



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 research and climate investing

Natixis Partnership

Model delivery powered by Natixis, providing institutional tax overlay capabilities

Our Investment Beliefs

SMART Investment Philosophy

LONG-TERM PERFORMANCE REQUIRES CLIMATE & ESG

- Inclusion of physical and transition climate risks, alongside adaptation and mitigation
- ESG data enables portfolio managers to go beyond traditional financial measurements to assess a broader set of risks and opportunities

ACTIVE MANAGEMENT BEST SERVES ESG & CLIMATE

- ESG and climate-related topics are dynamic, complex, and often interactive
- They require the deep research and analyses associated with active management

INTENTIONALITY IS IMPORTANT

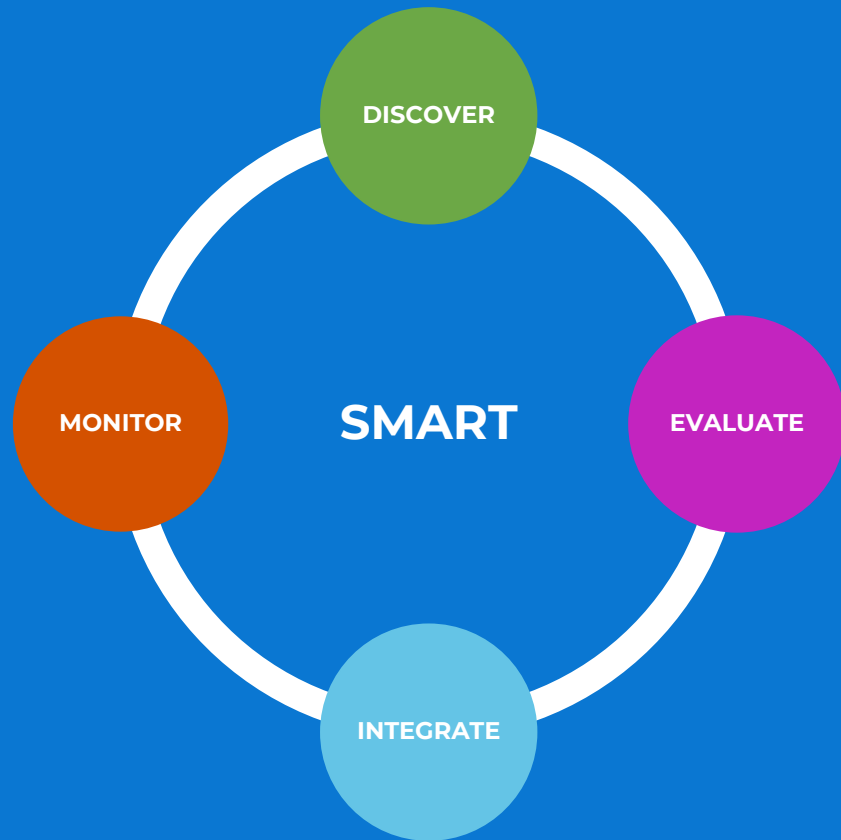
- We favor managers demonstrating active ownership through proxy voting and engagement
- We research firm-level philosophies and practices, and review portfolio holdings

INNOVATION IN DELIVERY IS VALUE-ADD

- Our partnerships help provide retail access to larger/exclusive managers and include sophisticated tax management solutions
- Our UMAs include strategies not normally available in a UMA format

Our SMART Process

Manager Selection & Model Construction



DISCOVER diverse and intentional managers with attractive expected risk-return characteristics, operational considerations and sophisticated ESG and/or climate integration capabilities

EVALUATE and shortlist managers (3-5 per asset class) via a highly selective due diligence process, including ESG analysis of portfolio holdings and research into the management company

INTEGRATE and optimize selected managers within risk variations based on the benchmark and risk tolerance. Investment Committee signs off on all asset allocation decisions

MONITOR and continually assess the universe for compelling opportunities and expertise from niche managers. Models are monitored and adjusted based on market conditions

SMART UMA Suite: Managers

MANAGER NAME	STRATEGY	ASSET CLASS	MODEL
Federated Hermes	U.S. SMID	Equities	Climate & ESG
Adasina Social Capital	U.S. Large Cap	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 Resilience	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 Climate UMA

