

# ABACUS WEALTH PARTNERS

## 2023 IMPACT REPORT

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Expanding what's  
possible with money.







## OUR PURPOSE

At Abacus, we expand what's possible with money.

## OUR CORE VALUES



SERVE OTHERS



LISTEN DEEPLY & SPEAK WITH CARE



BRING GENIUS



ENJOY!

## LETTER FROM THE Co-CEOs

We are thrilled to share with you Abacus' inaugural Impact Report for 2023, reflecting on our collective journey towards our vision of "expanding what's possible with money."

When we took the seat of CEO in 2022, we did so with a commitment to putting people first, and with a focus on radical transparency and authenticity. Throughout this report those commitments shine.

We are grateful for the stellar team of people working day in and day out behind the scenes at Abacus to serve our clients, support each other, and contribute to the evolution of the financial services profession and to the health of our society and planet.

Abacus is a compassionate team of relationship builders, thinkers, and innovators. Through our collective work, we aim to leave the world a better place. We are incredibly proud of the accomplishments of our team and we are pleased to share our progress in this report.



**Mary Beth Storjohann**  
Co-CEO, Abacus Wealth Partners



**Neela Hummel**  
Co-CEO, Abacus Wealth Partners



## OUR VISION

As a financial advisory firm, our roots are in a profession that builds wealth and fosters peace of mind for our clients.

As a deeply human, purpose-driven, values-centric financial advisory firm, we focus on creating authentic and measurable impact through three lenses.



### Financial Advice

We deliver values-aligned financial advice to improve people's lives.



### Investments

We are thoughtful about the impact our investments have on society and the environment.



### Industry

We effect change in the financial services industry to create and serve a more diverse and equitable profession and client base.



# HISTORY OF ABACUS

In the two decades since our founding, Abacus has used our values and founding principles to achieve many proud milestones.



Abacus and its employees have **donated over \$1,765,000** to charity.

