



VALUES-BASED INVESTING:

Environmental, Social and Governance (ESG) Portfolios

SymmetryPartners.com



WHAT IS ESG

Increasingly, many investors are seeking to align their values with their portfolios. Our environmental, social and governance (ESG) portfolios screen potential investments accordingly.

- **Environmental** considers how companies perform as a steward of nature.
- **Social criteria** looks at how companies manage relationships with employees, suppliers, customers, and the communities where they operate.
- **Governance** considers companies' leadership, executive pay, audits, internal controls, and shareholder rights.

SYMMETRY ESG PORTFOLIOS ARE...

Broadly
Diversified

Cost Conscious

Process Driven

Tax Sensitive

Transparent

Flexible

SYMMETRY ESG PORTFOLIOS MAKE SENSE FOR INVESTORS WHO...

- Want portfolios that align with their values
- Are seeking a low-cost, tax efficient portfolio
- Are seeking a balanced strategy that can be aligned with your comfort with risk

PORTFOLIO MONEY MANAGERS

The ESG Portfolios are built with Exchange Traded Funds (ETFs) from two noted money managers:

- **iShares by BlackRock**, the largest provider of exchange-traded-funds with a special focus on companies that exhibit positive ESG attributes.
- **Vanguard Group**, an industry leader in cost efficient investing with two decades of experience managing ESG solutions, with a special focus on companies that support the United Nations' Principles of Responsible Investment.

U.S. Stocks in the Portfolio

iShares ESG MSCI USA ETF

iShares ESG MSCI USA
Small-Cap ETF

Vanguard ESG U.S. Stock ETF

International Stocks in the Portfolio

iShares ESG MSCI EAFE ETF

iShares ESG MSCI EM ETF

Vanguard ESG
International Stock ETF

Fixed Income in the Portfolio

iShares ESG
U.S. Aggregate Bond ETF

iShares ESG 1-5 Year
USD Corporate Bond ETF

ABOUT SYMMETRY PARTNERS

Symmetry Partners brings more than 25 years of experience in building investment solutions and models, backed by an unwavering commitment to helping investors achieve their most important goals. We do this by drawing on extensive academic research — as well as our own — to engineer what we believe to be exceptional investment solutions, including our ESG portfolios.



Symmetry Partners, LLC Disclosure

Symmetry Partners, LLC is an investment advisory firm registered with the Securities and Exchange Commission. The firm only transacts business in states where it is properly registered, or excluded or exempted from registration requirements. All Symmetry fees can be found in the ADV Part2A located on the website at www.symmetrypartners.com. Different types of investments involve varying degrees of risk, and there can be no assurance that the future performance of any specific investment, investment strategy, or product, or any non-investment related content, made reference to directly or indirectly in this material will be profitable, or prove successful. As with any investment strategy, there is the possibility of profitability as well as loss.

Higher potential return generally involves greater risk, short term volatility is not uncommon when investing in various types of funds including but not limited to: sector, emerging markets, small and mid-cap funds. International investing involves special risks such as currency fluctuation, lower liquidity, political and economic uncertainties, and differences in accounting standards. Risks of foreign investing are generally intensified for investments in emerging markets. Risks for emerging markets include risks relating to the relatively smaller size and lesser liquidity of these markets, high inflation rates and adverse political developments. Risks for investing in international equity include foreign currency risk, as well as, fluctuation due to economic or political actions of foreign governments and/or less regulated or liquid markets. Risks for smaller companies include business risks, significant stock price fluctuation and illiquidity. Investing in real estate entails certain risks, including liquid markets. Investing in higher-yielding, lower-rated bonds has a greater risk of price fluctuation and loss of principal income than U.S. government securities, such as U.S. Treasury bonds and bills. Treasuries and government securities are guaranteed by the government for repayment of principal and interest if held to maturity. Investing in commodities is often through futures trading, where the risk of loss in these contracts can be substantial. The high degree of leverage that is often obtainable in commodity trading can work against you as well as for you. The use of leverage can lead to large losses as well as gains. In some cases, managed commodity accounts are subject to substantial charges for management and advisory fees. Municipal bonds are subject to credit risk, interest rate risk, call risk and market risk. Municipal bonds may subject investors to the Alternative Minimum Tax. Investors should carefully assess the risks associated with an investment in the fund.

DIFFERENT TYPES OF INVESTMENTS AND/OR INVESTMENT STRATEGIES INVOLVE VARYING LEVELS OF RISK, AND THERE CAN BE NO ASSURANCE THAT ANY SPECIFIC INVESTMENT OR INVESTMENT STRATEGY WILL BE EITHER SUITABLE OR PROFITABLE FOR YOUR PORTFOLIO. Allocation models are not intended to represent investment advice that is appropriate for all investors. Each investor must take into account his/her financial resources, investment goals, risk tolerance, investing time horizon, tax situation and other relevant factors to determine if such portfolio is suitable. Model composition is subject to change. You and your advisor should carefully consider your suitability depending on your financial situation. As with any investment there may be tax consequences. The holdings comprising the strategies and the allocations to those holdings may change over time.

ETFs do not sell individual shares directly to investors and only issue their shares in large blocks. Exchange traded funds are subject to risks similar to those of stocks. Investment returns will fluctuate and are subject to market volatility, so that an investor's shares, when redeemed or sold, may be worth more or less than their original cost. ETF shares are bought and sold at market price (not NAV) and are not individually redeemed from the fund. Brokerage commissions, and investment advisory fees will reduce returns. An investor should consider investment objectives, risks, charges and expenses before investing. To obtain a prospectus, which contains this and other information, please contact your advisor or visit the following websites: www.vanguard.com and www.ishares.com. Please read the prospectus carefully before investing.

