Investing in a greener tomorrow

May 2, 2024

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Drop your questions in the chat

With You Today

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Transformative Wealth Management, LLC is an Independent Fee-Only fiduciary CA Investment Advisory firm, IARD # 283660, helping clients with Sustainable, Responsible, Impact (SRI) or Environmental, Social, Governance (ESG) investing for over 25 years. Contact us with questions on any of the slides.

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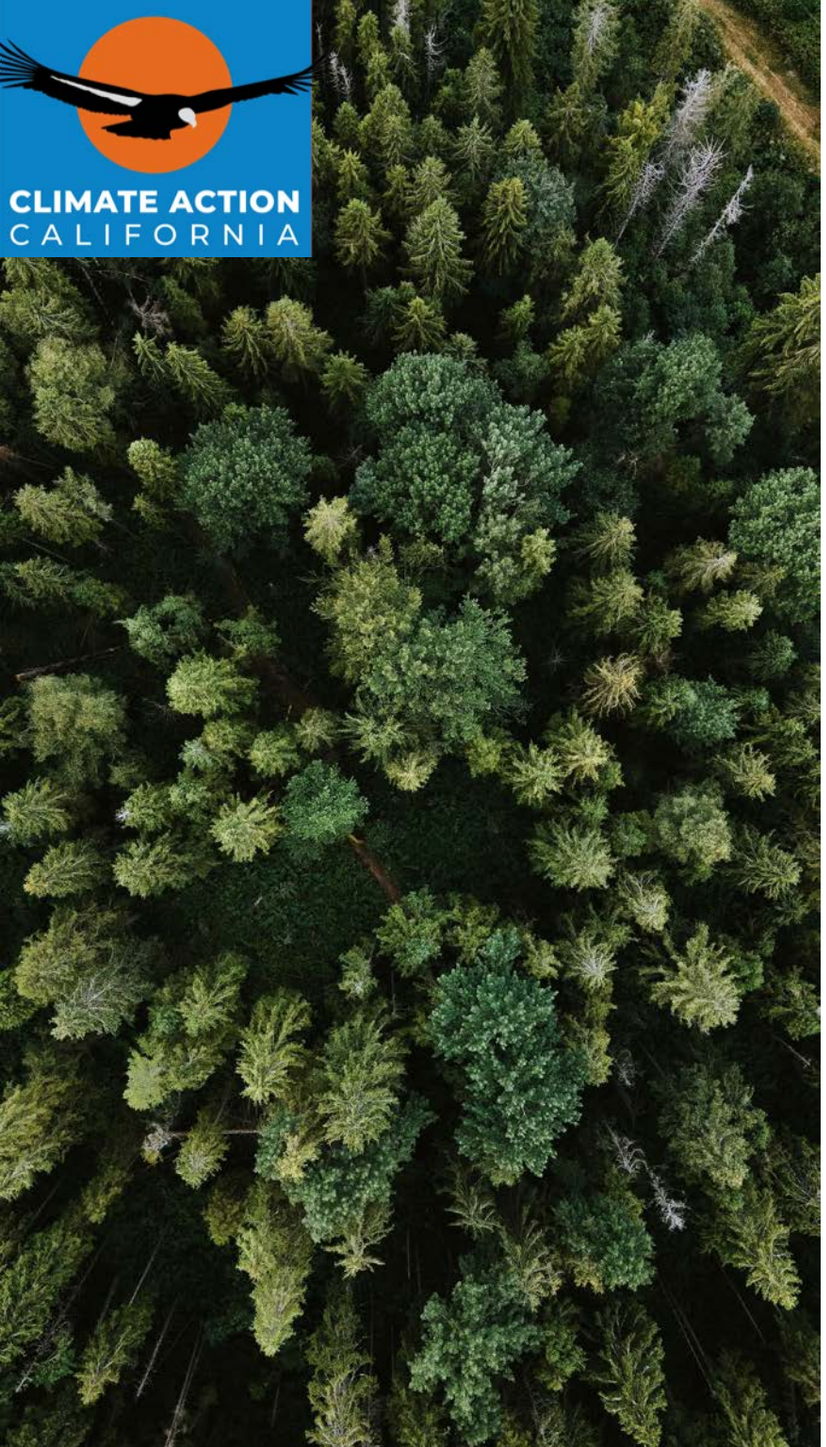
Exxon Knew...

SOURCE: Hyperobject Industries



Session Outline

- Why green finance is important
- Green banking
- Smart divestment
- Q&A

Why Green Finance Is Important

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“Money is the oxygen on which the fire of global warming burns”