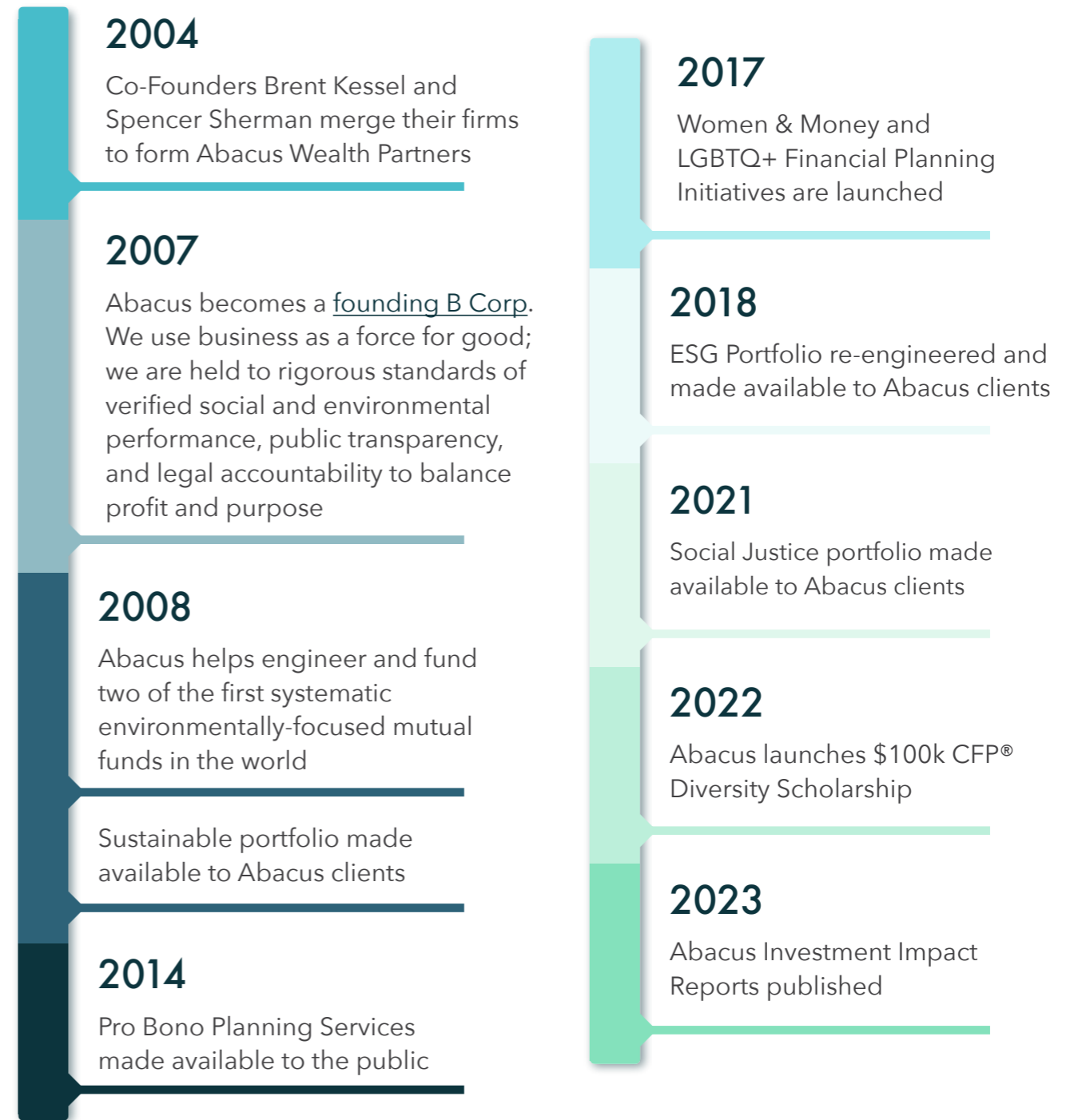


We have helped our clients **commit over \$39.5 million** globally in small enterprises who focus on social and environmental impact.



At Abacus, we **practice mindfulness** to bring awareness to difficult emotions around finances, which we believe can lead to a more **satisfying relationship with money**.

## Here's a look at how we've expanded what's possible with money over the years:





# Financial Advice

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We deliver values-aligned financial advice to help improve people's lives.





# COMPREHENSIVE, VALUES-ALIGNED FINANCIAL PLANNING

Our customized planning process combines financial analysis with emotionally intelligent insights to show clients where they are and where they want to be. Our Advisors explore six core areas, prioritizing a client’s most important questions and concerns first.



**100%**  
Independent and  
Employee-Owned

**20+**  
Years in Business

**~\$3B**  
Assets Under  
Management

**1500+**  
Client Households

**45 STATES**  
Serving Clients  
Across the Country

**~70**  
Employees

# THE ABACUS CLIENT JOURNEY



**PHASE 1**  
**Awareness**

Explore values, goals, and current financial picture.



**PHASE 2**  
**Intention**

Optimize financial life and begin implementation.



**PHASE 3**  
**Balance**

Monitor and adjust to sustain results.



# WOMEN & MONEY AT ABACUS

When women support each other, incredible things happen.

Abacus offers comprehensive financial services to women across many walks of life to help them thrive. We focus on key areas affecting women today, such as:



