

# Invest To Make A Difference

## Using our Values & Impact Portfolio

### Why Values-Based Investing?

Many people want their investments to reflect their values. They want to know their money is making a difference – not only for their own financial futures, but also for the world around them. Our Values & Impact Portfolio (VIP) reflects a commitment to traditional values and ethical principles rooted in a biblical faith perspective. Using this approach, people motivated by such core values can invest in ways that express their convictions and desire to make a difference.

### Three Investing Strategies

Within our VIP models, each fund manager uses one or more of the following investing strategies:



#### **EMBRACE**

Seeking to identify and own companies that express your core values



#### **ENGAGE**

Engaging with companies to advocate for positive change based on your core values



#### **AVOID**

Choosing to avoid companies that do not align with your core values

### Our Approach

WaterRock's VIP investing approach uses a combination of values-based investing strategies. Our first strategy is to invest in companies that seek to promote the common good and create compelling value for multiple stakeholders. Our second strategy is to invest with fund managers who seek to dialogue with companies and support positive policy changes in alignment with our core values. Our third strategy is to avoid investing in specific industries and companies whose goods or services violate our core values.

Using this approach, we seek to combine thoughtful reflection on our core values with broad exposure to US and global markets. We design our VIP models to be attractive to long-term investors who care about values alignment while seeking capital appreciation.

# Core Values & Objectives

Our Values & Impact Portfolios are designed to align with the following core values:

## Dignity of Human Life

We seek to affirm the value of human life by investing in companies that honor life at every stage and in every condition.

This leads us to avoid investing in companies that extract profit by destroying or demeaning human life, such as by abortion, forced labor, or human trafficking.

## Health and Wellbeing

We seek to contribute to the common good by investing in companies that promote long-term health and well-being for all people.

This leads us to avoid investing in companies whose goods or services cultivate harmful addictions, such as tobacco, gambling, and pornography.

## Creation Care

We seek to elevate the stewardship of natural resources by investing in companies that pursue sustainable practices.

This leads us to invest in ways that minimize negative environmental impacts and promote more sustainable management of natural resources.

## Community Development

We seek to cultivate healthy communities by making investments that contribute to the economic stability and opportunity of all people.

This leads us to invest in ways that support endeavors like community finance, affordable housing, and public infrastructure.

## Equitable Management

We seek to promote an equitable business environment by investing in companies that care for the well-being of their employees, suppliers, and customers.

This leads us to invest in ways that support practices like equitable pay, competitive pricing, and safety management.

### DISCLOSURES

The opinions voiced in this material are for general information only and not intended to provide specific advice or recommendations for any individual. There is no assurance that the strategies discussed are suitable for all investors as they do not take into account the particular needs, investment objectives, tax and financial condition of any specific person. To determine which investment(s) may be appropriate for you, please consult your financial advisor prior to investing.

Investing involves risk, including possible loss of principal. No investment strategy or risk management technique can guarantee return or eliminate risk in all market environments. There can be no assurance that any stated investment objectives will be achieved. Past performance is no guarantee of future results.

Socially Responsible Investing has certain risks based on the fact that their criteria exclude certain securities for non-financial reasons and, therefore, investors may forgo some market opportunities and the universe of investments available will be smaller.

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