

I've been
meaning
to do that

Episode 15: How purpose can drive your impact

Listen to every episode at Truist.com/DoThat.



Glossary of terms: Purpose & community impact

- **Charitable gift** - IRS identification of tax treatment for financial transfers to non-profits (501(c)(3)).
- **Charitable intent** - an intention to benefit someone or something beyond yourself or your family.
- **Grant** - financial transfer to a non-profit.
- **Community impact** - having a positive influence on your neighbors and broader society which may include local, regional or global.
- **Philanthropy** - the field of professional, individual and family grantmaking to non-profit organizations.
- **Purpose** - having a defined intention for your life, an answer the question: Why am I here?
- **Social enterprise** - a business with social or community impact objectives in addition to financial.
- **Success** - achieving your purpose or having achieved milestones to achieving your purpose.
- **Sustainable investments** - investments which use a range of techniques (shown below) to identify, integrate and capitalize on environmental and social considerations as a significant component of the investment philosophy or process; includes investments seeking to enhance risk-adjusted returns, avoid negative impact and/or generate positive impact.
 - » **Active proxy voting** - apply material sustainable considerations to proxy voting processes.
 - » **Assessed impact** - integrate impact assessments into security selection and portfolio construction; most commonly as related to labeled bonds, e.g. green bonds.
 - » **Directed impact** - create impact through new market opportunities, typically via private assets; also known as mission-related investing.
 - » **ESG integration** - incorporating environmental, social, and governance (ESG) data as a part of an investment process, typically with the objective to maximize risk-adjusted returns.
 - » **Impact investments** - investments made with the intention to generate positive, measurable social and environmental impact alongside a financial return.
 - » **Negative screens** - exclude exposures to investments not aligned with a set of values.
 - » **Positive tilts** - select investments for positive ESG characteristics.
 - » **Program related investing** - allow for concessionary returns to amplify impact aligned with philanthropic mission; also known as catalytic capital.
 - » **Thematic** - target investments that are key drivers and beneficiaries of sustainable themes.
 - » **Shareholder engagement** - engage company managements to advance material sustainable issues.
- **Sustainable business** - For-profit enterprise that is integrating the effect it has on the environment and/or society in its risk and performance metrics.
- **Values** - consciously chosen priorities that underlie all life choices. Values are what give meaning to a person and what drive them - the motivation behind their behavior.

Comments regarding tax implications are informational only. Truist and its representatives do not provide tax or legal advice. You should consult your individual tax or legal professional before taking any action that may have tax or legal consequences.

Truist Wealth GenSpring is a marketing name used by Truist Financial Corporation. Services provided by the following affiliates of Truist Financial Corporation (Truist): Banking products and services, including loans and deposit accounts, are provided by Truist Bank, Member FDIC. Trust and investment management services are provided by Truist Bank, and Truist Delaware Trust Company. Securities, brokerage accounts and /or insurance (including annuities) are offered by Truist Investment Services, Inc., and/or P.J. Robb Variable, LLC., which are SEC registered broker-dealers, members FINRA, SIPC, and a licensed insurance agency where applicable. Investment advisory services are offered by Truist Advisory Services, Inc., GFO Advisory Services, LLC, Sterling Capital Management, LLC, and Precept Advisory Group, LLC, each SEC registered investment advisers. Sterling Capital Funds are advised by Sterling Capital Management, LLC. Insurance products and services are offered through McGriff Insurance Services, LLC. Life insurance products are offered through Truist Life Insurance Services, a division of Crump Life Insurance Services, LLC., AR license #100103477. Both McGriff and Crump are wholly owned subsidiaries of Truist Insurance Holdings, Inc.

©2024 Truist Financial Corporation, Truist, Truist purple, and the Truist logo are service marks of Truist Financial Corporation. 2023-1230TW