



The Forum for Sustainable and Responsible Investment

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## Sustainable, Responsible and Impact Mutual Fund and ETF Chart

**Fund Profile:**

### Aspiration Redwood Fund

#### General Fund Information

**Ticker:** REDWX

**Assets under management (AUM):** \$97.43M (in US\$ millions)

**General Fund Type:** Equity Large Cap

**Specific Sizes or Types of Investments:** Large Cap Equities

**Financial Objective:** Seeks to maximize total return, consisting of capital appreciation and current income

**Specific ESG Focus:** The US Sustainable Equity Strategy seeks to provide value-added investment results over the S&P 500 Index by investing in attractively valued companies with strong fundamental valuation, as well as a long-term sustainable business model. The strategy is actively positioned to benefit from themes such as water and energy conservation, demographics and other important trends. In short, we believe that combining a traditional valuation discipline with sustainability analysis enhances the possibilities for value-added returns.

**To invest, call:** 424.228.8800

#### Fund Institution Information

**Institution Name:**

Aspiration

**Mutual Funds Description:** Aspiration is a financial firm with a conscience. With a minimum investment of only \$100, we are making sustainable investing more accessible to the everyday American.

**Contact info:**

4640 Admiralty Way  
Marina Del Rey, California 90292

United States

Phone: 424.228.8800

Email: [acherny@aspiration.com](mailto:acherny@aspiration.com)

Web: <https://funds.aspiration.com/redwood/>

#### Account Minimums

**Minimum Account:** \$100

**Minimum IRA:** \$100

#### Methodology

**Screening Venue:** In-house and outside

**Screening Party:** UBS Asset Management (Americas) Inc.

**Screening Database Used:** UBS Asset Management (Americas) Inc. invested considerable resources in the development of a proprietary sustainable database. Today, our sustainability database mirrors the structure of the SASB Materiality Map <sup>1,2</sup>, which was created by working groups of investors, accountants, industry experts and data providers. These expert groups identified material Key Performance Indicators (KPIs) that are industry specific, and can be indicators of superior sustainability performance. After a period of public review

**Screening Process:** Each KPI is converted into a score using industry-specific weightings, which combined produces a final score for the company. In theory our scores would be 0 to 100, but in practice the maximum score is currently 87. This will change over time as the scores are updated. The scores are broken into deciles for each industry group <sup>3</sup>i.e., score ranges are different between industry groups. Because each decile typically has the same number of companies, our scoring system helps us filter out companies that aren't attractive candidates, while focusing our attention on the most attractive stocks from a sustainability perspective. It is important to note that we do not use the sustainability score as a single basis for decision making. The score is simply a first step that enables us to prioritize our entire research universe, and to provide us with deeper insights that we use in our qualitative discussions with our equity analysts. The Sustainable Investors team reviews the sustainability ratings on a weekly basis in conjunction with updated security valuations from the Global Equity Valuation System, and analyst research flags issued on Pedestal. While our sustainability ratings do not typically change on a weekly basis, our security valuation rankings do. In total, our sustainability database includes 68 sustainability factors across 21 industries. By weighting these metrics, normalizing them and then rolling them up into a company specific score, we are able to rank-order companies within their industries.

## Proxy Voting Information

**Proxy Voting Guidelines or Policies:** [Open external link in new window](#)

**Proxy Voting Records:** --

## Specific Screening Information by Category

### Environment

- **Climate / Clean Technology:** *Positive Investment*
- **Pollution / Toxics:** *Positive Investment*
- **Other Environmental:** *Positive Investment*

### Social

- **Community Development:** *Positive Investment*
- **Diversity & Equal Employment Opportunity:** *Positive Investment*
- **Human Rights:** *Positive Investment*
- **Labor Relations:** *Positive Investment*
- **Conflict Risk:** *No Investment*

### Governance

- **Board Issues:** *Positive Investment*
- **Executive Pay:** *Positive Investment*

### Products

- **Alcohol:** *No Investment*
- **Animal Welfare:** *No Investment*
- **Defense/Weapons:** *No Investment*
- **Gambling:** *No Investment*
- **Tobacco:** *No Investment*

## Other

- **Other/Qualitative:** *The Sub-Adviser also applies a negative screening process that will exclude from the Fund's portfolio securities with more than 5% of sales in industries such as alcohol, tobacco, defense, nuclear, GMO (Genetically Modified Organisms), water bottles, gambling and pornography, and will entirely exclude all firearms issuers and companies within the energy sector as defined by MSCI and its Global Industry Classification Standard (GICS).*

## Performance Data

**Data provided by:** Bloomberg - Information current as of June 30, 2020

**Year-to-date rate of return:** -8.9%

**1-year rate of return:** 1.65%

**3-year rate of return:** 7.59%

**5-year rate of return:** --

**10-year rate of return:** --

**Previous year rate of return:** 37.3%

**Management fee:** 0%

**Expense ratio:** 0.5%

**Standard deviation:** 32.9%

**Benchmark used:** S&P 500 Composite Total Return

**Disclaimer:** --

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1660 L Street NW, Suite 306  
Washington, DC 20036  
Phone (202) 872 5361 Fax (202) 775 8686