

The ESG Conversation: Client Values Checklist

Align your investment portfolio with your personal values

Today, investors are increasingly looking for ways to align their investment portfolios with what matters to them the most. So, before you invest, you'll want to take a holistic approach to investing that considers the positive and negative impacts to society as well as financial factors. This approach is often referred to as ESG investing.



ESG Factors

- **Environmental**—such as greenhouse gas emissions, carbon footprint, and recycling practices
- **Social**—such as gender, racial, economic equality, and worker rights and safety
- **Governance**—such as ethics policies, accounting practices, and corporate accountability



What does ESG investing mean to you?

ESG investing generally involves the practice of incorporating ESG factors into investment analysis. Some ESG strategies can provide ways for investors to align their investment portfolios to their values.



How might personal values influence the composition of an ESG portfolio?

ESG investors are concerned not only about **financial performance**, but also about the **environmental** and **social impact** of the products and companies from which these investment gains arise. For example, you may wish to avoid investing in companies whose social practices aren't consistent with your own convictions, or you may steer clear of companies whose products might harm the environment.



What values are most important to you?

To help us align your investment portfolio with your personal values, we ask that you take some time to thoughtfully review the list of issues on the back of this sheet and check those that are most important to you.



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- Biodiversity

Board diversity

Climate change

Code of ethics/ESG policy

Data protection

Diversity, equity and inclusion

Equal pay

Executive compensation

Other _____
- Human rights

Renewable energy

Resource scarcity

Supply chain sustainability

Treatment of employees

Waste management

Water usage

Worker safety

Build a portfolio based on your values

Use the checklist above to facilitate your ESG conversations with your financial professional. Working together, you’ll be able to fine-tune your approach to putting your ESG investing preferences into practice—and feel good about keeping your portfolio aligned with your personal principles.

Investing involves risk, including possible loss of principal. Asset allocation and diversification may not protect against market risk, loss of principal, or volatility of returns. There is no guarantee that these investment strategies will work under all market conditions or are suitable for all investors, and each investor should evaluate their ability to invest long-term, especially during periods of downturn in the market. No representation is being made that any account, product, or strategy will or is likely to achieve profits. This material has been prepared for informational purposes only, and is not intended to provide, and should not be relied on for, accounting, legal or tax advice. You should consult your tax or legal advisor regarding such matters. This material is not intended to be relied upon as a forecast, research or investment advice, and is not a recommendation, offer or solicitation to buy or sell any securities or to adopt any investment strategy.

Impact investing and/or Environmental, Social and Governance (ESG) managers may take into consideration factors beyond traditional financial information to select securities, which could result in relative investment performance deviating from other strategies or broad market benchmarks, depending on whether such sectors or investments are in or out of favor in the market. Further, ESG strategies may rely on certain values based criteria to eliminate exposures found in similar strategies or broad market benchmarks, which could also result in relative investment performance deviating.



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