Bill McKibben

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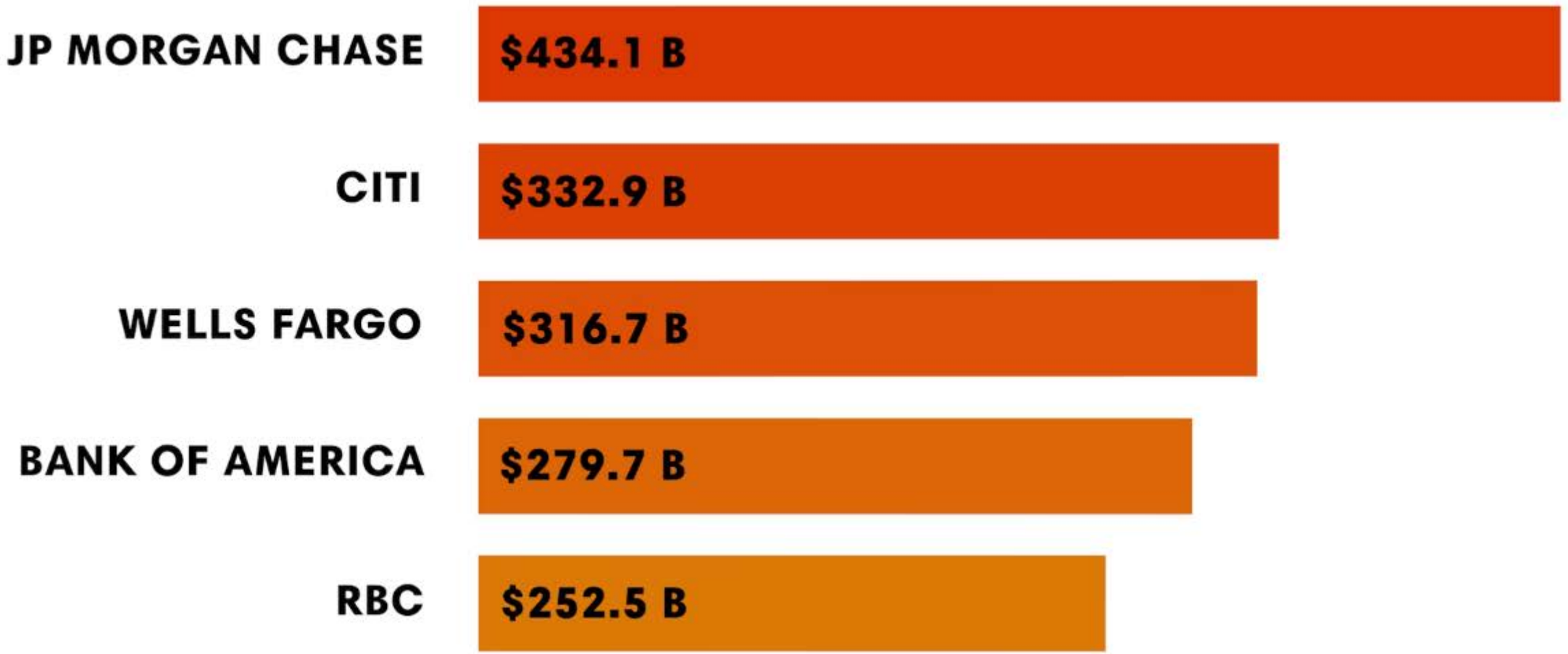
THE WORLD'S 60 BIGGEST BANKS

POURED OVER $5.5T INTO FOSSIL FUELS

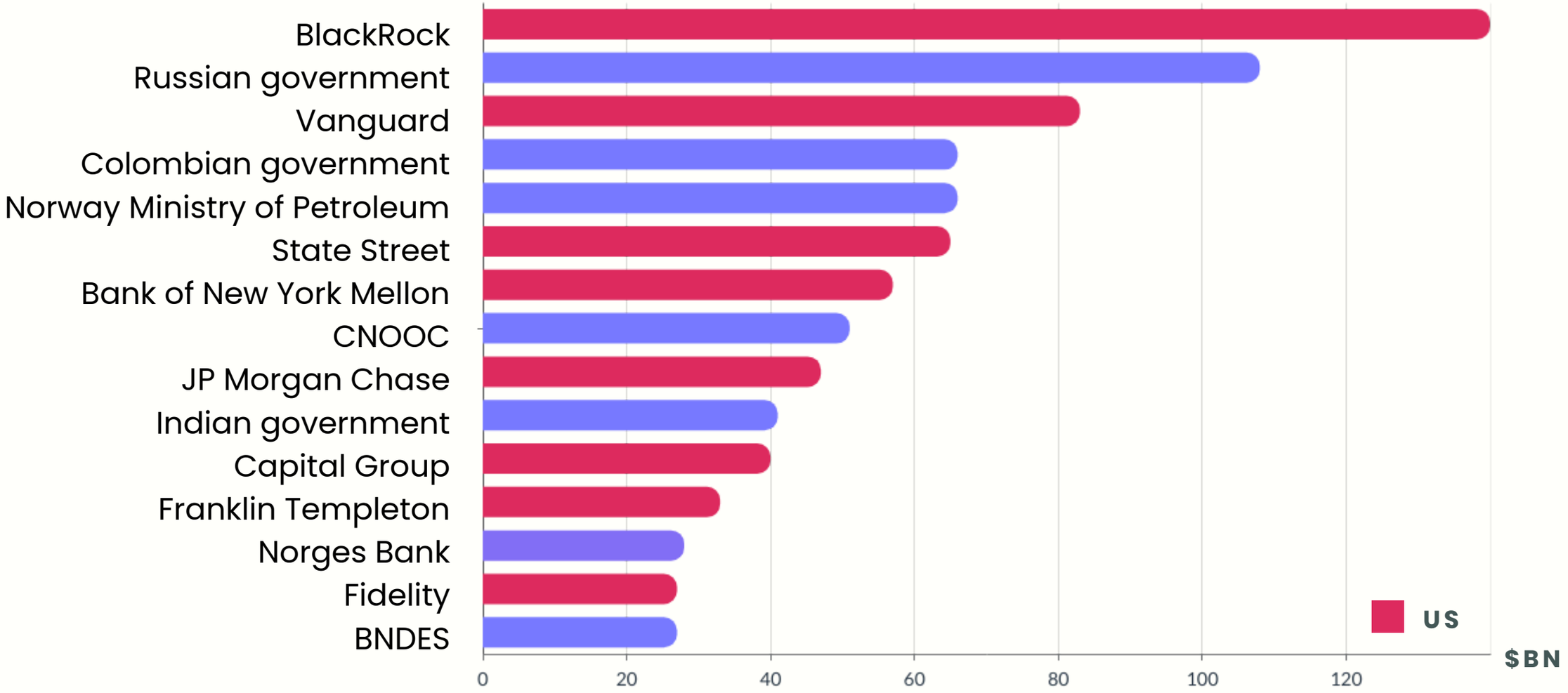
IN THE 7 YEARS SINCE THE PARIS AGREEMENT

