



# Invest with Purpose

## What You Should Know About ESG

Now more than ever, how we invest can affect the world around us. As the market landscape evolves, Private Ocean is there to help guide you in your effort to invest with purpose. We are proud to offer ESG portfolios that address your personal values without sacrificing your financial goals.

### What is ESG Investing?

ESG stands for Environmental, Social, and Governance, the three main criteria for socially conscious investors when considering the long-term performance and sustainability of an investment.

Environmental criteria might measure a company's conservation efforts, pollution, and water conservation. Social factors may include worker health and safety, privacy and security, and community involvement. Governance criteria may refer to shareholders' rights, transparency, ethics, and fraud.



## Why Invest Now?

### ESG Investing is in Demand.

Investors now consider ESG factors across \$8.72 trillion of professionally managed assets, a 33% increase since 2014. These assets now account for more than one out of every five dollars under professional management in the United States.<sup>1</sup>

### The Market Has Changed – In Your Favor.

The cost of investing and implementing an ESG portfolio was not always economical. However there has been an expansion in the offering of funds that consider investment logic and ratings, and ESG costs have significantly lowered.<sup>2</sup>

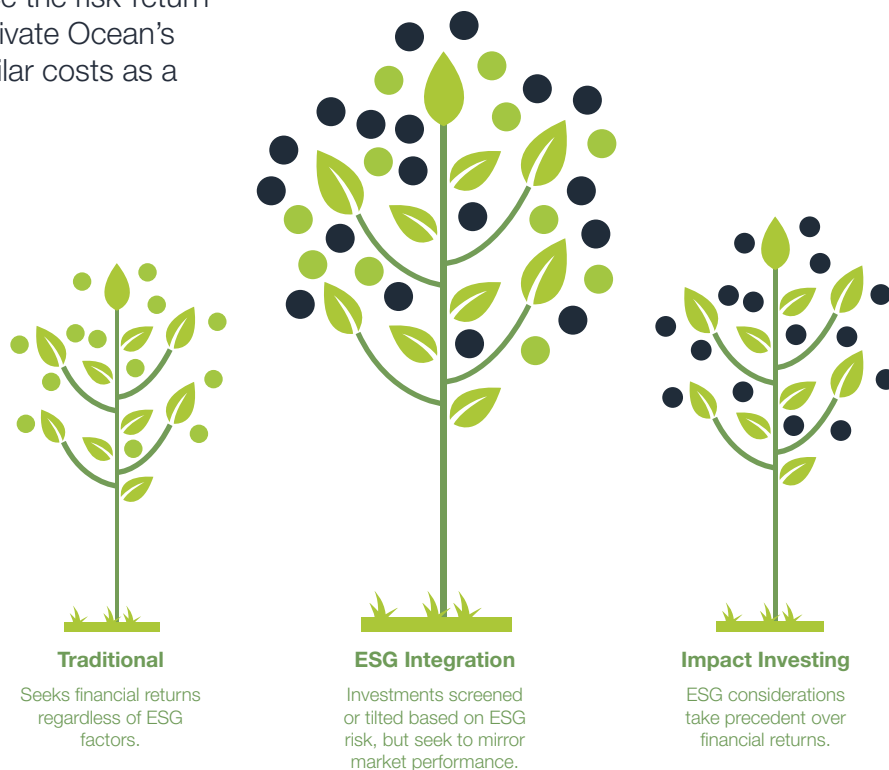
In the past, one may have had to sacrifice the risk-return tradeoff when investing in ESG funds. Private Ocean's model offers risk-adjusted returns at similar costs as a traditional portfolio.

## The Private Ocean Approach

We are committed to evolving along with these new developments and strive to be proactive in our approach. Our models are based on ESG integration, balancing our traditional investment approach with ESG criteria.

The recent expansion in the offering of ESG focused funds has enabled us to create a plan that takes into considerations ESG factors while also staying aligned with our investment philosophy.

We recognize that the selection of ESG funds will change over time just as those in our traditional portfolio, and we are constantly screening through our funds to ensure the best options for our clients, scoring them on ESG factors while refining our recommendations as the market changes.



## Is ESG Investing Right for You?

It starts with a conversation. Let's talk about what matters to you in your investment portfolio, and one of our advisors can help guide you on the path to investing consciously. Contact us today at 415.290.4500 or by email at [info@privateocean.com](mailto:info@privateocean.com).

**Learn more at [www.privateocean.com/ESG](http://www.privateocean.com/ESG)**

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<sup>1</sup> [ussif.org](http://ussif.org) <sup>2</sup> [morningstar.com](http://morningstar.com)