DIVORCE



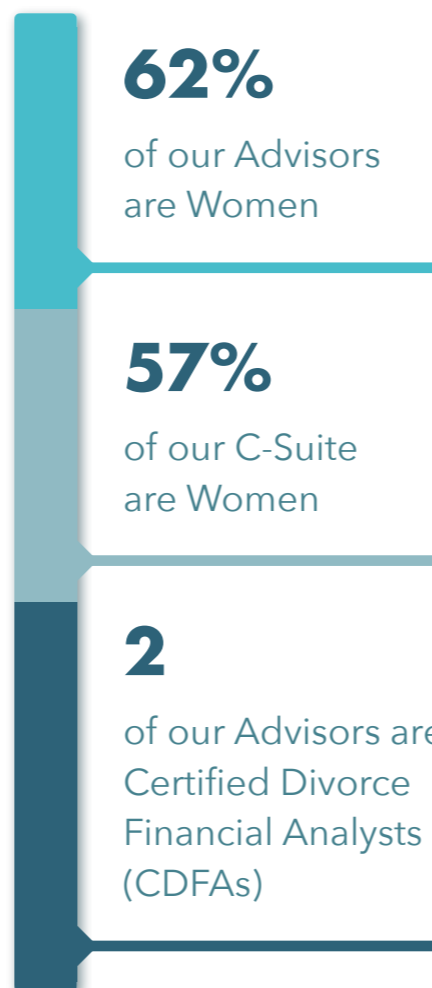
WIDOWHOOD



PHILANTHROPY



BREADWINNERS



## WHY IT MATTERS

### LIFESPAN

80% of women outlive their male spouses, with the average age of widowhood being 59.

### SPENDING

By 2028 women will control 75% of Worldwide Discretionary Spending.

### WEALTH

\$14 Trillion of American personal wealth is now controlled by women.

### PAY GAP

In 2022, women earned an average of 82% of what men earned (based on a Pew Research Center analysis of median hourly earnings of both full- and part-time workers). These results are similar to where the pay gap stood in 2002, when women earned 80% as much as men.

### GENERATIONAL WEALTH TRANSFER

Approximately \$30 trillion in financial assets is set to change hands in the next decade and women are poised to inherit a sizable share, according to research by McKinsey & Company.

## LGBTQ+ & MONEY AT ABACUS

Being LGBTQ+ in today's world is both liberating and challenging. At Abacus, we celebrate diversity with pride. We host Pride and Queer History client appreciation events and support our employees by providing reimbursement for gender-affirming care.

Our Advisors are equipped to address the unique planning challenges of the LGBTQ+ community in areas such as:



GETTING MARRIED



STAYING SINGLE



FAMILY PLANNING



LEGACY PLANNING

**15%**

of our Advisors Identify as LGBTQ+

**12%**

of our Employees Identify as LGBTQ+

**30+**

Pro Bono Sessions for LGBTQ+ Individuals and Families (*hosted in honor of Pride Month each year*)

## WHY IT MATTERS

### LOWER EARNINGS

LGBTQ+ households earn about \$13,200 less per year than straight households according to a survey conducted by TD Ameritrade.

### LESS FAMILY SUPPORT

A Pew Research Center study found almost half of LGBTQ+ adults say they have been rejected by a member of their family or a close friend as a result of their sexual orientation or gender identity.

### HOMELESSNESS

Between 20% and 45% of homeless youth identify as LGBTQ+ according to a report published by The Williams Institute.

### STUDENT DEBT

An Advocate survey found LGBTQ+ students carry a larger student debt burden than their straight peers (averaging \$16,000 more).



# FINANCIAL ADVICE IN OUR COMMUNITIES

We believe in the transformative power of financial planning and recognize that traditional financial advising services fall short in meeting the needs for so many. To increase access to financial planning, we've created the Pro Bono and Abacus Academy programs to begin enacting much-needed change.



## ABACUS PRO BONO INITIATIVE

- [Monthly Pro Bono Program](#) for one-time planning services
- Ongoing services for pro bono clients
- Over 200 households reached
- 125 hours of pro bono work completed in 2023

## ABACUS ACADEMY

- Free [online learning platform](#) offering financial literacy resources
- Comprehensive online courses
- Resource Library with financial education tools
- Over 400 people have taken our courses



# Investments

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We are thoughtful about the impact our investments have on society and the environment.









# OUR INVESTMENT APPROACH

At Abacus, we care about the impact our investments have on society and the environment.

All investments go through a rigorous due diligence process, and the client portfolios we manage adhere to criteria informed by academic research. Abacus recommended investments attempt to meet the firm-wide minimum societal values criteria.

Within this framework, we create custom portfolios to help our clients reach their financial goals while also incorporating their societal values.

## MINIMUM SOCIETAL VALUES CRITERIA

-  Do not invest in civilian firearm manufacturers
-  Reduce greenhouse gas (GHG) emissions
-  Do not invest in private prison operators
-  Do not invest in tobacco companies

# ELEMENTS OF IMPACT

DIVEST



Reduce Harm

INVEST



Make a Difference

ENGAGE



Shareholder Engagement

A significant part of our strategy involves rigorous awareness around where money is responsibly invested, and the actions we take to ensure this responsibility. It is a three-pronged process that involves:

**Divestment:** Selling or reducing investments in companies or industries that are deemed socially or environmentally harmful, encouraging a transition to more sustainable alternatives.

