



FOR A BETTER
EXPERIENCE.

**Advocate for Your Values in Your 401(k):
Three Tips to Use Now**

Tip #1: The conversation

A common theme as we talk with clients during these unprecedented times is their renewed focus on “what really matters.” In other words, some now have the gift of more time than usual and are using that downtime to reaffirm their values. Perhaps you recognize yourself in a similar situation and have discovered, like many clients, that such conversations can be instrumental in crystallizing what is most important to you. It will not be surprising to learn that advocacy begins with the identification of your values.

Tip #2: Your values and your money

What is especially exciting about such conversations is that they not only identify the things for which you care deeply but such discussions can inspire an interest in discovering other avenues for expressing what really matters. One opportunity we would like to introduce is investing in mutual funds¹ specifically formulated to make a positive impact; in other words, to support your values.

A stellar example of what this entails occurred recently during an Entrust virtual event. Participants were introduced to a mutual fund structured to fulfill their philanthropic interests in tandem with achieving portfolio goals. A surprise to the attendees was the advocacy performed by the mutual fund managers. Going into the session, the expectation was that discussion would focus on the “bad things” (tobacco, firearms, etc.) that were excluded from this socially responsible fund. Instead, the participants discovered that Impact or ESG (Environment, Social, Governance) fund managers are not necessarily simply exclusive but are inclusive; they focus on companies with superb best practices and corporate cultures that support the values of discerning investors.

Tip #3: Invest in mutual funds that advocate for your values

In fact, such fund managers take their responsibility a step further—to advocacy. They work directly with companies in which they would like to invest to help them improve their firm practices, thus moving them toward more effective fulfillment of ESG values. To further introduce how this works from the fund management side, we encourage you to view: <https://www.praxismutualfunds.com/about-us/staff-bios/benjamin-bailey>.

Please share this timely webpage with your network. We would love to hear your strategies for reaffirming what matters most to you as you navigate these difficult times. Reach out to us today and start a conversation: contactus@entrustfinancial.com or 610-687-3515.

¹Actual investment return and principal value of a mutual fund investment will fluctuate so that an investor's shares, when redeemed, may be worth more or less than their original cost.

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