

Align your investing with your values.

Invest according to your values! Environmental, Social, and Governance (ESG) investing lets you consider a company's impact on the environment and society, alongside its financial performance. This means you can invest in companies you believe are making a positive difference, while still aiming for your financial goals.

Our approach builds portfolios based on ETFs focused on ESG investing* that offer similar risk-reward to traditional options and have screened out companies involved in industries or activities that might conflict with your values. While achieving a perfect balance can be tricky, we strive to find the best fit for your finances and your values. For members that qualify, Facet also offers direct indexing, which is constructed similarly to our ETF portfolio, but can be more customized.

Our ESG portfolios contain ETFs that exclude companies who:



Have any involvement in...

Fossil fuels, nuclear power, nuclear weapons, conventional weapons, tobacco/cannabis production, or civilian firearms.



Make 5% or more revenue in...

Retailing tobacco products, alcohol production, gambling, or adult entertainment. Or who make 10% or more revenue in retailing alcohol products.

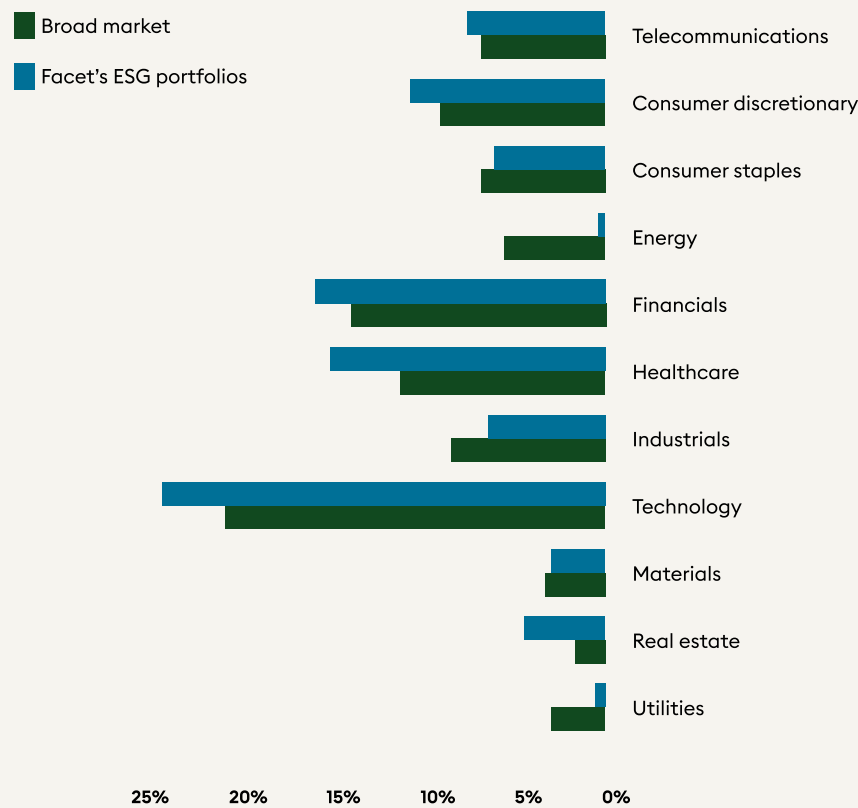


Do not meet...

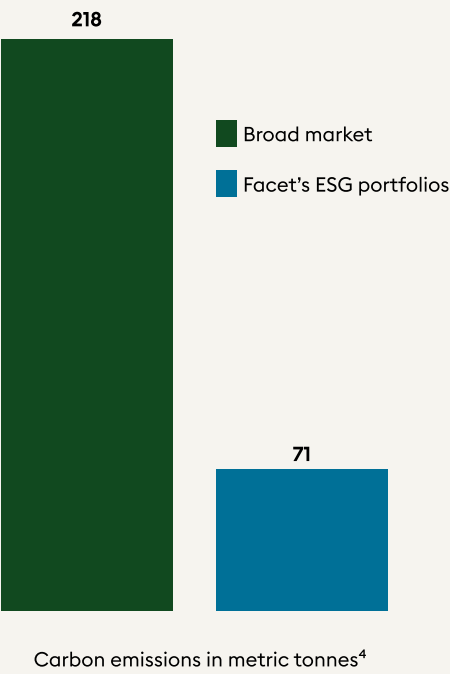
Certain board and workforce diversity criteria¹, or have violations of labor rights, human rights, anti-corruption, or environmental standards as defined by the UN Global Compact principles.²

The resulting portfolio is similar to the broad market in terms of where you can invest, with the notable exception of much less exposure in the Energy, Utility, and Industrial sectors.³ These sectors include a large number of investments in fossil fuels and other controversial industries, so their exclusion results in a portfolio with significantly less carbon intensity.⁴

Facet's ESG portfolios vs. broad markets³



Facet's carbon emissions vs. broad markets



Your investments, your impact.

Facet's ESG approach goes beyond just picking "good" companies based on scores (which can be subjective and lead to unexpected investments!)

Instead, we focus on **excluding companies** in industries that might clash with your values, like fossil fuels or weapons. This approach offers two main benefits: **transparency**—you know exactly where your money is going, and **diversification**—your portfolio isn't tied to the performance of a few highly-rated companies.

But the impact doesn't stop there. By excluding controversial companies, you're **putting your money towards those actively creating positive change** for the environment and society. Think of it as a vote for a better future!

And the best part? Facet's ESG approach aims to deliver **market-like returns**, so you don't have to sacrifice performance to make a difference.

Ready to align your investments with your values? Facet's ESG strategy might be the perfect fit, and remember, expert investment management is always included in your membership fee.

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There are risks specific to ESG investing that should be considered before making an investment. These include a lack of long term investment history, industry and business standards that are generally undefined, a limited investment universe, and fees and expenses that may be higher than traditional investments.

*Facet does not invest directly in the securities of individual companies. Facet's ESG portfolios invest in ESG funds (all ETFs) that are regularly reviewed by Facet and align with Facet's view on ESG investing

¹Specifically, companies must meet two of the following three criteria: 1) have at least one woman on the board, 2) a diversity policy in place, and 3) diversity management systems in place.

²For more information, see [The Ten Principles of the UN Global Compact](#).

³Source: Bloomberg. Broad Market represented by the Bloomberg World Index.

⁴Source: Blackrock and MSCI. Reflects the weighted average carbon intensity (tons of CO2e/\$M sales), which measures the portfolios exposure to carbon intensive companies. The portfolio's carbon emissions intensity is the weighted average of the carbon emissions intensity of the underlying stocks within the funds. Generic Portfolio represented by Vanguard non-ESG funds that match Facet's ESG portfolio, specifically Vanguard Total Stock Index Fund, Vanguard Developed International Fund, and Vanguard Emerging Markets Fund. E(-715018 04042025