**Investment:** Allocating financial resources to companies, projects, or initiatives that promote positive social or environmental impact, and channeling funds towards activities that contribute to a more sustainable and equitable future.

**Engagement:** Changing company behavior.

Engagement is a process which encourages active participation in conversations and exerts influence over companies or industries to encourage positive change. By engaging with companies, shareholders or concerned individuals can advocate for improved corporate practices, transparency, and accountability. The goal is to promote responsible behavior, encourage companies to adopt sustainable practices, and address social and environmental challenges.

## VALUES-INFORMED PORTFOLIOS

At Abacus, values-aligned investing is not an opt-in. Our philosophy is that every investment can have an impact: We aim to minimize the negative influence and maximize the positive influence of capital without losing focus of your financial dreams.

While each of our model portfolios adheres to our investment principles of being both global and well-diversified, they also reflect our commitment to values alignment by incorporating social, environmental, and/or governance (ESG) considerations.



### SUSTAINABLE PORTFOLIO

Prioritizes addressing climate change via greenhouse gas emissions reduction while also considering related sustainability concerns such as a company's land use, toxic waste production, and water management.



### ESG PORTFOLIO

Favors a combination of greenhouse gas emissions reduction, climate innovation, diversity, equity, and inclusion, human rights, corporate board diversity and CEO pay, underserved community development, and affordable housing.



### SOCIAL JUSTICE PORTFOLIO

Integrates racial, gender, economic, and climate justice metrics. The core equity holding, Adasina's JSTC ETF, focuses on intersectional justice issues such as subminimum wages, money bail, land rights, predatory lending, and extractive agriculture.



### TARGETED IMPACT PORTFOLIO

A custom, separately-managed account option that allows the portfolio to be tailored based on specifically selected values, from emissions reduction and clean technology solutions to LGBTQ+ and reproductive rights.



## B CORP & CLIMATE

Abacus is proud to be a founding B Corp since 2007. As a B Corp, every three years we undertake an external, third-party impact evaluation, the B Impact Assessment. In our latest assessment, completed in 2022, the greatest room for our firm's impact improvement was in the Environment category, especially our operations and services as an investment advisory firm.

We took this feedback to heart, digging deeper into the results, which led us to develop the following action items.



### CLIMATE IMPACT ACTION ITEMS

- ✓ Enhance Investment Impact Reporting
- ✓ Enhance Shareholder Engagement
- ✓ Expand Private Impact Investments
- ✓ Track Carbon Emissions
- ✓ Create an Advocacy Policy



# ABACUS INVESTMENT IMPACT REPORTING

Simply stated, our Investment Impact Reports are designed to measure how we're doing on what we care about in our clients' investments - chiefly, social and environmental responsibility. Why do we do this?

Because metrics and accountability across the financial services industry can help make impact a reality instead of just a series of glossy talking points. By rigorously reporting our successes and shortcomings, we can help highlight the overall role Abacus is making as an investment advisory firm.

**2022 IMPACT HIGHLIGHTS**  
Abacus Sustainable Stock Portfolio

**ELEMENTS OF IMPACT**

- DIVEST**  
Avoid Harm
- INVEST**  
Make a Difference
- ENGAGE**  
Shareholder Engagement

**How Abacus Designs Investment Portfolios for Impact**

Every investment has an impact. There are three ways to bring personal values into an investment portfolio. You can remove companies that don't match your values. You can invest more heavily in companies that do share your values. You also have the opportunity to engage with the companies you're invested in to improve their policies and practices.