THE TOP 4 OFFENDERS ARE US BANKS



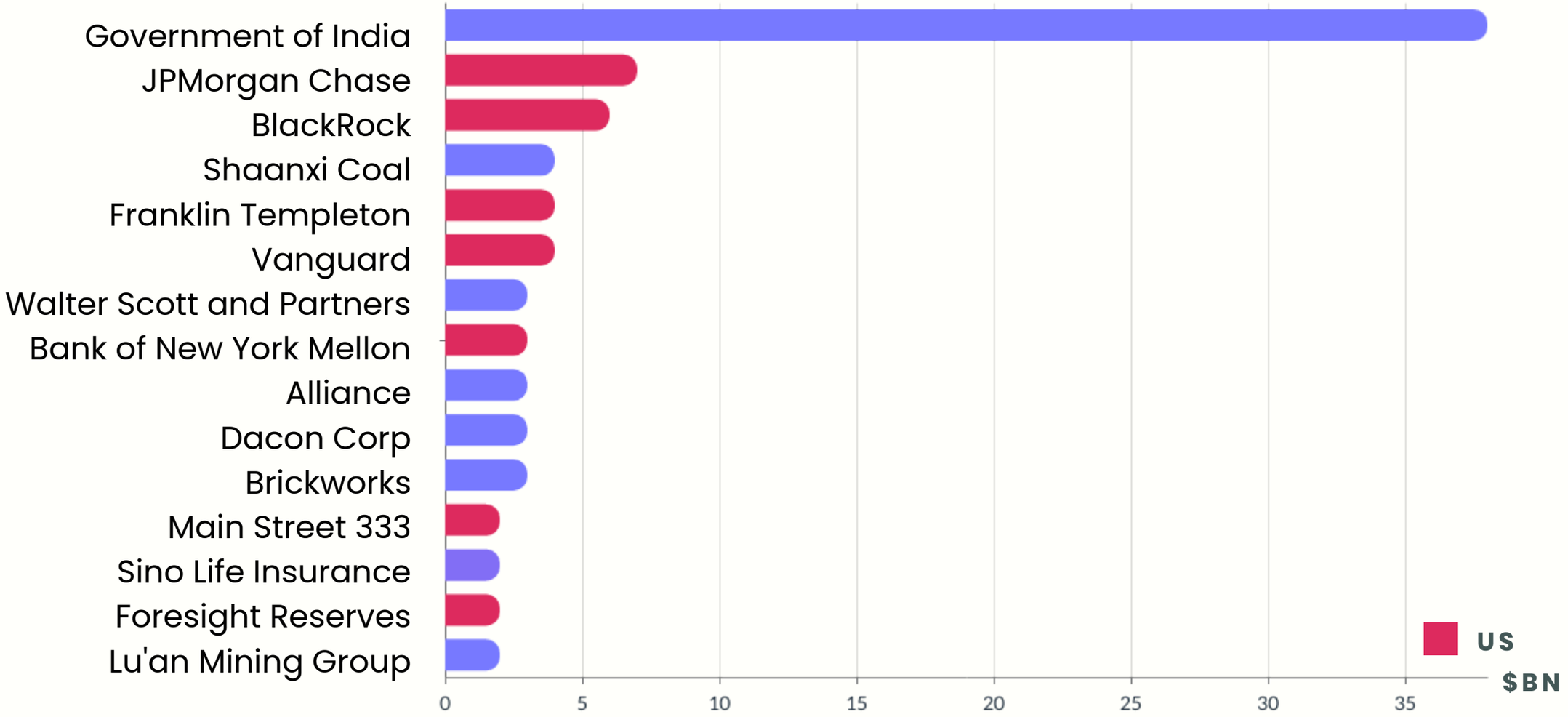
SOURCE: Banking on Climate Chaos

8 out of 15 top investors in the oil & gas sector are US-based



SOURCE: Bloomberg

And 7 out of 15 top investors in the coal sector are US-based



