High Impact Portfolios

GLOBAL INVESTING FOR POSITIVE SOCIAL AND SUSTAINABLE IMPACT

THINK DIFFERENT — The Wealth Consulting Group — INVEST DIFFERENT

The Wealth Consulting Group

> Our mission is to engage in global investing for *positive social and sustainable impact* through a conscious allocation of capital and shareholder advocacy.
>
> HIGH IMPACT PORTFOLIOS
> WEALTH CONSULTING GROUP

High Impact Investing

A growing number of our investors 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 WCG High Impact Investment philosophy supports all of these objectives. We help clients set and implement clear goals aligned with their needs, values, and objectives. WCG is striving to be a leader in sustainable and responsible investing.

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

Our High Impact Portfolios (HIP) invest in companies and funds that are committed to sustainable business practices. There is a growing base of evidence that suggests companies that are environmentally sustainable, socially responsible, and have positive screens for corporate governance and diversity in executive leadership outperform funds that do not share this focus[1].

Extensive industry experience drives an exceptional client experience.

The Wealth Consulting 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 1995, we have served the diverse financial and wealth planning needs of accomplished individuals, families, and businesses seeking independent advice and sophisticated financial strategies.

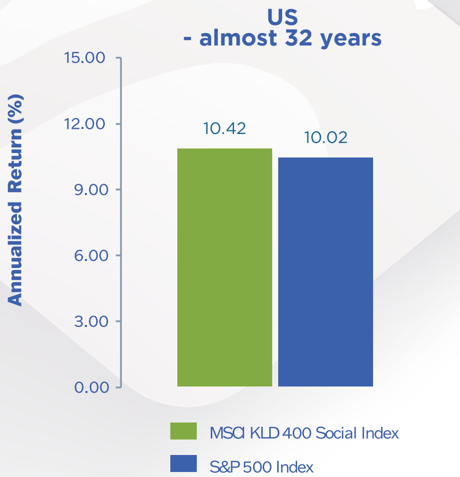
Deep analysis supports our efforts to build portfolios made up of well-managed, forward-thinking companies.

At The Wealth Consulting 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:

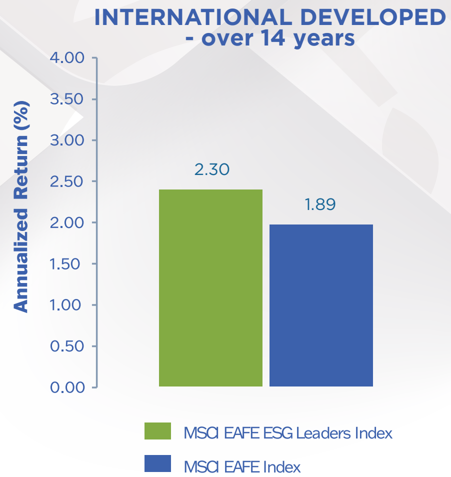
- *Developing **innovative solutions** to global sustainability challenges*
- *Promoting **gender, ethnic, and lifestyle diversity***
- *Supporting **community-based** financial institutions that promote small businesses, health care, education and housing*
- *Actively involved in **shareholder advocacy**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

[1] Sinha, Ria, Manipadma Datta, and Magdalena Ziolo. 2019. *Effective Investments On Capital Markets.* Springer, Cham.

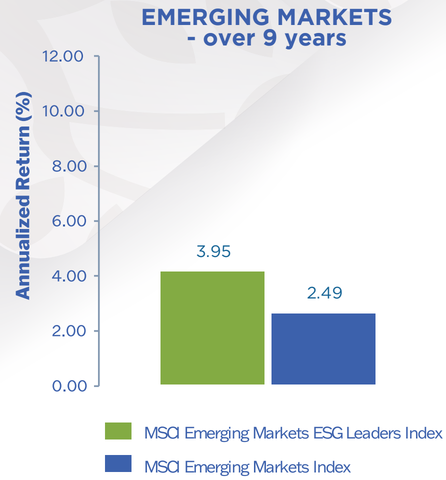
Research collected from IMPAX Asset Management shows that integrating ESG criteria into financial analysis may help towards the goal of mitigating risk and enhancing returns



(Annualized Return: 05/01/90 to 12/31/2022)



(Annualized Return: 10/01/07 to 12/31/2022)



(Annualized Return: 6/6/13 to 12/31/2022)

