
truvest

own your own values

victoria cassandra charlotte carolyn

Q-BURST

how can I encourage companies to invest in women?

what does ethical investing look like?

how can people learn to invest easier?

how can we help people enjoy investing?

why do people not invest?

what does transparency look like?

what do people care about?

how do people invest?

how can we get companies to listen to what is important people?

Q-BURST

victoria **cassandra** **charlotte** **carolyn**

Q-BURST

I. why is transparency between the public and companies so difficult?

Q-BURST

1. why is transparency between the public and companies so difficult?
2. how can we hold big companies accountable?

Q-BURST

1. why is transparency between the public and companies so difficult?
2. how can we hold big companies accountable?
3. what makes investing so scary?

Q-BURST

1. why is transparency between the public and companies so difficult?
2. how can we hold big companies accountable?
3. what makes investing so scary?
4. can you make money and invest ethically?

PROBLEM STATEMENT

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there is an **increasing need** for **ethical investing** for both investors and businesses.

PROBLEM STATEMENT

there is an **increasing need** for **ethical investing** for both investors and businesses.

how can it be **easy** for anyone who is passionate about **ethical** issues to get involved and influence change?

ESG

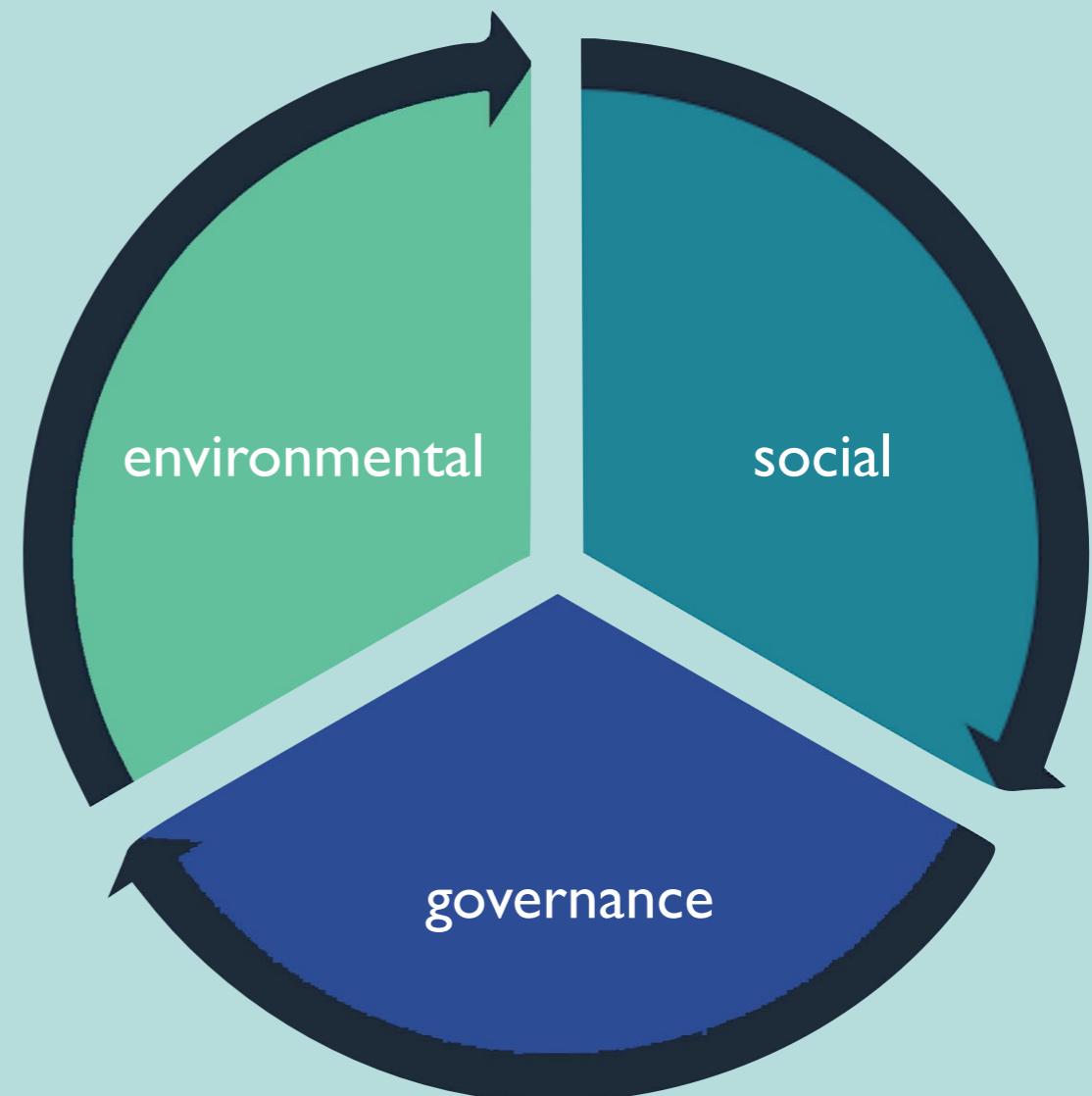
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ESG

there is a rating method used by investors to evaluate a company's sustainability and ethical score called **ESG**

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3 pillars

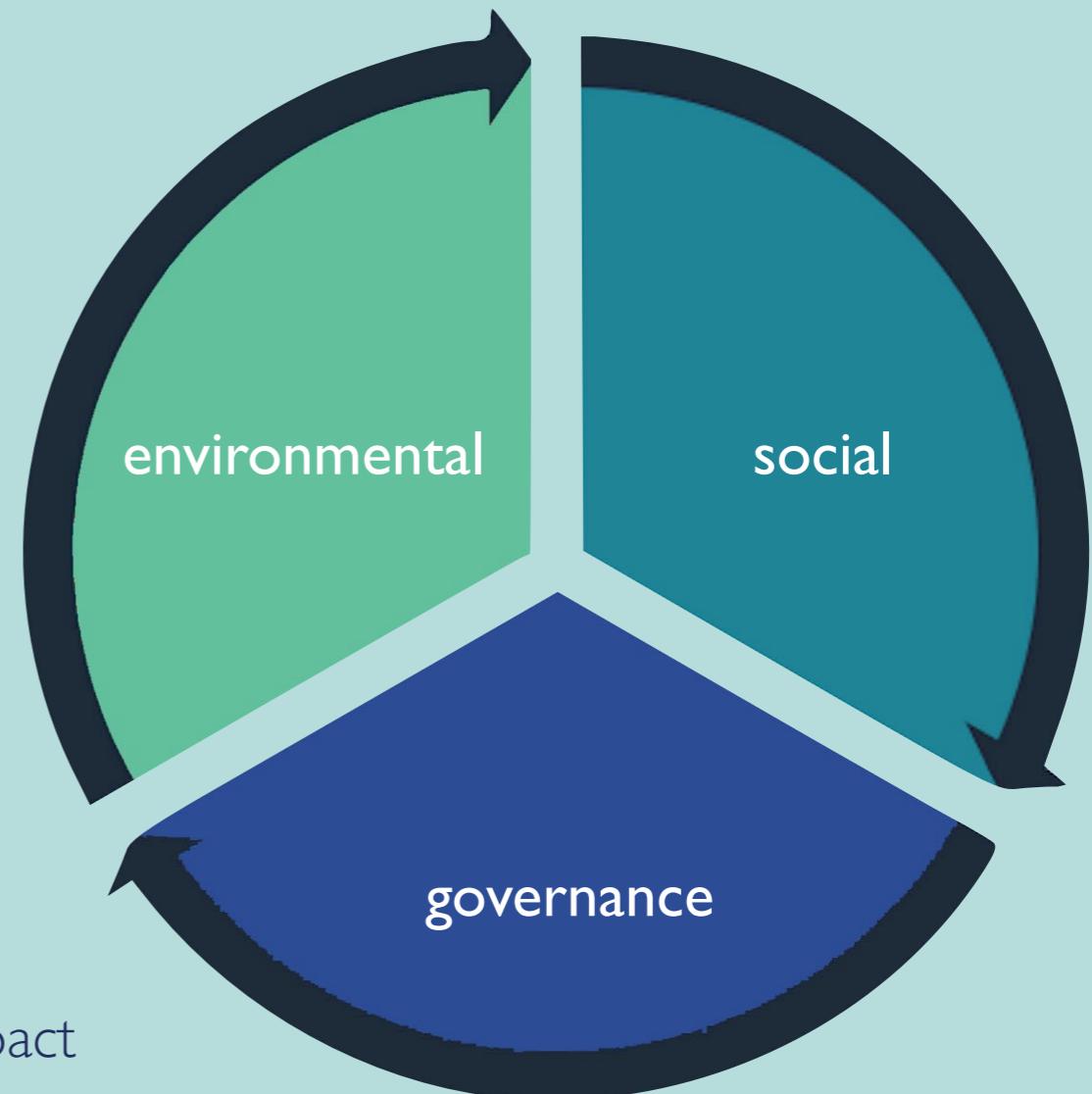
environmental
societal
governmental

10 themes

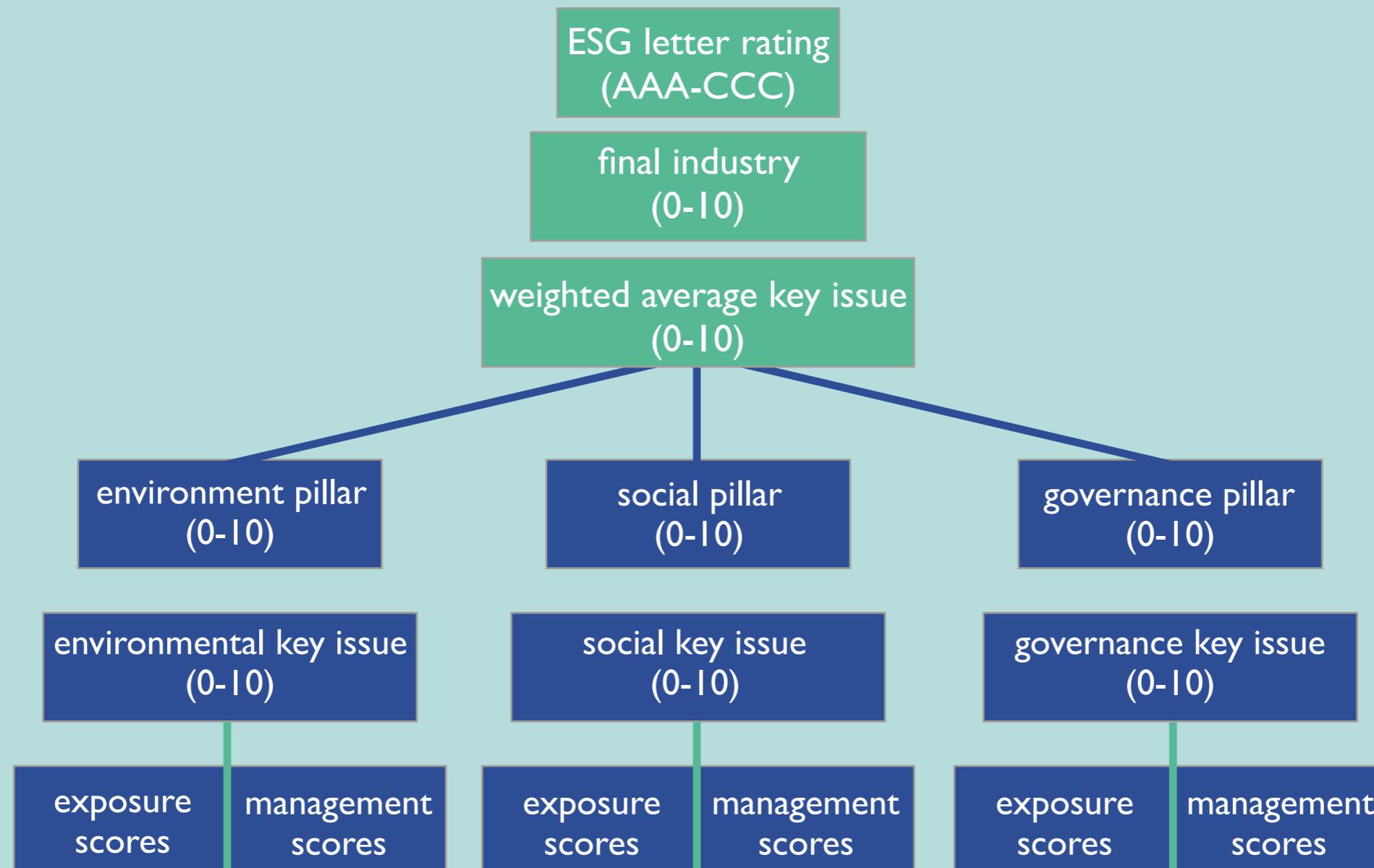
i.e.) climate change
i.e.) corporate behavior

37 key issues

i.e.) carbon emissions, financing environmental impact
i.e.) business ethics, tax transparency



ESG



<https://www.msci.com/documents/1296102/14524248/MSCI+ESG+Ratings+Methodology+-+Exec+Summary+2019.pdf/2dfcaeee-2c70-d10b-69c8-3058b14109e3?t=1571404887226>

CURRENT ESG RATING SYSTEM ISSUES

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- heavy quantitative, no qualitative

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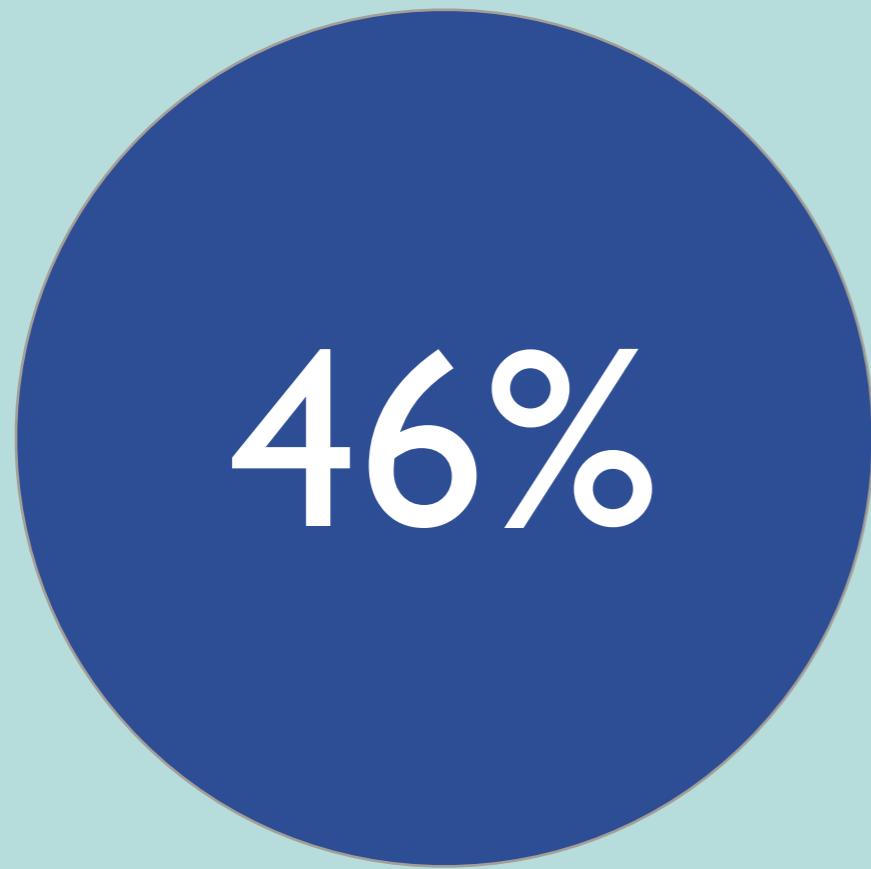
- heavy quantitative, no qualitative
- lack of transparency for how company gets their score
- ratings are not accessible to everyday investors/people
- even professionals have differing opinions on reliability of rating systems

people need a better **sustainability** rating system

<https://www.advisorperspectives.com/commentaries/2019/01/10/trending-up-us-sif-report-finds-12-trillion-invested-in-sustainable-assets>

