



IMPACTfolio®
PLANET | PEOPLE | PROFIT



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www.impactfolio.co



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THE EVOLUTION OF IMPACTfolio®



Julie McDaniel, CFP®



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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.

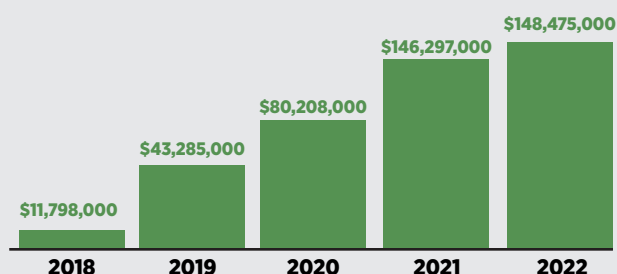
As the years passed and they watched each other's careers evolve, they found that they had similar ideas on how they would like to practice financial planning and serve their clients. They set out to create a firm where “putting clients first” is more than simply a marketing slogan. The three partners spent many hours discussing a potential equal partnership and their visions aligned. [The partnership was born on March 1st, 2019](#). We are proud to be a majority female-owned firm, in which each partner is grounded in the belief that every day is a gift.

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 objective to investors. It helps to reduce the **conflicts of interest** inherent when charging clients a percentage (often 1%) of managed assets

Assets Under Management¹





INVESTING FOR GOOD

At IMPACTfolio®, 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®, 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 P's: **Planet**, **People**, and **Profit**.



PLANET

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



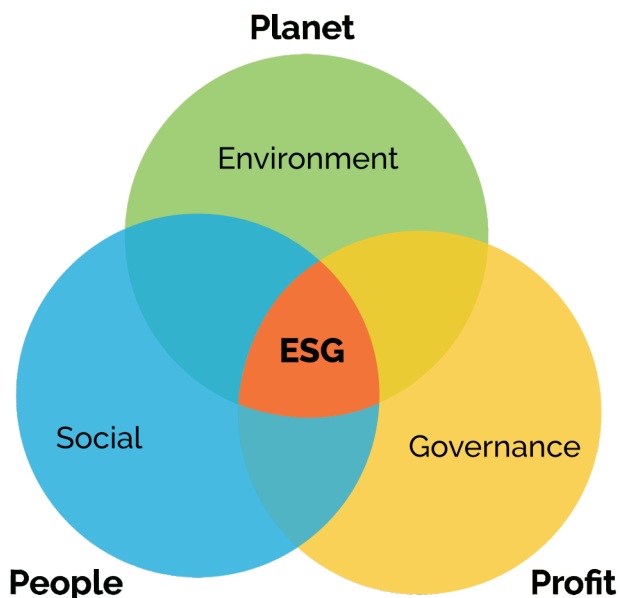
PEOPLE

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



PROFIT

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



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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.



IMPACT INVESTING IN PRACTICE

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

1-20th PERCENTILE

21-40th PERCENTILE

41-60th PERCENTILE

61-80th PERCENTILE

81-100th PERCENTILE

ESG PILLARS

IMPACTfolio® EQUITY PORTFOLIO

iShares MSCI ACWI ETF



ESG Overall Score

Constituents' ability to manage ESG risks and opportunities. This overall score is based on the weighted average of the underlying holdings' ESG Score.



Carbon Footprint

A higher score means lower exposure to carbon intensive companies. "Carbon intensity" is tons of carbon emissions per \$M in sales.



Clean Tech

A higher score means higher revenue exposure to companies providing clean technology goods and services. These include alternative energy, green building, and pollution control.



Sustainable Water

A higher score means higher revenue exposure to companies providing sustainable water goods and services. These include wastewater treatment and water infrastructure.



Woman on Boards

This measures exposure to companies where women comprise at least 30% of the board of directors.



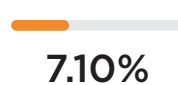
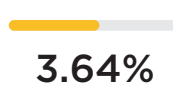
Diverse Workforce Policy

This measures exposure to companies flagged as "Yes" if the company has a diversity policy for its workforce.



Fossil Fuel

The percentage of the portfolio exposed to companies that own fossil fuel reserves.



Source: ESGPro²

IMPACT INVESTING IN PRACTICE

How did IMPACTfolio®'s portfolio help reduce carbon emissions?

