

# RESPONSIBLE **IMPACT** INVESTING

**DOING WELL** *by* **DOING GOOD**



## RESPONSIBLE INVESTING

An investment strategy which seeks to generate both financial and sustainable value. It consists of a set of investment approaches that integrates environmental, social, governance (ESG) and ethical issues into financial analysis and decision-making.

## IMPACT INVESTING

Investments made into companies, organizations, and funds with the intention to generate social and environmental impact alongside a financial return.

**Consilium Wealth Advisory** adheres to the Principles for Responsible Investment (PRI), designed by a United Nations-backed network of international investors working to implement industry-devised investment guidelines.

These six principles reflect



the view that environmental, social and corporate governance issues can affect investment portfolio performance and require investor consideration. They also provide a voluntary framework through which investors can incorporate ESG issues into their decision-making and ownership practices to better align their objectives with those of society.

“Consilium is committed to sustainable, responsible investing because the PRI themes of the transparency, accountability, and continuous improvement—align with our own values.”

*Cliff Demarest*

# RESPONSIBLE INVESTING

Sustainable, responsible and impact investing (SRI) is an investment discipline that considers environmental, social and corporate governance (ESG) criteria to generate long-term competitive financial returns and positive societal impact.

According to the US SIF Foundation's 2016 [Report on Sustainable and Responsible Investing Trends in the United States](#), as of year-end 2015, more than one out of every five dollars under professional management in the United States—\$8.72 trillion or more—was invested according to SRI strategies.



Consilium Wealth Advisory is a member of the Forum of Sustainable & Responsible Investment.

We help our clients manage all their forms of wealth, expand legacies and make a difference in the world, through customized SRI investments.



Read the SRI Forum's latest research on how family offices employ sustainable and responsible investing. ➔



# IMPACT INVESTING

Investments made into companies, organizations, and funds with the intention to generate social and environmental impact alongside a financial return.

The growing impact investment market provides capital to address the world's most pressing challenges in sectors such as sustainable agriculture, renewable energy, conservation, microfinance, and affordable and accessible basic services including housing, healthcare, and education.

Consilium helps clients create customized impact investment portfolios targeting their interests.



The Global Impact Investing Network (GIIN) recognizes the global importance of the UN Sustainable Development Goals (SDG's). It's the world's largest network of asset owners, asset managers and others involved in directing capital to investments that generate positive social and environmental impact alongside financial returns. They help all investors to contribute directly to the SDGs' success.

# OUR APPROACH

Consilium helps clients research and implement their responsible investment objectives and impact targets. We offer a range of investment and governance structures, through which clients implement their desired strategies. To achieve a greater level of customization, our clients may opt for a privately-owned separate account structure and venture capital investments, or utilize Consilium-approved public market index and active investment structures, all customized for varying degrees of impact and client risk tolerances.

## SUSTAINABILITY FOR EVERYONE

We also offer our unaccredited, emerging wealth clients five different low-cost, multi-asset class investment programs of differing risk styles, centered around the MSCI Global Sustainable Index. Based on the strategic return objectives from our proprietary capital market assumptions, we overlay these strategies with our tactical outlook based on earnings, valuations, and market themes.

The **MSCI Global Sustainability Indexes** are free float-adjusted market capitalization weighted indexes designed to provide exposure to companies that have high Environmental, Social and Governance (ESG) performance. The **MSCI Global Sustainability Indexes** aim to target sector weights that reflect the relative sector weights of the underlying indexes to limit the systematic risk introduced by the ESG selection process.

Pillar	Themes	Categories
Environmental*	Climate Change	<ol style="list-style-type: none"> <li>1. Alternative energy</li> <li>2. Energy efficiency</li> <li>3. Green building</li> </ol>
	Natural capital	<ol style="list-style-type: none"> <li>4. Sustainable water</li> <li>5. Pollution prevention</li> </ol>
Social	Basic needs	<ol style="list-style-type: none"> <li>6. Nutrition</li> <li>7. Major Disease Treatment</li> <li>8. Sanitation</li> <li>9. Affordable Real Estate</li> </ol>
	Empowerment	<ol style="list-style-type: none"> <li>10. SME Finance</li> <li>11. Education</li> </ol>

\* note that the environmental metrics are based on MSCI ESG Research Cleantech Metrics

Source: MSCI Sustainable Impact Feb 2016.



YOUR WEALTH  
YOUR WAY

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