

The social criteria for the SRI Personal Conviction Screens was developed in collaboration with KLD Research & Analytics, Veris Wealth Partners, LLC and Investnet.

Veris Wealth Partners is the sustainability investment partner with Investnet, providing program design and portfolio solutions for the Investnet Sustainability Platform. Veris Wealth Partners is an independent Registered Investment Advisor focused on Values, Wealth and Sustainability.

KLD Research & Analytics provides the comprehensive research database to measure the social and environmental performance of corporations. Companies included in the SRI Best-in-Class Screen and SRI Strict Screen have met the criteria listed below and are reviewed monthly by KLD.

Since 1988, institutional investors, managers, trustees, consultants and advisors have depended on the quality expertise of KLD for comprehensive environmental, social, and governance (ESG) research data.

SRI Best-in-Class Screen

The SRI Best-in-Class Screen is designed for investors who wish to integrate Environmental, Social, Governance (ESG) factors into their investments with limited deviation from their overall investment objective. The screen is a best effort attempt to exclude major manufacturers and retailers of specific products that do not meet the personal convictions criteria chosen by the client. The screen is designed to include companies whose ESG performance is higher than their industry peers and attempts to identify companies within each industry with the "best ESG practices".

SRI Strict Screen

The SRI Strict Screen is designed for investors who wish to integrate Environmental, Social, and Governance (ESG) factors into their investments while at the same time maintain their overall investment objective. The screen is a best effort attempt to minimize exposure to specific products, services and practices that do not meet the personal convictions criteria set by the client and is designed to exclude companies who derive more than minimal levels of revenue from major manufacturers and retailers of specific products.

Criteria	SRI Best-in-Class Screen	SRI Strict Screen	Examples
<p>Limit Cruelty to Animals:</p>	<p>Excludes companies that perform animal testing but do not have a comprehensive animal welfare policy in place and companies that derive significant revenue from slaughtering animals for food or processing meat. A comprehensive animal welfare policy is defined as one that adheres to the principles of the 3Rs (Reduction in the number of animals used; Refinement of testing methods to minimize pain and distress; Replacement of animal experiments with non-animal techniques wherever possible). Companies that perform animal testing include those identified by PETA (People for the Ethical Treatment of Animals) as manufacturing personal care, household or office product that are tested on animals.</p> <p style="text-align: right;">CHECK BOX TO APPLY SCREEN. <input type="checkbox"/></p>	<p>There is not an SRI Strict Screen for "Cruelty to Animals".</p>	<p><i>Church & Dwight conducts animal testing for personal care, household, or office products. Animal testing for such products is not required by U.S. law. The company has told KLD that it avoids animal testing whenever complete and satisfactory information exists to show that its products are safe, however, the company does not have an animal welfare policy in place that adheres to the principals of the 3Rs (Reduce, Refine, and Replace).</i></p>
<p>Limit Alcohol:</p>	<p>Excludes companies that derive more than 50% of their revenue from the manufacturing of distilled spirits.</p> <p style="text-align: right;">CHECK BOX TO APPLY SCREEN. <input type="checkbox"/></p>	<p>Excludes companies that derive more than 5% of their revenue from the manufacturing of alcohol; derive more than 15% of their revenue from the manufacturing of products necessary for the production of alcohol; derive more than 15% of their revenue from the sales of alcohol; or license their company or brand name for use in alcohol products.</p>	<p style="text-align: right;">CHECK BOX TO APPLY SCREEN. <input type="checkbox"/></p> <p><i>Brown-Forman Corporation produces, imports, and markets wines and spirits including the brands Jack Daniel's and Southern Comfort, and alcohol sales account for virtually all of the company's revenues. Brown-Forman Corporation would be excluded from the portfolio by both the SRI Best-in-Class and the SRI Strict Screen.</i></p> <p><i>McCormick & Schmick's Seafood Restaurants, Inc. derives approximately 29% of its revenue from alcohol sales, and would be excluded from the portfolio by the SRI Strict Screen but no the SRI Best-in-Class Screen.</i></p>

