

Everence Asset Management

# Green Priority Portfolio



The Everence® Green Priority Portfolio provides you with an investment option that aligns with a concern for the environment and for sustainability. If it is important that your investments reflect your priority for limited or reduced fossil fuel funds, environmental protection and ethical practices, this investing option may be right for you.

## About this portfolio

The Green Priority Portfolio invests in a range of mutual funds or securities, and each fund varies in its environmental policy and fossil fuel holdings. Some funds explicitly have a fossil fuel reduced mandate, and others, because of their objectives, do not have exposure to the fossil fuel industry. These include:

- GNMA securities
- Real estate
- Environmental funds
- Community Reinvestment Act funds

The portfolio consists of mutual funds and other investments. And because of its green objective, other management, social impact or governance strategies may vary.

## Management and monitoring

All Everence Asset Management portfolios, including Green Priority, are monitored and selected based on a range of criteria, including fund objectives, characteristics, historic performance, tenured management and ratings compared to peers.

The Green Priority Portfolio is monitored and regularly evaluated for exposure to fossil fuel companies. The creation of this portfolio is the result of a growing demand by investors for options that minimize global environmental harm. Certain investment sectors may lack a specific environmental or fossil fuel mandate. More options are expected to develop over time – however, current selections provide more limited diversification compared with broader strategies.

## Here to help

If you would like to invest in the Green Priority Portfolio or would like to know more, please contact your local Everence advisor or call (800) 348-7468.



**Everence**®

*Investments are subject to market fluctuations, may lose value and are not subject to any company or government guarantee.*

*Consider a fund's investment objectives, risks and charges and expenses carefully before you invest. A fund's prospectus contains this and other information.*

*This portfolio was designed to align with specific investing and social objectives and may include funds with investment strategies that differ than those in other Everence Asset Management portfolios.*

# Acknowledgement and additional disclosure for the Everence Trust Company Green Priority Portfolio

*Please read the following, sign and date.*

The past performance of an investment or fund, including the Green Priority Portfolio, does not indicate future results. Reduced and/or eliminated fossil fuel investments can increase financial risk and limit diversification. From a total-portfolio perspective, this increased risk and limited diversification can be seen:

- Across different asset classes – limited breadth
- Within asset classes – limited number of good choices and/or diversified choices
- Across different fund managers – limited choices and possible concentrated fund family exposure

From an individual-fund perspective, you should be aware that certain types of funds might involve greater investment risk than other investment funds, even within the same or similar asset class. Individual fund investment risk includes, but is not limited to:

- American Depositary Receipts (“ADRs”) risk
- Environmental policy risk
- Equity and general market risk
- Foreign securities risk
- Emerging markets risk
- Growth company risk
- Management risk
- Small and medium company risk

For more detailed information on funds and their risks, please review each fund’s documents, including the prospectus.

I acknowledge that I have read this statement and understand the financial risks and limitations with reduced and/or eliminated fossil fuel investments. I further acknowledge that my desire to reduce or eliminate fossil fuel investments overrides the financial risks and limitations with such investments.

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Name

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Name

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Signature

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Date