

# Social Focus Platform



**Retirement Reinvented:**  
Invest With Your Values

**POSNER WEALTH MANAGEMENT**  
of Davenport & Company LLC

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# Does your business embrace corporate responsibility?

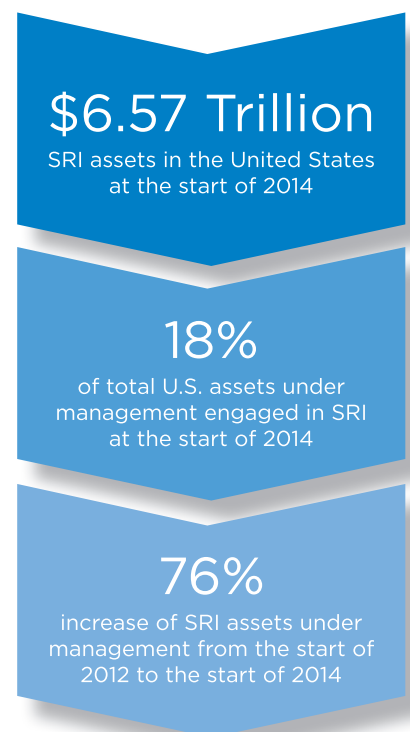
Offer your employees a retirement plan that aligns with the values of your company.

# Does your business strive to help make the community a better place?

Your considerate approach to leadership and unwavering commitment to sustainable and ethical corporate practices has probably played a part in allowing you to excel, both on and off the balance sheet.

**You Are Not Alone.** A global movement is stirring, representing a considerable opportunity for businesses and organizations to drive social value. According to a recent article in *Investment News*, sustainable investing is becoming common among institutional investors, financial advisors, and individuals.<sup>1</sup> With trillions of assets under management in the United States alone, as measured by Calvert Investments, Socially Responsible Investing (SRI) has undergone a 486% increase in under 20 years.<sup>2</sup> During that time, investment funds incorporating Environmental, Social, and Governance factors (ESG) have increased twentyfold.<sup>3</sup>

Your retirement plan can also reflect the sustainable approach you may be taking in running your business and you can align it with the values and goals of your company. The Department of Labor stated in a 1998 letter to Calvert Investments that sustainable and responsible investment options are “not inconsistent with fiduciary standards.”<sup>4</sup> We’d like to offer you a way for your retirement benefits to embrace the level of corporate responsibility that meets your needs. If this is something you wish to offer to your employees, we are here to guide you.



Source: "Report on U.S. Sustainable, Responsible, and Impact Investing Trends," USSIF 2014

<sup>1</sup> "Demand for Socially Responsible Investing Options in 401(k) on the Rise," *Investment News* Nov 14, 2014

<sup>2</sup> "Report on U.S. Sustainable, Responsible and Impact Investing Trends," USSIF 2014

<sup>3</sup> "Report on U.S. Sustainable, Responsible and Impact Investing Trends," USSIF 2014

<sup>4</sup> Letter from the Department of Labor to Calvert Investments, Inc. May 28, 1998

## Take Part in History.

We've been involved in SRI for decades.

For the last 30 Years Responsible Investing (RI) has gained ground among the wealthy elite, representing a significant opportunity for businesses and markets to drive social value while realizing competitive returns. Many people—high net worth individuals, philanthropists, institutional investors, and financial advisors—have sought the opportunity to deliver both financial and social returns. At Posner Wealth Management of Davenport & Company, we believe that all investors should be able to consider investments that align closest with their values. Too often today's model of retirement planning is ineffectual in its ability to allow employees to have a voice in their investments.

Individuals are increasingly recognizing the universal and long-term benefits that SRI has to offer. 66% of employees would like to see their company add a sustainable and responsible retirement plan option, however only approximately 15% of defined contribution plans offered one or more SRI funds.<sup>5</sup>



