Atlas Sustainable Wealth

Overview of Services

Create Your Own Sustainable World

www.AtlasSustainable.com

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Our Value As An Advisor

1. Valuable Insurance
- Safeguard your assets

2. Peace of Mind
- Simplify the complex to provide guidance and understanding

3. Organizational Skill
- Enabling you to focus on what matters most to you

4. Sustainability Expert
- Align your investments with your values

5. Expert Investment Selection
- Active investors that create value beyond traditional passive benchmarks

6. Fair Pricing
- Optimize your costs with the returns you are likely to receive

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Our Value As An Advisor (Continued)

7. Client Service and Expertise

- Private Family Office service at a lower price than Wealth Management Firms
  - Our internal sustainability and efficiency enable lower costs
- Deep, extensive investment experience enables investment customization
  - Significantly reduces your costs and increases tax efficiency
  - Consistent, high-quality returns in companies you can feel good about

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Our Value As An Advisor (Continued)

Additional Specialized Areas of Expertise

1. Small Business Management

- Company legal/tax structure
- Strategies to minimize expenses and business tax
- Cash Management Services for Businesses & Non-Profits

2. Generational Wealth Transfer

- Foster collaboration among stakeholders
- Balance wants/needs with potential tax implications
- Design and implement strategies to ensure a smooth transition

3. Dual Citizens and Expatriates

- We manage and own assets in the US and UK

4. Outsourced CIO Services for Financial Advisors

- Management of investments for Financial Advisors and monthly financial planner investment education

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Financial Planning – Overview

- Organizing your financial life
  - Increase understanding
  - Minimize unnecessary expenses and taxes
  - Empower decisive decision making
  - Decrease financial stress
  - Enable greater focus on what matters most to you

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Financial Planning – Key Components

- Personal Net Worth Statement - Assets and Liabilities
- Budgeting - Income and Expenses
- Investment Strategies – Based on your values, goals, and risk-profile
- Cash Flow Forecasting – Estimate future cash flows
- Major Life Events – Build priorities into your plan
- Tax Planning – Strategies to optimize your taxes
- Generational Wealth Transfer & Charitable Giving – Sharing your wealth

Organizing these key components significantly improves understanding and decision-making capacity, speed, and success. Helping to reduce stress, increase confidence, and create time and energy to focus on what you care most about

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Financial Planning – Sample Outcome

A married couple, age 41 and 35. Projected net worth based on the individual aged 35:

Personal Net Worth Statement:

- Total Assets: $250,000
- Total Liabilities: $50,000
- **Total Net Worth: $200,000**
- Illiquid Assets: $10,000
- **Total Liquid Net Worth: $190,000**

Family Current Budget:

- Current Annual Net Income: $100,000
- Current Annual Expenses: $80,000
- **Annual Cash Inflows/Outflows: $20,000**

Projected Net Worth:

- Projected Net Worth/Liquid Net Worth at Age 60: **$1,450,018/$987,040**
- Projected Net Worth/Liquid Net Worth at Age 70: **$3,200,095/$2,580,996**
- Projected Net Worth/Liquid Net Worth at Age 80: **$2,875,150/$2,076,231**
- Projected Net Worth/Liquid Net Worth at Age 90: **$1,645,975/$1,645,975**

**** A simplified overview that includes variables for growth in income, expenses, assets, liabilities, and inflation***

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Investing – Overview

- We invest in the same investments alongside you
- Your investments are aligned with your values, your goals, and the level of risk you prefer
- All investments are researched extensively and short, concise, research pieces are created, explaining:
  1. What the investment is
  2. Why it is a good investment
  3. Why it is likely to continue to be a good investment
  4. Why it can be purchased at an attractive price
  5. What the risks are
  6. What would cause it to be sold
- The amount of each investment you own is based on your risk preferences

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Investing – Overview (Continued)

- Individual investment selection is complimented with other Investment Funds to reduce your risk, based on your risk preference
  - These are diversified funds (Mutual Funds/Exchange Traded Funds) holding many investments

