



SMART (Sustainability Metrics Applied to Risk Tolerance)®
Unified Managed Accounts

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Gitterman Asset Management

Your partner for ESG and climate investing

Investment Experience

Deep experience in strategic asset allocation, model management, and advisor distribution

ESG Experience

Recognized thought leader, educator, and product specialist in ESG and climate investing

Natixis Partnership

Model delivery powered by Natixis, providing institutional tax overlay capabilities

SMART UMA Solutions

key features

**Large institutional managers alongside
boutique firms**

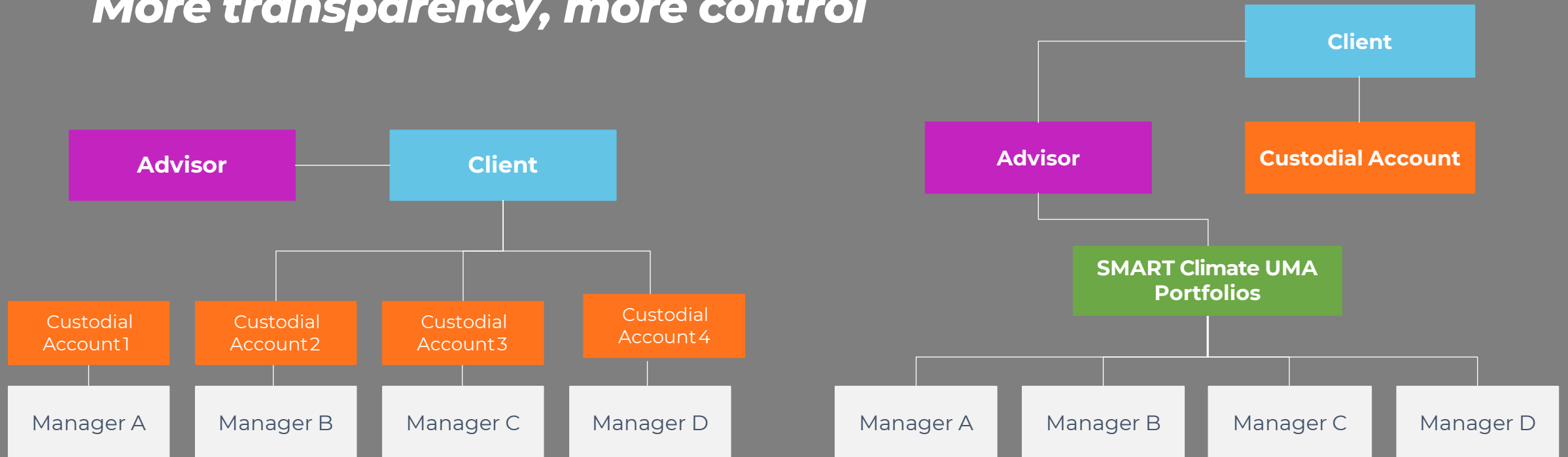
Accessible minimums

Customized tax management

Express personal values

Unified Managed Account (UMA)

More transparency, more control



- **Multiple** agreements and accounts
- **Inefficient** to monitor and administer

- **Single** agreement and account
- **Efficient** to monitor and administer
- **Single** portal access

The SMART Philosophy



- Active management is our foundation
- The passive ETF and traditional index universe is full of imbedded climate and ESG risk
- ESG topics are dynamic, complex, and often interactive. They require the research and analyses associated with active management

- We use products that fall into one of two broad categories:
 - Thematic strategies (e.g., climate change or water) where stock selection is determined by macro sustainability themes and traditional fundamentals; or
 - ESG strategies with no macro sustainability thesis beyond risk reduction where individual stock selection is driven by security-level ESG data

- External ratings do not prove intentionality. We research firm-level philosophies, review individual holding analysis, and measure non-financial portfolio outcomes
- We favor managers committed to active ownership through proxy voting and engagement

- Through our technology and trading partnerships we can provide retail access to institutional managers
- Our UMA includes strategies not normally available to retail investors and/or usually unavailable in a UMA format

SMART UMA: Values Alignment

Help clients express their values via flexible screening tools

	DESCRIPTION	DATA SCREEN
Individual Companies	Exclude specific stocks according to individual client preferences	Individual stocks can be excluded at any time
Sectors	Exclude entire sectors, sub-sectors and industries	Sectors, sub-sectors and industries are classified using GICS
Business Involvement	Exclude companies generating revenues from specific activities	An “Any Tie” or % revenue threshold can be applied to a pre-defined list of involvement screens
ESG Ratings & Controversies	Screen out companies with “Severe” or “Very Severe” controversies	Using MSCI ESG data, companies with controversies across environment and employee topics can be excluded
Faith-Based	Screen out companies whose businesses do not align with the teachings of a faith	Apply Islamic and/or Catholic values screening based on specific business activities

SMART UMA

Efficient and customizable capabilities that put your client front-and-center

Simplified Structure

- One set of account paperwork
- Effectively monitor and manage risks in a single account
- Efficient manager transitions, cash flow processing, and rebalancing
- Coordinated trading

Effective Tax Management

- Control realized gains and losses while transitioning
- Tax-aware withdrawals
- Tax-efficient rebalancing
- Comparative tax analytics
- Customized tax-loss harvesting

Values Alignment

- Align holdings with client's specific individual concerns
- Customize portfolios to reflect faith-based values
- Exclude sectors and/or individual companies based on client preferences

SMART UMA Suite: Managers

MANAGER NAME	STRATEGY	ASSET CLASS	MODEL
Federated Hermes	U.S. SMID	Equities	Climate & ESG
Green Alpha Advisors	Growth and Income	Equities	Climate & ESG
Promethos	International Core	Equities	Climate & ESG
Stance	Large Cap Core	Equities	Climate & ESG
Water Asset Management	Global Water Equities	Equities	Climate
Wellington Management	Climate Adaptation	Equities	Climate
KBI Global Investors	Global Sustainable Infrastructure	Equities	Climate
AllianceBernstein	Municipal Impact	Fixed Income	Climate
Calvert	Municipal Impact	Fixed Income	Climate
Sage	Intermediate ESG Bond	Fixed Income	Climate & ESG
Nuveen	ESG U.S. Aggregate Bond	Fixed Income	Climate & ESG

SMART Investing Solutions

UMA models designed for ESG purposes and financial objectives

	SMART Climate UMA Models	SMART ESG UMA Models
Risk Iterations	All-equity, 5 taxable, and 5 tax-aware risk iterations	All-equity, 4 risk iterations
Primary Objective	Above-average risk-adjusted returns	
Minimum	All-equity: \$500K, all other models: \$1M (Aggressive variations include a \$2M version)	\$300K
Fees	70 bps*	70 bps*
ESG Focus	Climate risk	ESG
Exclusionary Screens	Not exclusionary by policy, but ESG/climate processes result in no/low exposures to many values-aligned themes Clients may apply values-based exclusions to individuals accounts	
How To Access	Offered through Natixis MPA platforms on Fidelity, Schwab, Pershing, TD Ameritrade, and First Clearing	

SMART Investing Solutions

Stay connected:

To learn more about our climate-focused and ESG portfolios, please reach out to our Business Development Team or simply click the link below.

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