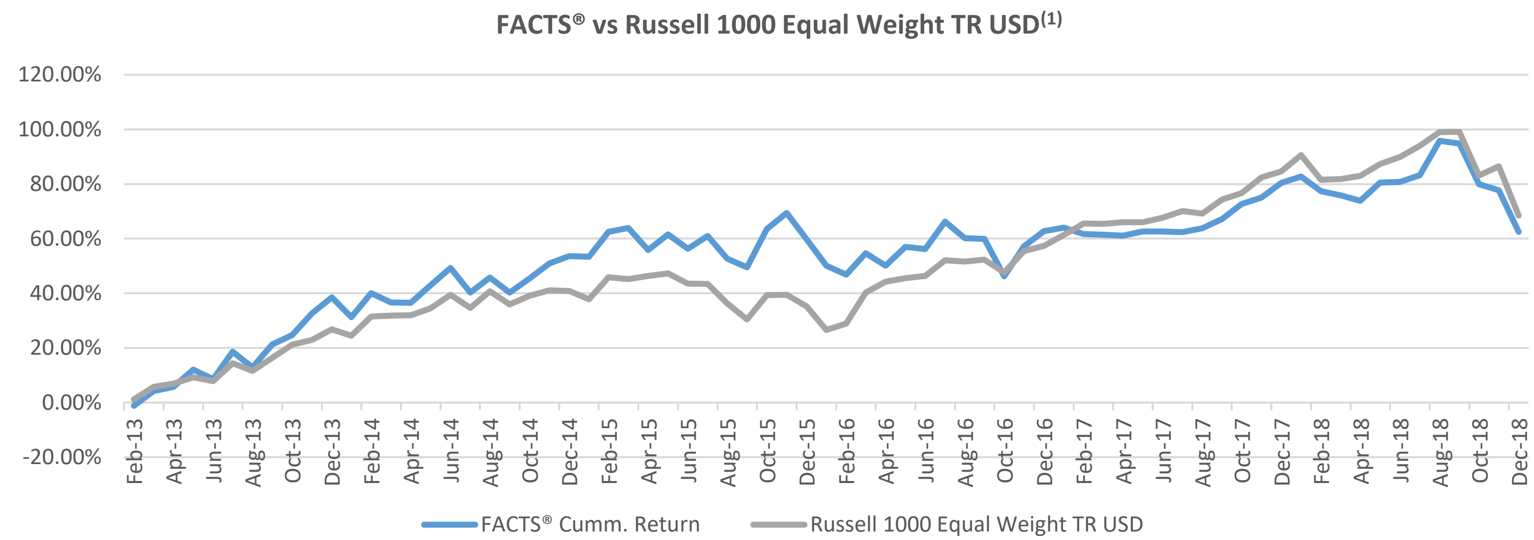
FACTS® SEPARATELY MANAGED ACCOUNT

About the Strategy

Gitterman Wealth Management's FACTS® strategy is an actively managed, equally weighted portfolio of approximately 25 companies that we believe are most poised for price appreciation and total return. FACTS® is an ESG (Environmental, Social, and Governance) focused strategy with an emphasis on G, or what we call Governance 2.0. The strategy invests in mid and large-cap companies that incorporate a strict growth at a discount philosophy, utilizing proprietary screens that have been developed over 30 years by portfolio manager Jordan Kimmel. Jordan utilizes an unbiased, holistic, and quantitative analysis on the integrity and sustainability of 2,000 of the most liquid US companies.

