

- JUDITH RODIN

## **INVESTING WITH IMPACT:**

## What You Should Know about ESG Investing

Investors are becoming more aware of the impact their choices have on others and the world at large. They are looking to make a personal difference in areas that matter most to them, while still moving toward their financial goals. This has led to the rapid growth of "ESG" (environmental, social, and governance) as an investment category for people seeking solutions beyond traditional choices.

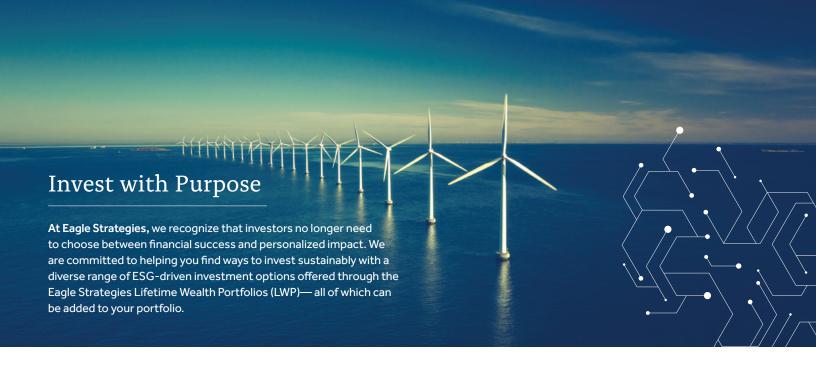
## Why is ESG important for investors?

ESG is a term used interchangeably with *sustainable investing, responsible investing, or screening*—and refers to socially responsible factors used by consumers to evaluate investments. Once considered a passing trend, ESG has become a powerful, mainstream investment strategy. With ESG, your personal values play a role in how you choose to invest—allowing you to look beyond the bottom line and focus on how a company operates, treats its stakeholders, and cares for the environment.



In response to investor demand, many companies are implementing an ESG framework to focus their attentionand measure performancein the three key areas:

	What to Know	Areas of Impact
ENVIRONMENTAL	Every company uses energy and resources which affect the physical environment. The "E" considers how a company performs as a steward of the environment.	Climate change, water pollution, water scarcity, greenhouse gas emissions, fossil fuel reduction, carbon footprint, renewable energy, deforestation, and air pollution.
SOCIAL	Every business operates within a broader, diverse society. The "S" addresses the relationships that a company has with people and institutions in the communities where it does business.	Poverty, hunger, diversity and inclusion, employee safety, employee engagement, employee pay, supply chain sourcing, customer service, and consumer protection.
GOVERNANCE	The "G" refers to the process of a company's decision-making, and how those decisions are implemented. It involves board and management structures, as well as policies, standards, and disclosures.	Ethical standards, leadership and executive behavior, board integrity, executive pay, hiring, shareholder rights, stakeholder capitalism, and risk management.



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