

The background of the slide is a light blue and green gradient. The top half features a faint line graph with a white line fluctuating across a grid of dashed white lines. The bottom half features a faint bar chart with several vertical bars of varying heights, overlaid with a white line graph that has a prominent V-shape.

ESG AND SUSTAINABLE INVESTING



What is ESG/ Sustainable Investing?

Invest with benefits that stretch beyond your financial return.

- Socially Responsible, Sustainable, ESG (Environmental, Social, Corporate Governance), and Impact Investing are a well-established and growing approach that considers both financial performance and **societal good**.
- Benefit from incorporating your financial goals into a portfolio **supporting your values** that not only creates sustainability for you but also for the world around you.
- You have the ability to align your wealth with responsible global practices and with a like-minded partner with a shared mission.

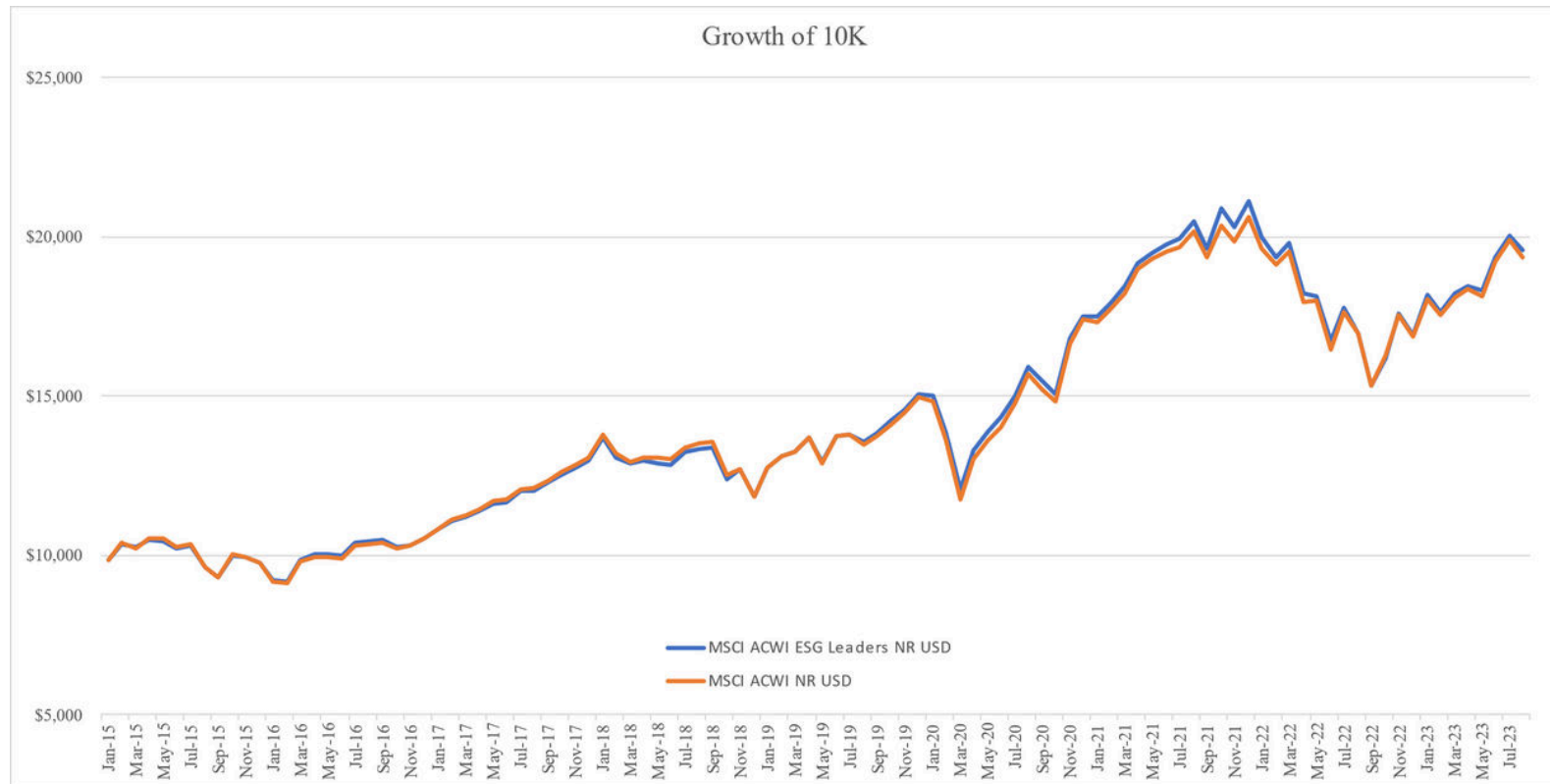




Solid Historic Returns

Data indicates that a strategy focused on selecting the highest rated ESG companies in each industry and sector (as measured by MSCI ACWI ESG Leaders) has historically performed in-line with a broad global market index (as measured by MSCI ACWI).

MSCI ACWI ESG Leaders returned 8.07%, slightly outpacing the MSCI ACWI returning 7.91% (Jan 2015 – Aug 2023).



Past performance does not indicate a guarantee future results.

Mission Wealth Alignment for a Positive Impact



An important goal of our Social Values Portfolio is alignment with the United Nations Sustainable Development Goals to maximize our impact and support solutions for the world's greatest challenges.

