



# Just Futures

## Financial Solutions Driven By Social Justice Values



**Just Futures is a financial platform that connects nonprofits, their workers, and ordinary people with values-aligned financial solutions, informed by social justice movements, that build towards a more inclusive and sustainable economy for all.**

**We're literally changing the face of investing.** We are a people of color-owned, gender diverse firm. A mere 1.1% of the trillions in Wall Street asset management firms is managed by women or people of color.<sup>1</sup>

**We're working toward a Just Transition to a regenerative economy.** We are a public benefit corporation chartered to advance our mission: creating opportunities for investments that are accessible, support community control, and build power and wealth in communities that have been extracted from.

**We advance our strategy with accountability from social justice movements.** Social movement groups organizing or innovating toward Just Transition will own a portion of Just Futures through a trust.

**We're committed to transparency.** In an industry rife with greenwashing, jargon, and opaque fees, we strive for the utmost honesty in our operations and investment approach.

### About those opaque fees...<sup>2</sup>

Just Futures provides a clear view of all related costs

#### Plan administration

Plus/Flex flat fee pricing:  
\$250/\$1000 one-time set up  
\$160/\$240 monthly base  
\$7/\$8 monthly participant

#### Investment management

Asset-based fee:  
0.70% business  
0.30% nonprofit

#### Fund fees

Average fund fees for  
portfolios range from 0.20%  
to 0.24%<sup>3</sup>

**For plan sponsor and investment professional use only**

## What we offer

We are a turnkey retirement solution for employers. As the 3(38) investment fiduciary, we manage investment portfolios for your staff. We work with our 3(16) partner, Vestwell, to handle all of your plan administration and recordkeeping needs, including reporting, ERISA compliance, and plan review and maintenance. As a fiduciary, Just Futures is a commission-free firm, meaning we do not accept commissions or revenue sharing for investments in our lineup.

We offer all the features you would expect from a modern retirement provider, including a secure cloud-based platform, flexible plan design, and automated payroll integrations.

## How we invest

Participants can choose from a menu of investment strategies, from a set-it-and-forget-it approach, to full control over their lineup and allocations within our model.

We use a multi-pronged approach to our values screens:

- *Holdings Divestment:* We seek to minimize exposure to industries or companies with extractive track records or practices. This includes financial services companies with poor records on racial justice, fossil fuels, prison industrial complex and immigration detention, and companies that donate to

regressive political candidates or causes.

- *Holdings Investment:* We aim to identify and increase exposure to community investments. At present this includes Community Development Finance Institutions (CDFIs) and non-extractive municipal bonds. We are undertaking research and development to expand access to local enterprises, cooperatives, affordable housing, and regenerative economy funds.



- *Fund Manager Screening:* We aspire to work with racially and gender diverse funds and fund managers, institutions that are dedicated to social impact, and those that engage in shareholder proxy advocacy to advance agendas for corporate change in collaboration with social movement groups.

Photo credit: Brooke Anderson

<sup>1</sup> Source: Knight Foundation

<sup>2</sup> As of September 25, 2024

<sup>3</sup> Fees subject to the discretion of the Fund Manager and its applicable offering documents, prospectus or private placement memorandum.

Before investing, consider the investment objectives, risks, charges, and expenses of the fund manager or other investment options. Call or write to Just Futures, PBC for a free prospectus and, if available, summary prospectus containing this information. Read it carefully.

Just Futures PBC seeks to integrate certain Environmental, Social, and Governance (ESG) factors into its fund manager screening process in accordance with its policy and subject to its fiduciary duty and any applicable legal, regulatory, or contractual requirements. There is no guarantee that Adviser will be able to successfully implement its ESG factors into its fund manager screening process or to offer investments available that create a positive ESG impact while achieving its investment strategy. In addition, applying ESG factors to investment decisions is qualitative and subjective by nature, and there is no guarantee that the criteria utilized by the Adviser, or any judgment exercised by the Adviser, will reflect the beliefs or values of any particular investor. Further, considering ESG qualities when evaluating an investment could result in the selection or exclusion of certain investments based on the Adviser's view of certain ESG-related and other factors, which can cause Clients not to make an investment that they would have made, which could negatively impact the performance. There is no guarantee that a fund manager that has superior ESG characteristics has a potentially more favorable return profile; in some circumstances, some fund managers may have less favorable ESG characteristics but a more favorable return profile.

The specific fund managers identified are not representative of all of the fund managers subject to Just Futures' screening process, and it should not be assumed that an investment in a fund manager identified was or will be profitable. Actual investment opportunities will vary for each plan sponsor, and there is no guarantee that a particular plan sponsor will hold any or all of the fund managers listed.

This material is for general informational purposes only. Under no circumstances should any material presented be used or considered as an offer to sell, or a solicitation of any offer to buy, an interest in any investment fund. The material in this presentation does not constitute and should not be construed as an offering of advisory services or a promise to undertake or solicit business. Nothing in this presentation should be construed as a recommendation that you buy, sell or hold any security or other investment or that you pursue any investment style or strategy. If you would like investment, accounting, tax or legal advice, you should consult with your own advisors with respect to your individual circumstances and needs.

**PAST PERFORMANCE IS NOT INDICATIVE OF FUTURE RESULTS.** No representation is being made that any investment will or is likely to achieve profits or losses similar to those achieved in the past, or that significant losses will be avoided.

This presentation contains forward-looking statements, which reflect our current views with respect to, and among other things, the operations and performance of our businesses. You can identify these forward-looking statements by the use of words such as "believe," "expect," "potential," "continue," "may," "should," "seek," "anticipate," "estimate," "will," or the negative version of these words or other comparable words. Forward-looking statements are subject to various risks and uncertainties. Accordingly, there are or will be important factors that could cause actual outcomes or results to differ materially from those indicated in these statements. Just Futures undertakes no obligation to publicly update or review any forward-looking statement, whether as a result of new information, future developments or otherwise.

Any transactions described herein are included as illustrative transactions for illustrative purposes only, and may not be representative of all screening conducted by Just Futures.

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