

High Impact Portfolios

Where Making Money Meets Making a Difference

Washington
Financial  Group



HIGH IMPACT INVESTING

A growing number of our clients seek to align their investments with their personal values. Individuals and institutions invest for different reasons. Some seek to grow their assets. Others are more focused on protecting the assets they've already accumulated. Some seek to generate income from their investments.

We believe the WFG High Impact Investment philosophy supports all of these objectives. We help clients set and implement clear goals aligned with their needs, values, and objectives.

WFG seeks to be a leader in sustainable and responsible investing. Our High Impact Portfolios (HIP) invest in companies and funds that are environmentally sustainable, socially responsible, and have positive screens for corporate governance and diversity in executive leadership.

ESG analysis enables us to gain insights into a company's:

- 🌀 **Environmental Focus:** Resource Management, Climate Change, Emission Reduction
- 🌀 **Social Issues:** Workplace, Product Integrity, Community Impact
- 🌀 **Governance Practices:** Executive Comp, Reporting, Board Structure and Accountability

"High sustainability companies significantly outperform their counterparts over the long-term, both in terms of stock market and accounting performance."

Harvard Business School Study¹

Extensive industry experience drives an exceptional client experience.

Washington Financial Group is a boutique wealth management firm offering high-net-worth individuals and companies access to a powerful combination of industry-leading service, talent, and national resources.

Our advisors draw upon the broad expertise and talent within our firm, and across our alliance partners, to develop strategies for the complex financial challenges that accompany affluence. Since 1983, we have served the diverse financial and wealth planning needs of accomplished individuals, families, and businesses seeking unbiased advice and sophisticated financial strategies.

Deep analysis supports our efforts to build portfolios made up of well-managed, forward-thinking companies.

At Washington Financial Group we are hearing from our clients that they want to invest in companies that are making a positive difference in the world. Our portfolios invest in companies that are:

- 🌀 Developing innovative solutions to global sustainability challenges
- 🌀 Promoting gender diversity and women's leadership
- 🌀 Supporting community-based financial institutions that promote small businesses, health care, education and housing
- 🌀 Actively involved in shareholder advocacy and public policy engagement to encourage companies to improve their ESG commitments

¹"The Impact of a Corporate Culture of Sustainability on Corporate Behavior and Performance." Harvard Business School, R. Eccles, I. Ioannou, G. Serafeim, 25 November, 2011/2012

ESG factors bring an added dimension to company analysis.

Studies confirm that ESG factors can help investors mitigate risk and potentially result in outperformance.

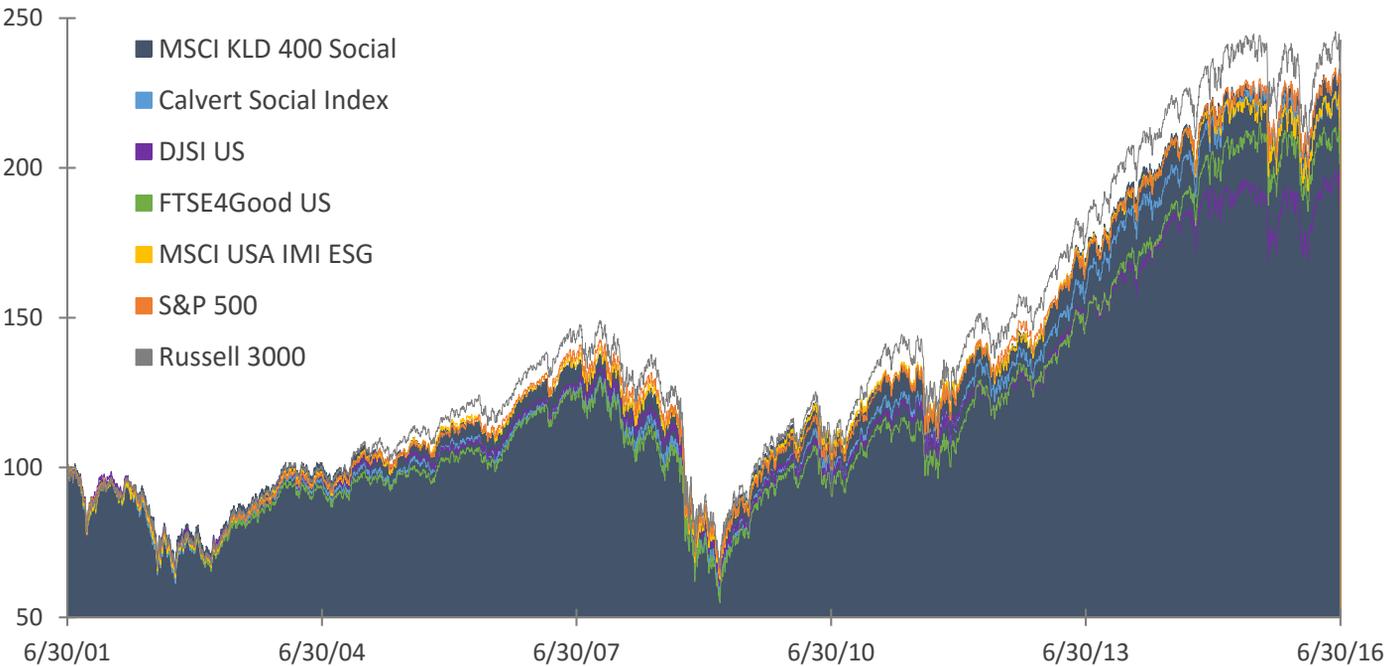
STUDY #1
"We found that industry leadership on climate engagement is linked to higher performance on three key financial metrics – return on equity, cash flow stability and dividend growth."¹

STUDY #2
"Results indicate that employee-friendly companies do indeed have better financial performance and lower risk levels."²

STUDY #3
"Research across a broad spectrum of governance practices suggests the importance of governance to the bottom line."³

Comparing returns of SRI indexes and broad market indexes.