1 NO POVERTY



2 ZERO HUNGER



3 GOOD HEALTH AND WELL-BEING



4 QUALITY EDUCATION



5 GENDER EQUALITY



6 CLEAN WATER AND SANITATION



7 AFFORDABLE AND CLEAN ENERGY



8 DECENT WORK AND ECONOMIC GROWTH



9 INDUSTRY, INNOVATION AND INFRASTRUCTURE



10 REDUCED INEQUALITIES



11 SUSTAINABLE CITIES AND COMMUNITIES



12 RESPONSIBLE CONSUMPTION AND PRODUCTION



13 CLIMATE ACTION



14 LIFE BELOW WATER



15 LIFE ON LAND



16 PEACE, JUSTICE AND STRONG INSTITUTIONS



17 PARTNERSHIPS FOR THE GOALS

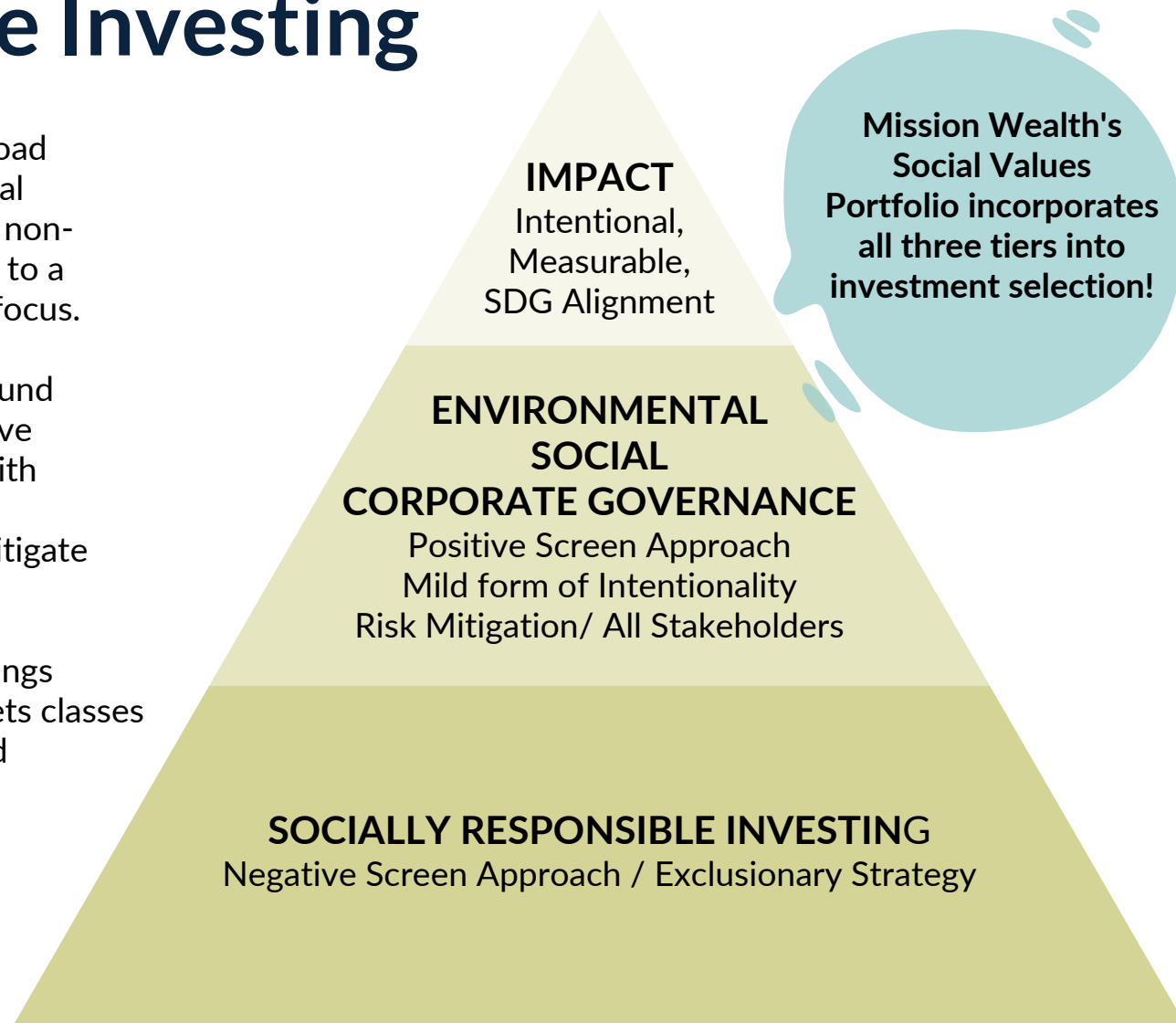


SUSTAINABLE DEVELOPMENT GOALS

Approaches to Sustainable Investing



- Strategies range from broad avoidance of controversial industries, to analysis on non-financial risks, narrowing to a positive, mission-driven focus.
- Sustainable investment fund managers include an active engagement approach with companies to improve internal practices, and mitigate future risks.
- Individual company holdings for US/International assets classes filtered by ESG score and controversy score.



How We Screen for Sustainability



We use a combination of top fund managers and the leading ESG research firm to drive portfolio selections.

- Mission Wealth selects and proactively monitors the companies and funds that are deemed “best-in-class.”
- We partner with MSCI, the leading provider of ESG data, which analyzes thousands of companies and funds worldwide. Companies and funds receive an overall score based upon their adherence to key environmental, social and corporate governance issues and then are compared and rated against industry peers.
- Our fund managers use a variety of data sources including MSCI, as well as in-depth fundamental and engagement practices.
- As sustainable investing evolves, our fund managers and Mission Wealth are committed to constant improvements and refinements to our offerings.



Alignment of Values



Our Social Values portfolios drastically reduce or avoid exposure to the following:

- Companies with low ESG ratings
- Companies with severe controversies
- Tobacco
- Carbon emissions and fossil fuels
- Controversial weapons (cluster bombs/landmines, etc.)
- Civilian firearms
- Nuclear Power

To capture further exposure to sustainable practices, we seek to include:

- Renewable/clean energy, green real estate and sustainable water/waste/agriculture
- Firms focused on intentional positive impact who build their business models around products/services that drive positive change
- Firms that align their products/services with the United Nations 17 Sustainable Development Goals

Our Social Values portfolio also maintains broad diversification across industry and sector weights.