David Posner and Avrom "Av" Posner

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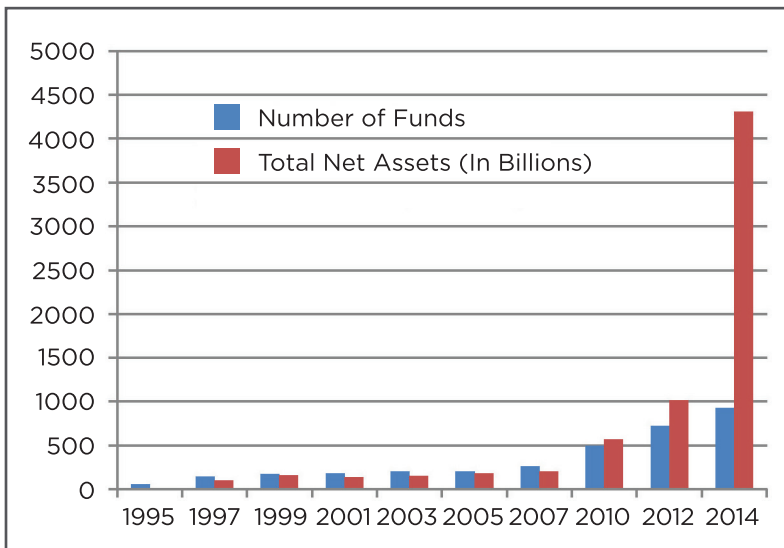
<sup>5</sup> "Demand for Socially Responsible Investing Options in 401(k) on the Rise," *Investment News* Nov. 14, 2014

# A Call to Action.

## Our new focus on retirement planning.

Av Posner has been meeting the investment needs of individuals and retirement plans for more than 30 years, during which time he focused on socially responsible investing for many of his clients. At Posner Wealth Management we recognize that while the benefits of SRI seem to be self-evident, there has been limited toolbox

of financial approaches for those who want to get started. “For sustainable investing to become a truly mainstream investment approach, there must be a sufficiently broad range of financial products and strategies to support investment along this continuum,” states Audrey Choi, CEO of the Morgan Stanley Institute for Sustainable Investing.<sup>6</sup> Posner Wealth Management is offering an answer to this call to action with our newly created Social Focus Platform.



Source: “Report on U.S. Sustainable, Responsible, and Impact Investing Trends 2014,” USSIF 2014

We believe that long-term profitability is underpinned by sustainable and responsible corporate practice, that SRI will have the opportunity to keep pace with, and potentially out-perform, traditional investments in the long-run. The Divest-Invest Movement has convinced individuals, corporations, and institutions to pull nearly \$3 Trillion out of fossil fuel investments.<sup>7</sup> Major banks such as Morgan Stanley and Goldman Sachs have established special divisions to help meet the demand for SRI opportunities. Like these companies and many more, we believe that Socially Responsible Investing has the inherent potential to invoke competitive returns over the long-run by lowering risk, enhancing asset value, and capturing sustainable growth opportunities.

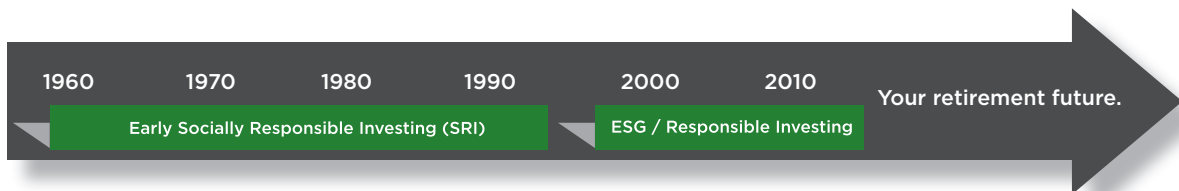
<sup>6</sup> “The Business Case for Sustainable Investing,” Morgan Stanley Institute for Sustainable Investing April 28, 2015

<sup>7</sup> “Institutions worth \$2.6 trillion have now pulled investments out of fossil fuels” The Guardian Sept. 22, 2015

# Why Invest in a Socially Responsible Manner?

Align your investments with your values.

**Two Birds, One Stone.** SRI has a track-record in providing its investors with competitive annual returns.<sup>8</sup> A comprehensive report, entitled “Sustainable Investing,” which provided analysis on more than 100 academic studies found that “89% of [those studies] show that companies with high ratings for ESG factors exhibit market-based outperformance.”<sup>9</sup> This is something employees want. Calvert Investments recently published a yearlong study they completed to help better understand the SRI Retirement Plan market. They found that 82% of those surveyed said they would select a SRI option if it was offered in their plan.<sup>10</sup>



Source: “Sustainable Investing: Establishing Long-Term Value and Performance,” DB Climate Change Advisors June 2012

The Social Focus Platform offers the potential for a win-win opportunity for businesses and individuals who want to try to achieve competitive, market-level returns—and feel good about it. There’s a reason why so many companies have forgone short-term accomplishments in exchange for long-lasting and sustainable profitability. By enrolling in our Social Focus Platform, you can begin to align your business’ retirement plan with an unwavering commitment to sustainable value.

