nuveen

A TIAA Company

KING wealth planning, inc.

Retirement is a Journey. Let us be your Guide.

- All attendee mics are muted for optimal sound quality
- Questions will be answered at the end of the session
- Email your questions to: Shannon@kingwealth.com
- Session is being recorded

Welcome!

Make an Impact

Help position your portfolio for tomorrow's economy with Sustainable Investing

Margaret Leung, Head of ETF Distribution, Nuveen

Paul King, King Wealth Planning CEO and LPL Registered Principal

Have you ever?

Volunteered?

Recycled?

Engaged?

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Consider Responsible Investing (RI)

- Enhancing long-term performance
- Managing risk
- Aligning values

Sustainable Finance
Business Ethics
ESG
Community Investing
Responsible Investing
Microfinance
SRI
Program Related Investing
Triple Bottom Line
Environmental
Mission Related Investing
Place Based Investing
Stewardship
Governance
Social
Transparency
Impact Investing
Sustainability

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RI is an investment philosophy that incorporates Environmental, Social and Governance (ESG) factors

Environmental

- Deforestation
- Climate
- Water
- Waste

Social

- Employee relations
- Supply chain
- Diversity
- Health
- Safety

Governance

- Compensation
- Public policy
- Ethics
- Boards

1 Mozaffar Khan, George Serafeim, Aaron Yoon, Corporate Sustainability: First Evidence on Materiality (The Accounting Review, Vol. 91, No. 6, pp. 1697-1724: 2015) https://hbswk.hbs.edu/item/corporate-sustainability-first-evidence-on-materiality

And integrates those ESG factors into the investment process

Investment analysis

Portfolio construction

Monitoring across asset classes

Which may be applied through many different methods

ESG Factors

- Screening out companies
- Choosing top-ranked companies
- Thematic
- Goals to end poverty, protect the planet, and ensure prosperity
- Social & environmental impact

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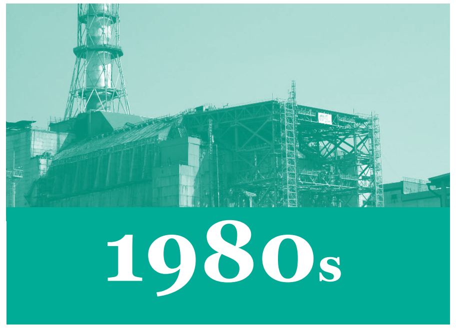
The evolution of RI



Why consider responsible investment for your portfolio?

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Ultimately RI can help inform better decisions

Generate returns

84% of
market value

Of the S&P 500 is now comprised of intangible assets affected by ESG factors[1]

Manage risk

7 of top 10
global risks

Identified by the World Economic Forum are ESG related issues[2]

Create opportunity

$12T in market
opportunities

Could be achieved in meeting the UN Sustainable Development Goals by 2030[3]

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1 2019 Intangible Assets Financial Statement Impact Comparison Report, Ponemon Institute
2 http://www3.weforum.org/docs/WEF_Global_Risks_Report_2019.pdf
3 The Business and Sustainable Development Commission, Better Business, Better World, 2017