Growth of \$100 invested in five U.S. SRI indexes vs. S&P 500 and Russell 3000 indexes (gross of fees)⁴



Past performance is no guarantee of future results.

¹Sustainable Insight Capital Management and Carbon Disclosure Project, "Linking Climate Engagement to Financial Performance: An Investor's Perspective," September 2013.

²Janell L. Blazovich, Katherine Taken Smith and L. Murphy Smith, "Employee-Friendly Companies and Work-Life Balance: Is there an Impact on Financial Performance and Risk Level?," 2013.

³Anita Anand, "The Value of Governance," The Program on Ethics in Law and Business, University of Toronto, February 1, 2013.

⁴Data through 6/30/16. Series indexed to 100, inception date 6/30/01. MSCI indexes include aggregated, multisource histories prior to acquisition on 9/1/2010. It is not possible to invest in an index. Performance for indices does not reflect investment fees or transactions costs. Source: Morningstar, Inc.

How Our High Impact Portfolios are Designed

- Step 1** – Structure Asset Allocation targets by investment objective
- Step 2** – Apply a strict due diligence selection process on the underlying managers
- Step 3** – Construct the portfolios to manage volatility risk and meet allocation targets
- Step 4** – Closely monitor stocks and funds for quality and portfolio fit
- Step 5** – Periodically re-balance and reallocate to the appropriate asset mix and manager exposure

Sample Listing of our Manager Partners:

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| <ul style="list-style-type: none"> 🌀 Ariel Investments 🌀 Calvert Investments 🌀 ClearBridge Investments 🌀 Community Capital Management 🌀 Eventide Mutual Funds 🌀 Everence Capital Management | <ul style="list-style-type: none"> 🌀 Impax Asset Management 🌀 Miller/Howard Investments 🌀 Neuberger Berman 🌀 Parnassus Investments 🌀 Pax World Investments 🌀 PIMCO | <ul style="list-style-type: none"> 🌀 RBC Global Asset Management (U.S.) Inc. 🌀 Schrodgers 🌀 TIAA-CREF Asset Management 🌀 Trillium Asset Management |
|---|--|--|

Global Retirement Partners, LLC, Washington Financial Group, and LPL Financial are not affiliated with the above named entities.

Investors can choose portfolios based on their long-term objectives.

<p style="text-align: center;">Balanced</p> <p style="text-align: center;"><i>35% Equity, 65% Fixed Income</i></p> <p>Seeks income as a primary objective with some long term capital appreciation. The balanced strategy is designed for clients with a shorter investment horizon and lower risk tolerance.</p> 	<p style="text-align: center;">Growth & Income</p> <p style="text-align: center;"><i>60% Equity, 40% Fixed Income</i></p> <p>Seeks to balance long term capital appreciation with current income. The growth & income strategy is designed for clients with a medium time frame and a moderate risk tolerance.</p> 	<p style="text-align: center;">Growth</p> <p style="text-align: center;"><i>80% Equity, 20% Fixed Income</i></p> <p>Seeks long-term capital appreciation with income as a secondary objective. The growth strategy is designed for clients with a longer time horizon and higher/moderately aggressive risk tolerance.</p> 	<p style="text-align: center;">Aggressive Growth</p> <p style="text-align: center;"><i>100% Equity</i></p> <p>Seeks long-term capital appreciation. The aggressive growth strategy is designed for clients with a longer investment time horizon and high/aggressive risk tolerance.</p> 
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Target allocations represent Equity/Fixed Income ranges – See current fact sheets for detailed holdings. Allocation percentages represent targets and may not be exact reflection of actual client accounts.

Target Allocations: ■ Equity ■ Fixed Income & Cash

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There is no assurance that the techniques and strategies discussed are suitable for all investors or will yield positive outcomes. Investing involves risks including possible loss of principal. No strategy assures success or protects against loss.

Investing in stocks includes numerous specific risks including: the fluctuation of dividends, loss of principal and potential liquidity of the investment in a falling market.

Bonds are subject to market and interest rate risk if sold prior to maturity. Bond values will decline as interest rates rise and bonds are subject to availability and change in price.

The return on ESG investments may be lower than if the adviser made decisions based solely on investment considerations.

Investors should consider the investment objectives, risks, charges and expenses of the investment company carefully before investing. The prospectus and, if available, the summary prospectus contain this and other important information about the investment company. You can obtain a prospectus and summary prospectus from your financial representative. Read carefully before investing.