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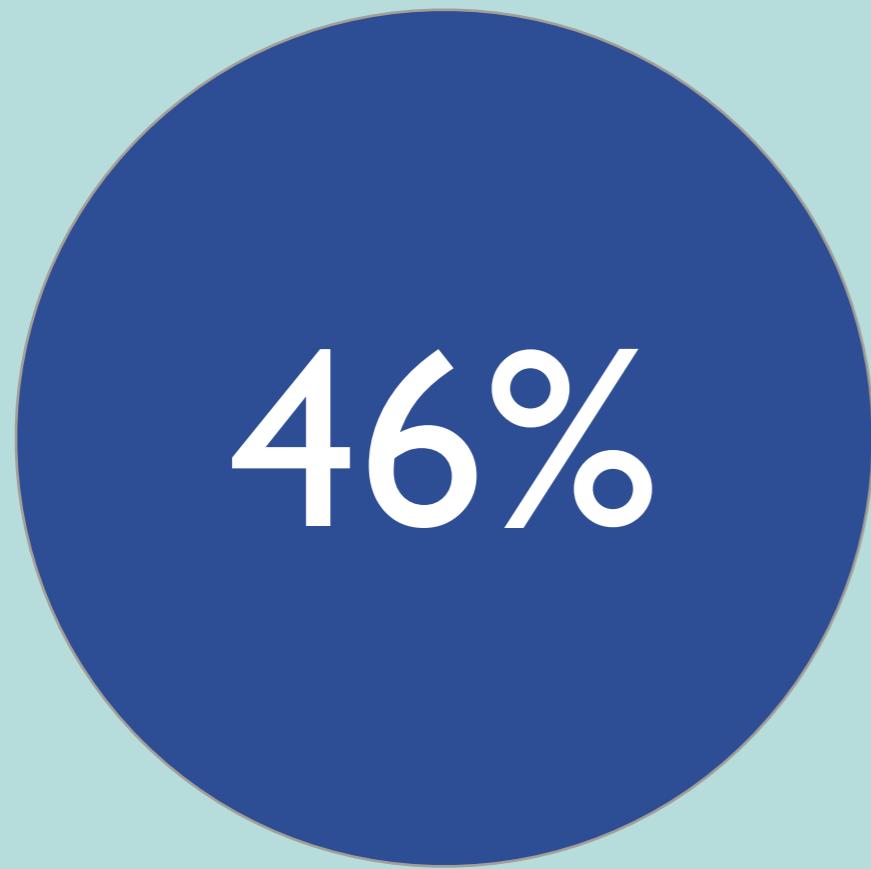


of corporate companies don't
currently find ESG useful

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people need a better **sustainability** rating system



of corporate companies don't currently find ESG useful

of investors need greater ranking consistency

\$12,000,000,000,000

invested in sustainable assets in the US (2018)

\$12,000,000,000,000

invested in sustainable assets in the US (2018)



38%

increase from 2016

\$12,000,000,000,000

invested in sustainable assets in the US (2018)



38%

increase from 2016



25%

dollars invested by institutional
investors in 2019

institutional investors know the importance of **ESG** investing

<https://www.pionline.com/esg/70-institutional-investors-apply-esg-investment-decisions-survey>

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investors believe ESG can mitigate investment risk

<https://www.pionline.com/esg/70-institutional-investors-apply-esg-investment-decisions-survey>

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there is a **large pool** of young people that are ready to invest long-term

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of 73 million millennials
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sustainable investing

<https://millennialmoneyman.com/micro-investing/>

victoria cassandra charlotte **carolyn**

there is a **large pool** of young people that are ready to invest long-term



of 73 million millennials
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sustainable investing



of 91 million gen z would
switch to a brand that
supports ESG



32, f
betsy

victoria cassandra **charlotte** carolyn



32, f
betsy

“I imagine a world where my money is distributed to companies I believe in and whose mission I support”

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32, f
betsy

“I imagine a world where my money is distributed to companies I believe in and whose mission I support”

likes: gardening, community organizing, reading, journaling watching documentaries

uses: apple music, reddit, crueltycutter, chrome, instagram, twitter,

brands: fenty, organics, apple



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goals

- I want to start investing
- I want companies to make sure they are putting women and minorities in leadership positions
- I want to find a way to help our world and have a better and safer future
- I want to know exactly where my money is going, and I want to feel good about it



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frustrations

- investing is such an unfamiliar and stressful space
- I'm not sure I'm confident enough to start, especially if I don't know what companies to invest in
- I hate that corporations and the wealthy have control
- it takes forever for me to research companies and understand what their ethics are

victoria cassandra

charlotte carolyn

says

- hey, any advice for investing?
- what companies should I invest in and why?
- are the financial benefits worth it?
- what matters to me most?
- how can I trust these companies?



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thinks

- I don't want to invest money into companies that are immoral and/or not in line with my beliefs
- I want my investment choices to make an impact
- I am nervous that I will care more about finance over doing what's right



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- searches online for which companies to invest in
- finds a few apps to begin the process
- discovers ESG investing

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feels

- enthusiastic toward becoming a new investor
- apprehensive after talking to people about their investments
- overwhelmed by information
- concerned about finding the right information

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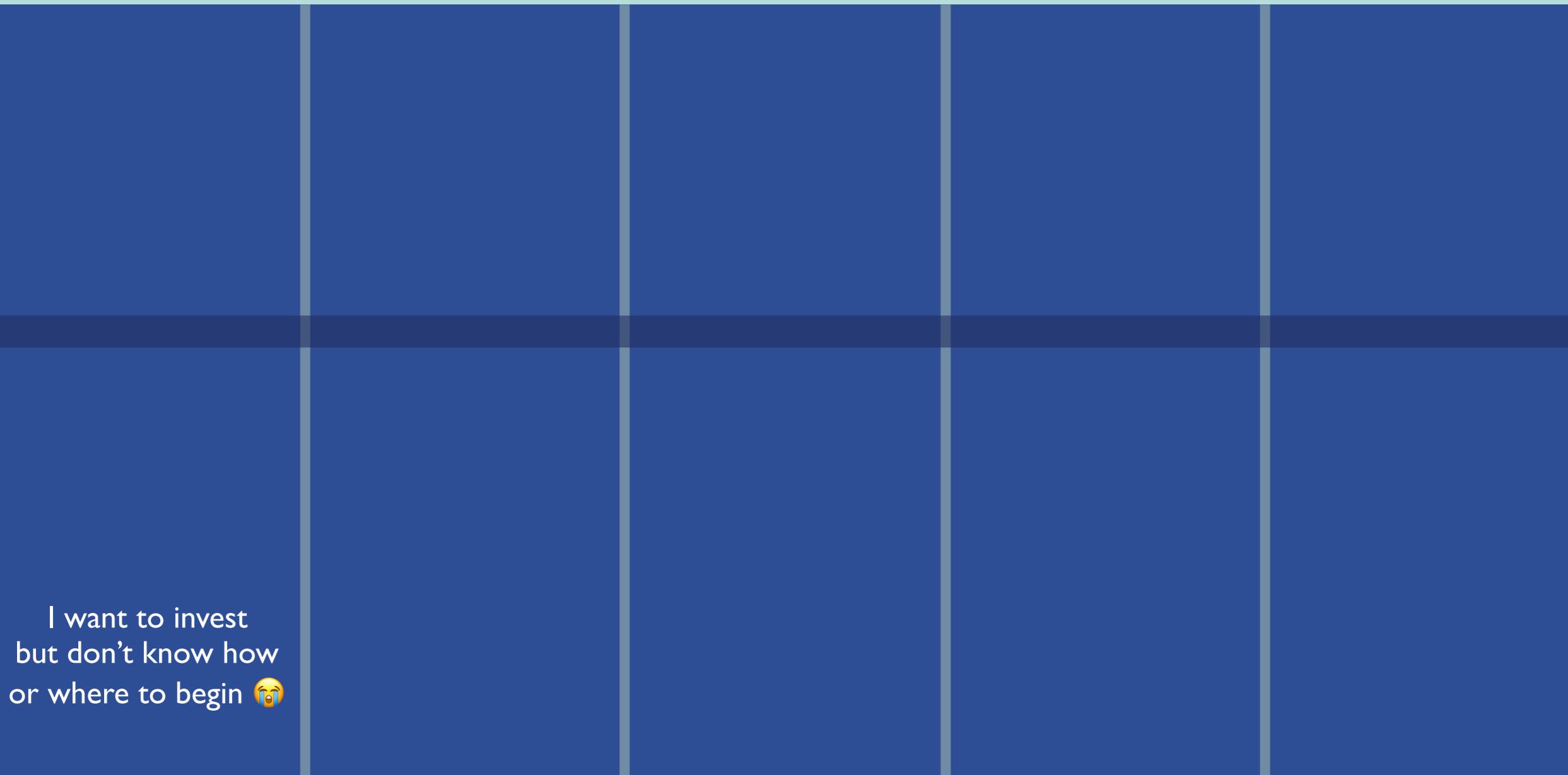
awareness

ethics

investing

selecting

using



people want to
invest in companies
and products they
care about

people trust their peers
to tell them the truth
about products/
companies

how can we make
investing education
more relatable to more
people

young millennials
enjoy the experience
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people want to know
how they can have
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impact

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I want to start
investing in companies
I care about 😊

I want to invest
but don't know how
or where to begin 😭

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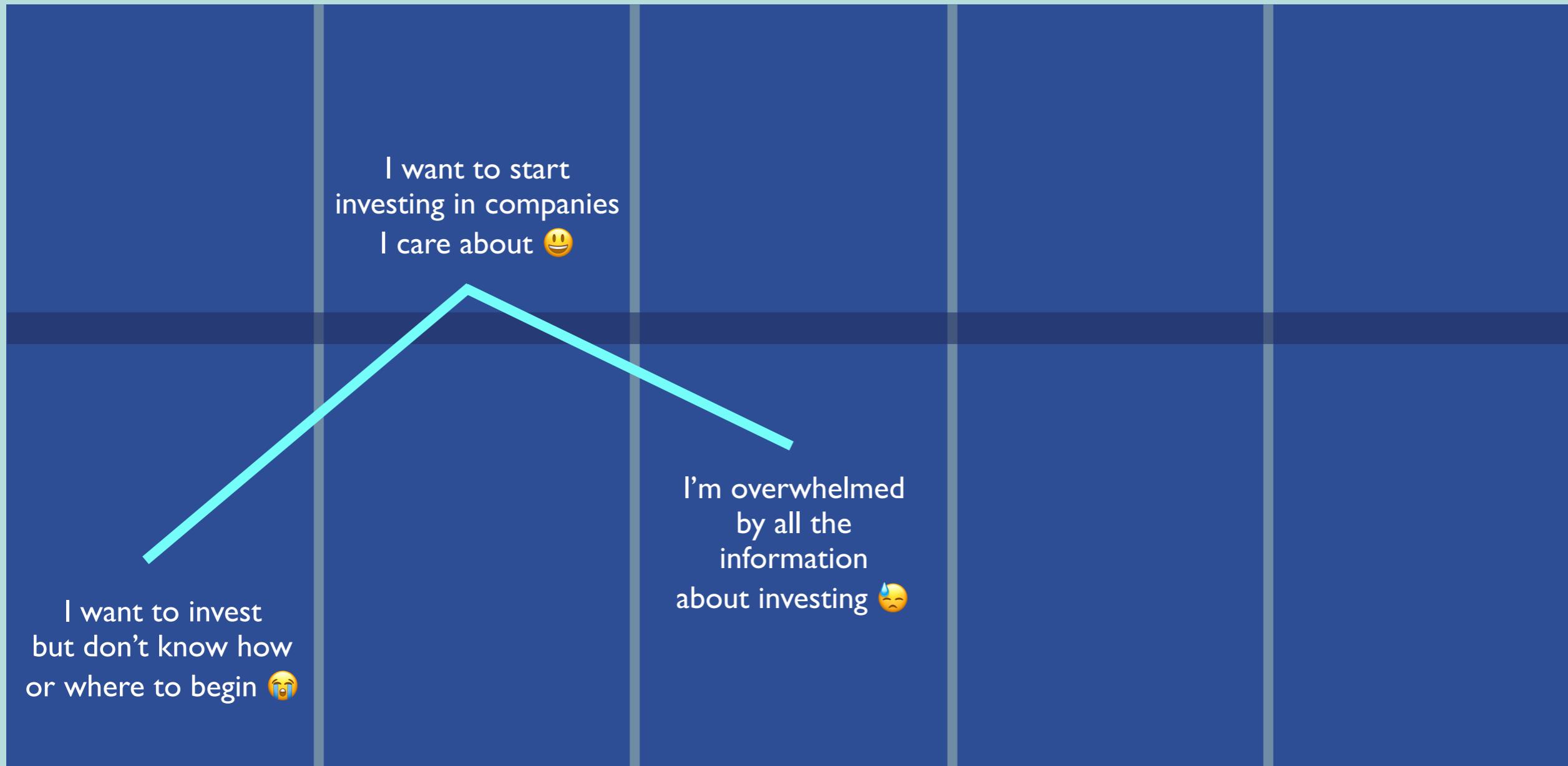
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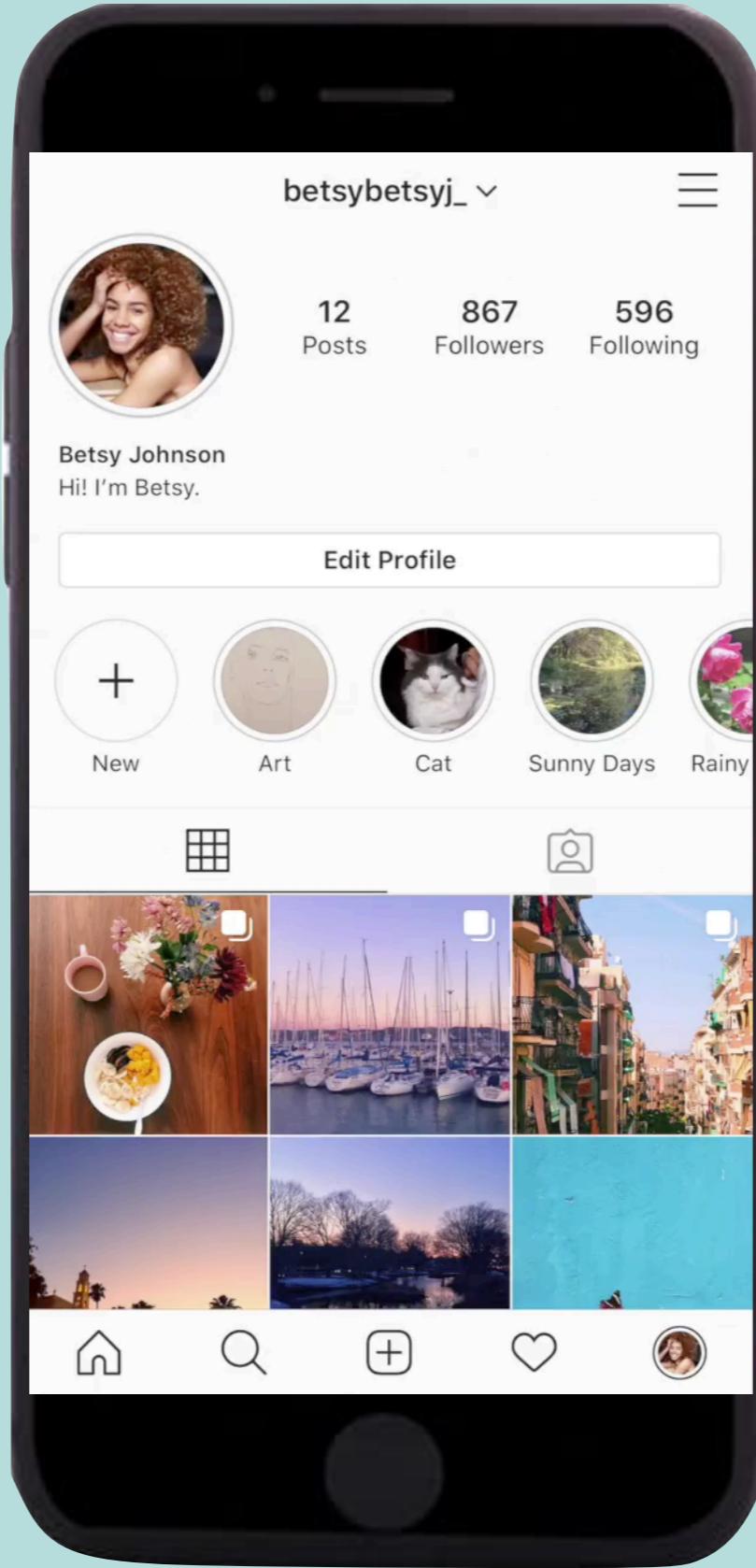
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COMPARATIVE ANALYSIS