CARBON FOOTPRINT

Carbon footprint is measured in metric tonnes of CO2 per \$1 million USD revenue. The carbon footprint of IMPACTfolio®'s managed assets is 1,901.3 tons less than the benchmark index. This is equivalent to:



OR



OR



409.8 ▲

more passenger vehicles
driven for one year

213,940.8 ▲

more gallons of gasoline
consumed

4,421.6 ▲

more barrels of
oil consumed

CARBON NEUTRAL

IMPACTfolio® purchased 3,000 pounds of carbon offsets through [Aclymate](#) to make our [firm officially carbon neutral](#)⁴ for the 2022 calendar year. The project we supported is The Crow Lake Wind Farm and IMPACTfolio® received the Climate Leader Certification.



GIVING BACK

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

affirm

American Foundation for
Firearm Injury Reduction in Medicine

Casa de Paz

COLORADO
COALITION
AGAINST
Homelessness
Creating a Future for
Everyone

Greeley-Weld
Habitat
for Humanity®

**Planned
Parenthood®**

THE OCEAN™
CLEANUP

colorado
enterprise
fund

ACLU
AMERICAN CIVIL LIBERTIES UNION
FOUNDATION

workLife
PARTNERSHIP

BCRF BREAST
CANCER
RESEARCH
FOUNDATION

K
INTERNATIONAL
RESCUE
FUNDATION

**Mercy
Ships**

**St. Jude Children's
Research Hospital**

Dumb Friends League.
COMPASSION ALWAYS ♥

Direct Relief

EARTHJUSTICE
BECAUSE THE EARTH NEEDS A GOOD LAWYER

MobileLeaves & Fishes
Serving Goodness

CANINE COMPANIONS
FOR INDEPENDENCE
cci.org

Conservation Colorado
Education Fund

**FOOD BANK
OF THE ROCKIES®**
FIGHTING HUNGER · FEEDING HOPE

**NATIONAL
BREAST
CANCER
FOUNDATION, INC.**

**THE WILD ANIMAL
Sanctuary**

PlantMemorialTree
A Greener Way to Grieve

**Freedom
House**

**Colorado
Public Radio**

MS.
National
Multiple Sclerosis
Society

**the
LOVE
LAND**
foundation

**THE GENTLE
BARN**

**Broad
Street
Ministry**

**American
Cancer
Society®**

CDC Foundation
Together our impact is greater

**springboard
to
opportunities**

WARREN VILLAGE
Transforming Parents' Lives. Improving Children's Futures.