Values Comparison



Our Social Values stocks demonstrate improvements across ESG metrics in comparison to the MSCI All Country World Index of stocks.



Source: Fidelity ESGPro with ESG data powered by MSCI.



Intangible Value Assessment

This MSCI assessment analyzes companies' financially material risks and opportunities arising from ESG factors. It applies a 3-phase methodology:



MSCI ESG IVA – Key Issues		
ENVIRONMENTAL	SOCIAL	CORPORATE GOVERNANCE
<ul style="list-style-type: none">• Carbon Emissions• Product Carbon Footprint• Energy Efficiency• Insuring Climate Change Risk• Water Stress• Biodiversity and Land Use• Raw Material Sourcing• Financing Environmental Impact• Toxic Emissions and Waste• Electronic Waste• Opportunities in Clean Tech• Opportunities in Green Building• Opportunities in Renewable Energy	<ul style="list-style-type: none">• Labor Management• Human Capital Development• Health and Safety• Supply Chain Labor Standards• Controversial Sourcing• Product Safety and Quality• Chemical Safety• Financial Product Safety• Privacy and Data Security• Responsible Investing• Insuring Health and Demographic Risk• Opportunities in Health and Nutrition• Access to Communications• Access to Finance• Access to Health Care	<ul style="list-style-type: none">• Corruption and Instability• Financial System Instability• Business Ethics and Fraud• Anti-competitive Practices• Corporate Governance



The company is then given a numeric score for each issue, as well as an overall ESG rating (from highest “AAA” to lowest “CCC”).

Sample MSCI ESG Research Report



ECOLAB INC. (ECL) Specialty Chemicals | US

Strong environmental management practices relative to peers

MSCI ESG RATINGS



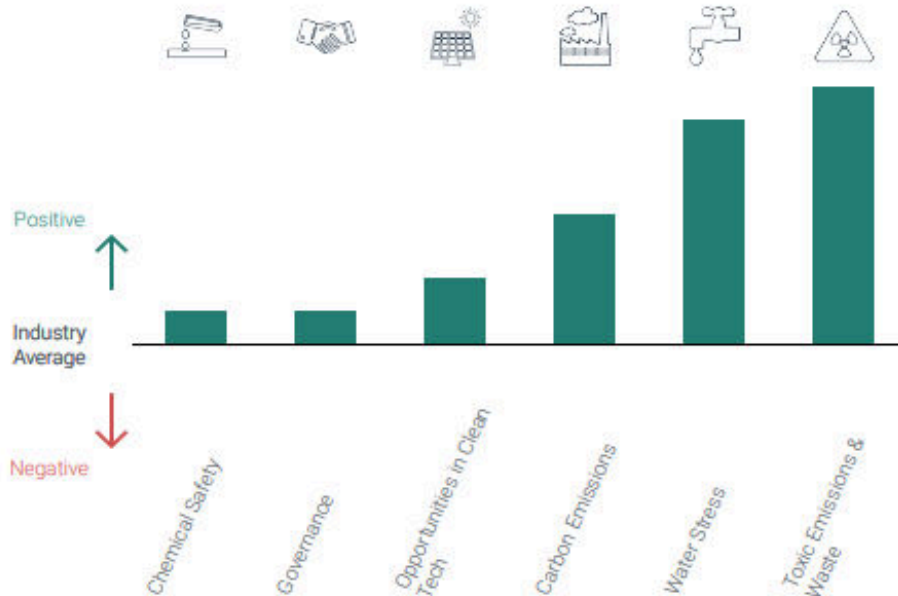
CCC B BB BBB A AA **AAA**

RATING ACTION DATE: November 23, 2022

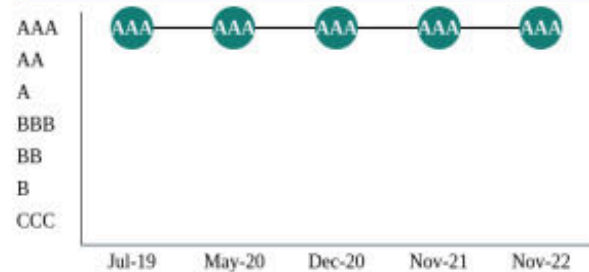
LAST REPORT UPDATE: October 07, 2023

Score attribution by key issue

This chart highlights the company's positioning relative to the industry average for each Key Issue that contributed to its ESG Rating as of October 07, 2023.



