

VERIS

Families & Individuals

Photo Credit: Shira Bezael

VERIS

**Dedicated to helping families and foundations
meet their financial and impact goals**

How We Serve Our Clients

Veris has been helping families align their financial assets with their values since the firm was founded in 2007. As one of the oldest impact wealth management firms in the US, Veris' advisory team has a distinct level of experience building and sustaining impact investment portfolios through a variety of market conditions.

Dedicated Service

We are a fiduciary and aim to meet our clients' needs with integrity and exemplary service.

A Whole Portfolio

Veris invests across asset classes to pursue financial returns, reduce risk, and help build a more just, equitable, and sustainable world.

Customized, Goal-Focused Approach

Veris constructs custom investment portfolios tailored to clients' financial goals and personal values. We have deep investment capabilities across public & private markets.

Pioneering Research and Investment Frameworks

We believe Veris' research and investment frameworks have helped advance impact investing and drive positive change across the financial services sector.

Guided By Our Values

Veris is a values-driven, majority women-led B Corp committed to sustainability and diversity, equity, inclusion, and belonging in our firm's operations and investment process.



A Seasoned Team

Our Advisors deliver expertise across wide-ranging financial needs. Our team collectively has decades of holistic financial services and impact investing experience.



Advisory Team



Jane Swan, CFA
Partner, Senior Advisor,
Chief Advisory Officer



Lori Choi, CFA
Partner, Senior Advisor
Managing Director, Strategic Growth



Nicole Davis, CIMA®
Partner, Senior Advisor



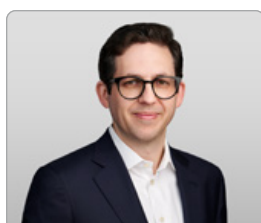
Elena Ladygina, CFA, CFP™
Partner, Senior Advisor



Sandra Guerrero
Partner, Advisor



Tim Kingsbury, CFP™
Partner, Advisor



Garrett Markley, CFP®
Partner, Advisor



Leah Beattie, FPQP®, CSRIC®
Associate Advisor

Services



Portfolio Construction

Our asset allocation and diversification expertise helps manage risk, maximize return, and optimize for impact.



Financial Planning

Clients receive advice and education on cash flow and budgeting, charitable and estate planning, retirement planning, and financial projections. The portfolio is built to support your financial purpose.



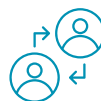
Investment Management and Due Diligence

Veris provides investment manager and mutual fund search, due diligence, and selection. We will also provide quarterly economic and market analysis.



Financial and Impact Reporting

We provide consolidated quarterly performance reports that include financial and impact reporting for all custodied and non-custodied investments.



Shareholder Engagement Opportunities

To help our clients use the power of their voices and votes to drive positive change at the company level, Veris makes available to our clients opportunities to be involved in policy and shareholder engagement strategies, including opportunities to sponsor and/or endorse shareholder resolutions through shareholder advocacy groups.



Client and NextGen Education

Veris can provide tailored education to clients and members of the next generation of inheritors. A key part of our portfolio construction process is providing information to our clients to ensure that they understand relevant financial concepts and the social and environmental impact that is possible.



Seamless Coordination

We work closely with your full team of consultants including tax and estate planning attorneys, accountants, insurance agents, philanthropic advisors and other professionals to coordinate your financial and philanthropic life.

Our Approach

What do you want your portfolio to do?

We believe that to serve your financial needs in a way that aligns with your values, we first need to understand you and your vision for the future.

Each person and family has a unique set of core values and relationship with their finances. Understanding your family history, financial legacy, and how you may want to evolve that legacy are the foundation of our work with you as your Advisor.

We start building new relationships with our clients by exploring your financial and impact goals. and Veris can provide tailored education throughout the process to help you and your family understand the opportunities and risks unique to impact investors.



Investment Philosophy

We believe investments have the power to drive meaningful change, contributing to a more equitable, just, and sustainable world. Through strategic asset allocation, diversification, and a long-term approach, we aim to minimize risk, optimize returns, and build resilient portfolios that align with both impact and financial objectives. We believe sustainable investing, shareholder-advocacy, thematic investing, investment in private impact funds and community investment notes can empower investors to align their portfolios with their values while aiming to achieve competitive performance across asset classes. We believe:

	Asset allocation and portfolio construction should be guided by each client's unique financial goals and priorities for social and environmental impact	Fee sensitivity and tax efficiency are also key components of our asset selection process, ensuring value and alignment with client goals. This philosophy underscores our commitment to delivering tailored, high-impact solutions for individual investors and families. By aligning financial strategies with personal values, we aim to help our clients leverage their portfolios to create lasting positive change in their lives and in the world.
	Portfolios should be tailored to the investor's risk tolerance, lifestyle spending needs (liquidity), and long-term objectives to meet specific risk and return targets	
	Incorporating sustainability factors can mitigate risks, uncover opportunities, and enhance investment performance	
	Diverse teams bring varied perspectives, which can improve decision-making and identify risks and opportunities more effectively	

Tailored Portfolio Construction

Once we understand your goals and vision, your Veris Advisor will design your custom portfolio.



Spending Reserve

For spending needs in the near future, we create a spending reserve focused on preserving capital.



Glide Path

For longer-term goals, like paying for college or buying a new house, we use a Glide Path strategy. This allows the portfolio to grow for goals that are far off and preserve value for those that are closer.



Sustaining Allocation

The rest of the assets go into the Sustaining Allocation, which takes on more risk to aim for long-term growth.

To complete your portfolio we seek impact investment strategies within each asset class that maximize achievement of your financial goals while advancing your impact priorities.



Impact Investment Themes



Climate Solutions & The Environment



Community Wealth Building



Racial & Gender Equity



Sustainable & Regenerative Agriculture

Implementing Your Values

Our work is grounded in our clients' values. We seek to understand your social and environmental imperatives in order to express these in an investable portfolio. This work is supported by thematic expertise we have developed in four key areas. We believe this focused research sharpens our understanding of impactful solutions and their potential for making progress towards your goals. Acknowledging the interconnectedness of social and environmental challenges, Veris takes an intersectional approach to theme selection.



Veris' Commitment to Diversity, Equity, Inclusion, and Belonging



Veris' Diversity, Equity, Inclusion, and Belonging Committee Back Row (Left to Right): Back Row (Left to Right): Tasha Wilson, Garrett Markley, Roraj Pradhananga, Tracey Lynch, Kelly Hall, Mandy Gardner. Front Row Left to Right: Sheryl Kucer, Sandra Guerrero, Jane Swan. Not pictured: Shawntelle Ferguson and Mihir Mehan.

As a firm, we are committed to fostering and growing a more inclusive economy, expanding economic and financial access, and empowering historically under-resourced communities.

We believe that diversifying who sits at the decision-making table is key.

We believe that Justice, equity, diversity, and inclusion must touch every aspect of our work: how we hire and create a culture of belonging, how we select vendors, and how we invest.

We believe that racial and gender diverse teams can improve outcomes by providing more perspectives on the risks and opportunities of various investments and we seek investment strategies that incorporate Equity, Diversity, and Inclusion (EDI) in their company management and their investment process.

The Veris Partner Group



Veris is independently owned by the Veris Partnership Group, a majority of whom are active members of the advisory team and staff.

VERIS

NEW YORK, NY • OAKLAND, CA • PORTSMOUTH, NH • DENVER, CO • PHILADELPHIA, PA

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For more information email info@veriswp.com