Data as of 12/31/2022

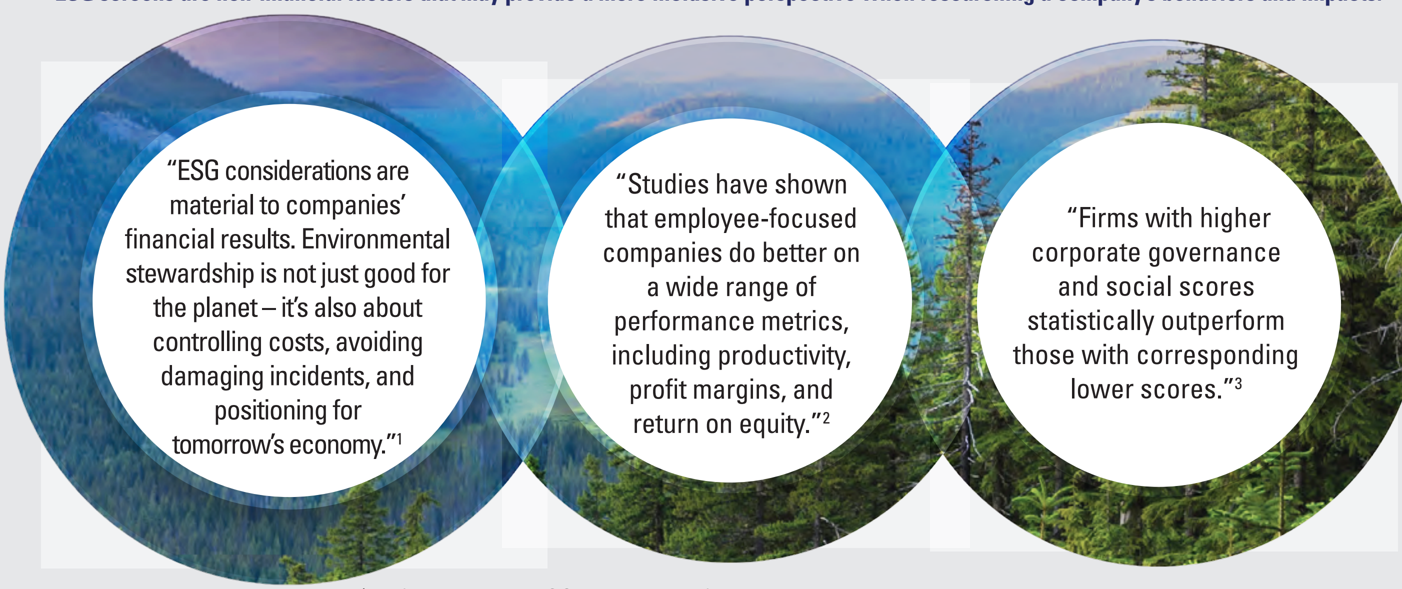
The MSCI KLD 400 Social Index Index has outperformed the S&P 500 Index by 0.40% annualized from 05/01/90 to 12/31/22 (cumulative outperformance from 05/01/90 to 12/31/22 is 283.62%). Comparable returns since index inception are shown gross which includes dividend reinvestment without a reduction from tax. Past performance is no guarantee of future results. Index performance is not necessarily representative of Fund performance. As of 12/31/22, the returns for the MSCI KLD 400 Social Index were: 1 year: -21.48%, 3 year: 07.78%, 5 year: 09.71%, 10 year: 12.72% and Since Inception (05/01/90): 10.42% annualized. The returns for the S&P 500 Index were: 1 year: -18.11%, 3 year: 07.66%, 5 year: 09.41%, 10 year: 12.54% and Since MSCI KLD 400 Social Index Inception (05/01/90): 10.02% annualized. The MSCI EAFE ESG Leaders Index has outperformed the MSCI EAFE Index by 0.41% annualized from 10/01/07 to 12/31/22 (cumulative outperformance from 10/01/07 to 12/31/22 is 8.30%). Comparable returns since index inception are shown gross which includes dividend reinvestment without a reduction from tax. Past performance is no guarantee of future results. Index performance is not necessarily representative of Fund performance.

As of 12/31/22, the returns for the MSCI EAFE ESG Leaders Index were: 1 year: -16.53%, 3 year: 01.20%, 5 year: 02.38%, 10 year: 05.56% and Since Inception (10/01/07): 04.85% annualized. The returns for the MSCI EAFE Index were: 1 year: -14.01%, 3 year: 01.34%, 5 year: 02.03%, 10 year: 05.16% and Since MSCI EAFE Index Inception (10/01/07): 04.35% annualized. The MSCI Emerging Markets ESG Leaders Index has outperformed the MSCI Emerging Markets Index by 1.46% annualized from 06/06/13 to 12/31/22 (cumulative outperformance from 06/06/13 to 12/31/22 is 18.31%). Comparable returns since index inception are shown gross which includes dividend reinvestment without a reduction from tax. Past performance is no guarantee of future results. Index performance is not necessarily representative of Fund performance.