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INVESTR



<https://www.businessinsider.com/invstr-launches-a-platform-for-users-to-buy-real-stocks-2017-10>

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INVESTR



- free app where users practice investing money using fictional currency (up to \$1 mil) in a game/simulation format
- “practice makes perfect” method, advancing users to the next investor “level” as they improve their investment decisions and returns
- “fantasy financing”
- limited companies to “invest” in
- users can buy premium version for more resources and advantages

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pros for betsy

a great, free way for her to build **confidence** with the concept of investing

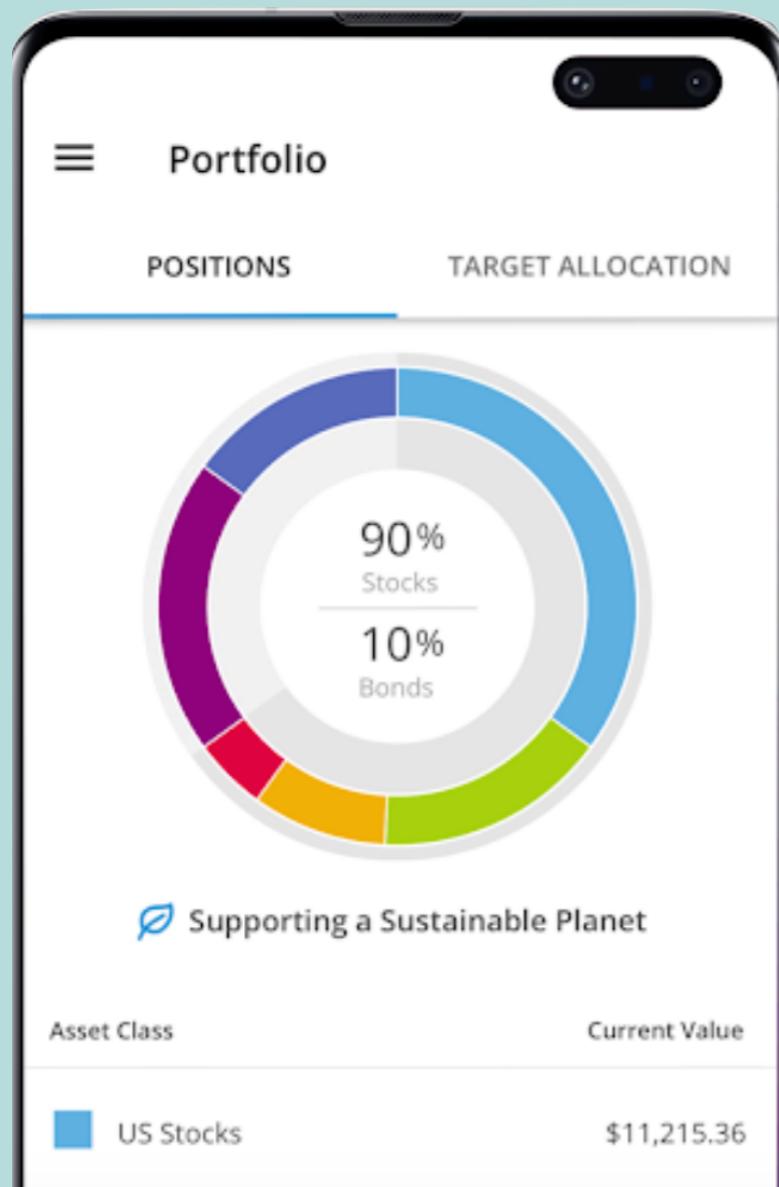
cons for betsy

betsy will safely learn about investing, but **will not** make any **actual money** or know more about companies’ values

<https://www.businessinsider.com/invstr-launches-a-platform-for-users-to-buy-real-stocks-2017-10>

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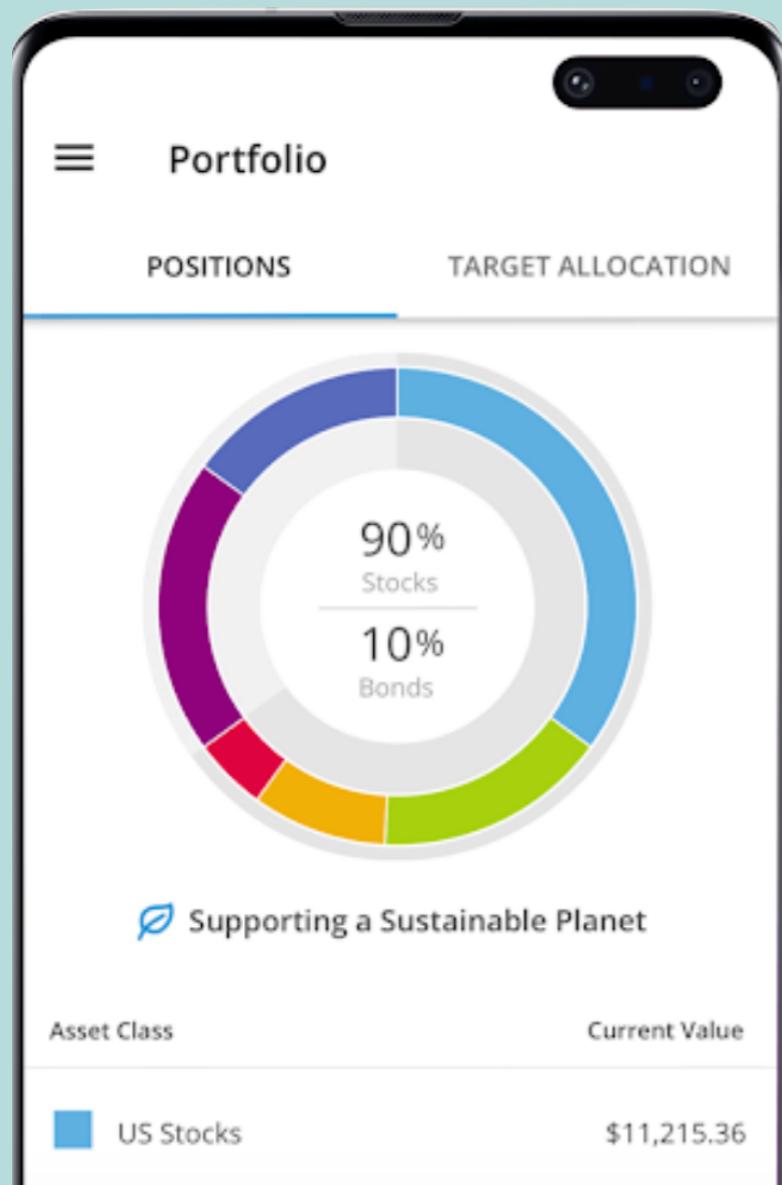
MOTIF



<https://www.nerdwallet.com/reviews/investing/brokers/motif-investing>

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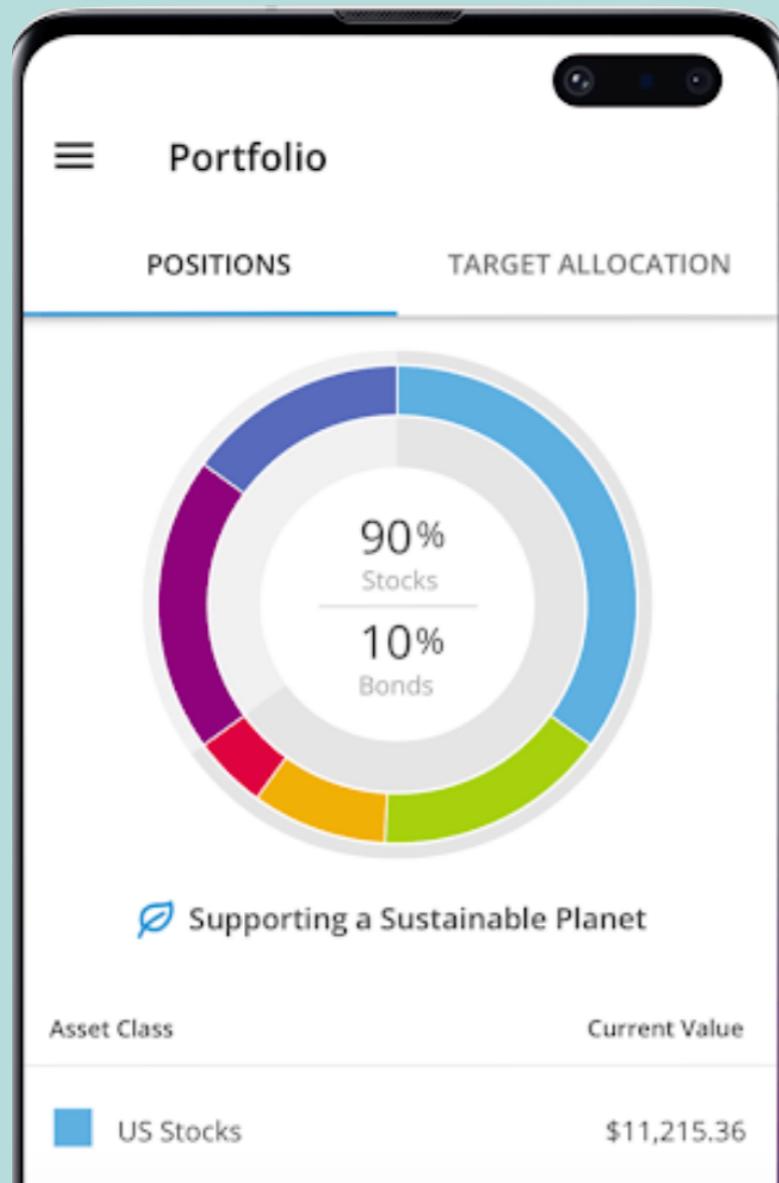


- users create themed “motifs” based on personal interest, made of up to 30 stocks or ETFs, that are compiled and managed by the technology of the website
- costs include: fees are \$4.95 per share, \$9.95 at next market open, or \$19.95 in that moment, including other inactivity and minimum balance fees

<https://www.nerdwallet.com/reviews/investing/brokers/motif-investing>

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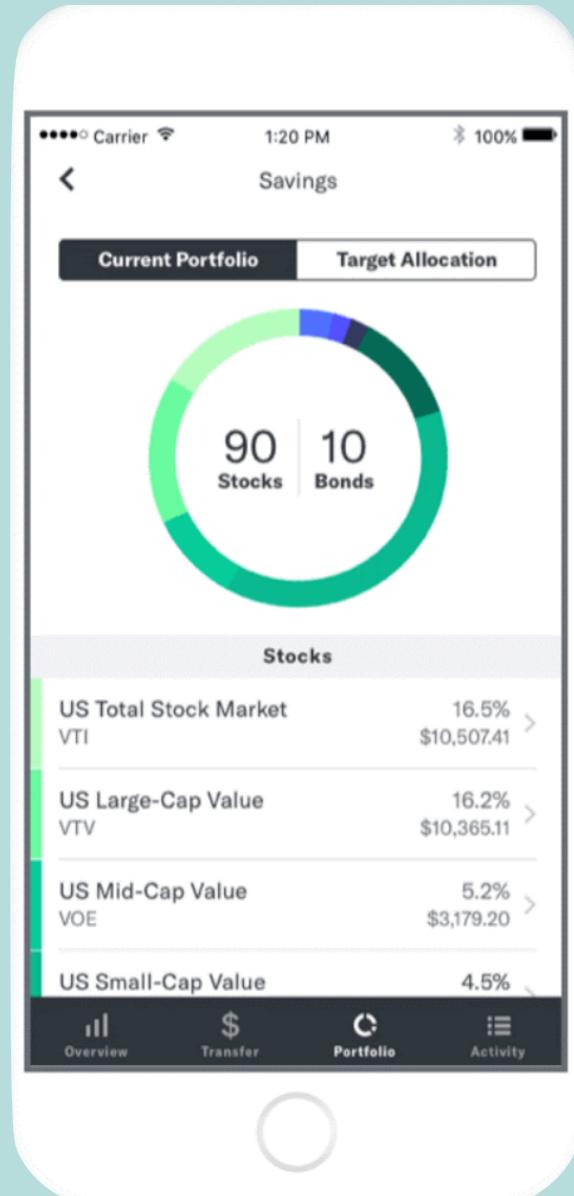
pros for betsy

the socially conscious foundation of this platform is super appealing, allowing her to **create portfolios** based on her **ethical values**

cons for betsy

as a first time investor, she needs something a little **more hands on** as motif will not reinvest dividends, and less automated so that she feels more in the loop. it's also **quite costly** compared to other sites and services

