

# Legacy™

Inspire. Influence. Invest.



Incapital's Legacy™ Platform provides issuers and financial professionals the opportunity to offer investors a broad range of products that align financial goals with personal values. Values-based investing is often used interchangeably with impact, sustainable or socially responsible investing. Values-based product offerings commonly address environmental, economic and social concerns.

## Legacy™ Investment Choices

Offerings on our Legacy™ Platform are designed to generate measurable, values-based impact coupled with financial return. Advisors and investors can select their areas of focus and impact and choose from offerings that may include InterNotes® retail corporate bonds, U.S. Agencies, supranationals, certificates of deposit (CDs), market-linked notes, or market-linked CDs.



Individual impact bonds allow investors to be intentional in how they financially support their personal interests, such as small business development, affordable housing or sustainable energy.

*"Fix Boomers' ESG Dilemma with Bonds"*  
InvestmentNews byline by Louise M. Herrle

### Issuer Features

- Broad investor distribution
- Funding diversification
- Project-specific funding
- Increased investor awareness
- ESG practices promotion

### Investor Features

- Values-based financial return
- Easy access
- Flexible income opportunities
- Competitive yields
- A legacy to pass down

### Fast Facts

Since 2005, Incapital has led the way by distributing more than \$1.5 billion of values-based investments.

Frequently quoted in financial articles and trade publications discussing values-based investing

Advocate Speaker at investor conferences

Member of the Green Bond Principles for transparency and integrity

## Access to Values-Based Investing



**Calvert Impact Capital**, a nonprofit Legacy™ issuer on Incapital's platform since 2005, launched the Community Investment Note® to support organizations creating positive social change through initiatives including affordable housing, education, health and the environment. Impacts are organized into three main themes: strengthening communities, increasing access to capital and developing solutions to address climate change.



CAPITAL IMPACT

**Capital Impact Partners** is a nonprofit Community Development Financial Institution (CDFI) that provides financing and technical assistance to underserved communities nationwide. Through its social impact work, Capital Impact Partners creates access to health care, education, housing and community development for those most in need. Capital Impact Investment Notes launched in October 2017.



**Crédit Agricole CIB** has been a driving force for the creation and development of the Green, Social and Sustainability Bonds market. Since 2013, the bank has issued Green Notes, which finance projects contributing to the transition to a sustainable, low-carbon economy. The Notes follow the Green Bond Principles in regard to the use of funds, project evaluation and selection process, and reporting. Incapital began distributing Crédit Agricole CIB Green Notes in 2018.



**IFC** is the largest international development institution focused on the private sector. Its mission is to eradicate poverty and boost shared prosperity by supporting private sector development and job creation in more than 100 developing countries. Incapital underwrites IFC's MTNs and has been distributing IFC's retail-directed Impact Notes since March 2014. Incapital distributed IFC's first U.S. retail green bond in September 2014.



**The World Bank (IBRD)** is an international organization that provides project loans and technical assistance to help its 189 member countries apply innovative solutions to create sustainable economic growth. For more than 65 years, investors in the U.S. and around the world have helped fund IBRD's activities by investing in World Bank bonds. Incapital has been underwriting World Bank global benchmarks and MTNs since August 2011 and Investor Notes, bonds designed for the individual investor, since October 2015.

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### About Incapital

Incapital was founded in 1999 with a vision for bringing corporate bonds to the retail market. Today, we represent more than 400 issuing entities and serve 500+ distribution partners with products across a wide spectrum of asset classes. Our industry-leading products, distribution, education and technology have been recognized numerous times with awards from *Institutional Investor*, *mtn-i*, and *Structured Products Americas*, and we consistently rank among the top 15 Agency underwriters on Bloomberg's LEAG tables.

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### Learn more

Call **561.361.1210**

email [legacy@incapital.com](mailto:legacy@incapital.com)

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Any financial product sold prior to maturity may be worth more or less than the original amount invested. Depending upon the specific product offering, investment risks include, but are not limited to, interest rate risk, credit risk, call risk and liquidity risk. Additionally, unless otherwise specified in the respective offering documentation, the product(s) discussed herein are not FDIC insured, may lose value, and are not bank guaranteed. Past performance is not indicative of future results.

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