

Align Your Values with Your Investments

Environmental, Social and Governance (ESG) data for investing started as a way to simply align your personal values with your investments.

What started as an effort to exclude stocks in companies blatantly causing harm (tobacco, nuclear weapons, etc.), over time became a way to evaluate a company's risk beyond their reported financial data. With more investors being drawn to the idea that one can do both good and well when investing, many corporations are beginning to take notice and adopt practices that embrace this concept.

So, what exactly is ESG and why should you care?

Environmental

The key issues being climate change, waste, renewable and sustainable resources and opportunities. Environmental data allows investors to understand how well a given company is doing managing resources like energy and water and preventing pollution to our air and oceans.

Social

Issues like human rights, product liability, supply chains and benefits. Social data allows investors to understand how a company encourages diversity and inclusion.

Governance

Attention is paid to issues like ethics, incentive structures, reporting practices and corruption. Governance data allows investors to understand how a corporation manages risk and encourages labor-management harmony.

This type of information can provide investors with a more complete analysis of a company and offer better insight into risks that might not be visible on balance sheets and income statements.

How we implement ESG concerns into your portfolio

We believe understanding the new dynamics of ESG data for investing, especially in the context of the larger market, will be increasingly important in the coming years. The idea that ESG profiling is here to stay is nearly a foregone conclusion, especially given the supportive regulatory environment for companies focused on these issues. Life By Design Investment Advisory Services already incorporates ESG data into our portfolio filtering and investment strategy selection processes.

What's beneath the surface?

Without ESG Traditional data on a company may include sales revenues, profitability, dividends, valuation, etc.

With ESG ESG data reveals so much more information about what's going on underneath the surface when it comes to risk factors like Environmental impact, Social diversity implications and corporate Governance.

This is a great opportunity for us to provide you with a portfolio solution that can add additional value over and above the goals of your investment.

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