- Quarterly performance reports versus appropriate benchmarks
  - For all your individual accounts separately, and aggregated together

- Updated based on your financial plan and ongoing communications

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Active Investing vs. Passive Investing

Active Investing

- Allows for unique customization
- Conscientiously decide which investments to buy and how much to own of each
- Agnostic to what the crowd is doing
- (Typically) Higher cost as payment for the significant work and skill involved
- If you care about the journey, active investing may be for you

Passive Investing

- Invests in whatever the market is invested in
- No/minimal customization
- Follows the crowd
- Ensures average performance
- (Typically) Lower cost as no active decisions are made, no work and skill are needed
- If investing is a means to an end, passive investing may be for you

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Sustainable Investing - Overview

Sustainable Investing is highly subjective. We partner with you to understand your values and goals and that determines the investments we focus on. The following pages contain examples of what we cover and is fully customizable based on your own unique preferences.

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Environmental Awareness

Exclusionary Screens:

1. Rank among the top ten on the Toxic 100 list
2. Derive a significant portion of their revenue from fossil fuel production, drilling, extraction, or refining, without showing a significant commitment to addressing climate change
3. A pattern of significant violations of environmental laws and regulations
4. Own and/or operate nuclear power plants
5. Produce food through unsustainable methods, including factory farms and gestation crates

Inclusionary Screens:

1. A comprehensive and effective environmental policy that seeks to reduce adverse environmental impacts
2. Significantly reduced toxic emissions relative to industry peers
3. Produce, distribute and/or sell organic food products
4. Procure, utilize and/or sell locally and regionally sourced agricultural goods and products, particularly from family operated farms

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A Fair & Just Society

Exclusionary Screens:

1. Manufacture weapons or tobacco products
2. Violated occupational health and safety regulations and/or cited for major workplace health and safety issues
3. Violated affirmative action standards, practiced discriminatory labor practices, or engaged in anti-union activities
4. Significant operations in countries with repressive regimes and/or negative human rights records

Inclusionary Screens:

1. Hiring practices and cultures that foster diversity and inclusiveness
2. Support collective bargaining, living wage and pay equity
3. Collaborate with suppliers/partners that value sustainable business practices
4. Show leadership on charitable giving and giving back

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Responsible & Accountable Business Practices

Exclusionary Screens:

1. Excessively generous compensation for senior management/board
2. Board and/or senior management lacking any diversity and no commitment to changing the future composition
3. A record of corruption and bribery issues
4. A limited commitment to Environmental, Social, and Governance disclosure

Inclusionary Screens:

1. Fair pay for key employees and board members tied to long-term incentives
2. A record of diversity among senior management and the board
3. Committed to transparent and detailed Environmental, Social, and Governance disclosure
4. Considerate of all stakeholders (employees, clients, suppliers, the community they operate in, shareholders, and the environment)

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Sustainable Investing - Key Performance Drivers

- Diversity of people equals diversity of ideas
  - An ingrained belief in the culture of the organization represented by their employees' diversity
- Well-treated, appropriately compensated employees that believe in the company mission, products, and operations will work harder and be more productive
  - Employees that are treated poorly, unfairly or made to feel like they don't matter will do the bare minimum to retain their job or leave and will have a negative impact on productivity
- Energy efficiency and waste management will impact the bottom line and the environment
  - A culture and belief in treating the external environment well will benefit the internal operating environment
  - Awareness inspires "working smarter"
- Impartial analysis of 100 academic studies of sustainable investing found that companies with high sustainability ratings exhibited market outperformance 89% of the time
  - Sustainable Investing has provided higher investment returns over the long-term and it is likely that trend will grow stronger

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Sustainable Investment Examples

- Individual investments are selected based on our estimate of likely future investment returns, an understanding of your values, goals, and risk preference

- Individual investment selection is complemented by other Sustainable Investment Funds to increase diversification
  - These are diversified funds (Mutual Funds/Exchange Traded Funds) holding many sustainable investments