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<p>Limit Firearms:</p>	<p>There is not an SRI Best-in-Class Screen for "Limit Firearms".</p>	<p>Excludes companies that derive more than 15% of their revenue from the manufacturing and/or retailing of firearms.</p>	<p><i>Walgreens Co. sells firearms but does not meet the 15% of revenue criteria and would not be excluded by the SRI Strict Screen.</i></p> <p><i>Olen Company Inc. is a manufacturer of ammunition and firearms and would be excluded from the portfolio by the SRI Strict Screen.</i></p>
<p>Limit Gambling:</p>	<p>Excludes companies that derive more than 15% of their revenue from the owning or operating of gambling facilities, or from manufacturing gambling products.</p>	<p>Excludes companies that derive more than 5% of their revenue from the owning or operating of gambling facilities, or from manufacturing gambling products.</p>	<p><i>Carnival Corp would pass both screens with only 4% of revenue from gambling. If Carnival revenues exceed 5% (but were less than 15%) the company would be excluded by the SRI Strict Screen only.</i></p> <p><i>IG Group Holdings offers betting services for sporting events in the US and the UK. Gambling revenues account for approximately 10% of the company's revenues. IG Group would pass the SRI Best-in-Class Screen, but not the SRI Strict Screen. Their primary business is spread between services of financial markets and foreign exchange trading.</i></p>
<p>Limit Adult Entertainment:</p>	<p>There is not an SRI Best-in-Class Screen for "Limit Adult Entertainment".</p>	<p>Excludes companies that derive more than 15% of their revenue from the sale of adult materials or who own an adult entertainment company.</p>	

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<p>Limit Military Weapons:</p>	<p>Excludes companies that derive more than 50% of their revenue from manufacturing weapons or weapons components.</p> <p>CHECK BOX TO APPLY SCREEN. <input type="checkbox"/></p>	<p>Excludes companies that derive more than 5% of their revenue from manufacturing weapons or derive more than 10% of their revenue from weapons components.</p> <p>CHECK BOX TO APPLY SCREEN. <input type="checkbox"/></p>	<p><i>Companies such as Dell Inc., or Microsoft Corp that sell standard computer products to the military would pass both screens.</i></p> <p><i>Raytheon Company manufactures missiles and missile systems. Weapons-related sales account for approximately 84% of the company's revenues. Raytheon would be excluded from the portfolio under both Screens.</i></p> <p><i>United Technologies manufactures military helicopters and derives approximately 16% of revenues from weapons-related products. United Technologies would be included in the portfolio by the SRI Best-in-Class Screen but would be excluded by the SRI Strict Screen.</i></p>
<p>Limit Nuclear Power:</p>	<p>Excludes companies that derive more than 50% of their electricity from nuclear power.</p> <p>CHECK BOX TO APPLY SCREEN. <input type="checkbox"/></p>	<p>Excludes companies who own nuclear power plants, builders and designers of nuclear power plants, producers of nuclear fuel or key parts.</p> <p>CHECK BOX TO APPLY SCREEN. <input type="checkbox"/></p>	<p><i>Entergy Corporation derives less than 50% of electricity from nuclear power and would be included under the SRI Best-in-Class Screen but fail in the SRI Strict Screen. The company derived most of its electricity from Oil and Natural Gas.</i></p> <p><i>Exelon Corporation derives the majority of its electricity from Nuclear Power and would be excluded from the portfolio by both the SRI Best-in-Class and SRI Strict Screens.</i></p>

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<p>Limit Landmines:</p>	<p>There is not an SRI Best-in-Class Screen for "Limit Landmines".</p>	<p>Excludes companies that are actively involved in the development or production of landmines or major landmine components that are incompatible with the 1997 Convention on the Prohibition of the Use, Stockpiling, Production and Transfer of Anti-Personal Mines and on Their Destruction (The Mine Ban Treaty).</p>	<p>CHECK BOX TO APPLY SCREEN.</p> <input data-bbox="1457 459 1493 493" type="checkbox"/>	
<p>Limit Abortion:</p>	<p>There is not an SRI Best-in-Class Screen for "Limit Abortion".</p>	<p>Excludes companies that manufacture abortifacients and that own or operate acute care hospitals.</p>	<p>CHECK BOX TO APPLY SCREEN.</p> <input data-bbox="1457 792 1493 826" type="checkbox"/>	
<p>Limit Contraceptives:</p>	<p>There is not an SRI Best-in-Class Screen for "Limit Contraceptives".</p>	<p>Excludes companies that manufacture contraceptive products and that license their company or brand name to contraceptive products.</p>	<p>CHECK BOX TO APPLY SCREEN.</p> <input data-bbox="1457 1063 1493 1097" type="checkbox"/>	
<p>Limit Embryonic Stem Cell/Fetal Tissue Research:</p>	<p>There is not an SRI Best-in-Class Screen for "Limit Embryonic Stem Cell/Fetal Tissue Research".</p>	<p>Excludes companies that conduct embryonic stem cell /fetal tissue research.</p>	<p>CHECK BOX TO APPLY SCREEN.</p> <input data-bbox="1457 1352 1493 1386" type="checkbox"/>	