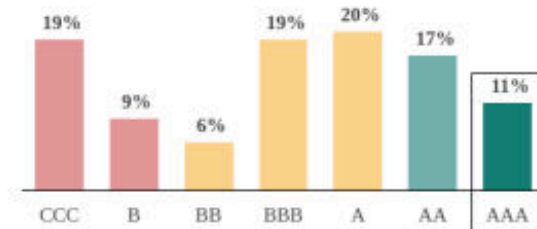
ESG Rating history



ESG Rating history shows five most recent rating actions

ESG Rating distribution

Universe: MSCI ACWI Index constituents, Specialty Chemicals, n=70





ESG Impact Monitor

This monitor allows investors to be able to determine whether a company is involved in major ESG controversies, and if it can manage them.

MSCI ESG Impact Monitor coverage – Stakeholder 'Pillars' and 'Indicators'				
ENVIRONMENT	CUSTOMERS	HUMAN RIGHTS & COMMUNITY	LABOR RIGHTS & SUPPLY CHAIN	GOVERNANCE
<ul style="list-style-type: none">• Land Use and Biodiversity• Toxic Spills and Releases• Energy and Climate Change• Water Management• Operational Non-Hazardous Waste• Impact of Products and Services• Supply Chain Management	<ul style="list-style-type: none">• Anti-Competitive Practices• Marketing and Advertising• Product Quality and Safety Concerns• Customer Relations• Other Controversies	<ul style="list-style-type: none">• Adverse Impact on Local Communities• Support for Controversial Regimes• Freedom of Expression and Censorship• Human Rights Abuses• Other Controversies	<ul style="list-style-type: none">• Labor Management Relations• Employee Health and Safety• Collective Bargaining and Unions• Discrimination and Workforce Diversity• Child Labor• Supply Chain – Other Contraventions	<ul style="list-style-type: none">• Business Ethics – Bribery and Fraud• Governance Structures• Controversial Investments• Other controversies



The company is then ranked using **RED** (involved in severe controversies), **YELLOW** (involved in severe-to-moderate controversies) or **GREEN** (not involved in any major controversies) flags to describe the controversy breach type and pattern.

Sample MSCI ESG Research Report



REYNOLDS CONSUMER PRODUCTS INC. (REYN)

