# High Impact Porfolios

WHERE MAKING MONEY
MEETS MAKING A DIFFERENCE

THINK DIFFERENT

The Wealth
Consulting Group

INVEST DIFFERENT

The Wealth Consulting Group

## High Impact Investing

A growing number of OUR investors seek to align their investments with their personal values. Individuals and institutions invest for different reasons. Some seek to grow their assets. Others are more focused on protecting the assets they've already accumulated. Some seek to generate income from their investments. We believe the WCG High Impact Investment philosophy supports all of these objectives. We help clients set and implement clear goals aligned with their needs, values, and objectives. WCG strives to be a leader in sustainable and responsible investing.

**ESG analysis enables us to gain insights into a company's**:

- **Environmental Focus:** Resource Management, Climate Change, Emission Reduction
- **Social Issues:** Workplace, Product Integrity, Community Impact
- **Governance Practices:** Executive Comp, Reporting, Board Structure and Accountability

Our High Impact Portfolios (HIP) invest in companies and funds that are committed to sustainable business practices. There is a growing base of evidence that suggests companies that are environmentally sustainable, socially responsible, and have positive screens for corporate governance and diversity in executive leadership outperform funds that do not share this focus[1].

**"High sustainability companies significantly outperform their counterparts over the long-term, both in terms of stock market and accounting performance."**

— Harvard Business School Study[1]

## Extensive industry experience drives an exceptional client experience.

The Wealth Consulting Group is a boutique wealth management firm offering high-net-worth individuals and companies access to a powerful combination of industry-leading service, talent, and national resources.

Our advisors draw upon the broad expertise and talent within our firm, and across our alliance partners, to develop strategies for the complex financial challenges that accompany affluence. Since 1995, we have served the diverse financial and wealth planning needs of accomplished individuals, families, and businesses seeking unbiased advice and sophisticated financial strategies.

## Deep analysis supports our efforts to build portfolios made up of well-managed, forward-thinking companies.

At The Wealth Consulting Group we are hearing from our clients that they want to invest in companies that are making a positive difference in the world. Our portfolios invest in companies that are:

- *Developing **innovative solutions** to global sustainability challenges*
- *Promoting **gender, ethnic, and lifestyle diversity***
- *Supporting **community-based** financial institutions that promote small businesses, health care, education and housing*
- *Actively involved in **shareholder advocacy** and public policy engagement to encourage companies to improve their ESG commitments*

[1] "The Impact of a Corporate Culture of Sustainability on Corporate Behavior and Performance." Harvard Business School, R. Eccles, I. Ioannou, G. Serafeim, 25 November, 2011/2012

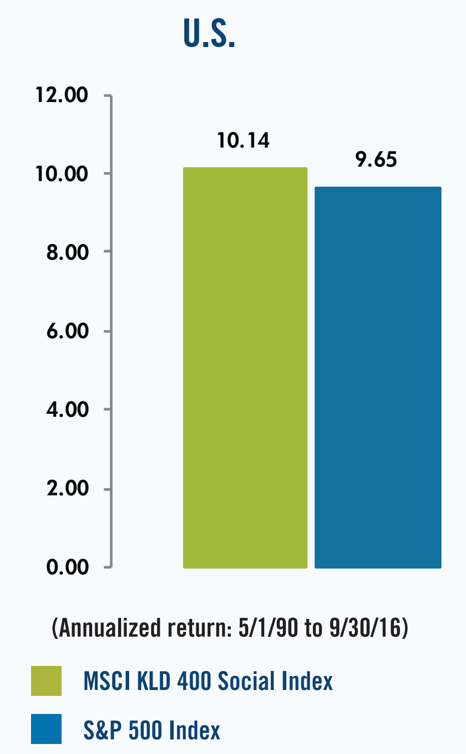
# Environmental, Social and Governance (ESG) factors bring an added dimension to company analysis.

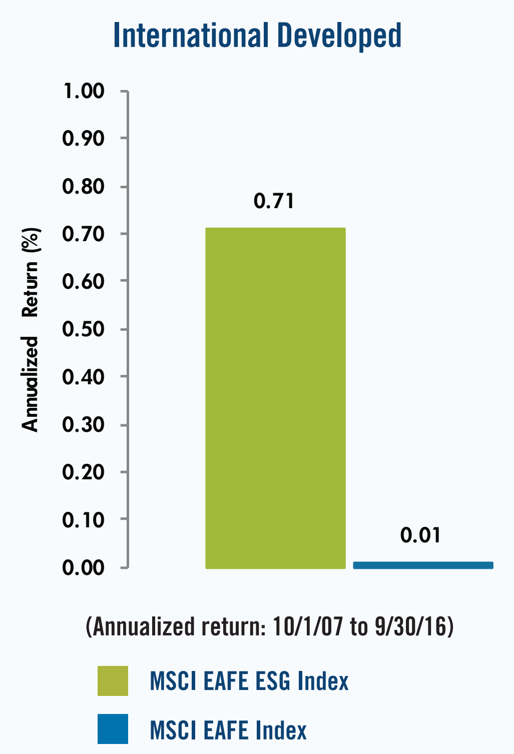
Studies confirm that ESG factors can help investors mitigate risk and potentially result in outperformance.