**Your Portfolio vs. The Market**  
Overall Comparison Measuring Your Portfolio's Relative Performance in 3 Major Issue Areas

- +64% ENVIRONMENT**
- +58% PUBLIC HEALTH**
- +78% EQUAL OPPORTUNITY**

**2022 IMPACT GOALS**

- A Cleaner Environment
- A Healthier Public
- Equality in Opportunity

**2022 IMPACT HIGHLIGHTS**  
Abacus Sustainable Stock Portfolio

**Your Portfolio vs. The Market**

- 57% FOSSIL FUEL INDUSTRY EXPOSURE**  
57 percent less than benchmark in fossil fuel industry exposure. Companies operating in the fossil fuel industry and utilities powered by coal, oil, and gas.
- 75% INDUSTRIAL GREENHOUSE GAS EMISSIONS**  
75 percent less than benchmark in industrial GHG emissions. Amount of greenhouse gas emissions from facilities in North America and Europe.

**ENVIRONMENT**

**Investment Example:** Chevron Corporation. Multinational energy corporation predominantly in oil and gas, identified as one of the Carbon Underground 200 companies.

**When compared to its benchmark, your Abacus portfolio scores better because the underlying companies in the portfolio produce fewer industrial greenhouse gas emissions.**

**2022 IMPACT HIGHLIGHTS**  
Abacus Sustainable Stock Portfolio

**ENVIRONMENT**

**The release of a sustainability report from Matson, Inc. (USA, Marine).**

**Engagement Story**

Dimensional, one of the fund managers we have picked to manage a portion of the Sustainable portfolio, identified over one hundred portfolio companies globally they believe failed to meet their expectations for disclosure and oversight of material climate change risks. For this campaign, Dimensional identified portfolio companies where they did not observe publicly available information on the role of the company's board in overseeing climate risk and where SASB (Sustainability Accounting Standards Board) research identified climate change as a material risk for the company's industry. Dimensional sent letters to 168 portfolio companies, and 57 responded. As a follow-up to the letters they sent, Dimensional further engaged with 35 of the companies. While responses varied, in general, companies provided updates and context related to their efforts to disclose climate risk-related information. Dimensional continued to monitor and assess related disclosure and noted 50 instances of improved public disclosure related to climate risk at companies included in the letter campaign, including the release of a sustainability report from Matson, Inc. (USA, Marine).

**Read More (see page 13) >**



## SHAREHOLDER ENGAGEMENT – CLIENTS

Examples of how our clients have used Shareholder Engagement to support their unique values in Public Markets.

**Clients in our Targeted Impact Portfolio supported over 140 shareholder resolutions in 2022-23, including:**

### AT&T

*Calling for the alignment of stated corporate values with political and electioneering expenditures. In recent years AT&T and/or its employee PACs donated to sponsors of a national abortion ban, to politicians and political organizations working to weaken women's access to reproductive health care, and to state lawmakers who introduced or sponsored legislation restricting public protests.*

#### **Successfully Withdrawn For Agreement**

AT&T committed to annually report the congruence of votes made by recipients of political contributions from the corporate treasury and Employee PACs with its identified Political and ESG Priorities.

### MORGAN STANLEY

*Calling for a report disclosing a climate transition plan that describes how it intends to align its financing activities with its 2030 sectoral greenhouse gas emissions reduction targets, including the specific measures and policies necessary to achieve its target, the reductions to be achieved by such measures and policies, and timelines for implementation and associated emission reductions.*

#### **Successfully Withdrawn For Agreement**

Morgan Stanley agreed to enhance its transition plan disclosures and provide further insight on how the Company will meet its Net Zero commitment. The Company also agreed to provide by October 2023 an update on its long-term approach to transition planning.

### BANK OF AMERICA

*Calling for greater disclosure of material corporate diversity, equity, and inclusion data.*

#### **Successfully Withdrawn For Agreement**

Bank of America agreed to augment existing disclosures and begin to release hiring and retention/turnover rates of its employees along all gender, race, and ethnicity categories established by the Equal Employment Opportunity Commission.

### CVS

*Calling for a report assessing the potential risks to the Company associated with its use of concealment clauses in the context of harassment, discrimination, and other unlawful acts.*

#### **Successfully Withdrawn For Agreement**

CVS agreed to add language from the Silenced No More Act to its employment and post-employment contracts and to add a provision to its employee arbitration agreement that allows for employee disclosure of harassment or discrimination allegations.