As of 12/31/22, the returns for the MSCI Emerging Markets ESG Leaders Index were: 1 year: -22.49%, 3 year: -02.85%, 5 year: -01.22% and Since Inception (05/01/90): 03.95% annualized. The returns for the MSCI Emerging Markets Index were: 1 year: -19.74%, 3 year: -02.34%, 5 year: -01.03% and Since the MSCI Emerging Markets Index Index Inception (06/06/13): 02.49% annualized.

Environmental, Social and Governance (ESG) factors bring an added dimension to company analysis.

ESG screens are non-financial factors that may provide a more inclusive perspective when researching a company's behaviors and impacts.



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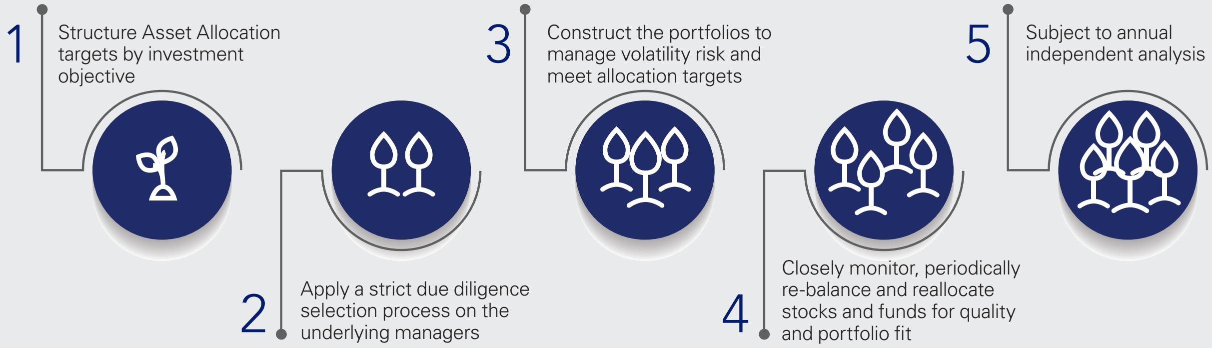
[1] Lefkovitz, Dan. "ESG Investing Performance Analyzed." *Morningstar Product Insider,* March 12, 2019.

[2] Chandler, David, and William B. Werther. *Strategic Corporate Social Responsibility: Sustainable Value Creation.* Vol. 4. Los Angeles: SAGE, 2017.

[3] Filbeck, Aaron, Greg Filbeck, and Xin Zhao. "Performance Assessment of Firms Following Sustainalytics ESG Principles." *The Journal of Investing* 28, no. 2 (January 2019). https://doi.org/10.3905/joi.2019.28.2.007



The Wealth Consulting Group's Investment Strategy Committee (ISC) manages the firms model portfolios that are offered via WCG Wealth Advisors, LLC (dba The Wealth Consulting Group) a SEC Registered Investment Advisor. The committee is comprised of members who have extensive industry experience. The ISC believes in managing portfolios using a core plus satellite strategy that incorporates both active and passive investment strategies. Our goal is to provide competitive returns for the risk taken by our investors and provide proactive communication to our advisors/investors to help maintain strong relationships.

High Impact Portfolio Models

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

Sample Listing of Our Manager Partners:

Calvert Investments

Community Capital Management

Green Century

Parnassus

Impax Asset Management/Pax World Funds

Nuveen

Trillium Asset Management

WCG Wealth Advisors, LLC, The Wealth Consulting Group, and LPL Financial are not affiliated with the above names entities.

Conservative Portfolio 20% Equity, 80% Fixed Income
Seeks income as a primary objective with a focus on capital preservation. The conservative strategy is designed for clients with a shorter investment horizon and lower risk tolerance.

Income & Growth Portfolio 40% Equity, 60% Fixed Income
Seeks income as a primary objective with some long term capital appreciation. The strategy is designed for clients with a shorter investment horizon and lower risk tolerance.

Growth & Income Portfolio 60% Equity, 40% Fixed Income
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.

Growth Portfolio 80% Equity, 20% Fixed Income
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.

Aggressive Growth Portfolio 100% Equity
Seeks long-term capital appreciation. The aggressive growth strategy is designed for clients with a longer investment time horizon and high/aggressive risk tolerance.

Allocation percentages represent targets and may not be exact reflection of actual client accounts. Individual client portfolio holdings can be customized to meet investment objectives of tax-conscious investors.

Target allocations: Equity Fixed Income & Cash

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 stock includes numerous specific risks including: the fluctuation of dividend, 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 vary versus if the investor 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.

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