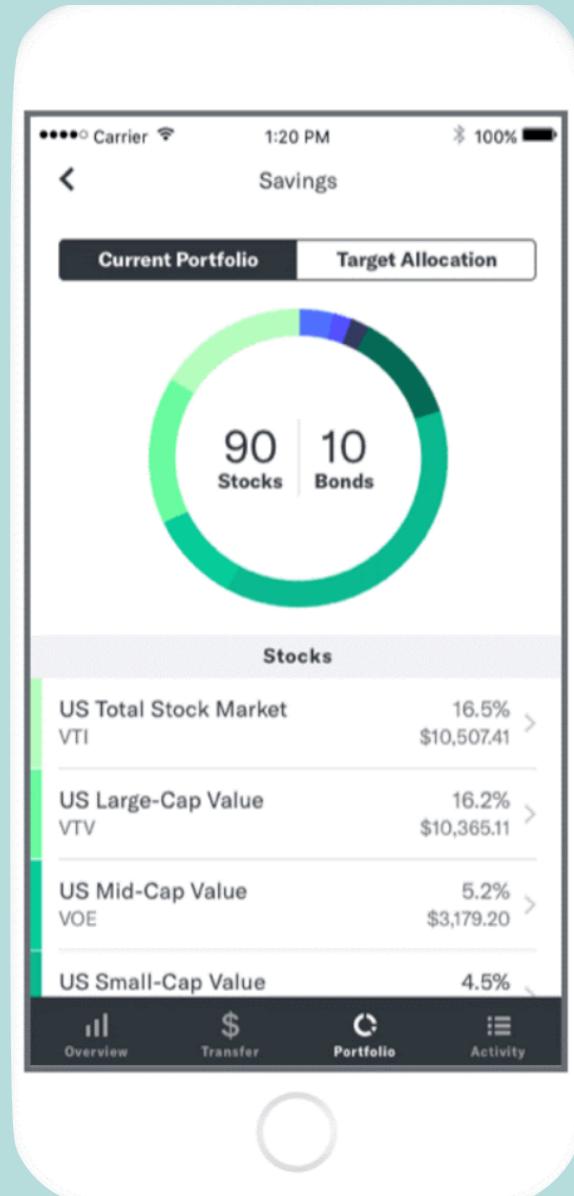
BETTERMENT



<https://www.betterment.com/how-it-works/>

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BETTERMENT

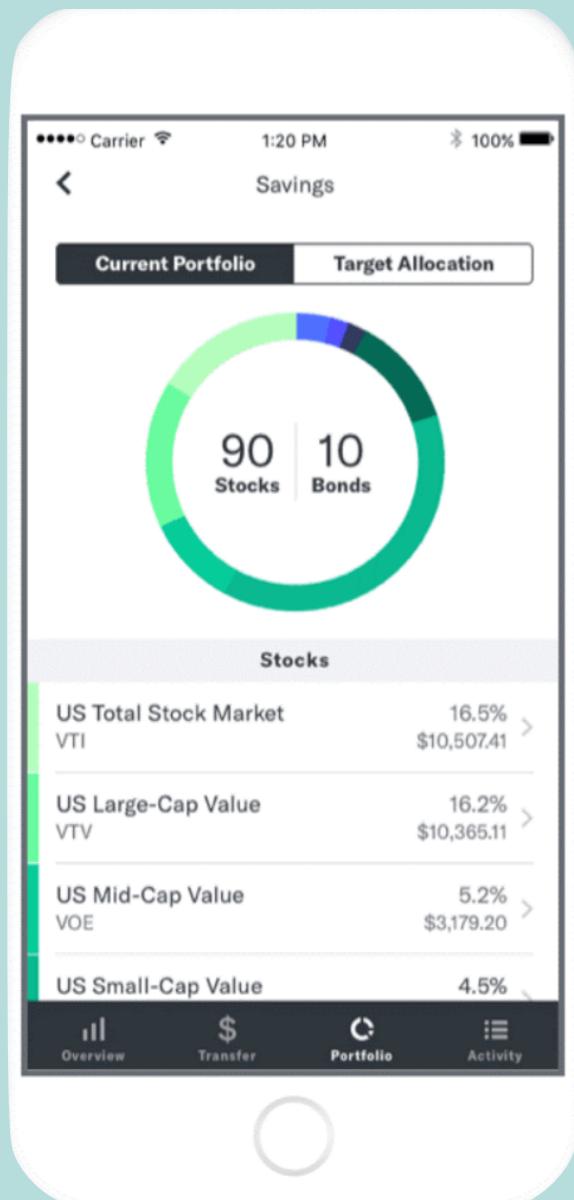


- app that builds a personalized portfolio for a user based on what they want from their investment returns (i.e, buying a house, paying for college, and/or retirement)
- users set a preferred risk-level and timeline
- only cost of the app is a .25% annual fee (\$25 for every \$10,000) which is relatively low
- technology of app recommends how much to invest and rebalances the user's portfolio in order to align with the timeline and risk-level
- automatically reinvests dividends

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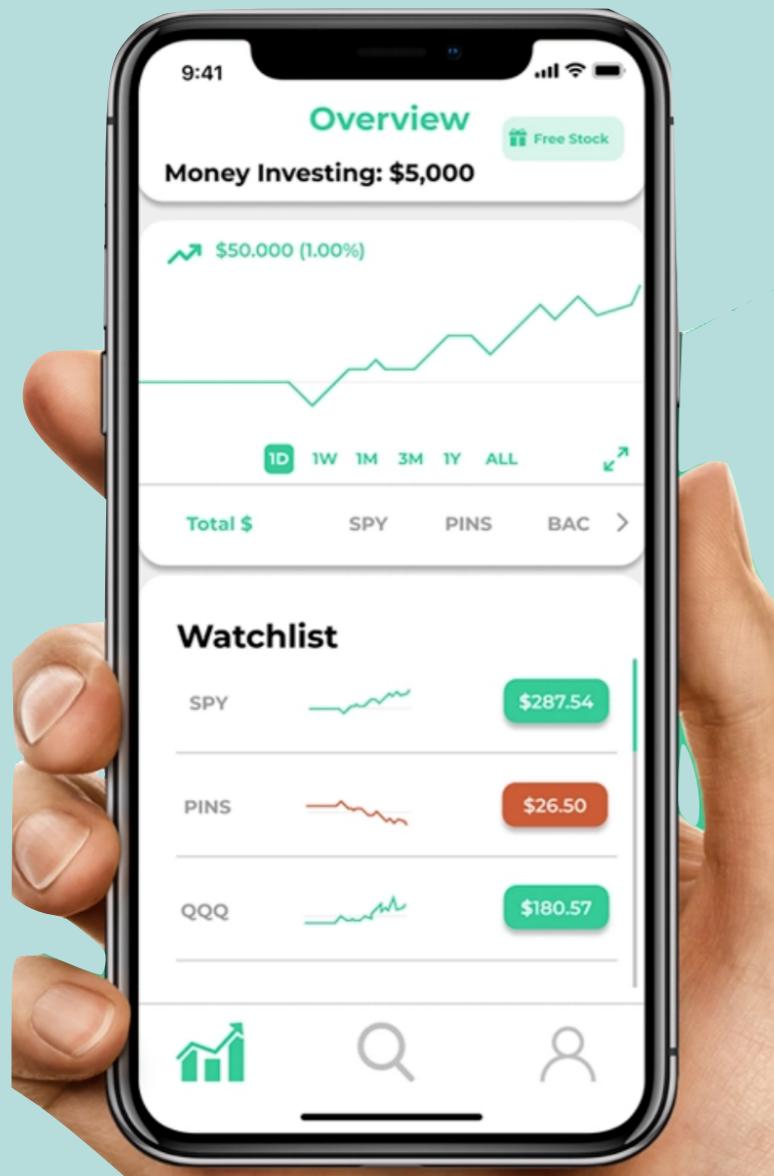
pros for betsy

great for her as a first-time investor, as this app is very **thorough/hands-on** and designs and rebalances investments based on financial goals

cons for betsy

almost totally in control, so **won't take** her **ethical values** into consideration when building portfolio

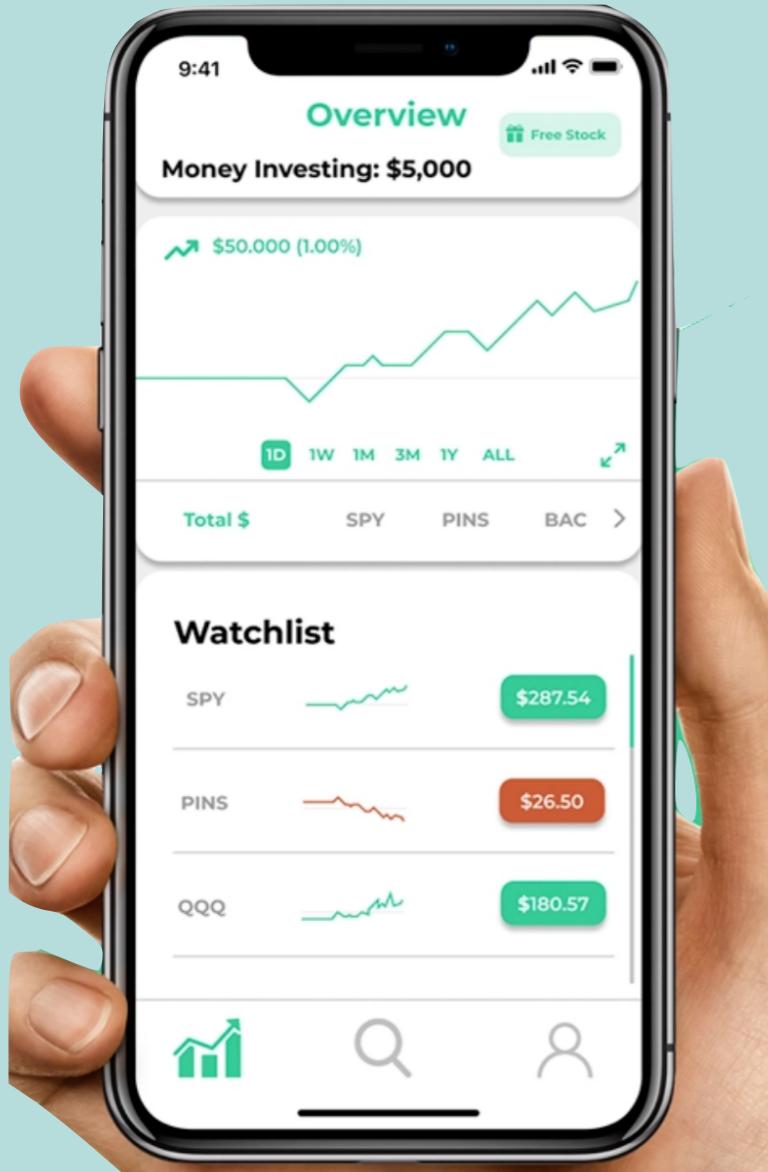
ROBINHOOD



<https://www.nerdwallet.com/reviews/investing/brokers/robinhood>

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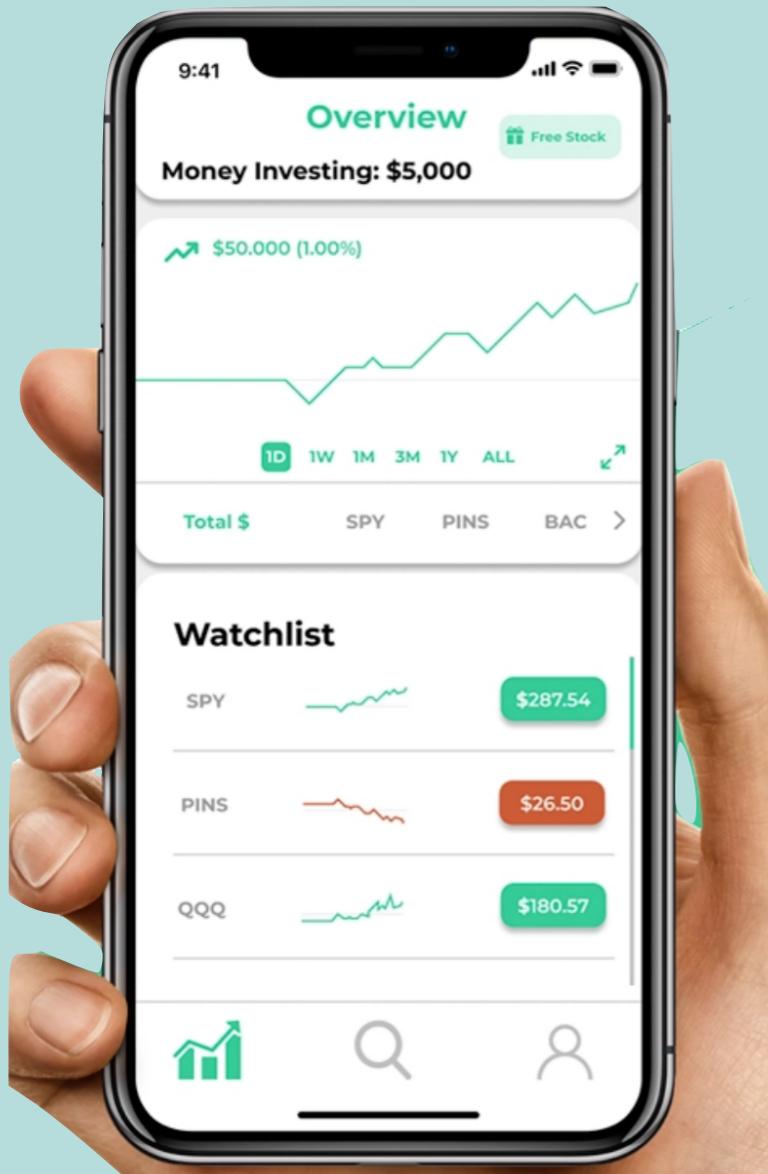
ROBINHOOD



- one of the first free-trading apps that “lets investors trade stocks, options, exchange-traded funds and cryptocurrency without paying commissions or fees
- definitely not for first time investors (users should know what they are doing)
- easy to use trading platform

<https://www.nerdwallet.com/reviews/investing/brokers/robinhood>

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pros for betsy

as **free** and **transparent** as it gets, as it will be all in her control

cons for betsy

not for first-time investors like her, and she'd need to do a ton of **outside research** to know about which companies to invest in and why

WEAPON FREE FUNDS



1 Search for mutual funds and ETFs by name, ticker, or asset manager. We have thousands of U.S. equity funds in our database.



2 See your results. For each fund, we track companies that make military weapons, and guns and ammunition for the civilian market.



3 Look for cleaner options. Sort and compare to find funds that fit your investing needs.



4 Talk to your financial advisor or retirement plan manager about weapon free investing.



<https://www.forbes.com/sites/mitchelltuchman/2013/06/28/what-is-an-etf-three-simple-answers/#c0072132404b>

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- website that users can search mutual funds and ETFs and see their connection to companies that manufacture military weapons and ammunition for civilian purchase
- lists associated/similar websites such as fossil free funds, deforestation free funds, tobacco free funds, gender equality funds

<https://www.forbes.com/sites/mitchelltuchman/2013/06/28/what-is-an-etf-three-simple-answers/#c0072132404b>

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pros for betsy

great for her to see ratings based on **ethically driven determinants** of these mutual funds and ETFs, and has an **in-depth** rating key which is important to her

cons for betsy

primarily focused on **connection to military weapons funding**, which could be a future concern for her, but she would like to see these funds be rated on other ethical values and connections. also only deals with mutual funds and ETFs. website **begins with a search bar** and she, as of now, wouldn't know where to start

WEAPON FREE FUNDS

Weapon Free Funds Get email updates Sign up Menu

vanguard 

Search settings  **Screen settings: All weapons** 

 [Show me how this works](#) Active filters: Search: vanguard  [Clear filters](#) 

Weapon results [Financial performance »](#)

Fund name	Weapon exposure	Weapon risk	Sustainability mandate	Net assets	Category
Vanguard FTSE Social Index Admiral Ticker: VFTAX	0.05%	F		\$7.49B	Large Blend
Vanguard FTSE Social Index I Ticker: VFTNX	0.05%	F		\$7.49B	Large Blend
Vanguard ESG US Stock ETF Ticker: ESGV	0.09%	F		\$874.94M	Large Blend
Vanguard ESG International Stock ETF Ticker: VSGX	0.23%	F		\$551.94M	Foreign Large Blend
Vanguard Global ESG Select Stk Admiral Ticker: VESGX	0%	A		\$74.79M	World Large Stock

Vanguard FTSE Social Index Fund

Fund offered by: 

Ticker: VFTAX  **Sustainability Mandate**

Share 

Weapon grade F

A fund earns a weapon grade based on its direct stock investments in different weapon sectors.
[See how we track weapon investments »](#)

 We've updated our grades! [Learn more »](#)

<https://www.forbes.com/sites/mitchelltuchman/2013/06/28/what-is-an-etf-three-simple-answers/#c0072132404b>

NERDWALLET

Stock trading costs 	<ul style="list-style-type: none">Stocks and ETFs: \$4.95 per trade for real-time; \$0 at next market open.Professional motifs: \$9.95 for real-time; \$0 at next market open.Your own or community motifs: \$19.95 for real-time; \$9.95 at next market open.
Options trades	Not available.
Account fees (annual, transfer, closing, inactivity) 	No inactivity or annual fees; \$95 IRA closure fee; \$65 full account securities transfer out fee; \$10 platform fee quarterly for accounts below \$10,000 with no trades the previous 3 months (not charged if balance is \$0). Most professional motifs carry licensing fees of 0.25% to 0.50%.
Commission-free ETFs 	Real-time ETF trades: \$4.95. Next market open ETF trades: \$0.
Number of no-transaction-fee mutual funds	Mutual funds are not available.
Tradable securities 	<ul style="list-style-type: none">Stocks.