## SHAREHOLDER ENGAGEMENT – MANAGERS

Examples of how our managers have engaged underlying companies.

### SUSTAINABILITY REPORTING IN THE INDUSTRY

Dimensional Fund Advisors engaged with portfolio companies to provide updates and context related to their efforts to disclose climate-related risk information. They noted 50 instances of improved public disclosure at companies included in the campaign, including the release of a sustainability report from Matson, Inc. (USA, Marine).

### GENDER BOARD DIVERSITY

Nuveen, an asset manager and TIAA company, pushed 150 companies to add female board members across Japan and the USA.

### ECONOMIC JUSTICE – SUBMINIMUM WAGE CAMPAIGN

In 2020, Adasina made significant strides in engaging with publicly traded companies by issuing an Investor Statement that presented a compelling business case for Ending the Subminimum Wage. This groundbreaking action positively impacted the lives of over 14 million workers in the US and was publicly referenced by national policymakers. Building upon this success, in 2023, Adasina's continued efforts doubled the initial scale of investor mobilization, to include more than 125 asset managers and owners representing \$1+ trillion in assets.

In 2022, Adasina collaborated with One Fair Wage (OFW) to implement a 25-state strategy to pass legislation for fair minimum wages. As of November 2023, seven states have successfully passed this legislation through the ballot, and the eighth state, Michigan, is set to follow suit in 2024.



## PRIVATE MARKETS

Impact investing in private markets simply means making investments in privately-held companies, funds, or projects with the objective of generating positive social or environmental impact along with positive financial returns.

We offer this dual approach to help address pressing global challenges that aren't always accessible for investment in public markets. This also helps contribute to sustainable and responsible economic growth. This approach aims to create positive change in areas such as environmental sustainability, social equality, healthcare access, education, clean energy, and more.

### SAMPLE INVESTMENT: GALENA

**Impact Theme:** Workforce Development

**Fund:** Elevar Equity IV

Galena is an employability platform providing practical upskilling training and employment matching for low-income youth in Brazil. While most workforce training programs are focused on coding or technology roles, Galena focuses on soft and targeted skills (i.e. sales, basic accounting, and management) to provide pathways to non-technical high-paying jobs.

### Abacus Client Portfolios

**\$39.5M**

Since 2001, Abacus has invested over \$39.5 million globally in small enterprises who focus on social impact.

**\$500K**

In 2023, our clients committed over \$500 thousand of investments into the Align Impact Fund III (AIF III) – a private impact investing fund-of-funds that invests in private equity, venture capital, private debt and real assets funds, and co-investment opportunities across different impact themes.

Abacus continues to be deeply committed to expanding options for the dedication of significant capital into targeted areas that can help do the most good.

## CLIMATE ACTION

### LOOKING AHEAD: COMMITTING TO ONGOING CLIMATE IMPACT

A defining story of this decade—across the countries, economies and industries—is climate action. This requires us all to navigate big unknowns with no real proven playbooks to follow. Nevertheless, Abacus is committed to staying at the forefront of the financial advisory industry and to walk our talk for climate action.

For this reason, as a firm and B Corp, Abacus has made a commitment of action through the [Small, Medium Enterprises \(SME\) Climate Commitment](#), an internationally-recognized, science-aligned organization dedicated to supporting the latest climate science.

We will report on our progress towards this commitment in future impact reports.



#### ABACUS COMMITMENT OF ACTION

- ✓ Halving carbon emissions before 2030\*
- ✓ Achieving net zero emissions before 2050
- ✓ Disclosing progress every year

*\*Abacus uses 2022 GHG emissions as our baseline year for GHG emissions to reduce by 2030.*



## HOW DO WE MEASURE & TRACK CARBON EMISSIONS?



### SCOPE 1

**Direct:** Emissions from sources that are owned or controlled by Abacus



### SCOPE 2

**Indirect:** Emissions resulting from the generation of electricity purchased by Abacus



### SCOPE 3

**Indirect:** Emissions from sources related to company activities: Investments, Purchased Goods, Business Travel

Source: [Greenhouse Gas Protocol](#)