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<p>Limit Tobacco:</p>	<p>Excludes companies that derive more than 50% of their revenue from the manufacturing or retailing of tobacco products.</p> <p>CHECK BOX TO APPLY SCREEN. <input type="checkbox"/></p>	<p>Excludes companies that derive more than 5% of their revenue from the manufacturing tobacco; that derive more than 15% of their revenue from the manufacturing of products necessary for the production of tobacco; derive more than 15% of their revenue from the sales of tobacco.</p> <p>CHECK BOX TO APPLY SCREEN. <input type="checkbox"/></p>	<p><i>Altria Group Inc. manufactures tobacco products, which account for approximately 73% of revenues. Altria would be excluded from portfolios by both the SRI Best-in-Class and SRI Strict Screens.</i></p> <p><i>Eastman Chemical Company manufactures products for cigarette filters, which account for approximately 12% of the company's revenues. Eastman Chemical would pass both SRI Best-in-Class and SRI Strict Screens.</i></p>
<p>Protect Environment:</p>	<p>KLD Research analysts review and rate companies for their performance in the following areas of environmental concern: Negative Economic Impact, Hazardous Waste, Climate Change, Ozone Depleting Chemicals, Substantial Emissions, Regulatory Problems, Agricultural Chemicals, Nuclear Power, Employee Safety, and other Environmental concerns.</p> <p>KLD Research analysts review and rate companies for their performance in the following areas of environmental strengths: Pollution Prevention, Recycling, Clean Energy, Beneficial Products & Services and Other Environmental Strengths.</p> <p>This restriction excludes from the portfolio companies whose environmental performance ranks in the bottom quartile by sector as well as by the universe of companies that KLD covers. Therefore, a company must rank in the 4th quartile for its sector and the 4th quartile of its relevant universe in order to be excluded.</p> <p>CHECK BOX TO APPLY SCREEN. <input type="checkbox"/></p>	<p>This restriction excludes from the portfolio companies whose environmental performance ranks in the bottom quartile by the universe of companies that KLD covers.</p> <p>CHECK BOX TO APPLY SCREEN. <input type="checkbox"/></p>	<p><i>KLD Research analysts have assigned Exxon Mobil Corporation environmental concerns for Climate Change, Hazardous Waste, Regulatory Problems, Substantial Emissions and other concerns, putting the company within the bottom quartile of companies both within its sector and the relevant universe for environmental issues. Exxon Mobil Corporation would be excluded from portfolios by both the SRI Best-in-Class and the SRI Strict Screen.</i></p> <p><i>KLD Research analysts have assigned Integrys Energy Group, Inc. environmental concerns for Climate Change, Hazardous Waste and Substantial Emissions, putting the company within the 3^d quartile of its sector for environmental issues, but within the 4th quartile overall. Integrys Energy Group, Inc. would be excluded from portfolios under the SRI Strict Screen but included under the SRI Best-in-Class Screen.</i></p>

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<p>Protect Human Rights</p>	<p>KLD Research analysts review and rate companies for their performance in the following areas of human rights concern: Operations in Burma or Sudan, Labor Rights, Relations With Indigenous Peoples, or Other Human Rights Concerns.</p> <p>This restriction excludes from the portfolio companies that receive the lowest score level for any KLD human rights indicators, and have an overall human rights score in the bottom quartile (20%) of their sector and universe, unless they have been included on a KLD benchmark index because of positive environmental, social or governance contributions.</p> <p>CHECK BOX TO APPLY SCREEN. <input type="checkbox"/></p>	<p>This restriction excludes from the portfolio companies on the SRI Best-in-Class list, plus any company that receives the lowest score level for any KLD human rights indicators, unless they have been included on a KLD benchmark index because of positive environmental, social or governance contributions.</p> <p>CHECK BOX TO APPLY SCREEN. <input type="checkbox"/></p>	<p><i>KLD Research analysts have assigned Freeport-McMoRan Copper and Gold Inc. human rights concerns for Labor Rights, Relations with Indigenous Peoples and other concerns. Freeport-McMoRan Copper and Gold Inc. would be excluded from portfolios by both the SRI Best-in-Class and SRI Strict Screens.</i></p> <p><i>KLD Research analysts have assigned Sears Holdings Corporation the lowest score level for a Labor Rights concern. Sears Holdings Corporation would be excluded from portfolios under the SRI Strict Screen, but would be included under the SRI Best-in-Class Screen.</i></p> <p><i>Nike has become an industry leader in managing labor rights within its supply chain and has worked closely with various stakeholders to develop tools, metrics and competencies to address labor problems intrinsic to its business model. Nike, Inc. is a member of three KLD benchmark indexes, the DS 400, LCS, and BMS for a strong record in the environment, diversity and corporate governance. Nike, Inc. would be included in portfolios under both the SRI Best-in-Class and SRI Strict Screen.</i></p>

