

IMPACT CAPITAL STRATEGIES

“Shareholder Advocacy works!” – *As You Sow*

Socially Responsible Investment Strategies

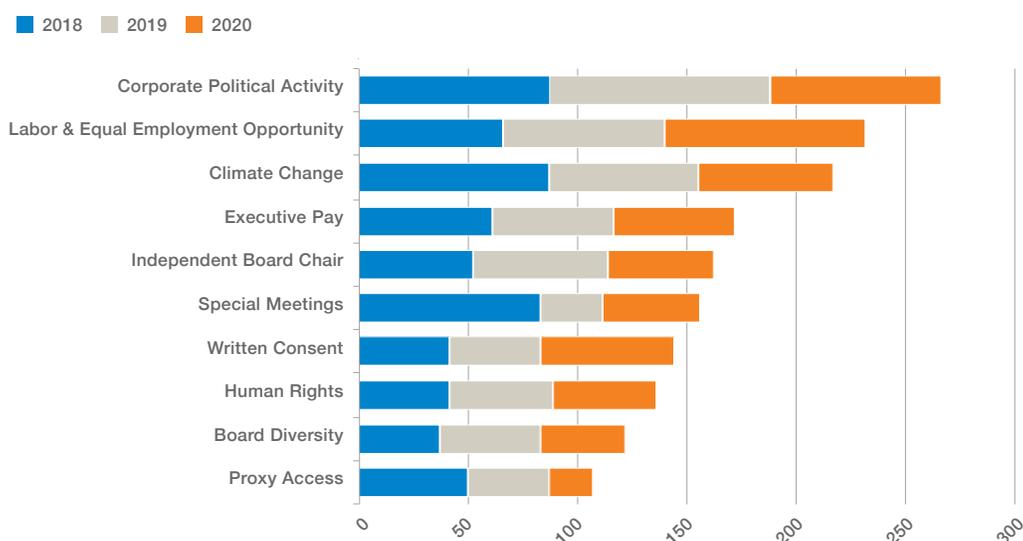
At ICS, one of our goals is to help you leverage your investments for the greater good by using the power of being a shareholder and sparking positive social change. Every day, we urge clients to invest with impact and to use their voice and power via shareholder activism. We support socially responsible groups and companies who share in our vision to create a more environmentally conscious, safe, equal, and fair version of the United States.

Increasingly, we have witnessed more beneficial and powerful change occur. Whether it’s changing the name of a football team, blocking prison construction, or even something as monumental as an oil company electing three new board members who hold the power to change the priorities within the company from petrochemicals to environmentally-friendly alternatives. These three instances reiterate not only how effective shareholder pressure can be, but also its life changing affects. Events like these, among many others, are the types of prominent situations that create pivotal and long overdue change in America. We are thrilled to say that these efforts are on an upward trend and have been increasing in terms of their traction and growing support.

We will continue to emphasize the idea that immense power lies in the hands of shareholders. We all have the ability to seek positive change through our investments. By prioritizing the use of our capital to model innovative and intentional leadership in the fields of SRI, ESG, and Impact investing, we are not just socially responsible investors; we become agents of effective and positive change for our world.

An investment’s social policy could cause it to forgo opportunities to gain exposure to certain industries, companies, sectors or regions of the economy which could cause it to underperform similar investments that do not operate under a social policy. Risks associated with investing in ESG-related strategies can also include a lack of consistency in approach and a lack of transparency in manager methodologies. A socially responsible investing style may shift in and out of favor.

FIGURE J
Leading ESG Issues 2018-2020, by Number of Shareholder Proposals Filed



SOURCE: US SIF Foundation, ISS ESG, Sustainable Investments Institute.

Get to Know Amy

Amy Champion-Thomas is our Senior Registered Branch Administrator with over 20 years of financial experience. Amy graduated with honors from Northeastern University in Boston, MA with a Bachelor of Science in Business Administration. She started her career as a client associate in 1995. In 2005 she joined A. G. Edwards in Boston, where she met future ICS Managing Partners Lori Johnston and Jon Ellenbogen. With Jon’s help, Amy was able to transition to a new role as the Branch Liaison for Wells Fargo Advisors in Washington D.C. Currently, she holds Series 7, 9, 10, and 63 FINRA registrations. Her number one priority is providing clients with impeccable service.