**Project
Angel Heart**
a meal with heart gives hope

OPEN ARMS
Home for Children · South Africa

TOGETHER RISING

USA50
UNITED STATES OF AMERICA SNOWBOARD AND FREESKI ASSOCIATION

THON™

Gateway
Domestic Violence Center

**American
Foundation
for Suicide
Prevention**

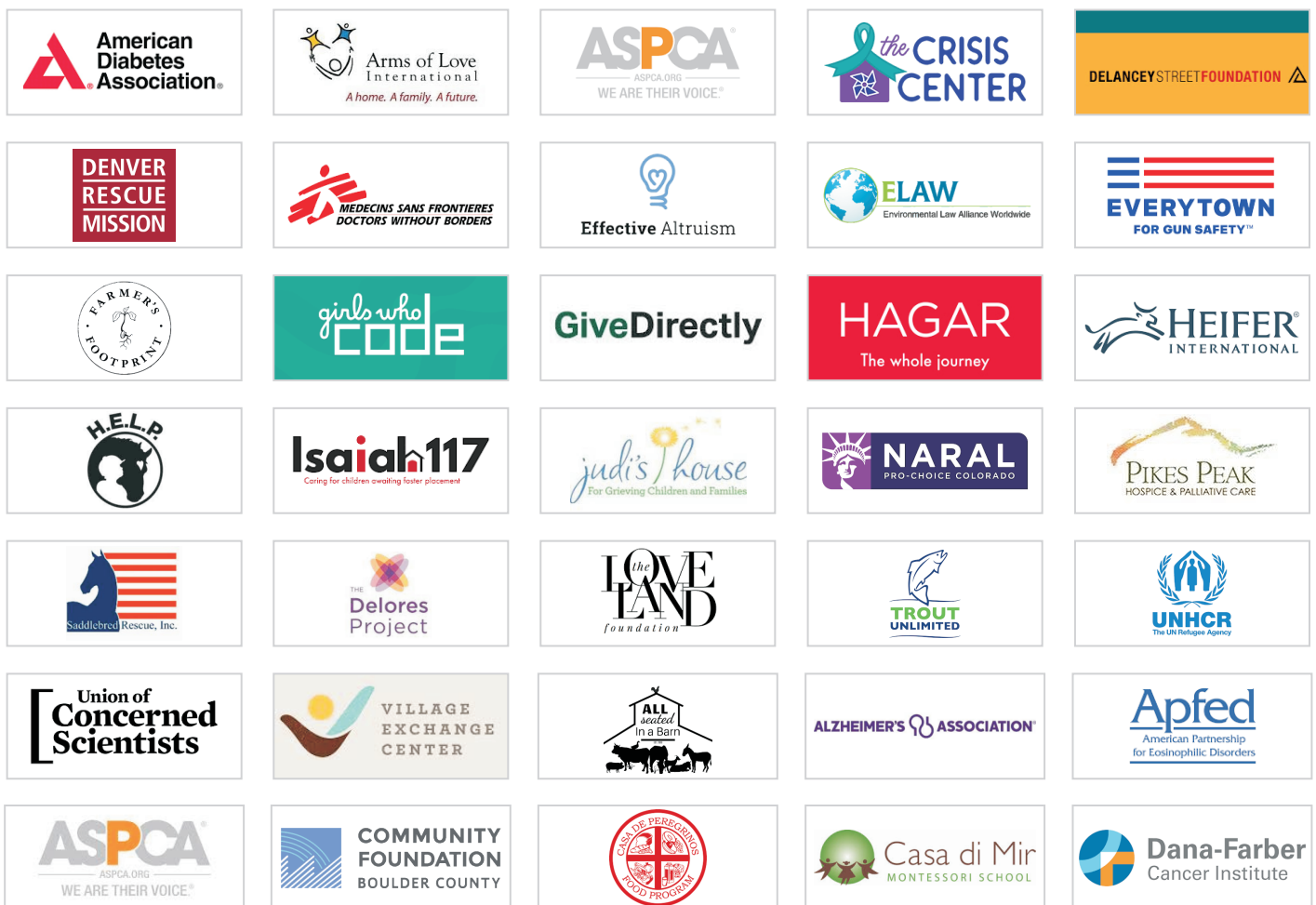
**Best Friends®
SAVE THEM ALL**

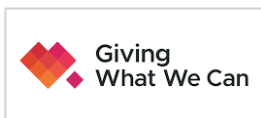
RMRA
#HOVERPOWERRETT

MOUNT EVANS
HOME HEALTH CARE & HOSPICE

**The Nature
Conservancy**

**CENTRE FOR
EFFECTIVE
ALTRUISM**







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.



DISCLOSURES:

IMPACTfolio®, LLC ("IMPACTfolio®") is registered as an Investment Adviser with the Securities & Exchange Commission "SEC". Registration does not imply a certain level of skill or training. The information provided herein is for educational purposes only and is subject to change without notice. This material is not financial advice nor is it an offer to buy or sell any product or service. Past performance is not indicative of future results. It should not be assumed that any investment referred to by this report will be profitable nor that it will achieve the same environmental, social, or governance performance indicated in this report. Investing involves risk. Principal loss is possible. The social, governance, and/or environmental policy of a Fund could cause it to make or avoid investment that could result in the portfolio underperforming similar funds that do not have such policies. Diversification does not assure a profit or protect against a loss in a declining market. Before investing you should carefully consider a Fund's investment objectives, risks, charges and expenses. This and other information are in the statutory and summary prospectus. Individual positions and target allocations are available upon request. The information contained herein has been obtained from sources believed to be reliable, but the accuracy of the information cannot be guaranteed.

¹Assets Under Management are determined at year-end and disclosed in the IMPACTfolio® Form ADV Part 2A Firm Brochure, the brochure can be found on <http://www.impactfolio.co>.

²ESG Pro® is a service mark of FMR LLC. ©2020 FMR LLC. Fidelity Labs LLC. All rights reserved.

³Carbon footprint data based on approximately 82.2 million of equity funds & individual stocks utilized by IMPACTfolio®. Carbon data, greenhouse gas emission and equivalents provided by ESG Pro®.

⁴Carbon emission data analysis and the purchase of carbon offsets were provided by Aclymate Inc.©. All rights reserved.

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