Customized Wealth Management Solutions

IWF Wealth & Values Process:
Integrating Your Client's Values

IW Financial

A TEAM APPROACH

Meeting the needs of affluent investors is complicated. Many wealth managers rely on a team of professionals with expertise across multiple areas: investment management, trust and estate law, finance, accounting, taxes, and philanthropy, to name a few. How do you provide that same level of expertise to clients seeking to incorporate factors not traditionally associated with investment analysis into their investment strategies?

UNIQUE VALUES, COMPLETE PROCESS

Investors have different core values and varying perspectives on environmental, social, and governance (ESG) issues. Whether it is described as socially responsible, mission-related, faith-based, green, or sustainability, the bottom line is the investors' desire to align their investments with their values.

The IWF Wealth & Values Process℠ enables wealth managers to effectively deliver sophisticated customized values-based solutions and provide the same high level of service and results their clients have come to expect.

IW Financial's consulting team works in much the same way that lawyers, accountants, or philanthropy consultants do-as an integrated part of your wealth management team. This allows you to offer a new set of high touch services and customized, sophisticated strategies while staying focused on your core capabilities.

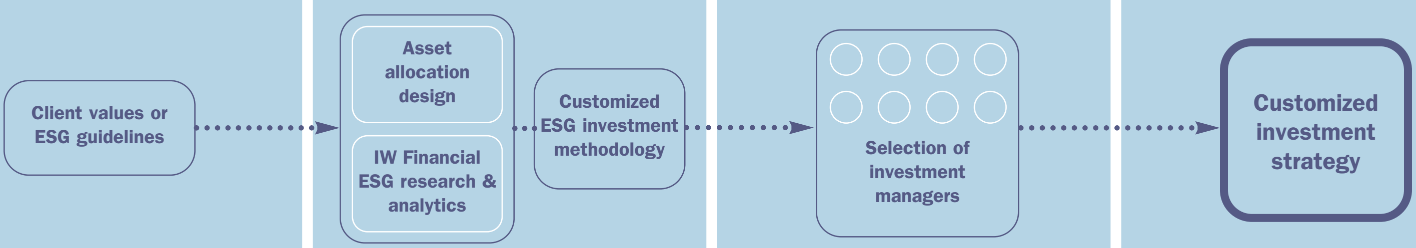
TRUST THE EXPERTS

IW Financial has extensive experience working with global investment managers, wealth advisors, and institutional and high net worth investors. From evaluating existing managers' ESG processes, to identifying new managers, to formalizing your own ESG service capabilities, IW Financial has the experience and expertise to help.

We understand that personalized advisory services are the cornerstone of wealth management. IW Financial applies a similar approach with our partners. We serve as trusted advisors to you and your clients providing sophisticated values-based solutions that are easily implemented within your investment management process.

IWF Wealth & Values Process

DISCOVERY & CONSULTATION	METHODOLOGY CREATION	IMPLEMENTATION	MONITORING & BENCHMARKING



DISCOVERY & CONSULTATION

- Direct investor and wealth management consultation
- Define values/mission statement

METHODOLOGY CREATION

- Develop values/mission profile and evaluative methodology

IMPLEMENTATION

- Customized managed solutions through partnerships with IWF manager network
- Collaboration with your existing asset managers
- Manager search and evaluation on values-based investment process

MONITORING & BENCHMARKING

- Ongoing monitoring of criteria and alignment
- Reporting

THE IWF WEALTH & VALUES PROCESS

Our team combines unsurpassed expertise in ESG research and analytics, a deep understanding of the investment industry, and comprehensive consulting skills—all essential prerequisites to guide you through every step of the values alignment process.