- Public investments will represent most of your investments

- Private investments will be offered when appropriate and based on availability
  - Private investments are illiquid and involve higher risk as there is no public market for their sale. This limits our options to exit these investments while they remain private
  - We discuss each private investment with you and only buy them with your consent

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Public Investment Overview - Sustainable Banking

- Amalgamated Bank is the largest B-Corp bank
  - A vocal proponent of diversity, equity, and inclusion, they support: Workers' Rights, Climate Justice, Immigrant Rights, LGBTQ+ Rights, Gun Safety, Criminal Justice, Reproductive Rights, Voting Rights, Racial Justice, and Economic Justice
  - Work to improve access to financial services for underbanked communities
  - First U.S. bank to endorse the United Nation's "Principles of Responsible Banking"
    - Build transparency and accountability in the banking sector
  - Began as a bank for union employees in the 1920's

- They measure their financed emissions to align with the Paris Climate Agreement
  - Carbon neutral and powered by 100% renewable energy
  - Committed to lending significant amounts to businesses/projects in clean energy, health and wellness, environmental protection and community empowerment

- They are extremely profitable
  - An asset light company with limited branches and significant revenues and growth despite their lack of a physical presence
    - Often sought out as a partner for conscious businesses and seen as a pioneer in the banking industry, creating strong, lasting relationships

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Public Investment Overview - Sustainable Retail

- Duluth Trading grew quickly as a mail order tool, DIY clothing and equipment company in the early 2000's
  - Owned by philanthropist Steve Schlecht who uses a good portion of company profits to fund philanthropic work locally in Wisconsin
    - Has a particularly large, positive impact in their hometown and state

- Their employees are treated well, and this gets passed along to their customers who, overall, speak loudly and positively about their experiences
  - Create high quality, well-made, lasting gear, to prevent items ending up In landfill
  - Build in circularity across their business and use recycle materials where possible
  - Built their business around the "self-reliant" men and women ready and willing to "do it themselves", forming deep, long-term relationships

- Highly profitable, and the pandemic increased their potential for the future
  - Built out a capital-intensive store footprint pre-pandemic, but also generated significant online sales since (allowing them to scale back new store growth)
  - Funding significant future growth potential with current operating cash flow

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Private Investment Overview - Sustainable Food & Beverage

- Teeccino is a coffee and tea alternative made from healthy herbs and spices
  - A healthy, non-acidic, prebiotic alternative to addictive caffeinated drinks
  - Natural energy boost from nutrients, not stimulants

- Maximize impact on their partner communities, especially women and smallholder family farmers
  - Creating new trade with smallholder farmers in rural communities
  - Pioneering the harvest of wild, non-timber forest products
  - Providing income opportunities for women in developing economies
  - Financing rewilding projects for reforestation
  - Promoting, fundraising, and donating to environmental NGOs

- Inclusive Fundraising
  - Included their community in fundraising efforts rather than Venture Capital firms
    - A reasonable valuation and the community will benefit as they grow

- Profitable and operating at good, sustainable margins, with significant growth potential in a huge addressable market
  - They are the number one coffee alternative, with an omni channel presence

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IROQUOIS Valley Farms
Investing with Impact

Private Investment Overview - Sustainable Farming

- A restorative farmland finance company providing secure land access to organic family farmers, with a focus on the next generation
  - The first private company to connect farmers and investors with organic farmland

- A ten-year track record of commitment to social and environmental responsibility
  - Certified as a Public Benefit Corporation that provides the benefit of healthy food production, soil restoration and water quality improvement

- Deploys private investment capital to facilitate farmers' expansion plans
  - Buy/Lease program
    - 70% millennial farmers under the Young Farmer Land Access Program
    - Illinois, Indiana, New York, Montana, Michigan, Maine, West Virginia
  - Mortgage lending program for organic family farmers

- Environmental Impact: Certified Organic fields and production, soil restoration, carbon sequestration, pasture and perennial grasses, renewable energy projects, pollinator and wildlife habitats, agroforestry practices, cover crops