SOURCE: Bloomberg

Increase in holdings of dirty bonds is alarming

SOURCE: Eko

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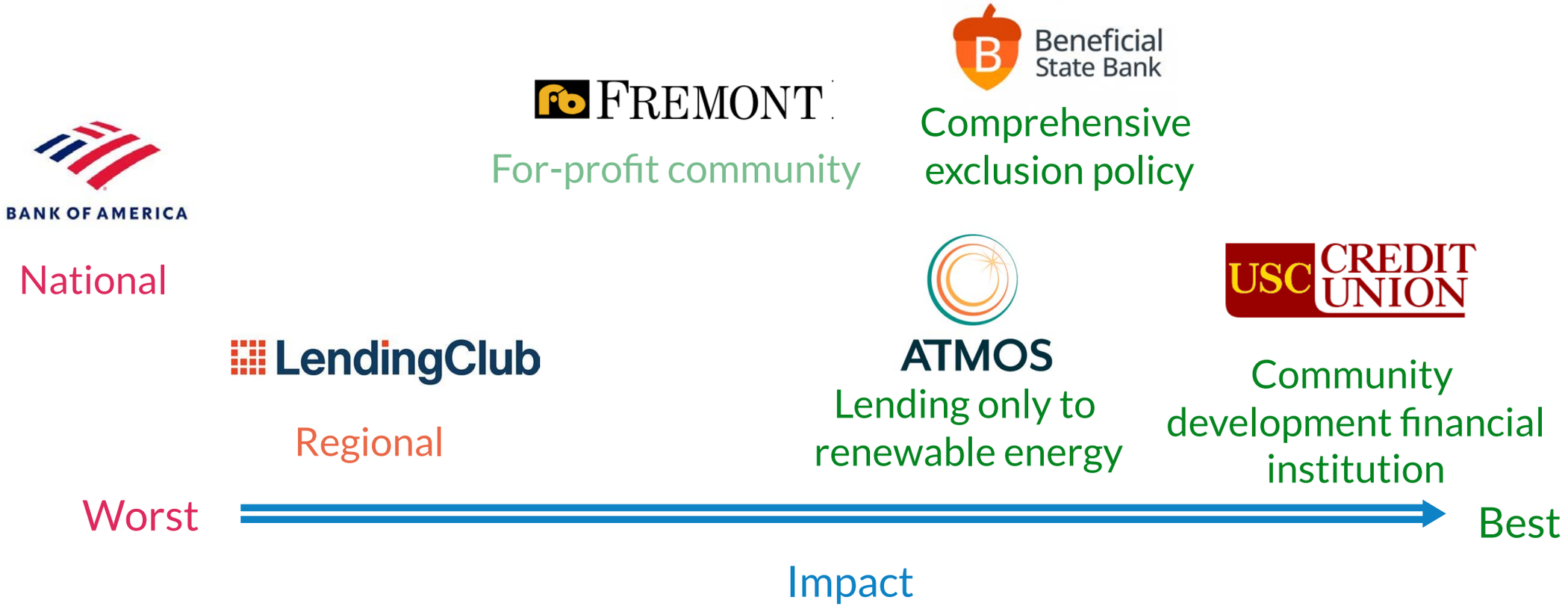
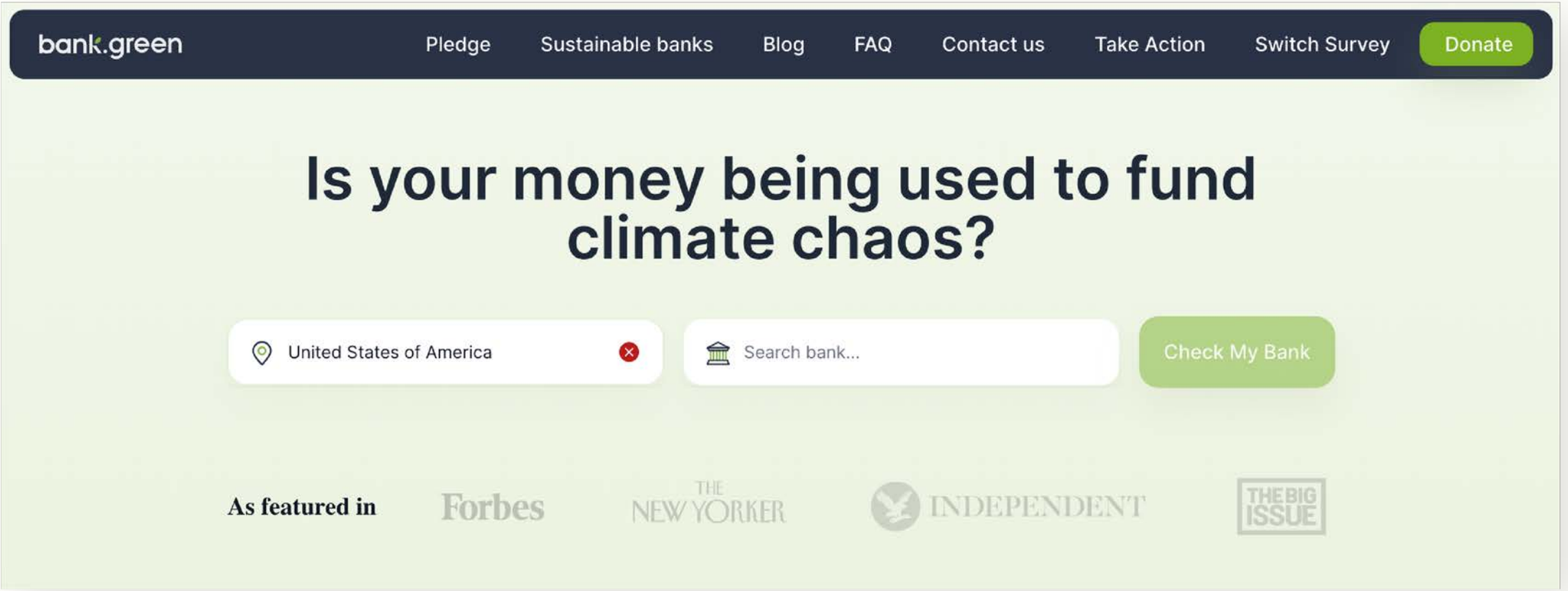
Green Banking

