



ZRC WEALTH MANAGEMENT

SANTA ROSA | ST. HELENA | WALNUT CREEK

Your local leader in Sustainable & Responsible Investing

INVESTING

SOCIALLY RESPONSIBLE INVESTING

Aligning
Your Faith
& Your
Finances



Aligning Your Faith & Your Finances

Standing behind our socially responsible portfolios is a committed team dedicated to helping make sure your money is invested, managed, and monitored responsibly and with the utmost integrity.

Remember that the most important member of your team is your Financial Advisor. Your Advisor can help you create a clear pathway to your goals by providing personalized financial solutions that take into account all aspects of your financial goals. Above all, your Advisor provides guidance, clarity of thought, and expertise to help you gain confidence in a more secure financial future.



When it comes to your finances, some things are too important to compromise. When you align your values with your investments, the potential to make a difference is enormous — for yourself, your values, your community, even the world at large.

Are you concerned about what kinds of companies make up your investment portfolio?

Do you wish you could find a way to invest only in companies whose business practices are in line with your beliefs and values?



Making informed decisions on where — or where not — to invest your money is crucial to helping ensure that your financial plan is in line with your most deeply held values and goals.

But it is also important to invest your money using a disciplined and prudent process that has stood the test of time. Some investors believe that SRI portfolios can compromise performance. Our research has found that this doesn't necessarily have to be the case.

All of ZRC's SRI Portfolios are built using:

- ⌘ More than nine decades of data, analysis, and research
- ⌘ Insights from behavioral finance
- ⌘ Close relationships with leading academics

While traditional investment managers strive to beat the market by attempting to predict the future, ZRC prefers to set guesswork aside and focus instead on putting the long-term growth potential of global markets to work for you.

Though ZRC's Socially Responsible portfolios vary in terms of composition and asset class weighting, they all seek to:

- ✓ **Keep Costs Low**
- ✓ **Minimize Taxes**
- ✓ **Control Risks**

The end result: a portfolio designed to serve your values with the goal of delivering expected rates of return for your chosen level of risk.

For more details on the individual SRI Portfolios, including fact sheets and performance summaries, talk to your Financial Advisor.



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