Amy will be available to answer your questions and assist you with investment planning. She will work to ensure you are served in a timely and efficient manner.

Amy enjoys laughing and eating and never leaves home without her “TABASCO” sauce. She spends her time between Boston (love those New England Patriots) and Maryland with her husband Greg and baby “Rocky” (ruff, ruff).

What is your latest obsession? Landscaping, I’m obsessed with creating a minimalist landscaped garden and learning how to incorporate and use recycled products such as cardboard boxes, food waste, leaves, grass, coffee, and tea grinds, vinegar, baking soda, and Epsom salts to achieve the perfect landscape.

What charities do you support? American Cancer Society and St. Jude, by donating or walking for those who fought the good fight and for those who have won the fight against cancer.



Preparing Our Children on their Financial Journey

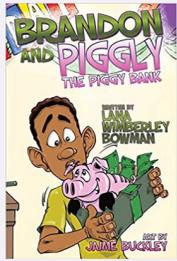
As we hear the bells ringing summoning children to return to school, teachers will be teaching Math, English, History, Science and Social Studies. But what are we doing to prepare our children to be financially competent by the time they reach adulthood?

Many money problems Americans face could have been avoided if financial literacy was taught earlier at home or school. Receiving financial education would have a positive impact on financial behaviors years later.

To support children along their financial journey, parents and teachers can use Consumer Financial Protection Bureau (CFPB) youth financial education website to provide financial education for students in grades K-12. CFPB has free, easy-to-use financial literacy activities. These financial education resources are based on the building blocks of financial capability, a research-based framework to teach students at different developmental stages the skills and knowledge associated with adult financial well-being.

By providing financial education, we are helping our children learn financial planning, develop positive financial habits, feel comfortable about discussing financial matters, and make financial decisions with the hopes of avoiding financial mistakes that may lead to future money struggles.

**Lana Wimberley Bowman is a computer scientist and cybersecurity professional. She is the author of the children's financial literacy book, Brandon and Piggly the Piggy Bank. Her company, Generational Wealth and Wisdom, strives to be a vibrant presence in the community serving as a resource to improve people's circumstances through financial literacy programs, mentoring, and training.*



IMPACT BOOK OF THE MOMENT

**Brandon and Piggly:
The Piggy Bank**

by Lana Wimberley Bowman

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Amy, Jon, Lori, Ashley and Steve

Meet the Interns

Carina is from a suburb of Baltimore Maryland and is currently matriculating at Rhodes College, where she is pursuing her degree in Business Finance and a minor in Political Science. Carina is a rising Junior and in addition to academics, she is a member of the Women's Lacrosse team at Rhodes. Here at ICS, Carina has helped us in a variety of different ways, from giving us daily market reports and trend updates, through detailed spread sheets to enhancing our marketing efforts. We look forward to Carina staying on with ICS throughout her school year at Rhodes.

Neal is a first-year college student from Maryland who is interested in pursuing a career in finance. He currently attends Cornell University where he is focusing on business operations and management and hopes to graduate with a minor in physics. He has researched portfolios, stock driven data and has learned how investing can be done with a socially responsible purpose. Outside of academics Neal loves to fly, make music, and box!



Neal, Ashley and Carina

ICS Gardens

One of our clients took full advantage of our seeds we sent out this past Spring!



Nonprofit Spotlight

As *You Sow's* mission is to promote environmental and social corporate responsibility through shareholder advocacy, coalition building, and innovative legal strategies. As shareholder advocates, *As You Sow* directly engages corporate CEOs, senior management, and institutional investors to change corporations from the inside out, addressing a broad range of environmental and social issues. Shareholder advocacy works!

As You Sow: www.AsYouSow.org

We will make every effort to recycle and use recycled products. We will use local products and support local vendors and artists.

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