Impact of your savings depends on the type of bank

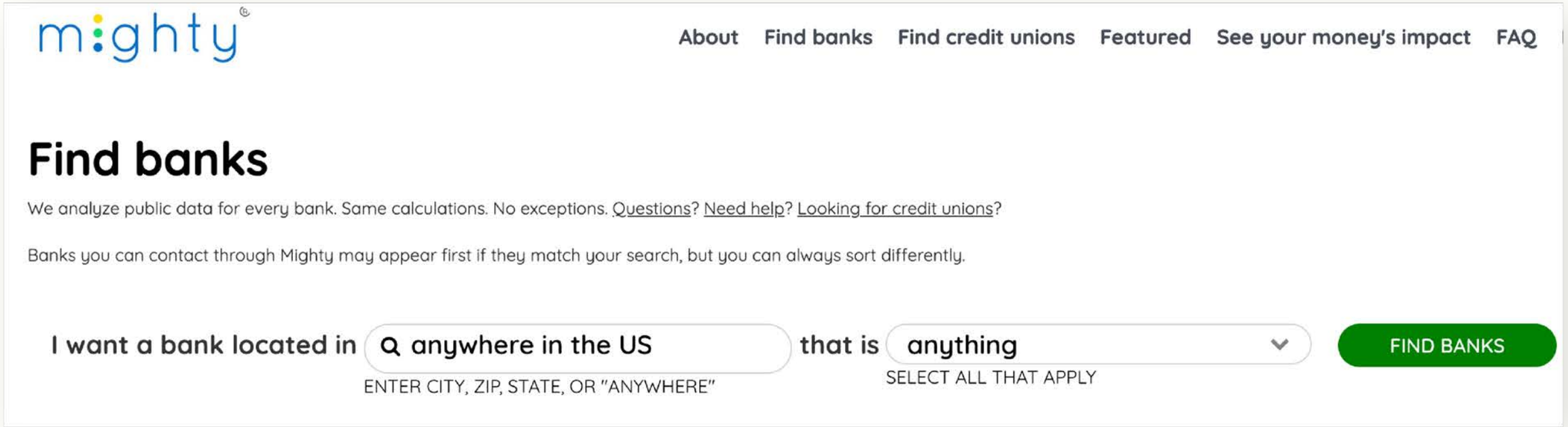


Resources: Banks



SOURCE: bank.green

Resources: Banks



SOURCE: Mighty

Resources: Credit cards

SOURCE: Green America

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Ashley's story

BANK OF AMERICA

Beneficial State Bank

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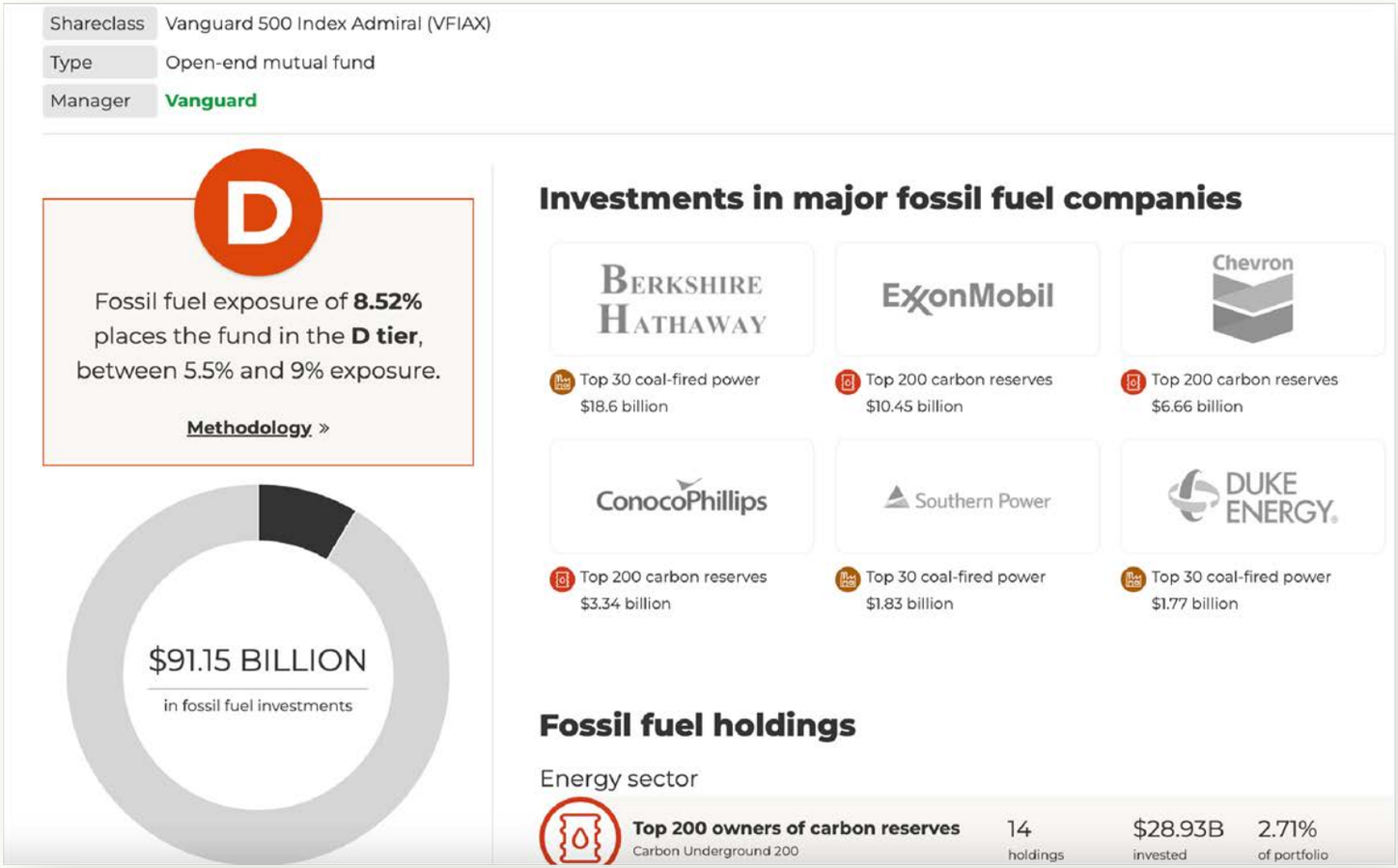
Smart Divestment