Historical Objections	IWF Wealth & Values Process
"Investment strategies are limited."	IW Financial can create solutions across a broad range of styles with a manager from IW Financial's network or client designated asset manager.
"The one size fits all approach doesn't address clients' unique needs."	Strategies can be customized to address the values and concerns of any investor and can be reviewed and modified over time.
"Recommendation based research reflects a singular 'left of center' point of view."	IW Financial's quantitative research is objective and values neutral. We have clients at both ends—and in the middle—of the political spectrum.
"Exclusionary processes restrict portfolio construction."	IW Financial's analytics are comparative, enabling both positive and non-exclusionary approaches to constructing ESG portfolios.
"Incorporating ESG factors adds costs or negatively impacts performance."	Flexible implementation methodologies provide the ability to control costs and achieve the optimal balance between risk and return.
"ESG strategies must be applied across an entire allocation to be viable."	Values-based investors understand the concept of "progress not perfection" and often choose to implement values-based strategies within a portion of their overall allocation.
"This is just another passing fad."	Sophisticated clients are increasingly demanding values-based solutions. In response, leading global investment firms are expanding their services to meet investor demand.

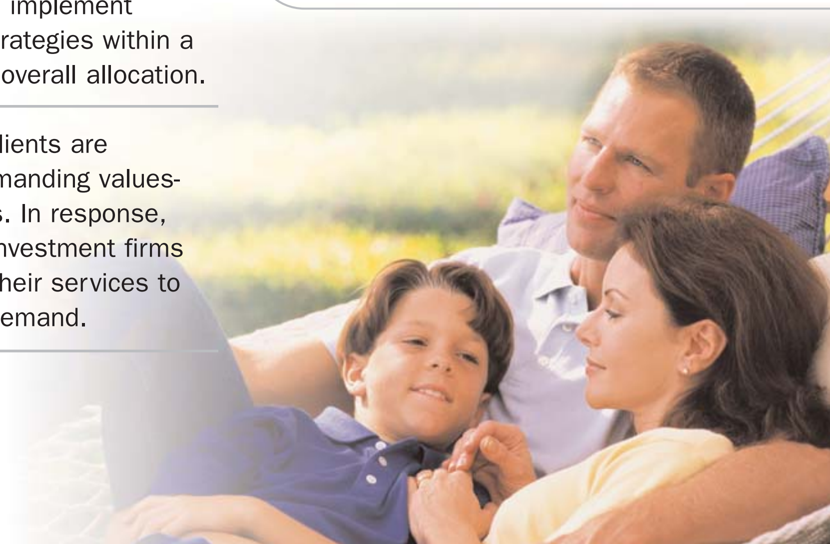
MARKET TRENDS

SRI vs ESG
Socially Responsible Investing (SRI) traditionally applies a certain perspective on Environmental, Social, and Governance (ESG) issues to screening investments. SRI research and analytic solutions have been based on ESG concerns-not investment management concerns.

Mission-related Investing
Family and private foundations engage in mission-related investing to create strategies that support the organizations' core missions and goals in addition to generating financial returns.

Sustainability
Investors are increasingly concerned about the environment and the ability of future generations to meet their needs. These concerns are thought of as "sustainability" issues and are often reflected in investor decision-making through an evaluation of corporate policies and practices.

Faith-based Investing
Investors of different faiths are seeking to incorporate core tenets of their faith into their investments. While this has long been a pattern at the institutional level, it is now becoming much more commonplace among high net-worth investors and family foundations.



EXCEED EXPECTATIONS

Customized ESG solutions may not appeal to your entire client base, but if you're looking to add high touch services that connect to your client's core values, we will work with you to develop a solution. More and more investors are interested in aligning their investments with their core values. Why not have the answers when your client asks the question?

IW Financial's research and analytics can be applied to a variety of investment strategies:

- Active or Passive
- Domestic or International
- Concentrated or Diversified
- Long Only, Long/Short, Short Only
- Positive & Negative Screening
- Third-Party Managers or Discretionary Accounts
- Fixed Income

About IW Financial

IW Financial provides research and consulting services to private investors, institutions, and wealth managers seeking to integrate environmental, social, and governance (ESG) issues into their investment strategies. By working closely with our clients to develop customized MRI, SRI, and sustainable investment solutions, IW Financial empowers the next generation of values-based and philanthropic investing.

IW Financial's solutions incorporate proprietary global equity ESG research and patented technology designed to comparatively rate companies based on user-defined criteria, making it easy to research corporate practices, evaluate investment managers, and develop customized investment solutions.

The company is headquartered in Portland, Maine.

Interested?

Contact your IW Financial representative to learn more or to arrrange a demonstration of IWF Workstation.

Contact Us

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