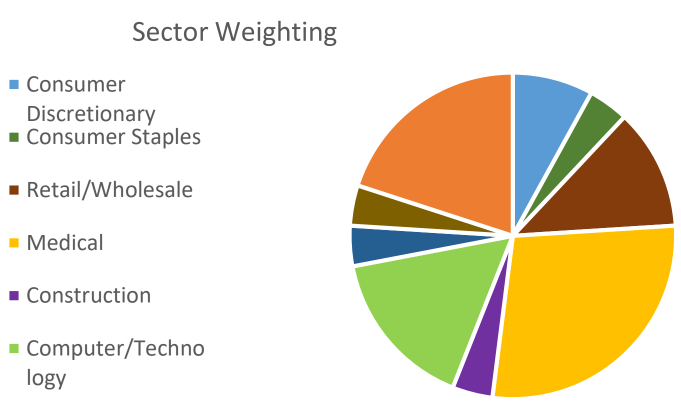
Portfolio Manager Bio

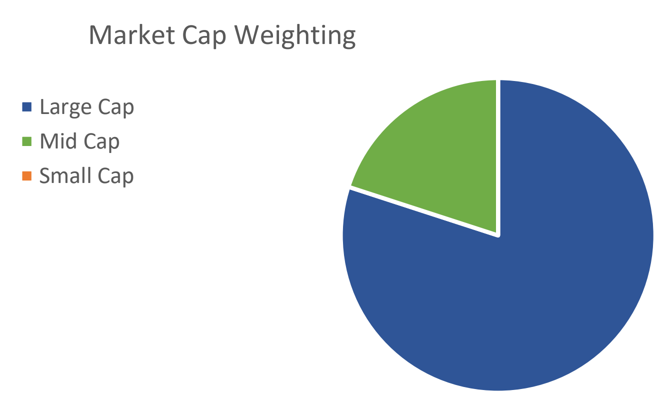
With over 30 years of experience in the financial services industry, Jordan Kimmel is the creator of the FACTS® Stock Selection Process, which evaluates companies based on **F**inancial Strength, **A**ccounting Conservativeness, **C**orporate Integrity, **T**ransparency, and **S**ustainability / ESG (Environmental, Social, and Governance) Metrics. FACTS® also incorporates Jordan's Magnet® Investment Strategy, one of the first strategies of its kind to combine the best tenets of value, growth, and momentum of company fundamentals.



Annual Returns through December 31, 2018[2]

	2013[1]	2014	2015	2016	2017	2018	Annualized
FACTS®	38.51%	10.89%	4.02%	1.84%	10.87%	-10.10%	8.51%
Russell 1000	26.83%	11.06%	-4.01%	16.37%	17.37%	-8.77%	9.22%





Past Performance does not guarantee future results. Important disclosure information can be found on the reverse side of this document. Sector and Market Cap Weighting shown as supplemental information only and are subject to change at any time.

(1) Inception started 2/1/13.
(2) Annual returns gross of management or advisory fees, net of commissions and transaction cost inception through 12/31/17. Starting 1/1/18, annualized returns net of management or advisory fees, net of commissions and transaction cost.

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Performance Disclosures

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Performance results are gross of management fees and net of commissions and transaction costs. No management fees were charged from 2/1/2013 through 12/31/2017. Performance beginning 1/1/2018 is presented net of management fees. The performance results account for the reinvestment of dividends and interest. A provision for federal and state income taxes was not recorded. Performance results are audited from 2/1/2013 through 12/31/2018 by Demetrius Berkower LLC, certified public accountants and advisors, a PCAOB registered firm. Performance results from 2/1/2013 through 12/31/2017 occurred while the Portfolio Manager was affiliated with another firm and was the only individual responsible for selecting the securities to buy and sell. The performance results listed above may have been influenced by particular market conditions during that time period. There can be no assurance that such conditions will repeat themselves in the future.

Underlying securities in the indices used for comparison above differ from the FACTS® portfolio. For this reason, the portfolio does not tie exactly to any known index. The Portfolio Manager has selected the index he deems most relevant, however the FACTS® portfolio may experience dissimilar volatility and returns. The Russell 1000 Equal Weighted TR USD Index is an index of approximately 1,000 of the largest companies in the U.S. equity market. The Russell 1000 is a subset of the Russell 3000 Index. It represents the top companies by market capitalization. The Russell 1000 typically comprises approximately 90% of the total market capitalization of all listed U.S. stocks. It is considered a bellwether index for large cap investing. The equal weight index offers a unique and practical alternative to conventional indexes. Rather than simply assigning an equal weight to each constituent of the index, Russell's sector equal weight index methodology equally weights each sector within the index and then equally weights the companies within each sector. This innovative approach provides greater diversification benefits than traditional equal weighted indexes.

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