Household & Personal Products | US

Lags peers in mitigating key ESG-related risks

MSCI
ESG RATINGS



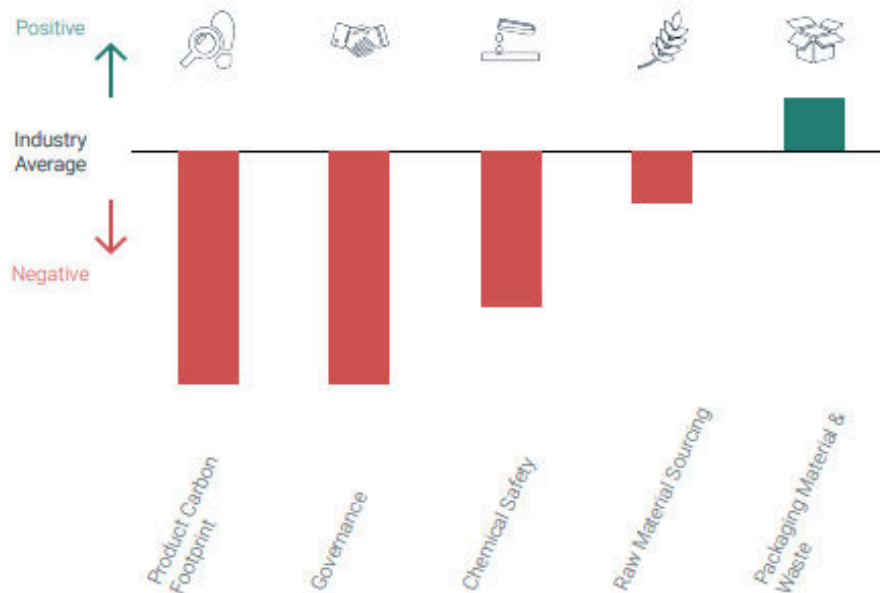
CCC B BB BBB A AA AAA

RATING ACTION DATE: April 25, 2023

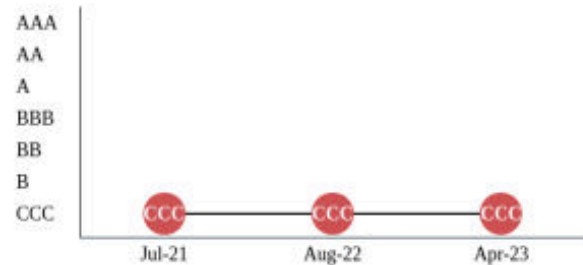
LAST REPORT UPDATE: September 29, 2023

Score attribution by key issue

This chart highlights the company's positioning relative to the industry average for each Key Issue that contributed to its ESG Rating as of September 29, 2023.



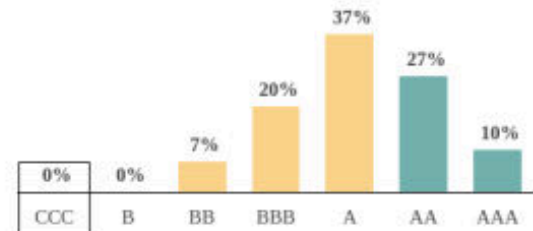
ESG Rating history



ESG Rating history shows five most recent rating actions

ESG Rating distribution

Universe: MSCI ACWI Index constituents, Household & Personal Products, n=30



Impact Alternative Investment



Greenbacker Renewable Energy Company II

Sustainable infrastructure investment in wind and solar projects in the US



Greenbacker

Infrastructure Projects

1. Contracted cash flows
2. High quality counterparties
3. Less volatility
4. Long lived assets
5. Proven Technology

- By 2050, 71% of global electricity is expected to come from renewable sources
- Investment in renewable energy generation capacity is expected to total \$10 trillion over the next 30 years.

Source: Bloomberg New Energy Finance, 2018.



See offering materials for details about Greenbacker.

Next Steps



**Are you ready to
make an impact
with your investments?**

Disclosures



Neither diversification nor asset allocation can ensure a profit or protect against a loss. Investment decisions should be based on an individual's goals, time horizon, and risk tolerance. Investments value will fluctuate with changes in market conditions and may fall against the interest of the investor. Investments seeking to achieve higher rates of return generally involve a higher degree of risk of principal.

Indices are unmanaged measures of market conditions that cannot be invested directly. Past performance is not indicative of future results.

No specific advice is given in this education and philosophy module. In a fully diversified portfolio using 10+ asset classes and using funds and ETF's to round out the holdings (small cap, real estate, alternatives, etc.), it is impossible to completely adhere to all aspects of control as it pertains to SRI implementation. However, certain funds and individual holdings can be focused on to support the intended goals.

SRI implementation may involve holding less securities than a "normal" portfolio. This will alter the risk and return assumptions and could make the portfolio riskier than a fully diversified portfolio.

Reference specific investment offering materials for details.

Mission Wealth is an SEC registered investment advisory firm offering services where properly licensed and advisory agreements in place.

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