



## INVESTING WITH PURPOSE

Sustainable investments in step with your life, your values and the impact you want to make

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**RAYMOND JAMES**

An aerial photograph of a lush green field with rows of solar panels. A diagonal line runs from the bottom left towards the top right. Overlaid on the bottom right is a bar chart with six vertical bars of increasing height from left to right, each composed of a grid of blue squares.

# Investing in the world you want to see

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Sustainable investing has gone mainstream: **78% of asset owners** surveyed by *Responsible Investor* said they **considered ESG principles to be key** in assessing an asset manager.

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Sustainable investing allows you to invest in companies and initiatives making a positive impact in the world. It's an approach that considers not only a company's bottom line, but the way it gets there, achieving global goals beyond growth.

Working closely with us, you can tailor a portfolio of any size to promote the kind of world you'd like to see without having to compromise performance.

Through a deeper understanding of what matters to you, we can help you build a different kind of portfolio – one with impact.

### SEEKING STRONG PRINCIPLES

Sustainable investing integrates a variety of environmental, social and governance (ESG) criteria: how companies manage natural resources, treat their customers and workers, and run their businesses. A range of sustainability issues can be considered in assessing a company's potential for long-term performance.

This approach is multifaceted. There are many ways to invest sustainably, and the terms used to describe them vary, from socially responsible investing (SRI) to impact investing. Because there is no "one size fits all" approach, we place special emphasis on identifying your impact goals before following a particular strategy. Whether you desire to promote diversity and inclusion in the workplace, want to contribute to the transition to clean energy, or want to support companies with strong data privacy practices, we can help you align your investments with the causes you're most passionate about.



#### Environmental

- Water scarcity
- Clean energy
- Waste & pollution
- Energy efficiency



#### Social

- Human rights
- Gender & diversity
- Cybersecurity
- Community development



#### Governance

- Transparency
- Board composition
- Business ethics
- Executive compensation

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## STRATEGIES

Each sustainable investing approach aligns with different motivators and comes with its own set of options on how to implement it in your portfolio. These approaches are not mutually exclusive. We can help you find the right combination of strategies to pursue your sustainable investing goals.

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### ESG AWARE | “investment first”

**Definition:** An approach that considers ESG factors in an investment analysis, though the focus of the strategy is on financial returns.

### ESG INTEGRATION | “seeking balance”

**Definition:** Seamlessly blends ESG principles with other fundamental and technical insights to develop a well-rounded perspective on a company’s prospects. This is one form of “inclusionary screening.”

### EXCLUSIONARY SCREENING | “avoiding exposure”

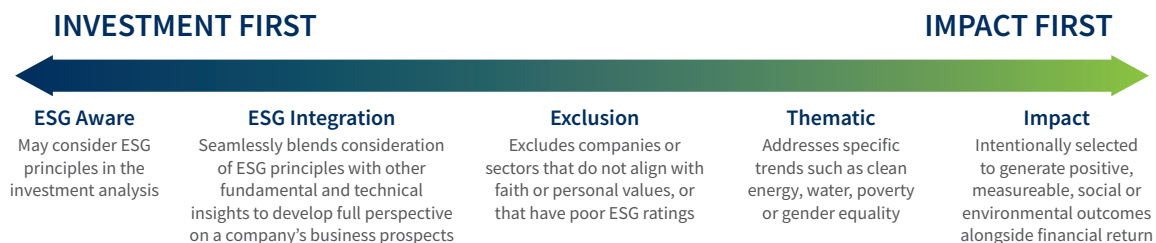
**Definition:** Excludes companies or sectors that do not align with personal values, or that have poor ESG ratings. Exclusionary filters available include tobacco, alcohol, gambling and fossil fuels.

### THEMATIC INVESTING | “values applied”

**Definition:** A strategy that addresses specific trends such as clean energy, water, poverty or gender equality.

### IMPACT INVESTING | “impact first”

**Definition:** A strategy aimed at intentionally generating measureable social or environmental outcomes as well as a financial return.



## THE POTENTIAL TO DO WELL BY DOING GOOD

Beyond the confidence that your investments are having a positive impact, studies have shown that sustainable strategies offer the potential for better financial performance.<sup>1</sup> There are many factors that may be driving this, from companies' improved ability to attract and retain talent to initiatives that save money on energy and packaging costs. In contrast, there is a growing belief that companies that do not proactively manage and report on ESG issues may become vulnerable to increased regulation or be required to pay punitive fines to governments. Accordingly, the desire to minimize risk and to improve financial performance over time were found to be major motivations of sustainable investors in a Global Sustainable Investment Alliance survey.<sup>2</sup>

### SUSTAINABLE INVESTING'S ENDURING APPEAL

The top motivations for investing this way may surprise you.

