



ESG Investing

Environmental, Social, and Governance investing is the filtration of the investment world through an intense screening process that aims to avoid companies that do not adhere to certain principles, while advancing exposure to those that do.

 Environmental	 Social	 Governance
Climate change, natural resources, pollution and waste, environmental opportunities	Human capital, product liability, stakeholder opposition, social opportunities	Corporate governance, diversity, corporate behavior, transparency

ESG investing at Mascoma

Our parent company Mascoma Bank is proud to be a B-Corporation. This means we strongly believe in corporate responsibility to better our society through ESG practices. ESG investing is a natural extension of how we operate, and we are proud to offer it to you. Together, we can make a difference for our future generations.

[Visit our homepage for more information on what it means to be a B-Corp at MascomaBank.com.](https://www.mascomabank.com)

Our approach:

Our ESG investment philosophy is based off a core satellite approach in which we use Exchange Traded Funds. Our sustainable core is designed to provide our clients an opportunity to invest in companies with positive environmental, social and governance business practices across most major asset classes such as: US large, mid, and small cap, international developed markets, emerging markets, and fixed income. This ensures a strongly diversified core which is at the center of our investment philosophy. Numerous empirical studies have shown that a broadly diversified portfolio can deliver superior returns with minimum volatility. We then take satellite positions which are typically thematic, meaning these investments focus on a particular environmental, social, or governance issue to complete the overall portfolio. We continuously monitor these asset classes focusing on growth, inflation, interest rates, current valuations, price trends, and fiscal policies in every market where we may invest.

"In trying to create a better future, we recognize the importance ESG will play. That is why the fund companies we use are not those who are just trying to make a product appeal to this target market, but rather we use firms who are thought leaders, and innovators in this space. I feel extremely confident in saying that our ESG portfolios offer clients the most modern ESG investments available in the market today, while still being well diversified and liquid via ETF's as opposed to direct investments."

-Matthew Dattilio, CFP® Senior Portfolio Manager