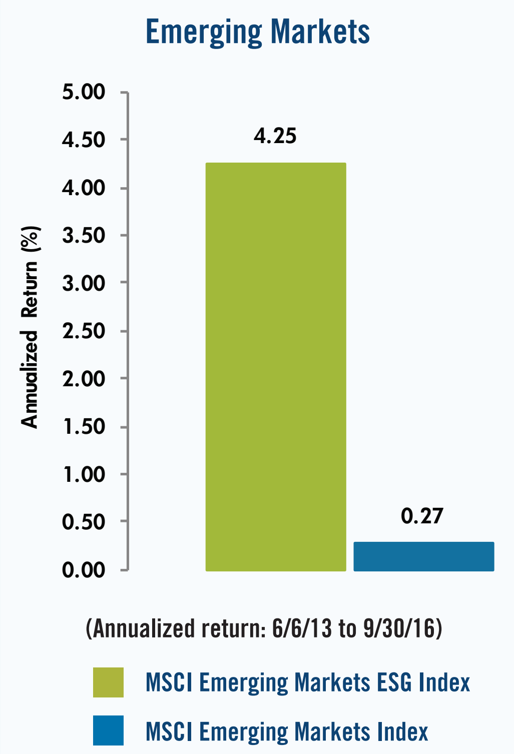
"We found that industry leadership on climate engagement is linked to higher performance on three key financial metrics – return on equity, cash flow stability and dividend growth."[1]

"Results indicate that employee-friendly companies do indeed have better financial performance and lower risk levels."[2]

"Research across a broad spectrum of governance practices suggests the importance of governance to the bottom line."[3]




Data as of 9/30/2016

Time period of illustrations vary due to ESG index inception dates prior to comparative indexes: MSCI KLD 400 Social 5/1/90; MSCI EAFE ESG 10/1/07; and MSCI Emerging Markets ESG 6/6/13. All MSCI indexes include aggregated, multisource histories prior to acquistion on 9/1/10.

All performance referenced is historical and is no guarantee of future results. All indices are unmanaged and may not be invested into directly.

International investing involves special risks such as currency fluctuation and political instability and may not be suitable for all investors. These risks are often heightened for investments in emerging markets.

The Wealth Consulting Group is proud to note that each year, a percentage of the annual advisory fees generated by our High Impact Portfolios will be donated to the WCG Foundation in order to directly benefit the local communities served by our advisors.

[1] Sustainable Insight Capital Management and Carbon Disclosure Project, "Linking Climate Engagement to Financial Performance: An Investor's Perspective," September 2013.

[2] Janell L. Blazovich, Katherine Taken Smith and L. Murphy Smith, "Employee-Friendly Companies and Work-Life Balance: Is there an Impact on Financial Performance and Risk Level?," 2013.

[3] Anita Anand, "The Value of Governance," The Program on Ethics in Law and Business, University of Toronto, February 1, 2013.

**STEP 1**
Structure Asset Allocation targets by investment objective

**STEP 2**
Apply a strict due diligence selection process on the underlying managers

**STEP 3**
Construct the portfolios to manage volatility risk and meet allocation targets

**STEP 4**
Closely monitor, periodically re-balance and reallocate stocks and funds for quality and portfolio fit

**STEP 5**
Subject to annual independent analysis

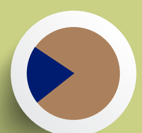
At The Wealth Consulting Group, our Investment Strategy Committee draws on a wealth of experience and resources in order to bring our client portfolios the most current research and thinking available. In addition to 7 Senior Advisors with collective experience of over 200 years, we have as our WCG Wealth Advisor's Chief Economist William Helkie*. Mr. Helkie retired as Sr. Advisor to the Federal Reserve Board and also held many other executive-level positions during his tenure, including Sr. Advisor for the Energy Information Administration, a division of the Department of Energy. He currently teaches Macroeconomics at University of Maryland. **William is not affiliated with LPL.*

## Sample Listing of Our Manager Partners:

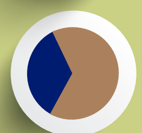
BlackRock
iShares
Ariel Investments
Calvert Investments
Community Capital Management
Eventide Mutual Funds
Neuberger Berman
Parnassus Investments
Pax World Investments
Fidelity Investments
TIAA-CREF Assset Management
Trillium Asset Management
State Street
Vanguard Funds

WCG Wealth Advisors, The Wealth Consulting Group, and LPL Financial are not affiliated with the above names entities.

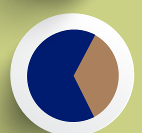
## Investors can choose funds based on their long-term objectives.



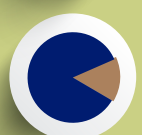
**Conservative Portfolio 20% Equity, 80% Fixed Income**
Seeks income as a primary objective with a focus on capital preservation. The conservative strategy is designed for clients with a shorter investment horizon and lower risk tolerance.



**Income & Growth Portfolio 40% Equity, 60% Fixed Income**
Seeks income as a primary objective with some long term capital appreciation. The strategy is designed for clients with a shorter investment horizon and lower risk tolerance.



**Growth & Income Portfolio 60% Equity, 40% Fixed Income**
Seeks to balance long term capital appreciation with current income. The growth & income strategy is designed for clients with a medium time frame and a moderate risk tolerance.



**Growth Portfolio 80% Equity, 20% Fixed Income**
Seeks long-term capital appreciation with income as a secondary objective. The growth strategy is designed for clients with a longer time horizon and higher/moderately aggressive risk tolerance.

**Aggressive Growth Portfolio 100% Equity**
Seeks long-term capital appreciation. The aggressive growth strategy is designed for clients with a longer investment time horizon and high/aggressive risk tolerance.

Allocation percentages represent targets and may not be exact reflection of actual client accounts. Individual client portfolio holdings can be customized to meet investment objectives of tax-conscious investors.

Target allocations: Equity Fixed Income & Cash



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