**Mitigating risk** by identifying forward-thinking companies that are ahead of the curve (and formal regulations) on climate change and other issues

**Making a positive impact**, pairing performance with measurable social and environmental change

**Aligning investments with values**, choosing the holdings that match your ideals (or personal beliefs)

**Prioritizing long-term performance**, doing well by doing good



**Sustainable funds  
outperformed conventional  
peers in 2019<sup>3</sup>**

**35%**  
finished  
in the  
**TOP  
QUARTILE**  
of their category

**66%**  
finished  
in the  
**TOP  
HALF**  
of their category

**An analysis of 2,200 studies conducted between 1970 and 2015 showed integrating ESG factors into investment selection had positive or neutral effects on corporate financial performance 90% of the time.<sup>4</sup>**

<sup>1</sup> Eccles, Robert G., Ioannou, Ioannis and Serafeim, George, "The Impact of Corporate Sustainability on Organizational Processes and Performance," (November 23, 2011), Management Science

<sup>2</sup> Global Sustainable Investment Alliance, "2018 Global Sustainable Investment Review." 2018

<sup>3</sup> 2019 Morningstar Sustainable Funds U.S. Landscape Report

<sup>4</sup> Journal of Sustainable Finance and Investing

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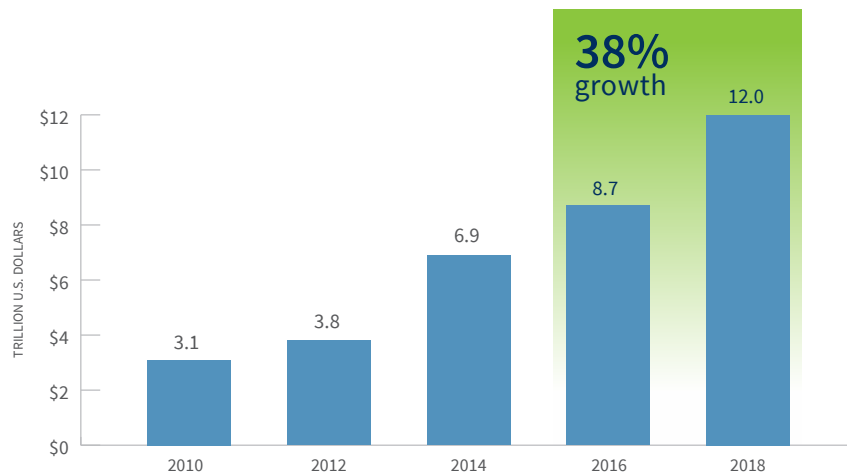
## A BLEND OF PASSION, PURPOSE AND PERFORMANCE

Sustainable investing's roots trace back five decades, starting with investors who were passionate about aligning their investment strategy with their personal beliefs. Today's sustainable investors are also purpose-driven, but have a mix of motivations. The potential for long-term performance, the ability to make a tangible difference in the world, the expression of deeply held values: all have played a part in pushing sustainable investing into the mainstream.

**Worldwide, sustainable assets more than doubled from 2012 to 2018.<sup>5</sup>**




**In the U.S., \$12 trillion is invested in sustainable strategies, equating to \$1 out of every \$4 of investable assets.<sup>6</sup>**



<sup>5</sup> Global Sustainable Investment Alliance

<sup>6</sup> U.S. SIF, The Forum for Sustainable and Responsible Investments 2018 Trends Report



INVESTING IN THE WORLD YOU WANT TO SEE

## Ready to make an impact?

We can help you sort through the options to tailor a sustainable investing strategy in step with your values and goals. Building a better future for generations to come can start here – and now.

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**LIFE WELL PLANNED.**

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**RAYMOND JAMES®**

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**NOT Deposits • NOT Insured by FDIC or any other government agency**  
**NOT GUARANTEED by the bank • Subject to risk and may lose value**

There is no assurance that sustainable investing companies will meet these objectives. Investing involves risks including the possible loss of capital. This investment strategy may result in investment returns that may be lower or higher than if decisions were based solely on investment considerations.

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