- Excellent long-term returns - Farmland is valuable, especially when managed sustainably

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Sustainable Investment Fund Overview – Parnassus

Firm Overview:

Parnassus Investments – San Francisco, CA

- Parnassus was founded in 1984, offering funds investing exclusively in socially responsible companies
- Largest and most successful Sustainable Investments company - $42 Billion in assets
- Offer active strategies across stocks and bonds

Investment Philosophy/Process:

Parnassus Investments believes that high-quality companies with solid fundamentals offer compelling long-term investment opportunities. Our investment team defines high-quality companies as businesses that have increasingly relevant products or services, sustainable competitive advantages, quality management teams and positive ESG profiles. We believe that incorporating ESG research into the decision-making process improves both investment and social outcomes. In our view, accurately determining an attractive purchase price is dependent on a thorough assessment of quality.

Investment Process: Parnassus's research process begins with the construction of a list of companies that do not meet our ESG standards. Any company that is not excluded from consideration may be selected for intensive research to evaluate its fit with investment portfolios. This assessment focuses on the company's moat, management, relevancy and ESG profile to find high-quality businesses with increasing intrinsic value. Identifying companies with strong **moats** that can defend their businesses against competitors and ward off the threat of new entrants to the industry. Quality **management teams** with long-term focus who own meaningful amounts of company stock, are shareholder friendly and have high integrity. Gauging r**elevancy** by developing an understanding of whether a company's products or services are gaining share in the overall economy. Evaluating a company's **environmental record**, the state of its **social relationships** and the health of its **governance** to better understand its material risks and opportunities. When the team finds a high-quality company, they estimate its range of outcomes to guide the decision about when to buy. Companies added to Parnassus portfolios are continually monitored for changes in fundamental and ESG attributes. The team also engages with portfolio companies on important ESG topics to encourage positive change. They seek shared success as they help investors achieve their financial goals. Cultural fit is essential, and their team members are typically long tenured.

Key Professionals:

Ben Allen, CEO and Portfolio Manager for Core Equity Fund
- ❑ Joined Parnassus in 2005
- ❑ 24 years of industry experience
- ❑ Professional background: Morgan Stanley
- ❑ Education: MBA, University of California, Berkley

Todd Ahlsten, CIO and Portfolio Manager for Core Equity Fund
- ❑ Joined Parnassus in 1995
- ❑ 29 years of industry experience
- ❑ Professional background: Parnassus
- ❑ Education: B.A. Business Admin, University of California, Berkley

Matt Gershuny, Deputy CIO and Portfolio Manager for Mid-Cap Equity Fund
- ❑ Joined Parnassus in 2006
- ❑ 26 years of industry experience
- ❑ Professional background: Cowen & Company
- ❑ Education: MBA, University of Michigan

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SUSTAINABLE INVESTMENT FUND OVERVIEW – TIAA CREF

Firm Overview:

TIAA Global Asset Management – New York, NY

- TIAA was founded in 1918, started managing equity strategies in 1958
- All stock held by Board of Overseers, which is controlled by seven members
- $699 billion in firm-wide assets under management
- $3.3 billion in the TIAA Social Choice Equity Fund - a very successful, low-cost fund

Investment Philosophy/Process:

The TIAA Social Choice Equity Fund targets returns that are consistent with U.S. equity markets while giving special consideration to ESG criteria. Leveraging in-house expertise and independent ESG research, TIAA builds a core portfolio of best-in-class leaders in each sector. A proprietary quantitative process and a risk model allow TIAA to optimize the portfolio to capture the long-term performance of the benchmark yet exhibit a higher ESG quality. The fund has a large cap bias. Once the ESG-eligible universe is constructed, the fund is passively managed by index Portfolio Managers utilizing a portfolio optimizer.