Cartoon of the month

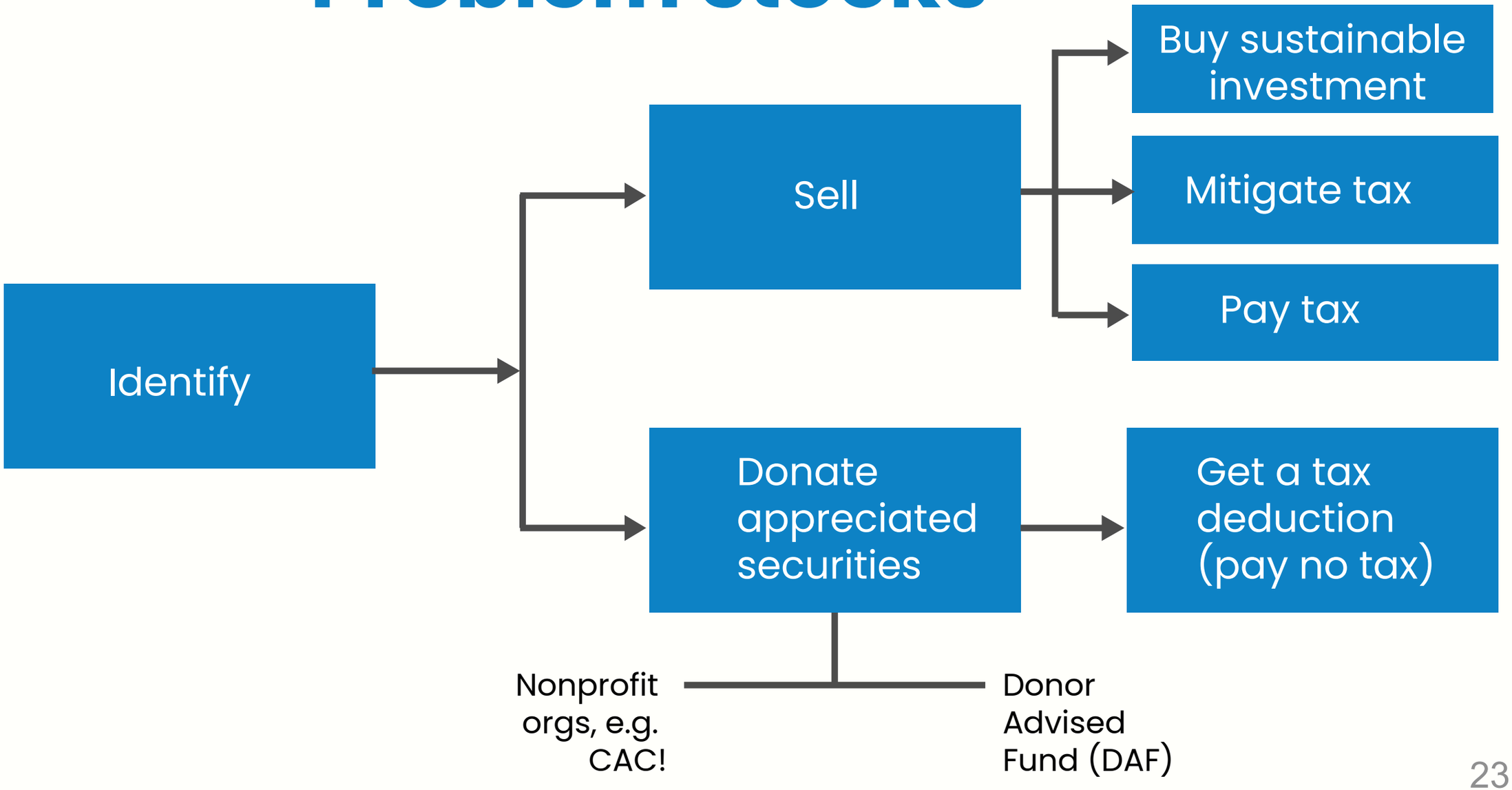
SOURCE: Salt Lake Tribune

Use Fossil Free Funds to look up your fund – here is an example

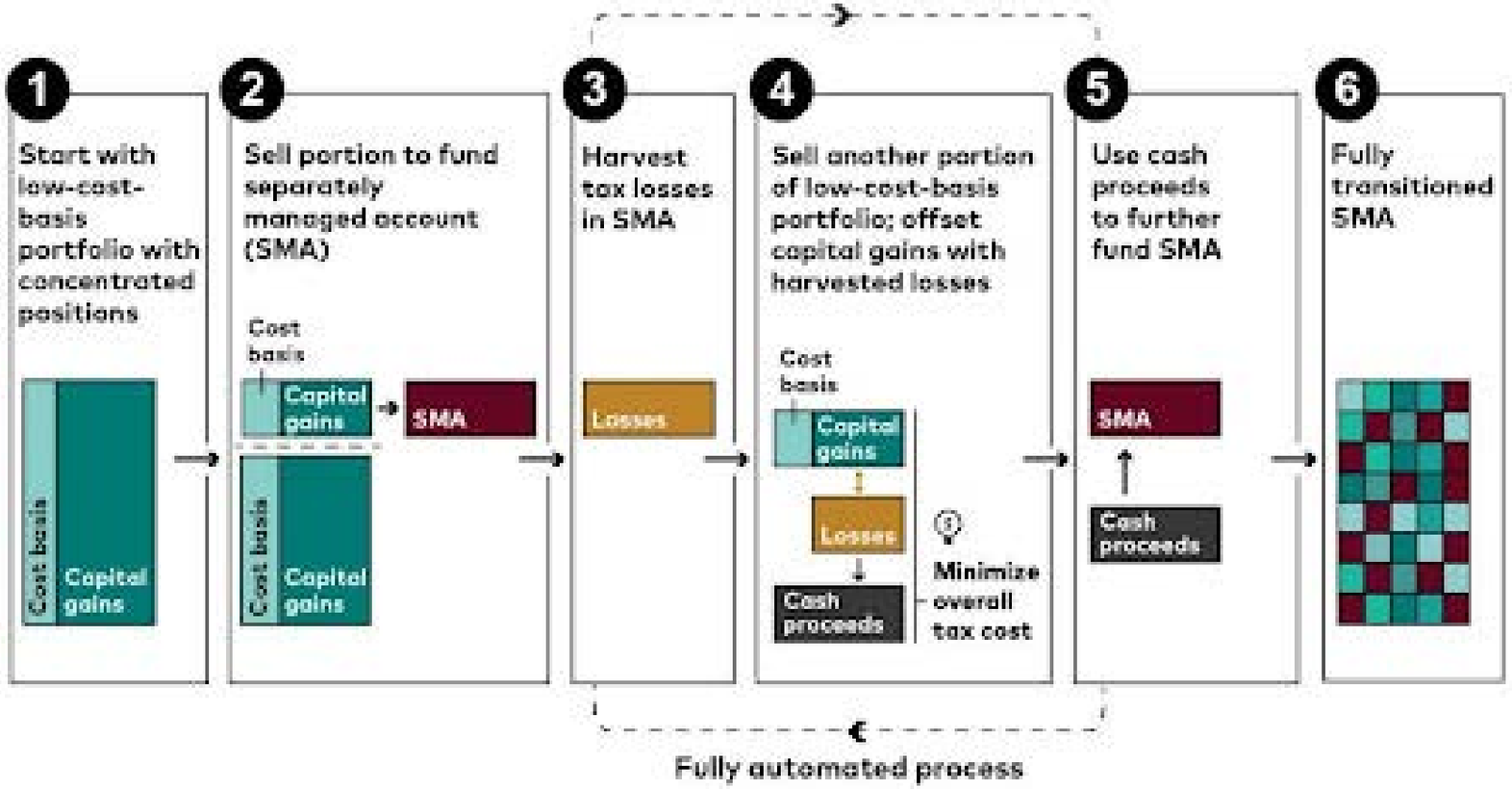


SOURCE: Fossil Free Funds

Problem stocks



Smart financial strategy to minimize taxes



Direct Indexing Exclusionary options

Options

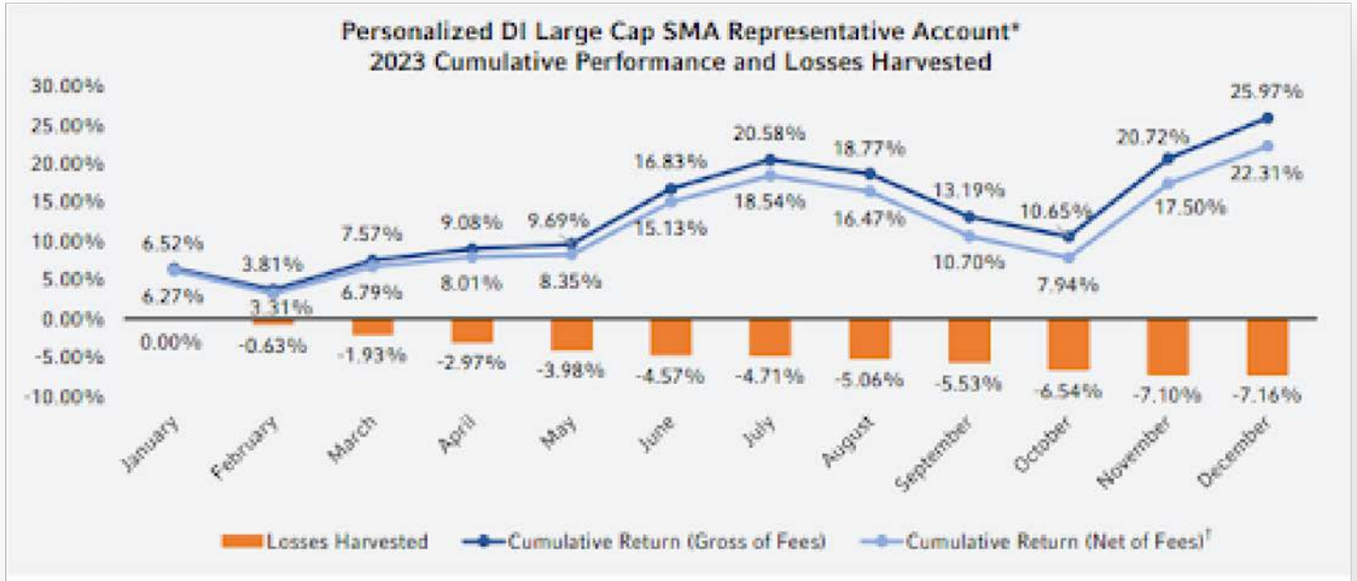
- [x] Abortion and contraceptives
- [x] Alcohol
- [x] Adult entertainment
- [x] Cannabis
- [x] Controversial weapons
- [x] Firearms
- [x] Gambling
- [x] Military contracting
- [x] Oil and gas
- [x] Riot control
- [x] Tobacco

Themes

- [x] Catholic values
- [x] Human rights and social impact
- [x] Environmental impact

SOURCE: Russell Investments

Tax-loss harvesting example



	2023												2023 Annual Return
	Jan‡	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	
Return (Gross of Fees)	6.52%	-2.54%	3.62%	1.40%	0.56%	6.51%	3.21%	-1.50%	-4.70%	-2.24%	9.10%	4.35%	25.97%