3.5 NerdWallet rating 

<https://www.nerdwallet.com/reviews/investing/brokers/robinhood>

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Tradable securities	<ul style="list-style-type: none">Stocks.

3.5 NerdWallet rating 

- a website that allows users to look up financial services and platforms, banks, credit cards, and everything in between in order to read their reviews and ratings and compare with others

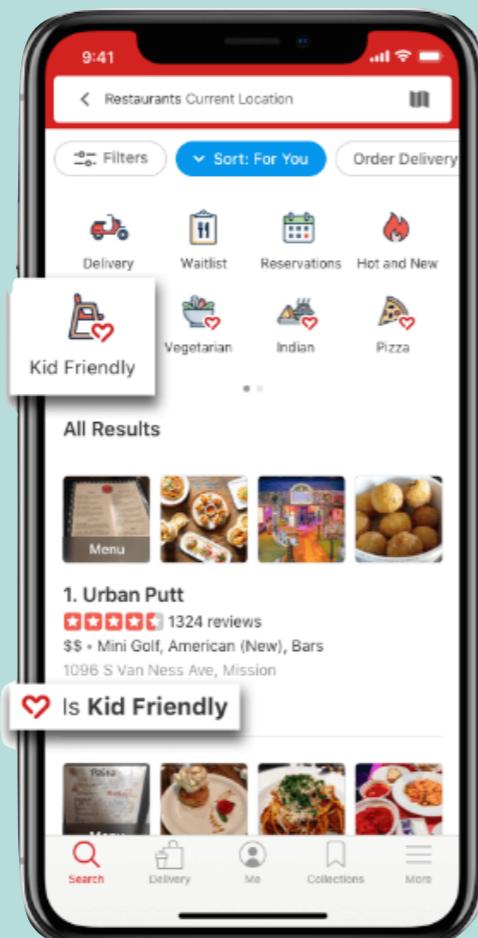
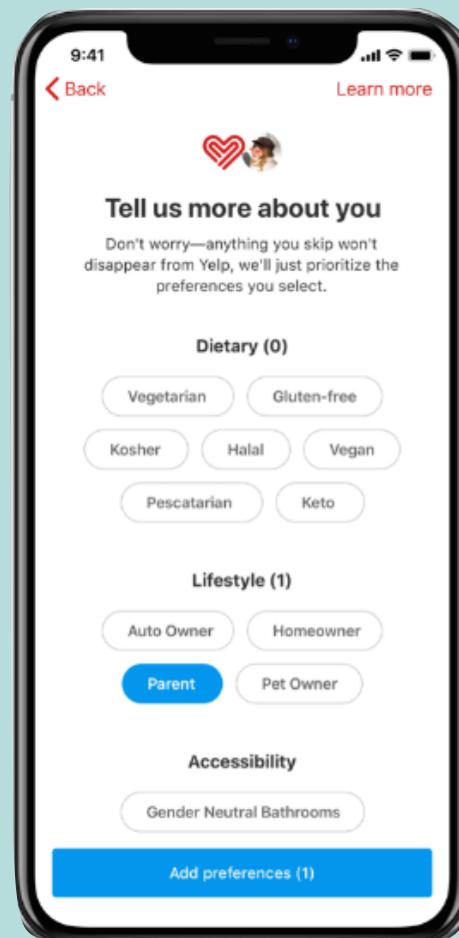
pros for betsy

she is new to all of this, so we should love the **depth** of the reviews on this site and the multiple categories in which the service/bank/credit card/etc. is rated. also, it has many resources to assist in all aspects of her personal finances, such as with mortgages and loans

cons for betsy

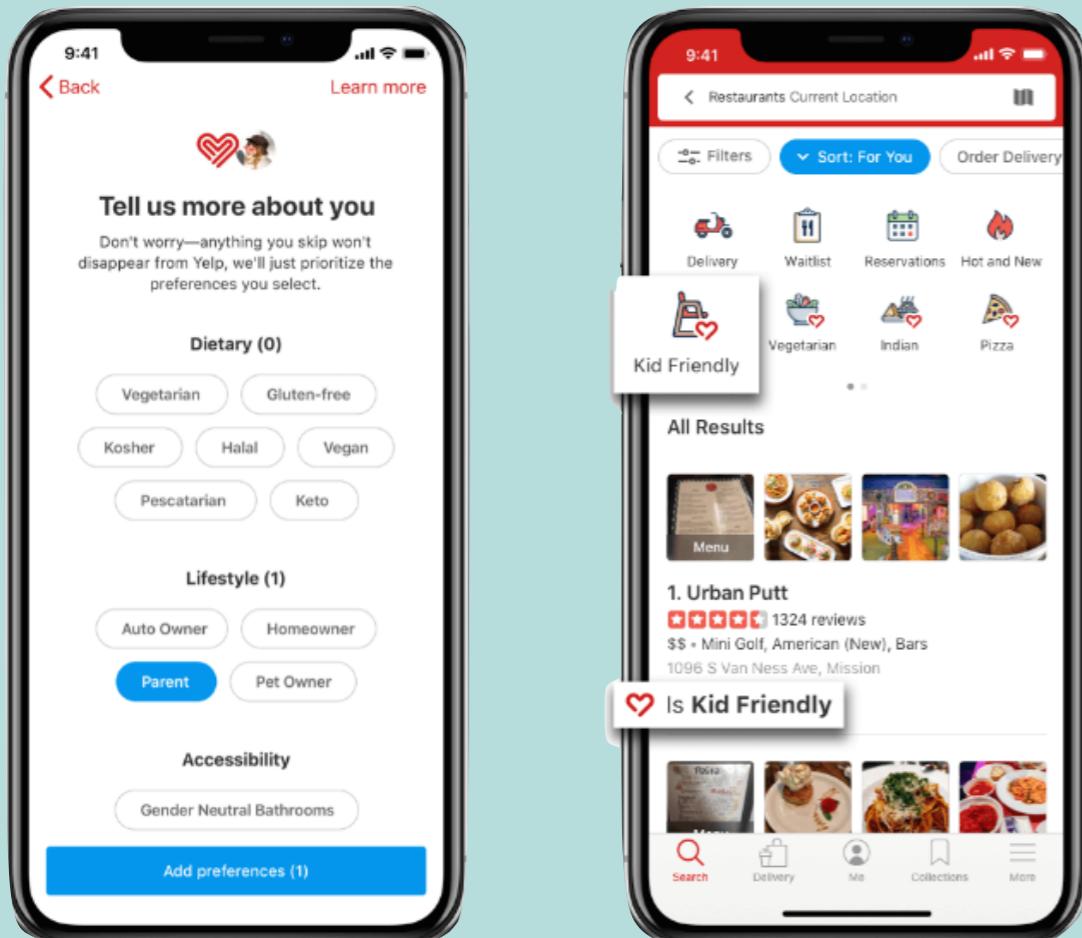
doesn't have any **ethically driven** categories or ratings - only rates based on usability, costs, returns, and overall value, a huge miss for her

YELP



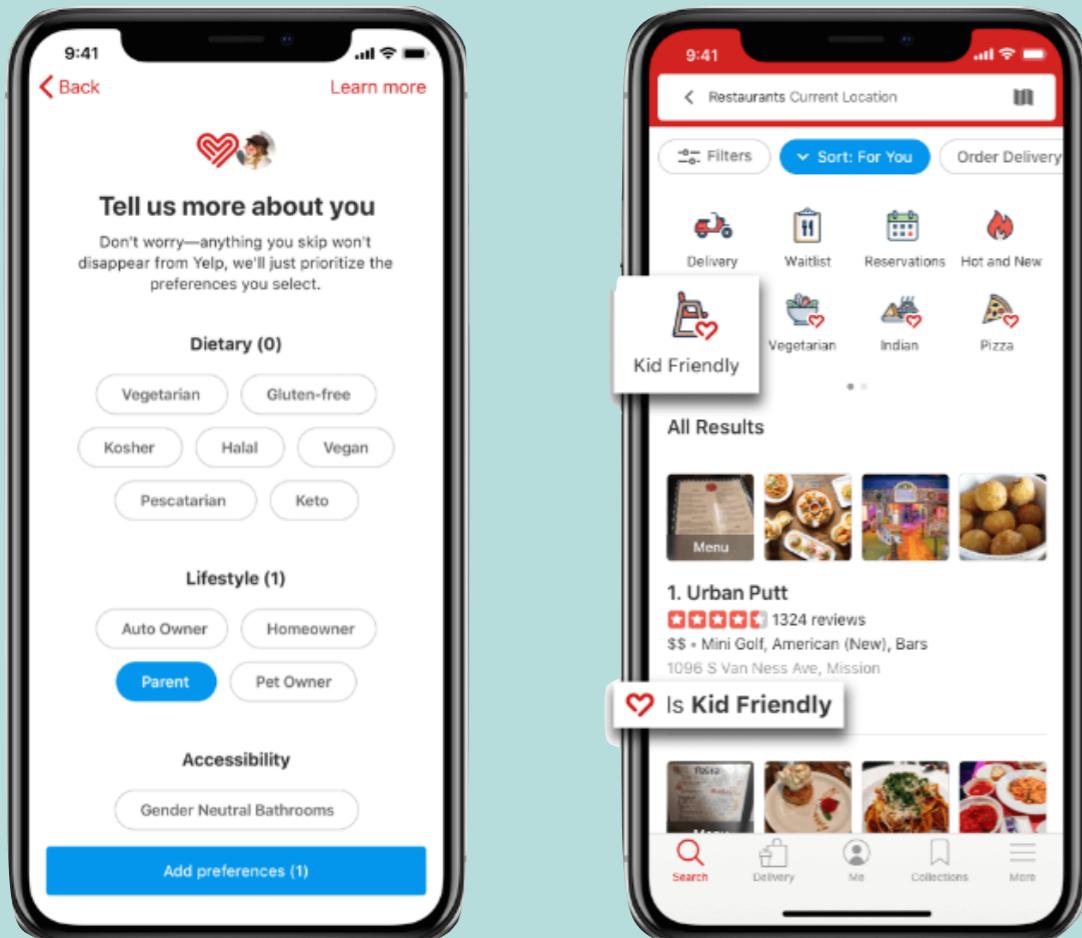
victoria **cassandra** charlotte carolyn

YELP



- users can leave reviews and rate different businesses and services
- users can look up businesses ranked from highest to lowest rated
- suggest similar businesses

YELP



- users can leave reviews and rate different businesses and services
- users can look up businesses ranked from highest to lowest rated
- suggest similar businesses

pros for betsy

she loves using yelp to look up businesses like nail salons and various restaurants and seeing the best ranked in her area. she also feels **more comfortable** going somewhere that a lot of other users have reviewed well and rated highly

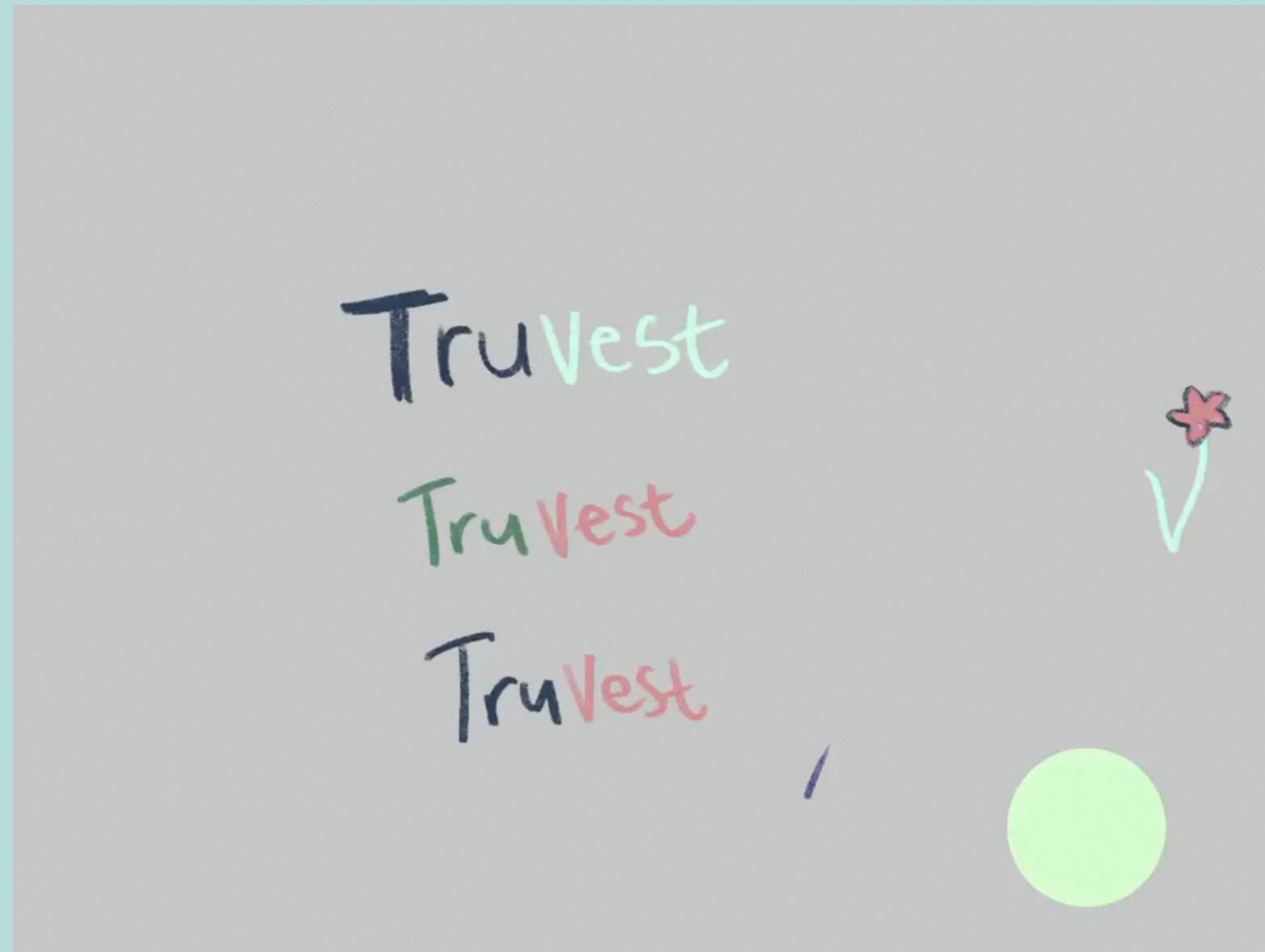
cons for betsy

she's not 100% sure about the **transparency**. she doesn't know if suggested or top-ranked businesses are sponsored

	truVest	investr	motif	betterment	robinhood	wff	nerdwallet	yelp
rating system	★		★			★	★	★
user reviews	★		★					★
ethical values	★		★			★		
ESG approved	★							
in-depth investment data	★	★					★	
community	★		★					★
free	★	★	★		★	★	★	★
newsfeed alerts	★	★	★		★			★
invests for users	★			★				
custom profile	★			★			★	
ranking pages	★					★	★	★
suggestions based on ethics	★		★					★
gamification	★	★						

victoria **cassandra** charlotte carolyn

TRUVEST LOGO CONCEPTS



victoria cassandra charlotte carolyn

TRUVEST LOGO CONCEPTS

truvest



truvest

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victoria cassandra charlotte carolyn

