

Investing in good is a good idea

How **sustainable investing** can help further your goals

Interest in sustainable investing is undeniable—and it's growing. Investors are increasingly incorporating environmental, social and governance factors into their investment decisions. This is creating profound changes in how investors view the world, their portfolios and the way corporations are doing business.¹

At UBS, we want to show you how sustainable investing can be a powerful strategy to help you pursue your long-term goals. We are one of the leaders in sustainable investing, with an expansive global footprint and network of partnerships to deliver a wide range of research, advisory and product capabilities that continue to grow. Our comprehensive solutions may help to address the reasons why investors are drawn to sustainable investing, including the desire to:

- Exert a positive impact on society and the environment
- Align a financial portfolio with personal values
- Improve portfolio risk and/or return characteristics

The three pillars of sustainable investing

Exclusion: excludes individual companies or entire industries from portfolios if their areas of activity conflict with an investor's values.

Integration: combines environmental, social and governance (ESG) factors with traditional financial considerations; includes techniques such as positive screening of ESG companies or the incorporation of ESG risks and growth opportunities into the security valuation process.

Impact investing: designed explicitly to help generate a positive social or environmental impact alongside financial returns; often involves investments in private markets and targets themes such as community development, education, healthcare and microfinance.

¹ Source: The Chief Investment Office Wealth Management Research, *Adding value(s) to investing: Sustainable investing*, March 2015.

*Accolades are independently determined and awarded by their respective publications. For more information on a particular rating, visit their corresponding website. Neither UBS Financial Services Inc. nor its employees pay a fee in exchange for these ratings. Go to www.euromoney.com and www.sustainability-indices.com for more information on these awards. These accolades were awarded to UBS AG of which UBS Financial Services Inc. is a subsidiary.



Best Services for Philanthropy and Social Impact Investing

UBS AG

Euromoney, 2014, 2015, 2016,
2017*

UBS and Society drives all our activities and capabilities in sustainable investing and philanthropy as well as local community engagement

UBS AG named the Industry Group Leader in Sustainability for the Diversified Financial Services sector (Dow Jones Sustainability Index 2015, 2016)

UBS Global Asset Management is an Investment Manager signatory to the Principles for Responsible Investment (PRI)

The UBS Optimus Foundation is an international charitable giving solution for clients committed to improving the well-being of children around the world

Access to a robust ecosystem of resources and solutions

- Sustainably oriented managed strategies through UBS and third-party asset managers
- Sustainable and thematic exchange-traded funds
- Portfolio screening services that help clients align portfolios with specific sustainability criteria
- In-depth sustainable investing research through Chief Investment Office Wealth Management Research (CIO WMR) and UBS Investment Bank
- Relationships with sustainable investing firms providing tailored investment opportunities
- Guidance to private foundations, endowments and donor—advised funds to ensure philanthropic missions align and work in concert with investments

Putting your values to work

If you value sustainable investing, it makes sense to build these strategies into your investment plan. We understand your vision for a better world and are highly attuned to the sustainability landscape. We can assist you in implementing your principles in a strategic and thoughtful way to support and further your long-term goals.

Let's have a conversation

We share your desire to make a positive impact on the world. Our capabilities can help you invest in what matters most to you, your family or your organization. Connect with us today, and let's start planning the future together.

As a firm providing wealth management services to clients, UBS Financial Services Inc. offers both investment advisory services and brokerage services. Investment advisory services and brokerage services are separate and distinct, differ in material ways and are governed by different laws and separate arrangements. It is important that clients understand the ways in which we conduct business and that they carefully read the agreements and disclosures that we provide to them about the products or services we offer. For more information visit our website at ubs.com/workingwithus.

The strategies and/or investments referenced may not be suitable for all investors, as the appropriateness of a particular investment or strategy will depend on an investor's individual circumstances and objectives. Investing involves risks, and there is always the potential of losing money when you invest.

ESG Investing Risk—Environmental, Social and Governance factors may inhibit a portfolio manager's ability to participate in certain investment opportunities that otherwise would be consistent with its investment objective and other principal investment strategies. Underlying companies in a particular fund may not necessarily meet exemplary standards in all aspects of ESG performance; nor is any company perfect when it comes to corporate responsibility or sustainability.