ESG laggard

ESG Rating: CCC

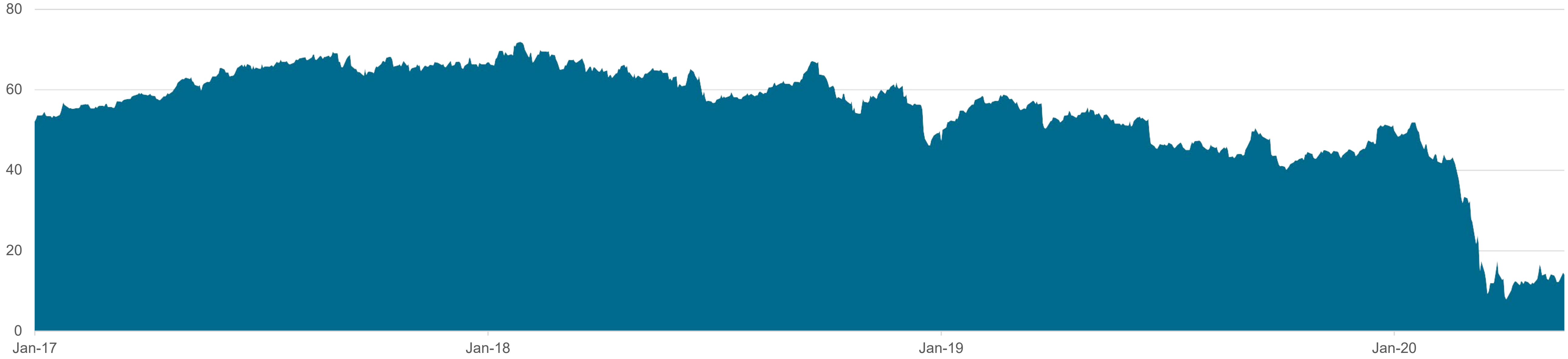
Industry: Hotels & Travel

Strengths Relative to Peers

- Water Stress
- Corporate Governance

Areas for Improvement Relative to Peers

- Toxic Emissions & Waste
- Labor Management
- Product Safety & Quality
- Carbon Emissions



Source: MSCI and Bloomberg, 5.19, 2020.

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ESG leader

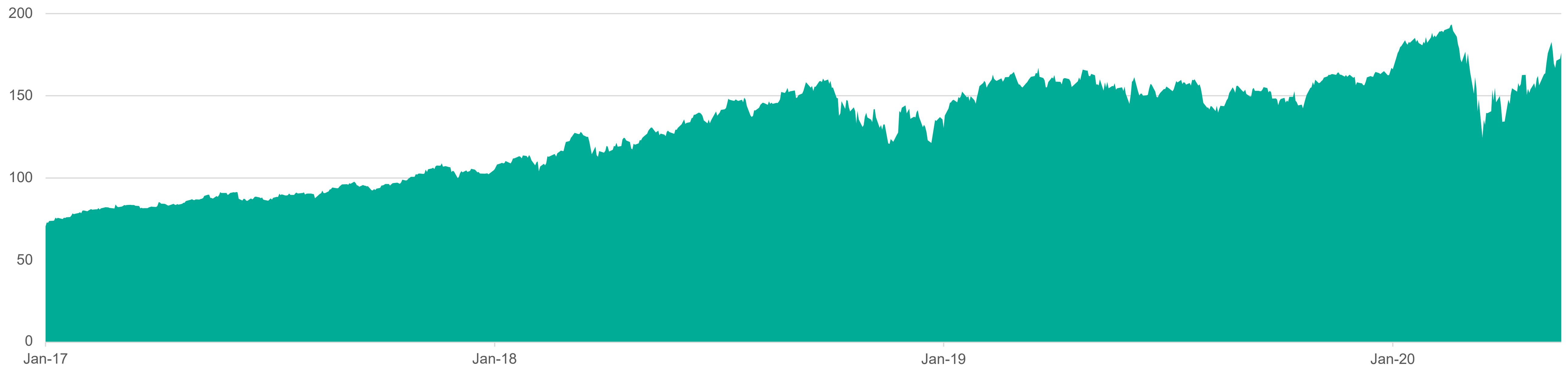
ESG Rating: AAA
Industry: Software & Services

Strengths Relative to Peers

- Privacy & Data Security
- Human Capital Development
- Carbon Emissions

Areas for Improvement Relative to Peers

- Corporate Governance



Source: MSCI and Bloomberg, 5.19, 2020.
1 MSCI ESG Research, LLC "FOUNDATIONS OF ESG INVESTING Part 1: How ESG Affects Equity Valuation, Risk and Performance, Nov 2017".