The initial universe is an established ESG index generated by research leader MSCI. This approach has important benefits (quality of research, cost-effectiveness, and investment perspective). TIAA's ESG criteria (focused on each company's positive and negative impact on key stakeholders, including employees, communities, customers, suppliers, and the planet) and universe are overseen by the firm's Responsible Investing team. ESG factors that are considered differ by industry and may include environmental (climate change, natural resource use, waste management), social (human capital, product safety), and governance (corporate governance, business ethics, public policy).

By design, Social Choice Equity closely mirrors the risk characteristics of the R3000 Index. The use of an optimizer and a BARRA risk model (13 fundamental, 55 industry factors) allows the team to neutralize the inherent biases of the restricted universe and to minimize all unintended factor exposures or security-specific risks. The guidelines and risk metrics in place are consistent; the process is quantitative and focuses on matching the characteristics of the R3000 Index to the extent possible given the ESG criteria. Up to 15% of the fund may be invested in foreign securities. Sales are also driven by the optimization or risk model (typically due to changes in the stock's or benchmark's characteristics). Portfolio construction is objective and repeatable.

Key Professionals:

Jim Campagna, CFA, Managing Director and Portfolio Manager

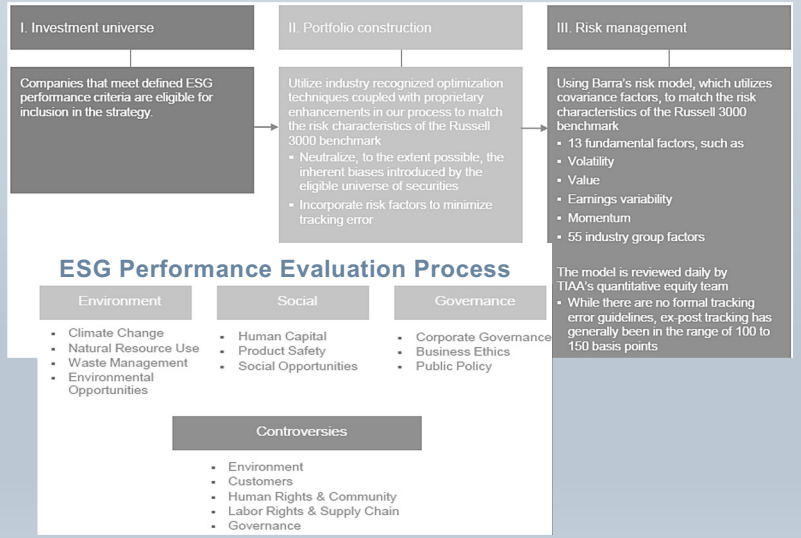
- ❑ Joined TIAA in 2005
- ❑ 24 years of industry experience
- ❑ Professional background: Mellon Capital Management
- ❑ Education: B.A. in Economics, UCI; holds CFA designation

Lei Liao, CFA, Managing Director and Portfolio Manager

- ❑ Joined TIAA in 2012
- ❑ 12 years of industry experience
- ❑ Professional background: Northern Trust Corp.
- ❑ Education: MBA, University of Michigan; holds CFA designation

Amy Muska O'Brian, Managing Director and Head of Responsible Investment

- ❑ Joined TIAA in 2005
- ❑ 20 years of experience in the responsible investment field
- ❑ Professional background: United Church of Christ, Council of Economic Priorities
- ❑ Education: B.S., Boston College; M.S., Rensselaer Polytechnic Institute



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Treasury and Cash Management For Businesses

Using Diversified Mutual Funds:

Thousands of high-quality, low-risk bonds for maximum diversification
Current annual interest rate (after fees) of 4.10%-4.20%
Atlas charges fees of 0.10% on total cash managed
Mutual fund fees of 0.10% (estimated)

A Tailored Portfolio of Individual Bonds:

20-40 individual, high-quality, low-risk bonds
Tailored to invest in bonds that mature as cash is needed
Current annual interest rate (after fees) of 4.0%-4.40%
Atlas charges fees of 0.20% on total cash managed
No mutual fund fees

**** All options invest in high-quality, low-risk bonds and seek to maximize interest received***

***** Example portfolios available on request***

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