



Andy Mims, Trustee and Partner

Andy is a trustee and partner of Loring, Wolcott & Coolidge (LWC), the 200-year-old Boston-based trust and investment firm that manages approximately \$5.5 billion. He is a part of LWC's Sustainability Group, which integrates Environmental, Social and Governance considerations into the investment process and actively engages companies and policymakers around critical ESG issues. Prior to joining LWC, Andy created and ran the sustainability department of Gaylord Entertainment, a publicly-traded hospitality and entertainment company based in Nashville, TN. As Gaylord's first sustainability officer, he created an award-winning program that focused on operational efficiency (energy, waste and water), capital investments and stakeholder engagement. Prior to Gaylord, Andy spent over ten years in finance in New York, San Francisco and Boston, with the investment banks BT Wolfensohn (Deutsche Bank) and Thomas Weisel Partners, and the private equity firm ABS Ventures.

Andy is a director of The Food Project and Manomet Center for Conservation Sciences. He is a graduate of Princeton University and Dartmouth's Tuck School of Business.

The Sustainability Group Overview – *Shape Your World*

Founded by Amy Domini in 1987, the Sustainability Group of Loring, Wolcott & Coolidge Trust, LLC offers individuals and families the opportunity to profitably invest their assets in a manner that supports the principles of sustainable capitalism.

- We seek superior, long-term returns for our clients by investing in high-quality, growth-oriented, publicly-traded equities.¹
- By integrating environmental, social and governance (“ESG”) research into our traditional investment process, we identify investment risks and opportunities.
- We look for companies that promote the principles of sustainable capitalism, are built around the sale of beneficial, safe and useful products and services, and consider the broad social and environmental consequences of their actions.
- We actively monitor portfolio companies, tracking both financial and ESG-related progress.

The Sustainability Group manages approximately one quarter of the total firm’s \$5.3 billion of assets under management.²

1. *There is no guarantee that superior investment performance will be achieved.*

2. *Total assets under management of Loring, Wolcott & Coolidge Fiduciary Advisors, as of 12/31/2013.*

Investment Process – *Know the Company You Keep*

Our goal is to generate superior returns by creating investment portfolios typically consisting of 25-35 companies.¹

We seek investments in well-managed, growth-oriented companies that generate long-term returns.

We look for companies that promote the principles of sustainable capitalism, are built around the sale of beneficial, safe and useful products and services and consider the broad social and environmental consequences of their actions.

- We typically avoid investments in fossil fuels and/or other carbon-intensive sectors, as well as tobacco, sugar-intensive businesses, gambling and military weaponry.
- Our investment research begins with a *'bottom-up'* approach, supported by five external sub-advisors and an internal investment analytics team.
- We integrate environmental, social and governance research into our process to identify investment risks and opportunities, as well as to inform our shareholder advocacy efforts.²
- Once investments are made, we actively manage portfolios – closely monitoring both financial and ESG performance.

1. *There is no guarantee that superior investment performance will be achieved.*

2. *See "Section III. Shareholder Advocacy."*