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<p style="text-align: center;">Protect Customer Rights</p>	<p>KLD Research analysts review and rate companies for their performance in the following areas of customer relations concern: Product Safety, Marketing Controversies and Predatory Lending.</p> <p>This restriction excludes from the portfolio any company that receives a Predatory Lending Concern; and companies that receive the lowest score level for the Product Safety or Marketing Concerns indicators and have an overall Customer score level in the bottom quartile (20%) of their sector and universe, unless they have been included on a KLD benchmark index because of positive environmental, social or governance contributions.</p> <p style="text-align: right;">CHECK BOX TO APPLY SCREEN. <input type="checkbox"/></p>	<p>This restriction excludes from the portfolio companies by the SRI Best-in-Class Screen; plus any company that receive the lowest score level for the Product Safety or Marketing Concerns indicators; and any company with a Predatory Lending Concern, unless they have been included on a KLD benchmark index because of positive environmental, social or governance contributions.</p> <p style="text-align: right;">CHECK BOX TO APPLY SCREEN. <input type="checkbox"/></p>	<p><i>KLD Research analysts have assigned Baxter International Inc. customer concerns for Marketing/Contracting and Product Safety. Baxter International Inc. is a member of three KLD benchmark indexes, the DS 400, LCS, and BMS for a strong record on diversity and the environment. Baxter International Inc. would be included in portfolios under the SRI Best-in-Class and the SRI Strict Screen.</i></p> <p><i>KLD Research analysts have assigned Monsanto Company customer concerns for Antitrust, Marketing/Contracting, and the lowest score level for Product Safety. Monsanto Company scores within the bottom quartile of its sector and universe. Monsanto Company would be excluded from portfolios by both the SRI Best-in-Class and the SRI Strict Screen.</i></p> <p><i>KLD Research analysts have assigned Dow Chemical the lowest score level for customer concerns for Product Safety and Antitrust however the company does not score in the bottom quartile of its sector and universe for customer issues. Dow Chemical would be excluded from portfolios by the SRI Strict Screen, but would be included under the SRI Best-in-Class Screen.</i></p>

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<p>Protect Employee Rights</p>	<p>KLD Research analysts review and rate companies for their performance in the following areas of employee relations concern: Diversity, Employee Safety, and Union Relations.</p> <p>This restriction excludes from the portfolio any company that receives the lowest score level for any KLD employee relations indicators and has an overall customer score level in the bottom quartile (20%) of their sector and universe, unless they have been included on a KLD benchmark index because of positive environmental, social or governance contributions.</p> <p>CHECK BOX TO APPLY SCREEN. <input type="checkbox"/></p>	<p>This restriction excludes from the portfolio companies on the SRI Best-in-Class list and any company that receives the lowest score level for any KLD employee relations indicators, unless they have been included on a KLD benchmark index because of positive environmental, social or governance contributions.</p> <p>CHECK BOX TO APPLY SCREEN. <input type="checkbox"/></p>	<p><i>KLD Research analysts have assigned FedEx Corporation employee concerns for Union Relations, Health and Safety, and other concerns. KLD Research analysts have assigned FedEx Corporation employee strengths for Employee Involvement. FedEx Corporation is a member of three KLD benchmark indexes, the DS 400, LCS, and BMS for a strong record for diversity and the environment. FedEx Corporation would be included in portfolios under both the SRI Best-in-Class and SRI Strict Screens.</i></p> <p><i>KLD Research analysts have assigned Cintas Corporation the lowest score level for employee concerns for Union Relations, Health and Safety, and other concerns putting the company within the bottom quartile of its sector and universe. Cintas Corporation would be excluded from portfolios under both the SRI Best-in-Class and SRI Strict Screens.</i></p> <p><i>KLD Research analysts have assigned Abbott Laboratories an employee concern for other concerns and the lowest score level for a concern under Employee Discrimination, however, the company does not score in the bottom quartile of its sector and universe for employee issues. Abbott Laboratories would be excluded from portfolios by the SRI Strict Screen but would be included under the SRI Best-in-Class Screen.</i></p>

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<p align="center">Limit Pork and Usury:</p>	<p>There is not an SRI Best-in-Class Screen for "Limit Pork and Usury".</p>	<p>This restriction excludes from the portfolio companies that derive 10% or more of revenues from the production, processing or retail of pork products.</p> <p>Also excluded from the portfolio are companies that operate in the Finance sector, including the following industry groups: Banks, Finance/Rental/Leasing, Investment Banks/Brokers, Investment Managers, and Financial Conglomerates.</p>	<p align="center">CHECK BOX TO APPLY SCREEN.</p> <p align="center"><input type="checkbox"/></p>	

This guide is provided for informational and educational purposes only. It is not intended as and should not be used to provide investment advice and does not address or account for individual investor circumstances. Investment decisions should always be made based on the client's specific financial needs and objectives, goals, time horizon and risk tolerance. The statements contained herein are based upon the opinions of Envestnet and third party sources. Information obtained from third party sources are believed to be reliable but not guaranteed. Past performance is not a guarantee of future results.