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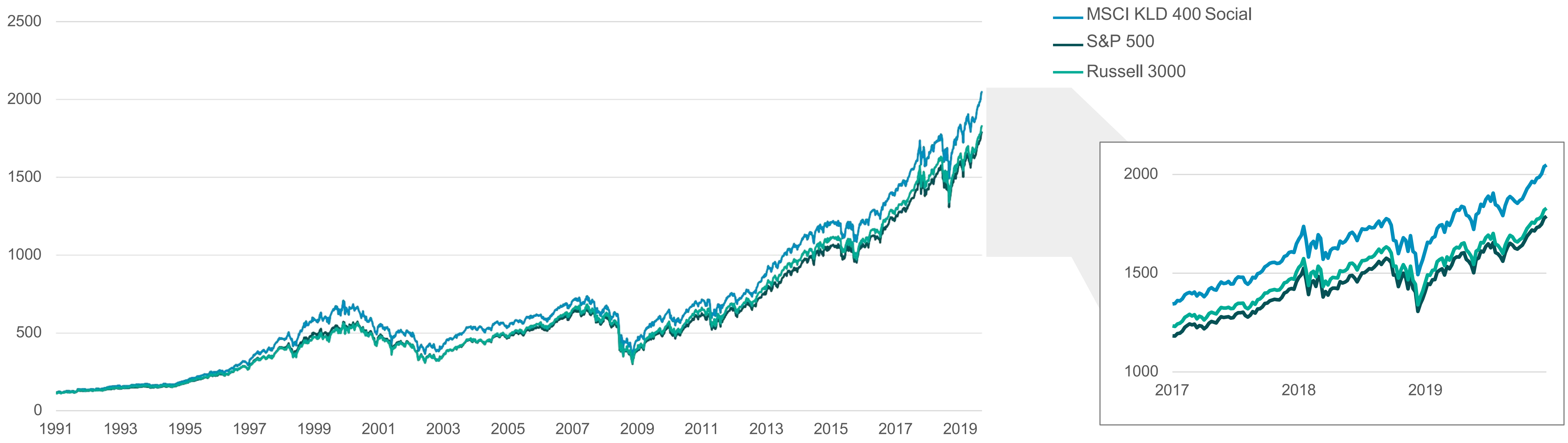
RI has the potential to enhance financial performance over time

Index-level returns of the MSCI KLD 400 Social vs. S&P 500 and Russell 3000 (1990-2019)



Data through 31 Dec 2019. Series indexed to 100, using earliest common inception date of 04 May 1990.
It is not possible to invest in an index. **Performance for indices does not reflect investment fees or transactions costs.**
Source: Factsheet.

Do you already have an ESG mindset?

Most investors believe that companies should be incorporating ESG issues into their policies and procedures

E nvironmental — **89%** *of investors*

It's absolutely essential for companies to actively manage against the **risk of pollution, spills or other disasters**

S ocial — **84%** *of investors*

A company that does not **actively monitor human rights abuses** in its' or partners' facilities may face catastrophic reputational damage

G overnance — **91%** *of investors*

Companies should take action to **guard against the risk of sexual harassment** scandals.

Source: Nuveen Fifth Annual Responsible Investing Survey

Responsible investing may be for you

Competitive performance

- Generate returns

Risk controls

- Manage risk

Double bottom line

- Aligning your values and your investments

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Q&A

Email questions to: shannon@kingwealth.com

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Thank you for attending this webinar

Disclosures

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Investing involves risk; principal loss is possible. There is no guarantee an investment's objectives will be achieved. An investment which includes only holdings deemed consistent with applicable **Environmental Social Governance (ESG)** guidelines may result in available investments that are more limited than those that do not apply such guidelines. ESG criteria risk is the risk that because the criteria excludes securities of certain issuers for nonfinancial reasons, an investment may forgo some market opportunities available to those that don't use these criteria.

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