MVP

one

- custom profile set up with ethical survey
- auto-stock selection
- ethical stock profiles
- news feed
- gamification - experts
- your profile performance summary
- data warehouse to sell to institutions
- free for all

MVP

two

- **gamification of stock selection** - leaderboard ranking (based/risk return & ESG category)
- **goal-based calculator**
 - financial - based on risk
 - ESG sustainable
- **API linked to outside investing platforms**
 - gauge their ESG score of certain stocks
- **data source verification** - trust score of news and data
- **“invest test” profile** - feature that allows you to practice investing without actually using your own money
- **stock profiles that make it easy to understand their investment quality**
 - 10 year/5 years performance map
 - analyst finance rating - based on risk and reward (partnership with outside platform)
- **alerts that keep you be easily informed on investing decision**
 - stock is trending: price change of stock
 - stock is trending: stock ethical letter rating

MVP

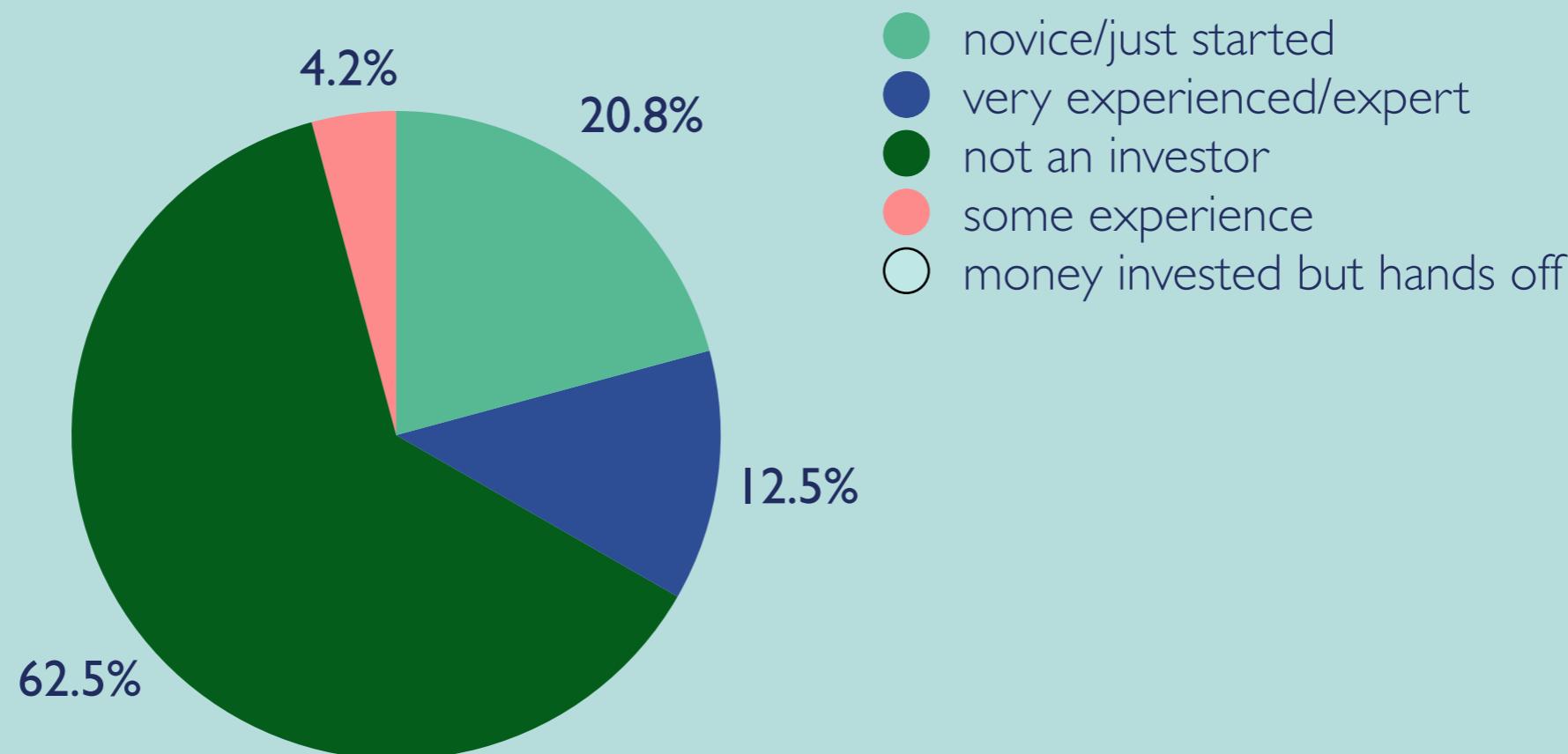
three

- **alerts**
 - investing tip of the week
- **chatbot**
 - financial advisor gives you best advice (premium version)
- **trading community conversation**
 - discussions of live traders and reasoning decisions
- **sponsored posts** - businesses that are highly rated on our “ESG” scale
- **email finance messages** - sends you important tax & operational information
- **free to use and trade (commission free)**
- **standard trade protections and guardrails** - keep customer from submitting bad “trades” or losing
- **data warehouse to sell to institutions**
- **incentivize people to leave reviews pop up**
 - feels about an app, and comment

QUESTIONNAIRE RESULTS

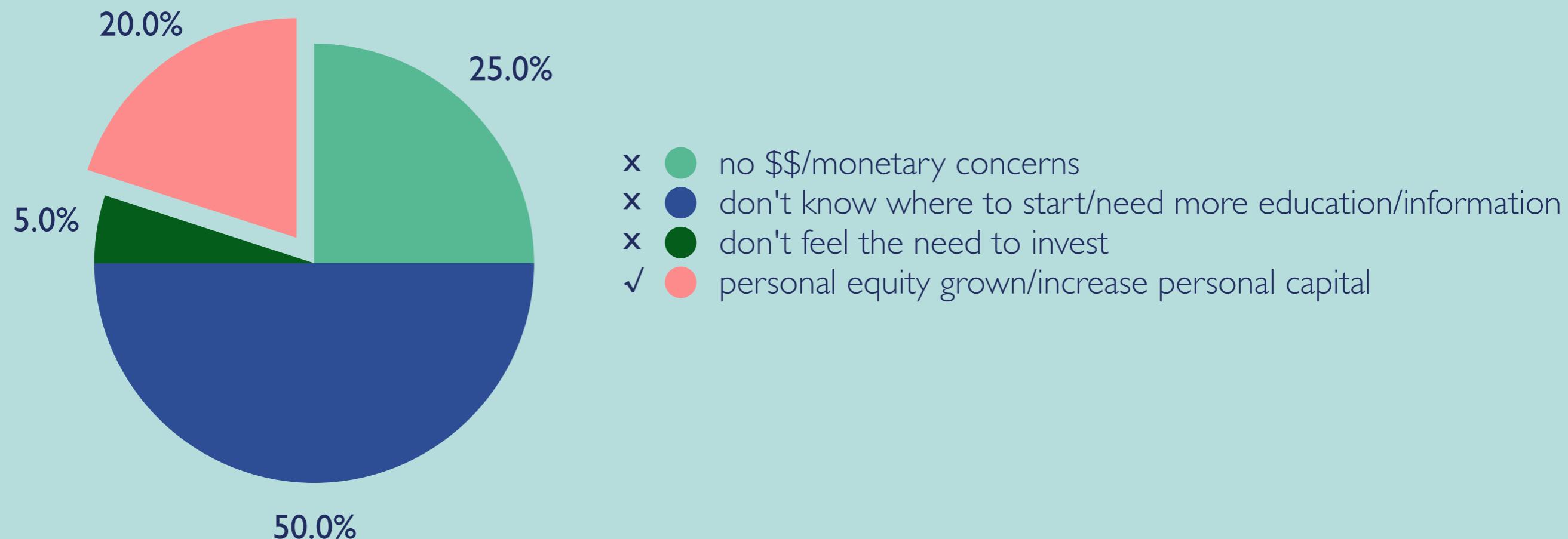
what type of investor do you consider yourself?

24 responses



QUESTIONNAIRE RESULTS

why do/don't you invest?



QUESTIONNAIRE RESULTS

of those surveyed

83.3% would be more motivated to invest if there was an ethically focused investment platform

79% value environmental awareness when it comes to companies

50% like to get info from experts

63% said they would read and be influenced by a Twitter-type news feed feature that followed stocks and companies

70% are interested in ethical ratings of companies and stocks

70% want stock suggestions based on personal ethical values

87% would be interested in a feature that allowed you to try out investing w/o actual \$\$

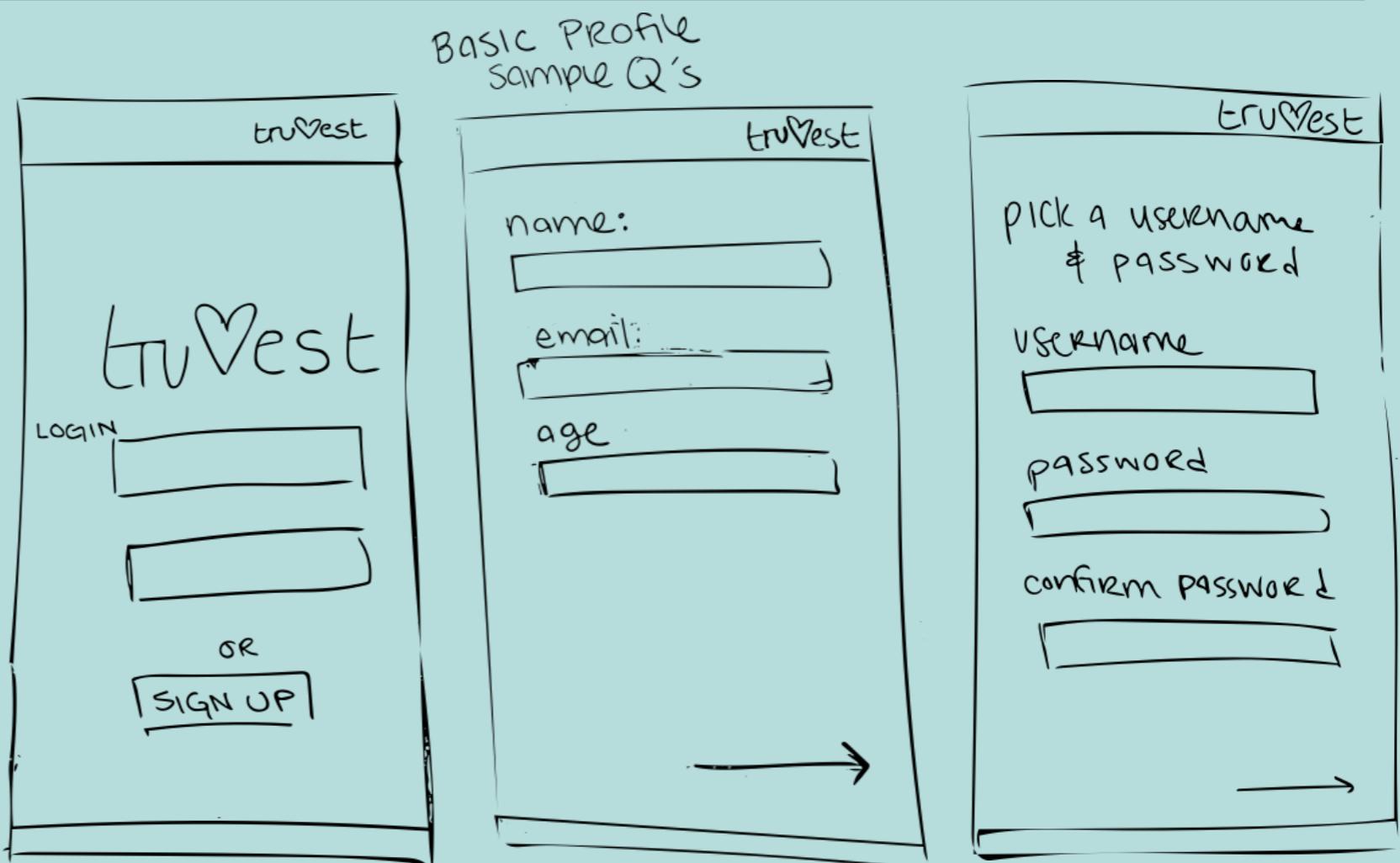
70% said they would be more likely to invest in companies suggested by the app based on their ethical values

FEATURES OF FOCUS

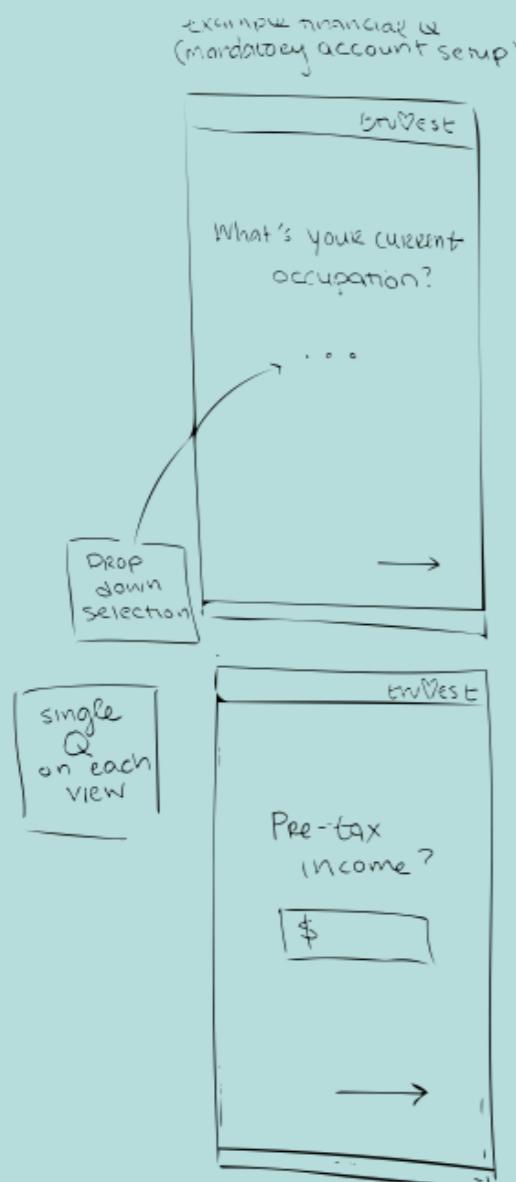
profile setup

custom profile set up with ethical focus and survey set up leading to an auto-stock selection helps pre-select stocks that are believed to fit your interests and investment behavior based on profile

