



**STONEBROOK**  
DIGITAL WEALTH

# The Green Retirement Roadmap

Your guide to responsible  
saving and investing for retirement



GREEN RETIREMENT SERIES PT 1

# INSIDE THIS GUIDE

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Fueling our planet- oil vs clean energy

The truth about Socially responsible mutual funds

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# WHO WE ARE

Stonebrook Capital Management is a registered investment advisor. We have been advising clients on socially responsible investing for 20 years.

## We believe

That we are at a watershed moment in the history of our planet and in the evolution of investing. The climate crisis is the defining issue of our generation. Responsible investors are in a position to wield more influence than ever before. Additionally, we think that that investors that embrace environmentally conscious themes will be rewarded as the momentum in this trend continues.

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## Your Investments can make a difference

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With the rise of responsible investing and the power of social media, companies are more than ever forced to listen to the public. If they don't, they know that their stock price could suffer. Being out of touch with the desires of our country may work for politicians, but it doesn't work for corporations. Corporate boards and CEOs are frequently paid in line with how their stock performs.

**The tide is turning:** Clean energy stocks have massively outperformed traditional energy stocks

**97% return**

Clean energy companies,  
2017-2019

**-9% return**

Traditional energy  
companies 2017-2019

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# THE TRUTH ABOUT SOCIALLY RESPONSIBLE MUTUAL FUNDS

Despite the fact that these funds are marketed as responsible, a look under the hood reveals a multitude of companies tha destroy our planet. The largest 'Social' ETF holds:

## Oil & Gas

22 oil & gas companies including fracking companies

## Timber

Companies involved in the removal of trees, one of our planet's most important defenses against climate change.

## Companies with low ESG scores

Many companies score in the bottom half on environmental and social metrics



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# Our Portfolios

In contrast to the leading "social" ETFs,  
our green portfolios have:

NO oil & gas companies

NO frackers

NO timber &

NO low ESG scoring companies

Additionally, they have investments in  
"Impact" companies like Solar and  
Women led companies that are solving  
some of our planet's toughest  
problems.

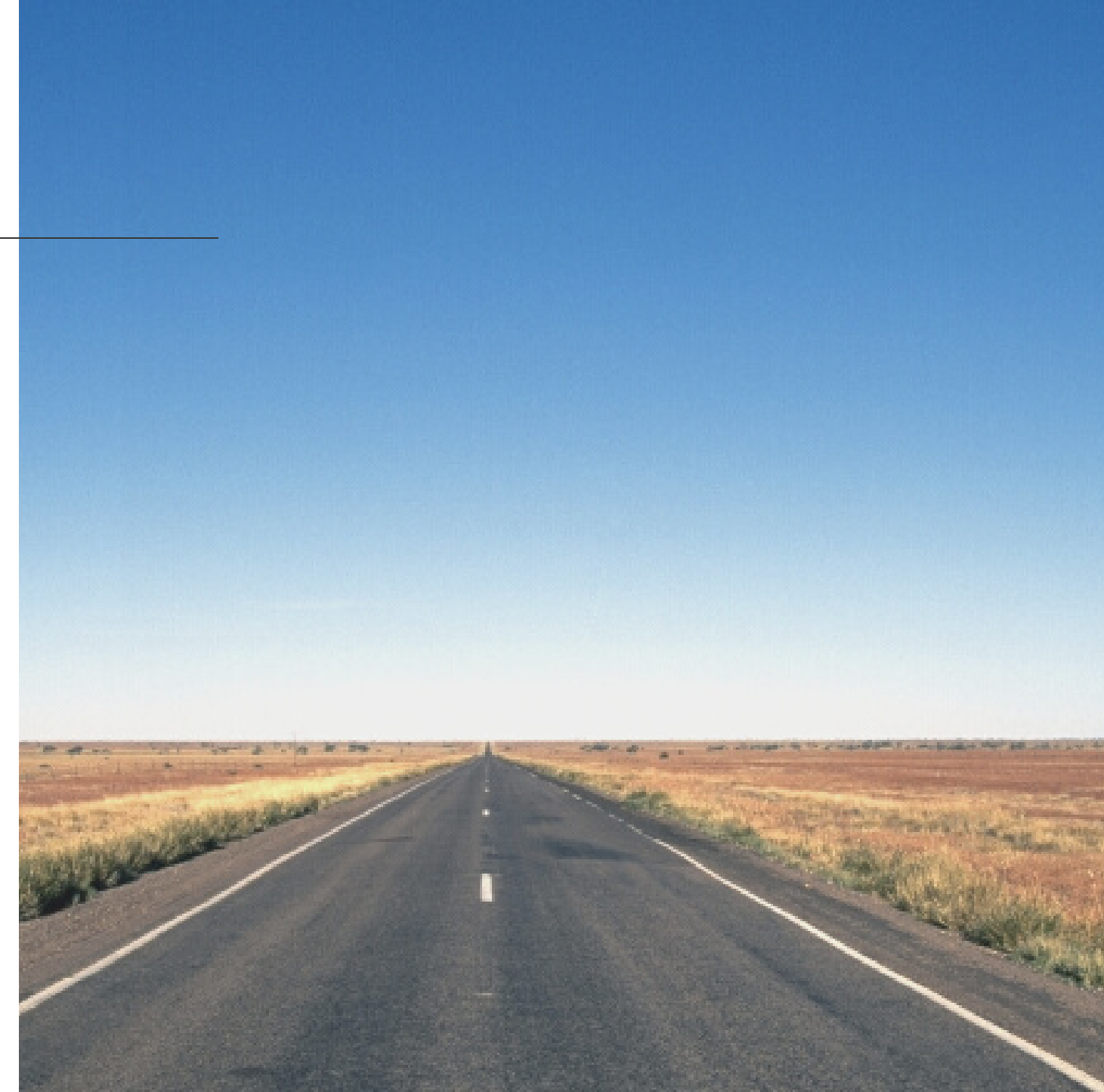




# We may be at a "tipping point"

## OUTPERFORMANCE AHEAD?

Investors are increasingly demanding action in response to climate change- the defining issue of our lifetime. Ongoing climate related disasters and social media are pushing the issue to the tipping point. As more and more investors join the movement there is another benefit, and it will directly impact your retirement. The potentially massive amounts of wealth that shift from average company stocks to the socially responsible stocks could create a scenario where SRI stocks outperform the rest of the market by a wide margin. This is where you and your retirement benefit financially by doing the right thing.



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# TIME FOR CHANGE... CALL US TODAY

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