



ZRC WEALTH MANAGEMENT

WALNUT CREEK • SANTA ROSA

INVESTING



Sustainability Investing

**ALIGNING YOUR VALUES
& YOUR FINANCES**

Aligning Your Values & Your Finances

Standing behind our Sustainability Portfolios is a committed team dedicated to helping make sure your money is invested, managed and monitored responsibly and with the utmost integrity.

Remember that the most important member of your team is your financial advisor. Your advisor can help you create a clear pathway to your goals by providing personalized financial solutions that take into account all aspects of your financial goals. Above all, your advisor provides guidance, clarity of thought and expertise to help you gain confidence in a more secure financial future.

When it comes to your finances, some things are too important to compromise. When you align your values with your investments, the potential to make a difference is enormous — for yourself, your values, your community, even the world at large.

A photograph of two women in a meeting, overlaid with a blue tint. The woman on the left is smiling and looking down at a document, while the woman on the right is looking towards her. The background is a blurred office setting.

Is protecting the environment for future generations important to you?

Do you wish you could find a way to invest only in companies whose business practices are in line with your most deeply held environmental beliefs and values?




TAKING A LONG-TERM, SUSTAINABLE APPROACH TO INVESTING

While many companies are serious about the environment and sustainability, trying to identify these companies so you can invest in them is a daunting task if you try to go it alone.

That's why Buckingham Strategic Partners (BSP) has created a series of Sustainability Portfolios. These portfolios employ a rigorous screening process to ensure that you are investing only in a broad array of U.S. and international publicly-traded corporations that are committed to a greener, environmentally sustainable future. With these portfolios, you can be confident that your money will be invested in companies which:

- **Reduce resource consumption:** Sustainable companies are efficient in their use of natural resources — particularly non-renewable resources and energy that contribute to global climate change.
- **Reduce emissions of toxins and pollutants:** Companies that emit harmful chemicals, break environmental laws, or show wanton disregard for local environments are not performing sustainably.
- **Implement proactive environmental management systems and initiatives:** Embedding environmental thinking into the business structure maximizes sustainability thinking at every point, rather than only after the fact.
- **Help customers achieve sustainability:** Thinking beyond the walls of the company to design products that reduce the environmental impacts during product use is a key aspect of sustainability.



Making informed decisions on where — or where not — to invest your money is crucial to helping ensure that your financial plan is in line with your environmental beliefs and financial goals.

But it is also important to invest your money using a disciplined and prudent process. Some investors believe that portfolios focused on sustainability can compromise performance. Our research has found that this doesn't necessarily have to be the case.

All Buckingham Strategic Partners Sustainability portfolios are built using:

- More than nine decades of data, analysis and research.
- Insights from behavioral finance.
- Close relationships with leading academics.

While traditional investment managers strive to beat the market by attempting to predict the future, BSP prefers to set guesswork aside and focus instead on putting the long-term growth potential of global markets to work for you.

Though Buckingham Strategic Partners Sustainability Portfolios vary in terms of composition and asset class weighting, they all seek to:

- ✓ **Keep Costs Low**
- ✓ **Minimize Taxes**
- ✓ **Control Risks**

The end result: a portfolio designed to serve your values with the goal of delivering expected rates of return for your chosen level of risk.

For more details on the individual Sustainability Portfolios, including fact sheets and performance summaries, talk to your financial advisor.

ABOUT BUCKINGHAM STRATEGIC PARTNERS

Buckingham Strategic Partners acts as the portfolio manager for your Sustainability Portfolio. For more than 25 years, BSP has championed a framework for strategic investing that is evidence-based, consistent, and above all, based on decades of research and innovation. Passion and integrity are at the heart of the firm's values, actions and culture.

All Buckingham Strategic Partners Sustainability Portfolios are built predominately with low-cost, institutional class funds from noted money manager Dimensional Fund Advisors (DFA), a firm widely acknowledged for its practical — and innovative — applications of academic financial research. Sustainability Portfolios typically combine four Asset Class Funds with almost 5,200 securities from all eligible countries. These portfolios are designed to capture the power of global markets within a framework that allows you to pursue both your environmental and investment goals.



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All investments involve risk, including the loss of principal. There is no guarantee that the Sustainability Portfolios referenced in this brochure will achieve their intended objectives.