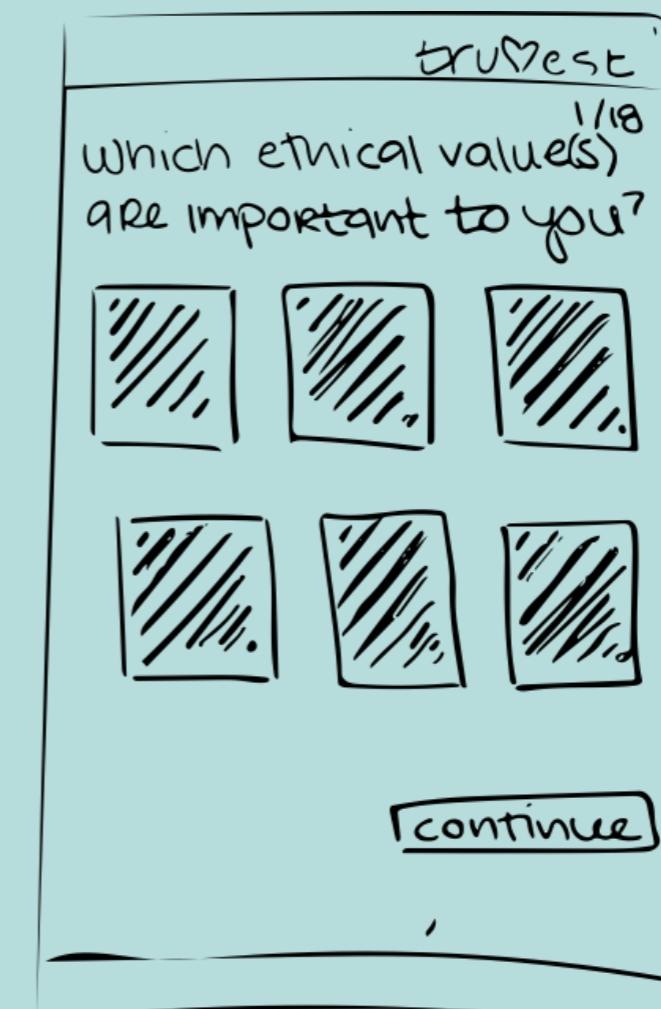
sketches with features of focus



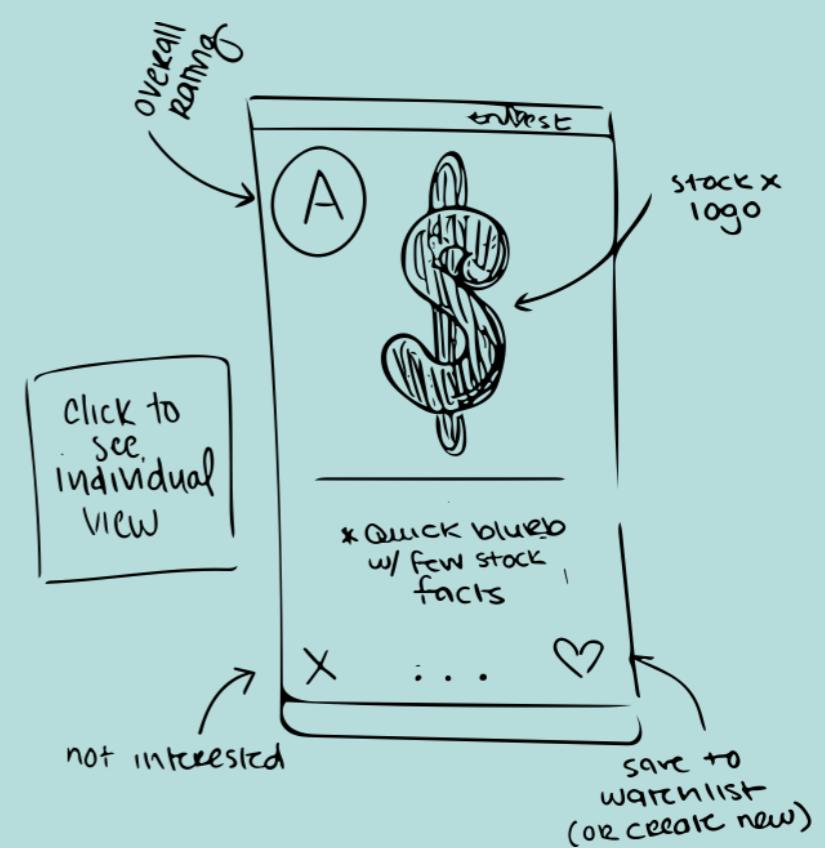
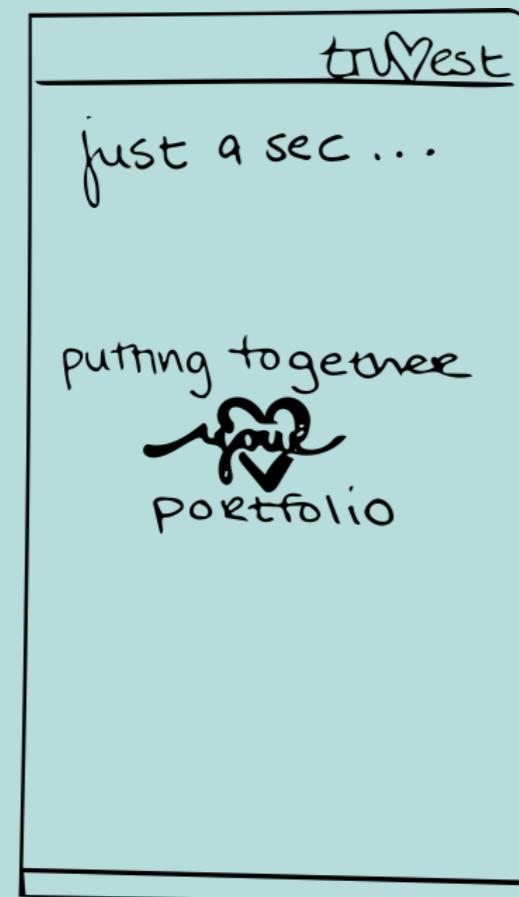
SKETCHES



sample ethical Q:



SKETCHES

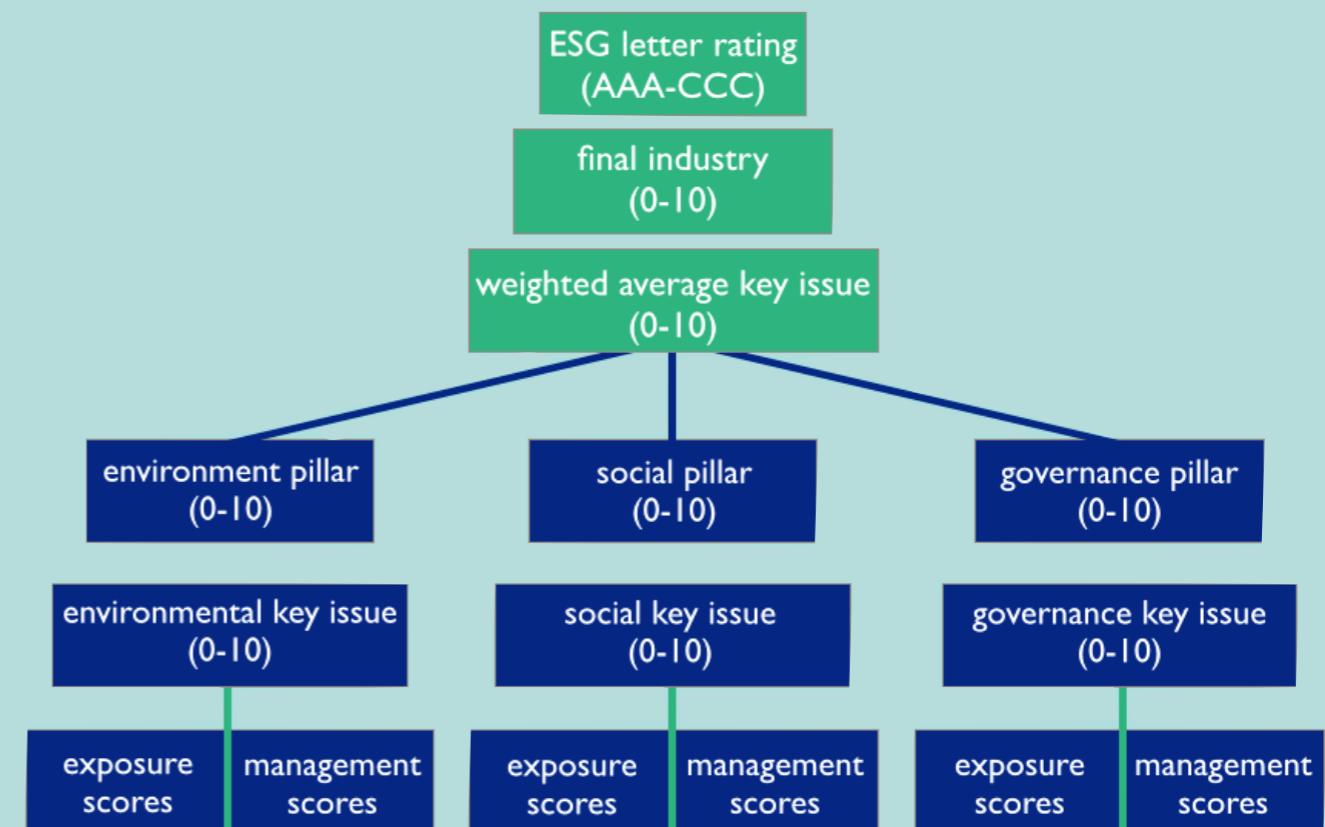


FEATURES OF FOCUS

stock profile

stock profiles that make it easy to understand the company's ethical rating

- stocks will get a letter score for their overall ethical grade and then they will get subcategory score grades similar to most ESG models. this will allow people to double click and explore stock more to decide if the ethical company aligns with their values
- there is a simple bio of the company: about, mission, leadership, ethical highlights
- **comment section of stock is connected to the “twitter” feed, but only content relevant to that stock**



FEATURES OF FOCUS

community feed

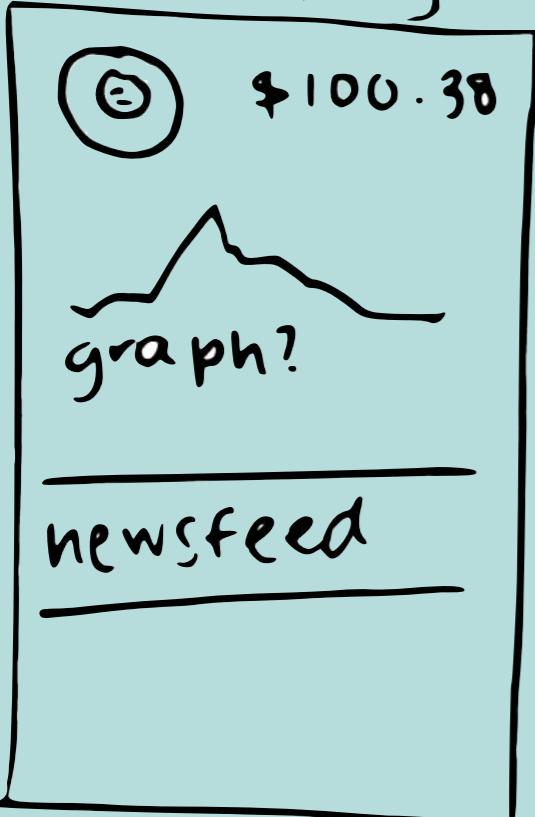
news feed (twitter-esq) that allows the consumer to engage with other consumers and capture real time news and opinion on their stocks and other stocks

consumers are able to follow specific stocks, follow news themes (like #hashtags on instagram) and are also able to share their consumer opinion and news that they find.

like twitter, people are able to like/repost what is shared by others

SKETCHES

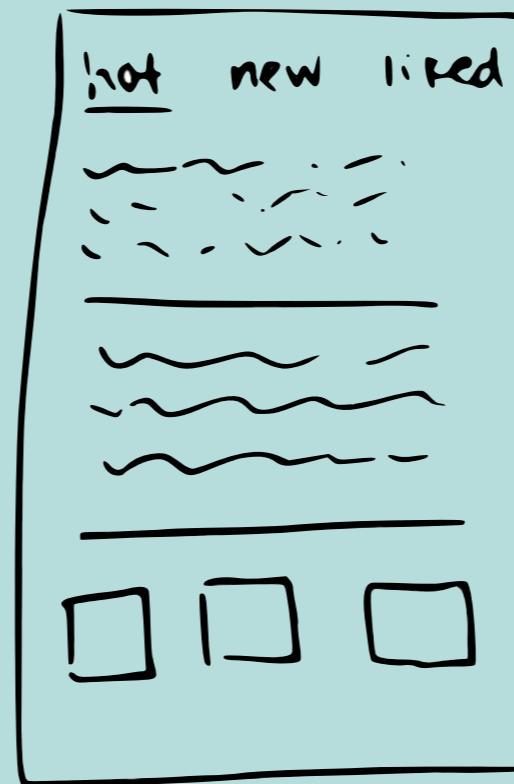
home page



profile,
financials

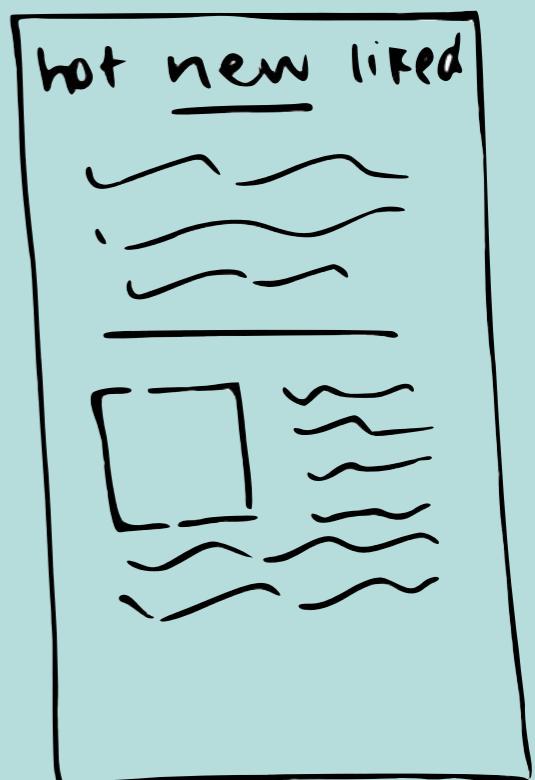


newsfeed



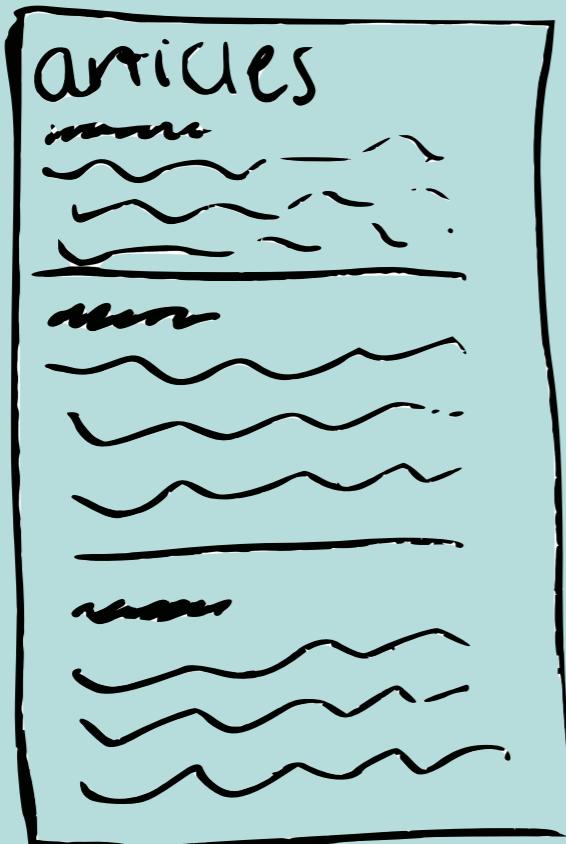
categories?