<sup>8</sup> “Investing in the Greater Good ... Without Sacrificing Returns,” Forbes June 3, 2015

<sup>9</sup> “Sustainable Investing: Establishing Long-Term Value and Performance,” DB Climate Change Advisors, June 2012

<sup>10</sup> “New Survey: Responsible Investment Options Could Boost Retirement Plan Participation, Contribution Rates,” Calvert Investments, 2015

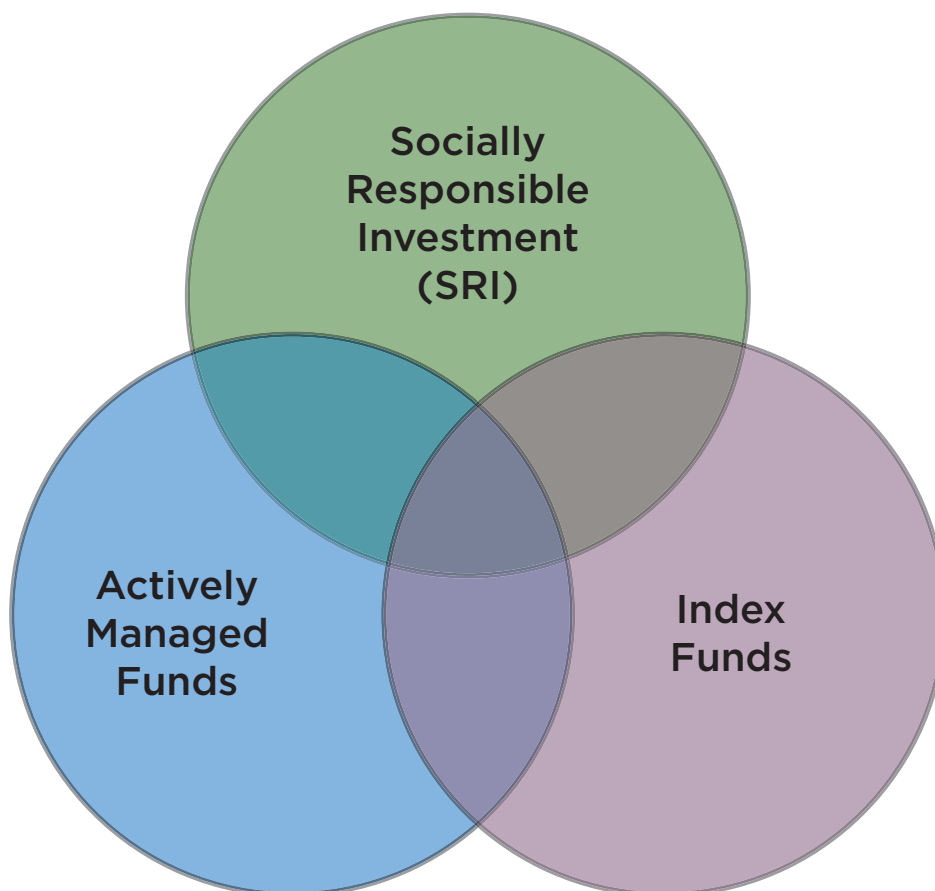
## A Spectrum of Offerings.

Our retirement platform can be tailored to your values.

We offer a wide spectrum of retirement planning options, ranging from 100% SRI funds to index funds and a combination of actively managed funds, allowing for a retirement plan that is tailored to the values of your company.

By enrolling in our Social Focus Platform, you will have the choice to include your responsible investments along with the Index and Active Management funds you are already familiar with.

### A Blended Approach



## **CONSIDERATIONS**

The information provided in this presentation is intended for informational purposes only, and is not a solicitation to purchase or sell any security. This information has been compiled from sources believed to be reliable; however, there is no guarantee of its accuracy or completeness. Opinions expressed here are that of Posner Wealth Management and not Davenport & Company. This information may contain predictions that are subject to certain risks and uncertainties which could cause actual results to differ from those anticipated or projected. All investing carries risk.

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