



GROWFUND

STRATEGIC FSP & ETF INVESTING

OVERVIEW

Growfund's investment options are powered by Investnet who provides integrated portfolio, practice management, and reporting solutions to financial advisors and institutions. Investnet connects directly with Stellar's back office to ensure up to date reporting. Growfund has six investment options and one philanthropic savings account available to users. Users are able to choose their own allocations.

STRATEGIC FSP SOLUTIONS (ESG FUNDS)

The strategic FSP pools are focused on positive Environment, Social, and Governance impact. The options are low minimum, asset allocated impact portfolios that include both equities and fixed income. Portfolios spread risk over multiple and diverse types of asset classes and managers, including domestic and international securities in passive and actively managed mutual funds. The investments are screened to target positive change, access specific sector exposure, or simply minimize negative impact in regards to empowering women, worker safety, and clean energy. The investments are screened to exclude the worst offenders such as coal, tobacco or firearms, while also targeting companies that are affecting positive change. Environmental considerations may include clean energy or companies with positive recycling practices. Social considerations may include employee relations such as worker safety or access to health care. Governance often examines company management structures, including their board composition or how they are empowering women.

- **Growth ESG 86/14** Equity/Fixed Income Allocation
- **Moderate ESG 60/40** Equity/Fixed Income Allocation
- **Conservative ESG 33/67** Equity/Fixed Income Allocation

STRATEGIC ETF SOLUTIONS

The strategic ETF solutions consist of a variety of discretionary portfolios constructed using exchange-traded funds. The investment strategies include both equity and fixed-income securities. Each supports a different frequency of giving. The Growth pool is designed for grantmakers with a 5-year time horizon, the balanced pool is grant makers with a 3-year time horizon, and the conservative pool is best for grantmakers looking to grant from 0-3 years.

- **Growth 86/14** Equity/Fixed Income Allocation
- **Moderate (Balanced Pool) 60/40** Equity/Fixed Income Allocation
- **Conservative 33/67** Equity/Fixed Income Allocation

MONEY MARKET ACCOUNT

The **Money Market Account** is an interest bearing account which supports individuals that seek to only save their money.

*A Global Impact[®]
Solution*

www.mygrowfund.org