

Your clients are asking: Help them invest responsibly



Socially and environmentally responsible investing has become increasingly popular among investors, as more people seek to meet their financial goals while ensuring their personal investment decisions have a positive impact on people and the planet.

In fact, US SIF, The Forum for Sustainable and Responsible Investment reports that over the past two decades, responsible investing has grown to over \$8.7 trillion dollars in assets. According to a Morgan Stanley research report, 75% of individual investors and 86% of millennial investors are either somewhat or very interested. There's a good chance that your clients are asking for sustainable and responsible investing options too.

Earth Equity Advisors has been managing fossil-fuel-free, socially and environmentally responsible portfolios since 2004. This socially responsible money manager offers multiple strategies with competitive track records to help your clients align their investment with their values.

Who is Earth Equity Advisors?



Earth Equity Advisors became a Certified B Corporation in 2014 and was selected as a Best for the World B Corporation in 2016 and 2017, a distinction only awarded to the top 10% of all B Corps. B Corporations are businesses that focus on creating stakeholder value, not just shareholder value. Earth Equity Advisors' stakeholders include its clients, employees, suppliers, the community and the environment.

Earth Equity Advisors only invests client assets with a social and environmental responsible strategy. In 2015, the firm took a stand to divest client assets from companies involved in fossil fuel extraction, processing or transportation. The asset manager believes that this tactic is not only the right thing to do from a values perspective, but also from a risk perspective. Falling fossil fuel prices coupled with peak oil and the possibility of stranded assets underground makes the sector riskier than many will admit.

The Earth Equity approach

Earth Equity Advisors use traditional fundamental analysis as a basis for its portfolios, combined with its own proprietary asset allocation analytical models and enhanced socially and environmentally responsible due diligence to create impactful, risk-aware portfolios.

Its diversified portfolios are grounded in solid fundamental economic analysis. The money managers at Earth Equity



Advisors look at price/earnings ratios, debt levels, growth and other important metrics just like any traditional asset manager does. But Earth Equity also incorporates enhanced socially and environmentally responsible due diligence.

Earth Equity Advisors created its own asset allocation analytical model because it wanted to offer enhanced value to clients. The model incorporates both forward-looking demand and historic volatility metrics, and is complemented by research from two of the top asset management firms in the world.

Enhanced due diligence

Earth Equity Advisors' responsible investing includes the screening of portfolios based on:

- Environmental track record and sustainability
- Corporate governance, business ethics and transparency
- Product safety
- Fair and safe workplace
- International human rights
- Community involvement

Excluding fossil fuels from its portfolios frees up capital to support companies that make a positive difference in the world. Earth Equity portfolios typically include:

- Alternative energy
- Energy efficiency
- Water technology
- Natural and organic products and services
- Green real estate
- Technology, big data and internet of things
- Green finance
- Community investments

AVAILABLE ON MMX

Earth Equity Advisors provides eight actively managed portfolios on TCA's Money Manager X-Change (MMX) program. These portfolios include:

Equity Strategies

- **Green Sage Sustainability Portfolio.** Earth Equity's Signature fossil-fuel-free individual equity portfolio. All-cap, global and focused on sustainable business practices.
- **Earth Equity Portfolios by Green Alpha® Advisors: Next Economy™ Index.** A passively managed index designed to reflect the innovation-driven sustainable economy.
- **Earth Equity Portfolios by Green Alpha® Advisors: Sierra Club® Portfolio.** The only portfolio available on the market that utilizes the Sierra Club's rigorous social and environmental criteria.
- **Earth Equity Portfolios by Green Alpha® Advisors: Growth & Income.** A powerful combination of strong growth and higher dividend income than the broad equity market.

Diversified Mutual Fund Strategies

- **Global Equity.** A 100% equity portfolio incorporating a diversified mix of mutual funds including alternatives.
- **Core Aggressive.** A higher-risk, asset allocation strategy, typically incorporating 70% global equities. Designed to maximize growth for more risk-tolerant investors.
- **Core Balanced.** A moderate-risk asset allocation strategy, typically incorporating 50%-60% global equities. Designed for the "middle of the road" investor.
- **Core Conservative.** A conservative risk asset allocation strategy, typically incorporating 30%-40% global equities. Designed to minimize volatility while providing some growth and income.

To learn more about Earth Equity Advisors and the MMX program, please contact your TCA representative or email MMX@trustamerica.com or call 1-800-955-7808. You can also visit www.earthequity-mmx.com for more information.

For more information on Green Alpha Advisors, LLC - the portfolio manager of the Next Economy Index, Sierra Club Portfolio, and Growth & Income Portfolio - please visit www.greenalphaadvisors.com. Green Alpha is a registered trademark of Green Alpha Advisors, LLC, who also owns the trademark on Next Economy. The Sierra Club is a registered trademark owned by the Sierra Club.

ABOUT TRUST COMPANY OF AMERICA

Trust Company of America is the only independent RIA custodian offering fully integrated, real-time technology and back office services built exclusively for RIAs. TCA's unified technology, custody and service platform gives advisors the freedom to seamlessly optimize their client's portfolios while building smarter, more efficient businesses. Headquartered in Centennial, Colorado, TCA has been helping RIAs optimize their portfolios by improving the scale, efficiency and sophistication of the RIA trading model for nearly 20 years.

For more information, please call 800-955-7808 or visit www.trustamerica.com.