TAX AWARE

Mod Cons

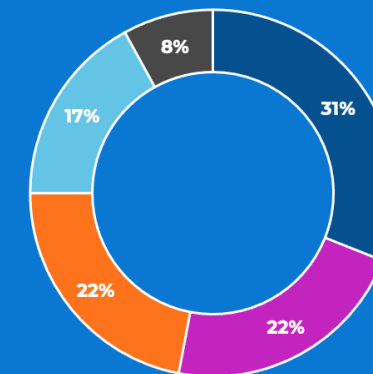
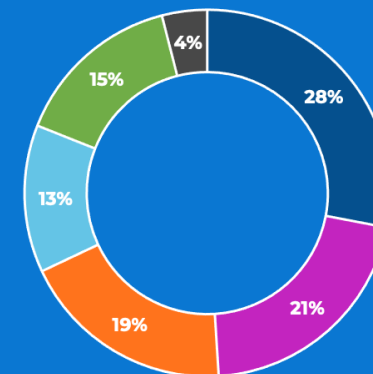
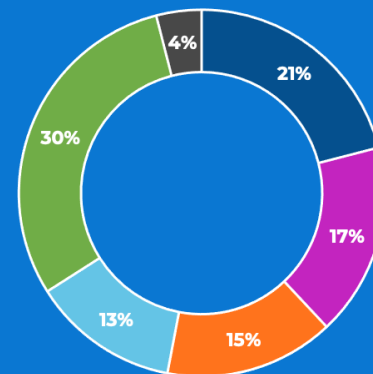
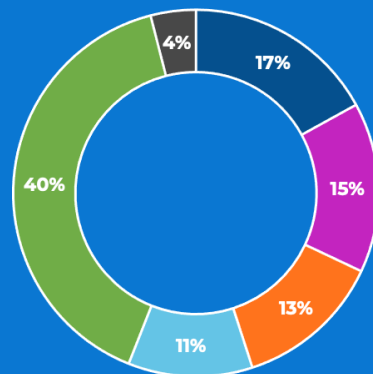
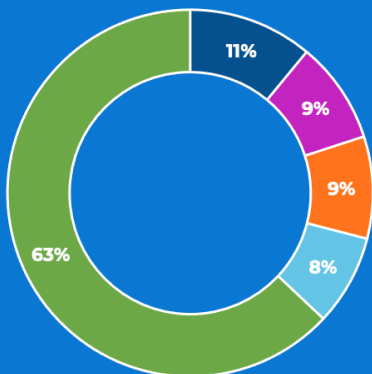
Mod

Mod Agg

Agg / Agg 2M+

All Equity

- U.S. Equity
- International Equity (ex. U.S.)
- Global Equity
- Global Sustainable Infrastructure
- Impact Bond
- Cash



TAXABLE

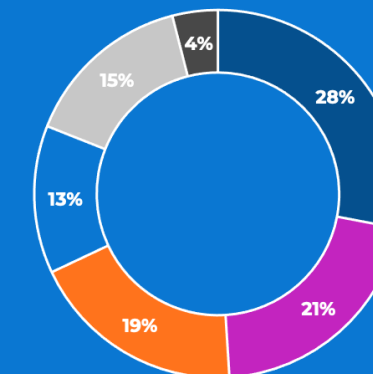
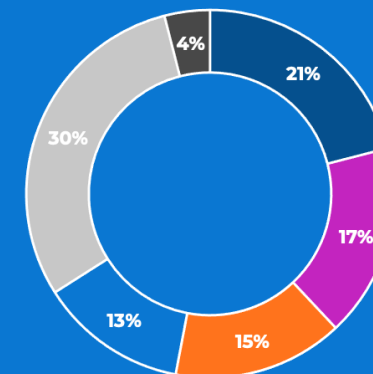
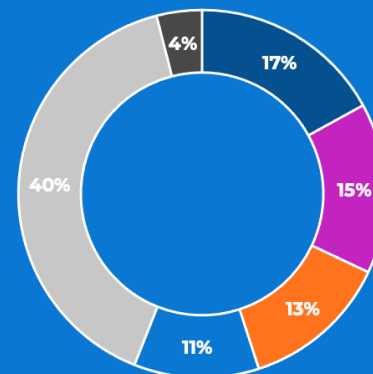
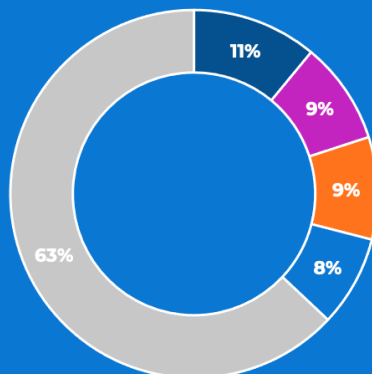
Mod Cons

Mod

Mod Agg

Agg / Agg 2M+

- U.S. Equity
- International Equity (ex. U.S.)
- Global Equity
- Global Sustainable Infrastructure
- Sustainable Bond
- Cash



Models are for illustrative purposes only and may vary by client.

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*
Model Focus	Climate risk	ESG research
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	Available on multiple custodians via Natixis	

