



TOWERPOINT WEALTH

Introducing the **Towerpoint Wealth** Sustainable offering

Towerpoint Wealth's approach

At Towerpoint Wealth, we're seeing that the next generation of investing is about transparency and investing in companies that respect people and natural resources. Sustainable investing means understanding the issues, defining your values, and aligning your portfolio with them.

Ethic Investing

We partner with Ethic, a tech-driven asset manager that powers the creation of sustainable equity portfolios. Ethic utilizes technology, data science, and design to empower investors to express their values through their investments.

Towerpoint Wealth Sustainability Pillars

Climate Change

Promoting a low-carbon economy

CO2 Emissions

Arctic Drilling

Coal Reserves

Fracking

Racial Justice

Preventing racial discrimination and inequality

Private Prisons

Non-discrimination Policy

Military Weapons Contracting

Tobacco

Women's Rights

Promoting equal rights and opportunities for women

Executive Misconduct

Discrimination

Board Diversity

Data Privacy

Corporate Ethics

Building fair businesses

Accounting Investigations

Media Ethics Policies

Fraud Risk

Executive Misconduct

Human Rights

Promoting universal standards of human rights

Forced Labor

Supply Chain Labor Risk

Military Weapons

Wage Theft

The Towerpoint Wealth alternative

Benchmark 100% iShares Core S&P 500 ETF (IVV)	Towerpoint ESG
Total holdings 505	Total holdings 301
29.9% flagged 	100% clean 
Risk based on \$1M portfolio 79 MT carbon owned	Lower risk based on \$1M portfolio 29 MT carbon owned

As of June 1, 2020

Largest Holdings

Company	Ticker	Sector	% of portfolio
MICROSOFT CORP	MSFT		5.72%
APPLE INC	AAPL		5.30%
AMAZON.COM INC	AMZN		4.12%

Largest Removed Holdings

Company	Ticker	Sector	Reason removed for sustainability	% of benchmark
FACEBOOK INC	FB		Data Privacy and Security	2.13%
JOHNSON & JOHNSON	JNJ		Product and Service Failures, Product and Service Management, Responsible Marketing Impacts	1.54%
BERKSHIRE HATHAWAY INC	BRK.B		Carbon Emissions, Fossil Fuel Operations	1.43%

Disclaimer

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