## GLOBAL GREENHOUSE GAS (GHG) EMISSIONS TRACKING

In 2023, we began the process of tracking the GHG emissions of our firm and the investments we manage using third-party data reporting platforms. Over time, we aim to see our progress in these areas and identify roadblocks. Here is what we have measured over the last two years:

### OUR FIRM: SCOPE 1, 2, & PARTIAL 3 EMISSIONS

	ABACUS		BENCHMARK
2022	417 metric tons CO2	VS	591 metric tons CO2

*2022 GHG emissions is our baseline year for GHG emissions to reduce by 2030. Source: Normative*

### OUR INVESTMENTS: INSIDE OUR SCOPE 3 EMISSIONS

#### GHG Emissions

	ABACUS		BENCHMARK
2022	<b>91% REDUCTION FROM BENCHMARK</b> 15,452,903 metric tons CO2	VS	181,016,315 metric tons CO2
2023	<b>87% REDUCTION FROM BENCHMARK</b> 24,151,902 metric tons CO2	VS	190,391,106 metric tons CO2

#### GHG Emissions Intensity

	ABACUS		BENCHMARK
2022	<b>92% REDUCTION FROM BENCHMARK</b> 956 Mt CO2 Per \$B MCAP	VS	12,641 Mt CO2 Per \$B MCAP
2023	<b>87% REDUCTION FROM BENCHMARK</b> 1,896,452 Mt CO2 Per \$B MCAP	VS	15,258,461 Mt CO2 Per \$B MCAP

*Metric Tons (Mt) CO2 Per \$Billion (\$B) Market Cap (MCAP). Source: YourStake*

## ENGAGE – ADVOCACY

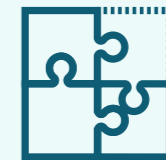
In 2023, Abacus’ advocacy in the investment arena has focused on using our voice in the climate and investing conversation, adhering to our minimum values criteria and the investments we offer.

### ADVOCACY ACTION ITEMS

- ✓ Supporting [Freedom to Invest](#), giving investors the right to take many kinds of information into account when assessing investments, including social and environmental information.
- ✓ Supporting [Letters to Congress: Defend the Department of Labor Rule that Safeguards Workers’ Retirement Security](#). This supports the right for workers to be able to consider all information, including environmental and social information, in their retirement plans.
- ✓ Supporting two California-based climate advocacy letters in hopes of shaping much-needed future climate policy in a far more sustainable way:
  - Letter to CA State Legislature: Climate-Related Financial Risk
  - Letter to CA State Legislature: Climate Corporate Data Accountability

## OUR ADVOCACY PRIORITIES & CRITERIA

Through our Advocacy Policy, Abacus uses our voice to support issues that:



Connect to financial challenges around economic, climate, and/or social justice and its intersectionality.



Demonstrate where we plan to take action on these issues and/or will show a demonstrable change in our business operations.



Connect through the lens of “financial implications” and their relationship to wealth management.



# Industry

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We effect change in the financial services industry to create and serve a more diverse and equitable profession and client base.





## A MORE EQUITABLE & DIVERSE ABACUS

Gender equity has been a part of Abacus' work since 2017, and we have had a Diversity, Equity, and Inclusion (DEI) initiative since 2019.

Throughout that time, we have moved to having DEI work adopted and supported at the highest level of leadership to ensure widespread involvement and adoption of practices throughout the company.

Here's a look into our staff demographics for 2023:







## DEI IN ACTION AT ABACUS

In 2020, we began building a firm-wide plan around DEI. Since then, we've been reporting and updating clients on our DEI efforts.

In 2021, Abacus completed an external third-party Diversity, Equity & Inclusion evaluation, with Frontline Solutions, a leading Black-owned management consulting firm. The assessment identified key opportunities for improvement, including the following action items.

### HIRING PROCESSES

- Mitigated bias using a selection matrix.
- Removed bonuses for staff referrals.
- Implemented clear framework for hiring protocol.

### PAY TRANSPARENCY & CAREER PATHING

- Published varying levels and corresponding salaries for advisors and CSAs.
- Clarified what is expected of each level so employees know what to work for to advance.

