

Impact Retirement™

Giving employees choice to align assets with values

A growing number of employees are asking for the ability to align their retirement assets with their values, however few retirement plans offer socially responsible or ESG, (environment, social & governance,) funds. For those plans that offer employees ESG investment choices, they typically only offer one or two funds and not the professionally managed target-date options that have become the way most employees invest their retirement assets.



* Vanguard's "How America Saves, 2016", ** TIAA – Second Annual Practice Management Study, Responsible Investment, 2015

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ESG Screened Target-Date Portfolios: Impact Retirement

- Professional portfolio allocation
- Dynamic risk adjustment over time
- ESG factor evaluation and performance analysis

Giving employees choice – sample plan level portfolio

Non-ESG Screened Target-Date Options

For employees who desire professional portfolio management but don't wish to invest retirement assets in ESG focused portfolios.

ESG Screened Target-Date Options

For employees who want professional portfolio management and to align retirement assets with their personal values.

Do-It-Yourself Options

For the 15% of employees who want to build and manage their own portfolios offer 10-15 diversified options of varying degrees of risk.

85% of employees prefer professional management of their retirement assets