Return (Net of Fees)†	6.27%	-2.79%	3.37%	1.15%	0.31%	6.26%	2.96%	-1.75%	-4.95%	-2.49%	8.85%	4.10%	22.31%
S&P 500® Index Return	6.71%	-2.45%	3.67%	1.56%	0.43%	6.61%	3.21%	-1.59%	-4.77%	-2.10%	9.13%	4.54%	26.77%
Difference	-0.19%	-0.09%	-0.05%	-0.16%	0.13%	-0.10%	0.00%	0.09%	0.07%	-0.14%	-0.03%	-0.19%	-0.80%
Gain/Loss – Monthly	0.00%	-0.63%	-1.30%	-1.04%	-1.01%	-0.59%	-0.14%	-0.35%	-0.47%	-1.01%	-0.56%	-0.06%	–
Gain/Loss – Cumulative	0.00%	-0.63%	-1.93%	-2.97%	-3.98%	-4.57%	-4.71%	-5.06%	-5.53%	-6.54%	-7.10%	-7.16%	-7.16%

SOURCE: Russell Investments

Resources

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About

We are a Fee-Only fiduciary Bay Area financial planning and wealth management firm dedicated to providing comprehensive wealth planning and strategic investment management that also incorporates your unique values in the process with over 30 years of experience working with environmentally and socially conscious investors.

Our Philosophy

Our focus is to understand your goals, wishes, hopes, and values to develop a customized plan to help get you there. We offer a free no obligation initial meeting with you to analyze your situation and needs to determine how we can work together to help you achieve your financial and impact goals.

Our Process

A strong collaborative planning process is the best way to create a financially secure future while doing good in the world. It is crucial to create a financial plan that seeks to protect your needs now, and that plans for the future, in a tax efficient manner and that incorporates your values, goals, family, community and philanthropic vision.

SOURCE: Transformative Wealth Management

Calls to Action!

CHECK OUT YOUR BANK AND FUNDS

RESEARCH BETTER ALTERNATIVES

PLAN THE SWITCH

MAKE THE SWITCH

Take a moment to celebrate your achievement!

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Q&A

Thank you!

Contact

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