### CLEAR ROLES & RESPONSIBILITIES

- Created detailed organizational and accountability charts clearly illustrating who does what within the firm.
- Documented clear job descriptions for each role.



## A MORE EQUITABLE & DIVERSE INDUSTRY

### CFP® DIVERSITY SCHOLARSHIP

We launched a **\$100,000 scholarship** in partnership with the CFP® Board to promote diversity within the financial planning profession. **16 scholarships** will be given out over the next four years.

Given how many lives a financial advisor touches over the course of a long career, cultivating these 16 new careers will offer countless positive benefits to more diverse communities for years and generations to come.



### BLX INTERNSHIP PROGRAM

We're continuing our annual commitment to the [BLX internship program](#), a charitable organization whose mission is to make the demographics of the financial planning profession more representative of our country's population.

- ✓ Abacus has hosted 10 interns through the program.
- ✓ As a result of the program, three interns have joined our team as full-time employees.
- ✓ Each year, we donate \$12,000 to the program along with our participation.



## COMMITTING TO CHANGE

The current asset management industry is marked by a stark disparity: Firms owned primarily by white males manage and direct over a staggering 98.6% of the \$69 trillion in assets under management. This deep inequity is a significant barrier to having the financial industry more accurately reflect the actual demographics of our world.



In 2021, Abacus signed on to the **Due Diligence 2.0 Commitment**. This encourages our company to use an alternative (and not concessionary) framework to evaluate asset managers so that meaningful capital can shift into the control of BIPOC managers, while maintaining our rigorous standards.

Financial decisions involving everything from racial inequities in hiring to education, to healthcare and environmental pollution, to compensation and mass incarceration, can be informed by voices with lived experience and innovative solutions and approaches.

Abacus believes the Due Diligence 2.0 Commitment can help balance our duty to provide returns on our clients' capital while maximizing social returns to make the industry a more inclusive and representative community. In this way, we hope to use our influence to amplify historically marginalized voices and catalyze the industry to make these much needed changes.

## 2023 AWARDS & RECOGNITION

**REAL  
LEADERS**

Impact Award

**FINANCIAL  
ADVISOR  
MAGAZINE**

America's Top  
RIAs

**ADVISORY HQ**

Best Financial  
Advisors & Wealth  
Management Firms in  
Los Angeles, CA

**NAPFA  
FOUNDATION**

Pro Bono Service  
Award

See Awards & Rankings Disclosure at the end.

## LETTER FROM THE DIRECTOR OF IMPACT

You've now seen Abacus' impact throughout our financial advice, investments, and our industry. These realms of our impact also sit inside larger systems:

- Our moment in history
- Our global society
- Our planet's finite resources

By focusing on what is ours to do inside these systems, Abacus considers our impact as an investment that compounds over time, where today's individual and collective efforts matter.

This report reflects Abacus' commitment to continuing to do our part to leave a positive impact on our world for future generations. We look forward to continuing this journey, and to sharing our progress and learnings from this journey in the years ahead.

As we do, we know we will navigate many unknowns and we will stumble. And still, we are committed to keep showing up and doing our best where we are, and at this moment.

Thank you for joining us so that together we can *expand what's possible with money*. We welcome your thoughts and questions about this work and invite you to **reach out directly** to [Impact@AbacusWealth.com](mailto:Impact@AbacusWealth.com).



In gratitude,

**Kate Barron-Alicante**

Editor-in-Chief

Director of Impact, Abacus Wealth Partners

**FOR MORE INFORMATION PLEASE CONTACT US**

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**ABACUS**  
ABACUS WEALTH PARTNERS



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### VIEW RANKING CRITERIA & METHODOLOGY

REAL LEADERS Impact Award | [LEARN MORE](#)

FINANCIAL ADVISOR MAGAZINE America's Top RIAs | [LEARN MORE](#)

ADVISORY HQ Best Financial Advisors & Wealth Management Firms in Los Angeles, CA | [LEARN MORE](#)

NAPFA FOUNDATION Pro Bono Service Award | [LEARN MORE](#)

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