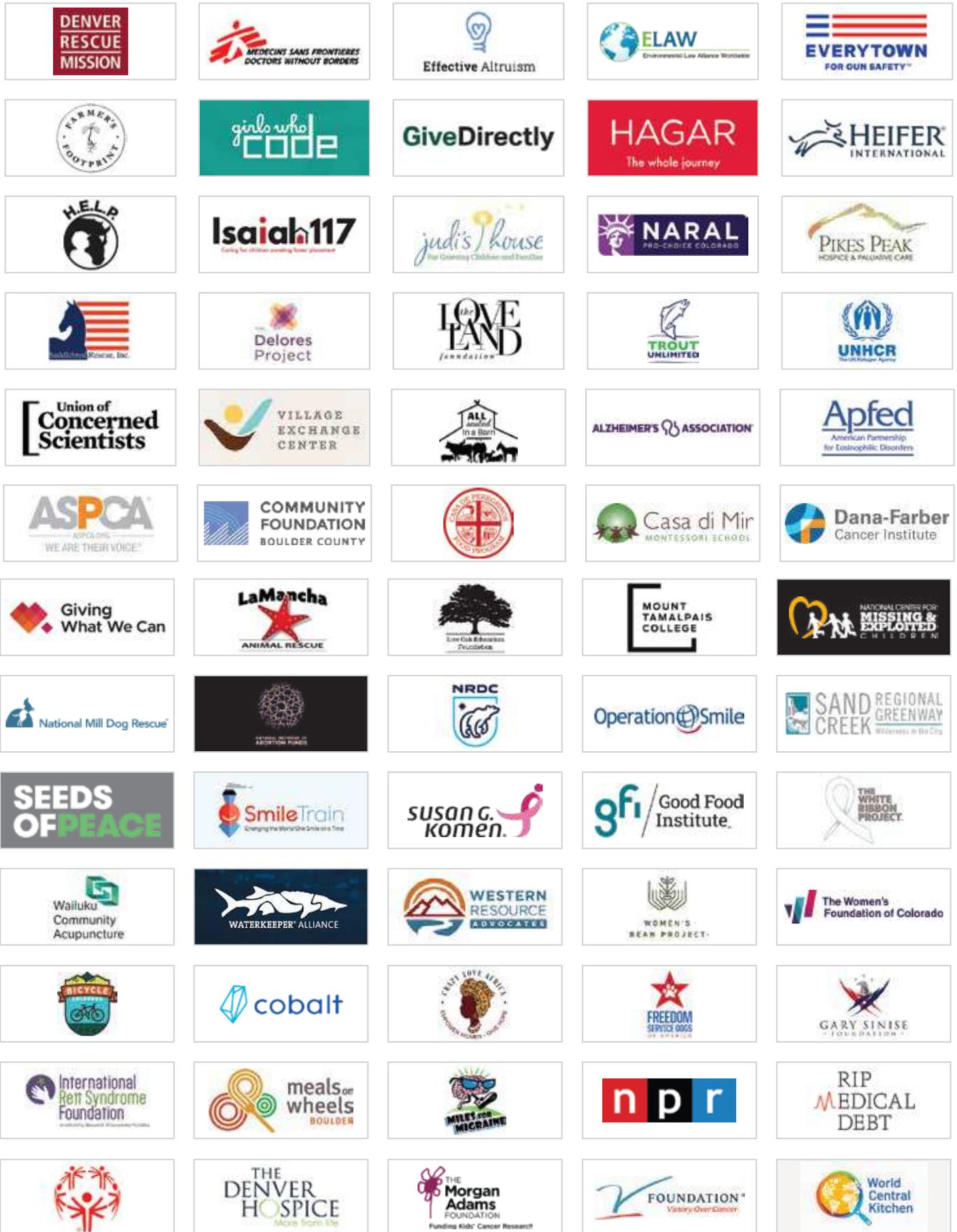
IMPACTfolio® has received the Climate Leader Certification from Aclymate since 2020.



# GIVING BACK

Here are the charities we have supported on behalf of our clients:





# IMPACTfolio® DIVERSITY AND INCLUSION STATEMENT

Equality is a core value at IMPACTfolio®. We believe that business can be a powerful platform for social change and that our higher purpose is to drive equality for all. Creating a culture of equality isn't just the right thing to do, it's also the responsible thing to do. Any race, gender, social class, and sexual orientation will always be welcome at our firm.



