LORING WARD

Socially Responsible Investing

Aligning Your Values & Your Finances

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?

Aligning Your Values & 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 beliefs, your community, even the world at large.

Business Card Slits

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Taking a Long-Term, Socially Responsible Approach to Investing

The fact is many companies are engaged in activities that may not serve your values. Trying to identify these companies so you can avoid investing in them is a daunting task if you try to go it alone.

That's why Loring Ward has created a series of seven socially responsible investing (SRI) portfolios. These portfolios employ a rigorous screening process to ensure that you are only invested in companies whose activities align with your values and beliefs. With these portfolios, you can be confident that your money will not be invested in companies that:

- Earn at least 20% of their total business revenue through the production and/or sale of military weapons and/or weapons of mass destruction
- Engage in certain for profit business activities in or with the Republic of the Sudan
- Earn at least 15% of their total business revenue through the production and/or sale of tobacco or alcohol products
- Earn at least 20% of their total business revenue from gambling activities
- Directly participate in abortions
- Manufacture pharmaceuticals, abortive agents, or contraceptives
- Are involved in stem cell research
- Earn at least 15% of their total business revenue from the rental, sale, distribution or production of pornographic materials or the ownership or operation of adult entertainment establishments
- Are for-profit health care providers
- Have had major recent controversies relating to child labor infractions in the U.S. or abroad

Making informed decisions on where — or where not — to invest your money is crucial to making sure 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.

All Loring Ward's SRI Portfolios are:

- Guided by almost 90 Years of Academic and Behavioral Research
- Grounded in Vast Global Diversification
- Engineered, Monitored and Managed with Strict Discipline

Since it is so hard for conventional, active money managers — despite a wealth of research and resources — to beat the market consistently and predictably, Loring Ward thinks that it makes more sense to try and capture the returns of markets around the world by owning thousands of companies (in many different industries) that meet our socially responsible screens.

While Loring Ward'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.

About Loring Ward

The Advisory and Investment Management firm, Loring Ward, acts as the portfolio manager for your SRI portfolio. Founded in 1990, and based in San Jose, California, Loring Ward champions a framework for strategic investing that is scientific, consistent, and above all, based on decades of research and innovation. Loring Ward's Investment Committee includes noted academics Dr. Harry Markowitz, winner of the Nobel Prize in Economics in 1990, and Dr. Meir Statman, one of the pioneers in the field of behavioral finance. Passion and integrity are at the heart of the firm's values, actions and culture.

All of Loring Ward's SRI portfolios are built with low-cost, institutional class funds from noted money manager, Dimensional Fund Advisors (DFA), a firm widely acknowledged for its practical — and innovative — applications of academic financial research. SRI portfolios typically combine over 4,500 securities in 25 countries and 5 distinct asset classes. The socially-responsible funds we use as building blocks to your portfolio are designed to capture the power of global markets within a framework that serves the values and needs of religious organizations, charities, foundations and people of faith nationwide.

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Note: Past performance is not indicative of future results. Diversification does not guarantee a profit or protect against a loss. Foreign securities involve additional risks including foreign currency changes, taxes and different accounting and financial reporting methods. The risks associated with investing in small company and value company stocks and overweighting small company and value company stocks potentially include increased volatility (up and down movement in the value of your assets) and loss of principal. Small company stocks may be less liquid than large company stocks. Investors with time horizons of less than five years should consider minimizing or avoiding investing in common stocks.

The DFA Funds are sponsored by Dimensional Fund Advisors and distributed by DFA Securities LLC. **Consider the investment objectives, risks, charges and expenses of the DFA Funds carefully before investing. The prospectus and if available, summary prospectus, contain this and other information about the DFA Funds. To obtain a prospectus, summary prospectus, additional information about the DFA Funds, or performance data current to the most recent month-end, please call Dimensional Fund Advisors collect at 512-306-7400; or visit www.dimensional.com; or contact Dimensional Fund Advisors by mail at DFA Securities LLC, c/o Dimensional Fund Advisors, Palisades West, 6300 Bee Cave Road, Building One, Austin, TX 78746. Please read the prospectus and summary prospectus carefully before investing.**

LWI Financial Inc. ("Loring Ward") is an investment adviser registered with the Securities and Exchange Commission. Securities transactions are offered through its affiliate, Loring Ward Securities Inc., member FINRA/SIPC. Dimensional Fund Advisors is an investment advisor registered with the Securities and Exchange Commission and is unaffiliated with LWI Financial Inc. B 14-018 (Exp 3/16)

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