



Just Futures



Individual Retirement Accounts (IRAs) Driven by Social Justice Values

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

Account Types

Choose the account type that is right for you. Just Futures offers both Traditional and Roth IRAs, and you can rollover old retirement accounts to manage retirement savings in one place.

Investment Options

Just Futures offers model solutions that are aligned with your anticipated year of retirement (also known as Target Date Models) as well as ones that are anchored to specific allocations to stocks and bonds (known as Risk Based Models).

Target Date Models: These models automatically adjust the asset allocation based on a specified retirement date, becoming more conservative as the date approaches to help manage risk.

Risk Based Models: These models maintain a fixed asset allocation based on an investor's risk tolerance, without changing over time, aiming for consistent risk exposure.

Due Diligence Process

Our fiduciary screens include factors like risk-adjusted performance, cost, and style consistency to uphold our responsibility as stewards of your long-term financial interests. Our screens across 75+ values metrics help you invest in a way that's more aligned with the issues you care about.

Get started at

www.justfutures.com/ira-sign-up

Just Futures provides a clear view of all costs ²

Investment management + platform fee
0.30% annually

Fund fees
Average fund fees for model portfolios: 0.20% to 0.24% ³

For investment professional use only

Photo credit: Brooke Anderson

¹ Source: Knight Foundation

² As of September 27, 2024

³ 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.

Target date disclosure:

Generally, the asset allocation of each target date fund will gradually become more conservative as the fund nears the target retirement date. The date in a target date fund's name is the approximate date when investors plan to start withdrawing their money (which is assumed to be at age 65). The principal value of the fund(s) is not guaranteed at any time, including at the time of the target date and/or withdrawal. For more information, please refer to fund prospectuses and/or disclosure documents.

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.