SMART UMA Solutions

Key features

**Large institutional managers alongside
boutique firms**

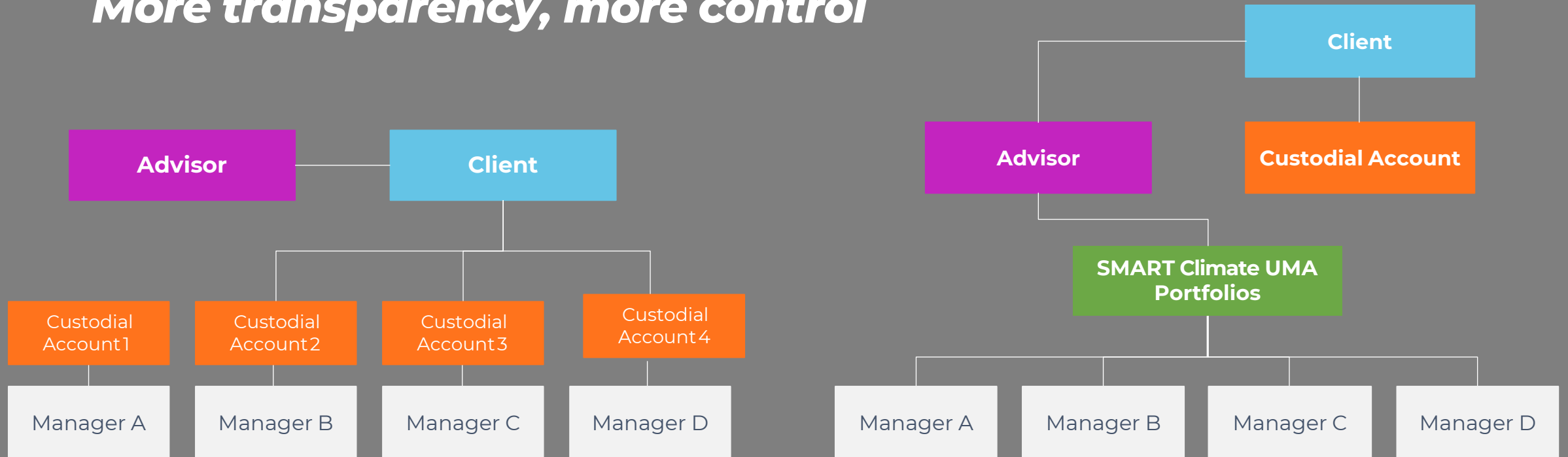
Accessible minimums

Customized tax management

Express personal values

Unified Managed Account (UMA)

More transparency, more control

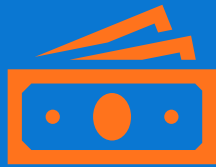


- **Multiple** agreements and accounts
- **Inefficient** to monitor and administer

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

Personalization and Operational Value Add

Powered by Natixis



Simplified Structure

- One set of account paperwork
- Coordinated trading
- Monitor and manage risks in a single account



Effective Tax Management

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



Values Alignment

- Align client holdings with their specific individual concerns
- Exclude sectors and/or individual companies based on client preferences

SMART Research & Reporting

For ESG and climate investing

Quarterly Reporting

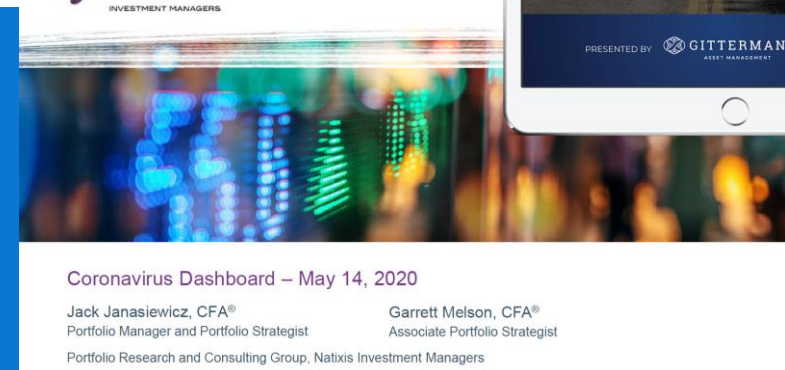
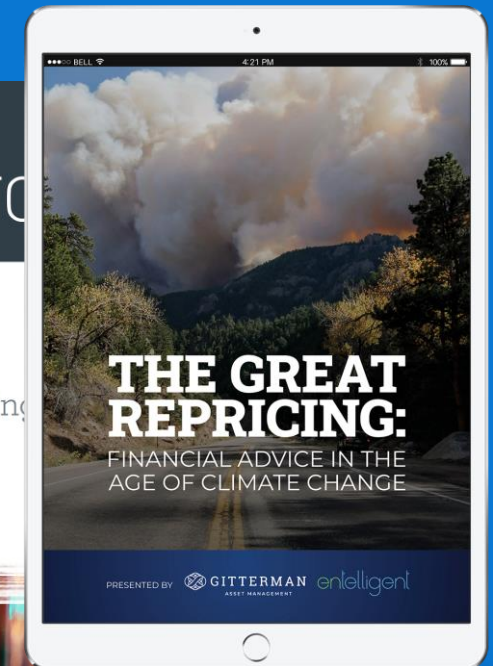
- Model Factsheets
- Economic Commentary
- Rebalance Memos

Proprietary Research & Commentary

- Brochures
- Whitepapers
- Thematic Updates

Partner Research & Commentary

- Co-author of The Great Repricing with entelligent
- Natixis Coronavirus Dashboard
- Contributor to Refinitiv 2021 ESG Playbook
- Contributor to Fidelity ESG Investing guide for advisors



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.

GittermanAsset.com
info@GittermanAsset.com

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