newsfeed

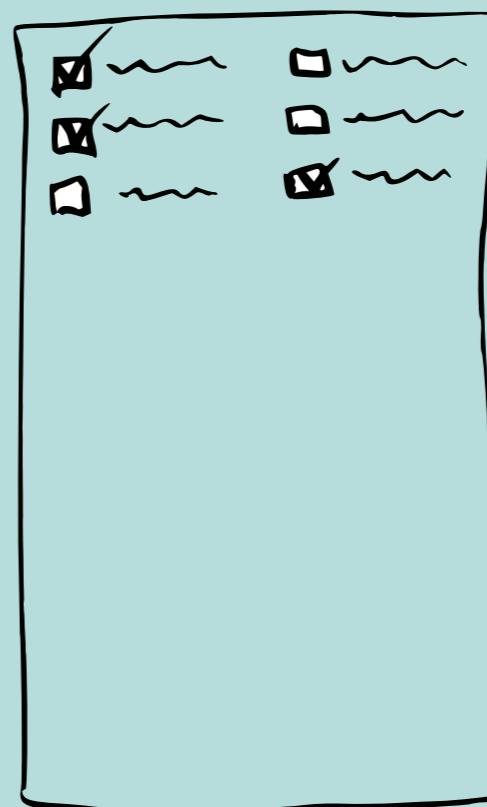


other views

SKETCHES



truvest verified?
next to article
✓



customize
by interests

FEATURES OF FOCUS

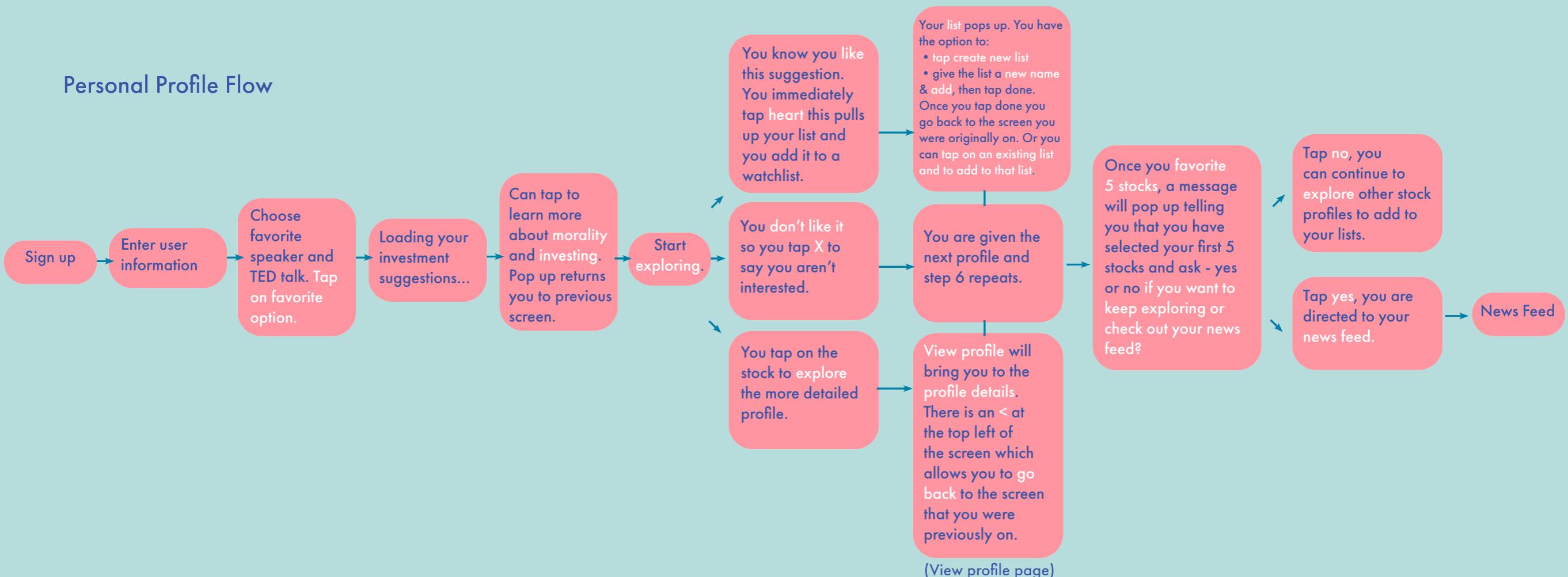
expert users

profile with a gamification twist to encourage engagement of the consumers and create experts that more novice investors can trust

- leaderboard - experts/intermediary/intro
- **your profile performance summary** - as it relates to your ethical expertise and the quality of your ethical stock selection
 - i.e. expert in beauty industry - ethical leadership

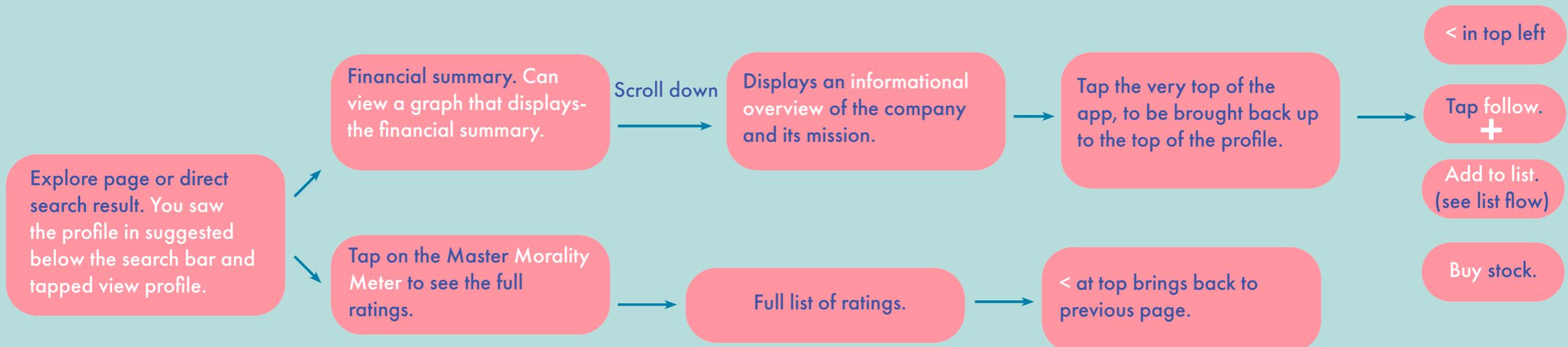
FLOW

Personal Profile Flow



FLOW

Stock Profile Flow



DESIGN

First: Login, get questionnaire ready, start tinderling, find a stock

The screenshots illustrate the following flow:

- Initial Profile View:** Shows a company profile for Patagonia with an ESG score of A, Stock Value of \$40.52, and Followers of 300. It displays a Morality Meter with categories like Environmental, Governmental, and Societal, each with a grade (e.g., A+, B-, B+).
- Morality Meter Details:** A scroll action reveals a detailed view of the Morality Meter, showing sub-categories and their scores.
- News Feed View:** Shows a news feed for Patagonia with a summary graph and a 'Slide Performance summary' section.
- News Feed Details:** A scroll action reveals more news insights.
- Watchlist View:** Shows a list of items in the watchlist, including 'Products I Love', 'Women CEOs', and 'New Lists +'. A green arrow points to a specific item in the list.
- Profile View:** Shows a general profile screen with a picture of a woman, her name (Betty Smith), and her interests: Climate Change, Leadership Diversity, and Clean Products.
- Followers View:** Shows a list of people followed by Betty Smith, with a callout 'Click to also follow what they follow'.

Click follow and Then go back To exploring the stock options.

After she goes to her news feed to explore "top news".....

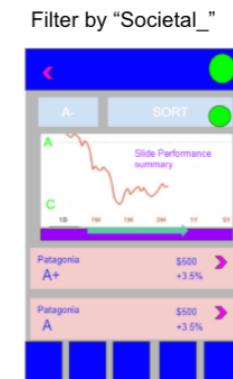
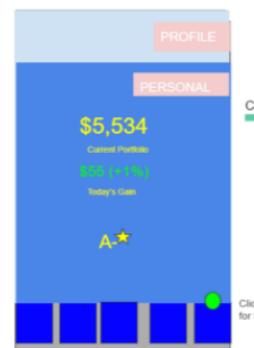
Se finds an article that she likes and taps on the person that posted it. The article is "Truvest Verified"

Click on followers or following Sub categories you rank highest

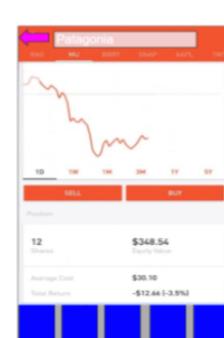
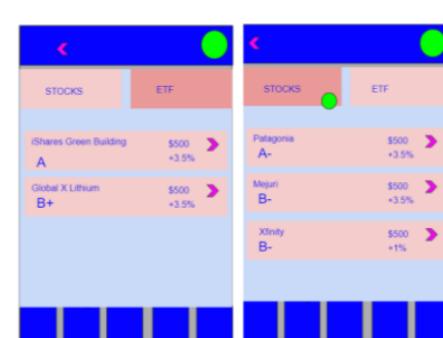
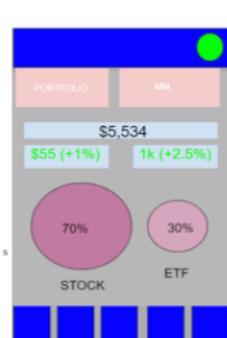
DESIGN

The next day.... A general look at her profile.

Opens up the app and it lands on her news feed. She taps on the bottom profile icon.

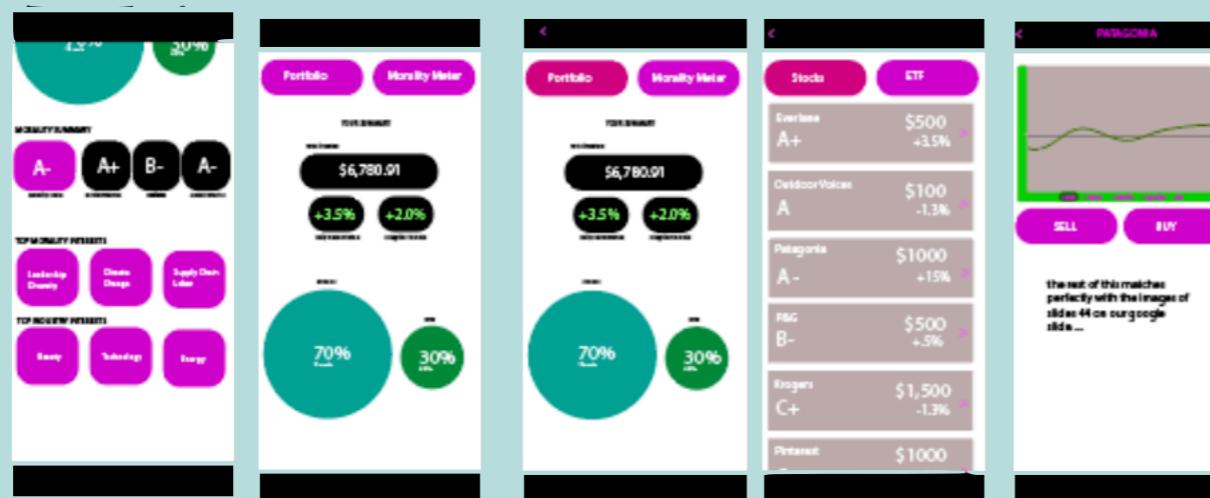
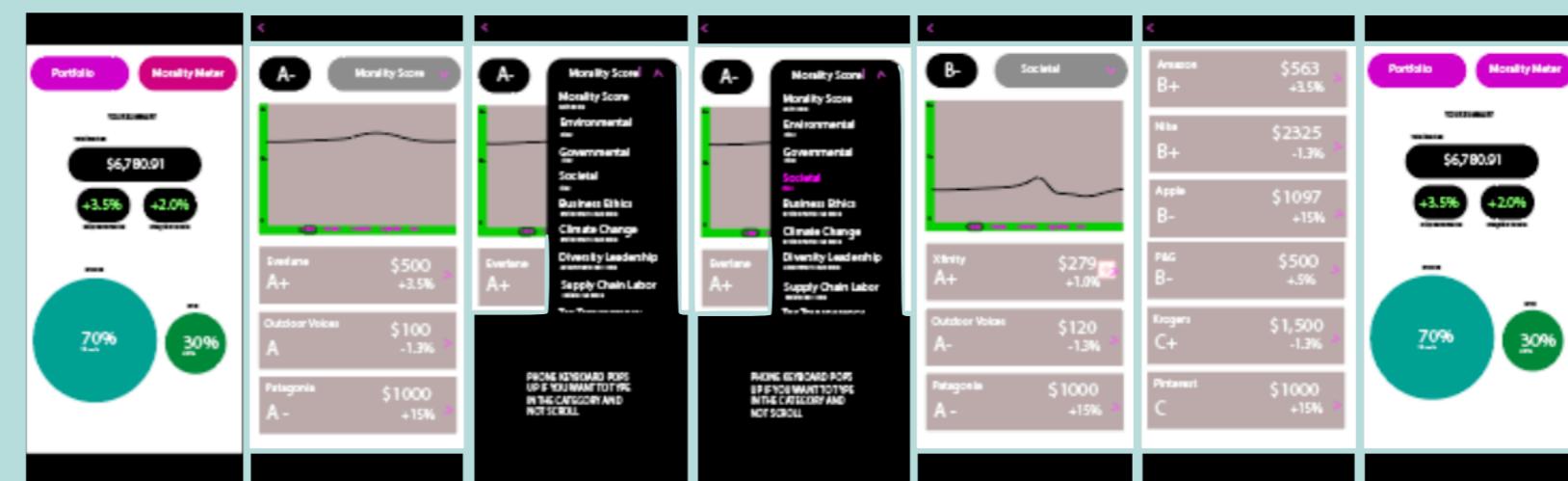


When you filter the score and map changes based on what you filter by and the order highest to lowest changes of your stocks/ETFs



Clicks back on her news feed to, post a message and celebrate her investment in patagonia.

DESIGN



TESTING MATRIX

Task	Scenario	Priority	Path	Success Point	Additional Questions
Survey Profile Setup	How do you answer a survey question about your ethical interests?	1	Create New Profile --> Input basic information --> Input Financial Information --> tap on answer that fits your personality type best.	Participant is able to complete all ethical survey questions and receives list of suggested companies related to their interests.	Do you feel like these questions are more engaging than standard surveys? Do these questions capture your ethical interests?
News Feed	How do you look at your past activity	1	Tap on News Icon --> Tap on "Liked" --> Scroll down to see all the news and people that you have liked in the past	Participant is able to go back and reference a past liked comment from yesterday	What key points are you looking at to decide what you want to invest in?
	How do you follow a fellow community member that you trust but don't yet follow	1	Tap on News Icon --> Land on "Top" List --> Scroll down to see top posts --> find a post that you like --> tap heart to favorite it --> tap on icon of person that posted --> see "gold ring" around profile picture to confirm they are an expert --> Tap "follow"	Participant is able to identify an expert that follows an interest that they are passionate about	Does a truvest verified 'concept' make you trust an article more? What do you most want to see when viewing someone else's portfolio before following? Why would you decide to follow?
Personal Profile - Investment	How do you invest in a stock from your profile that you have already invested the most in?	1	Open app --> land on public profile --> tap on view profile --> Tap on "Portfolio" --> stocks are ranked with highest investment on top --> tap on that stock --> tap "buy" --> enter number of shares --> tap buy	Participant is able to go to portfolio list and purchase additional stocks	What reasons would you decide to invest in a stock?
	How do you check the performance of a stock over the past month?	1	Open app --> land on public profile --> tap on view profile --> Tap on "Portfolio" --> tap on a stock of interest --> tap on month at the bottom of calendar to see month performance.	Participant is able to see their growth over an extended period of time	How often would you check your profile? What would be the most important things for you to check in on?
Personal Profile - Morality	How would you check your portfolios MM performance over time the past month?	1	Open app --> land on public profile --> tap on view profile --> Tap on "Morality Meter" --> tap on month at the bottom of calendar to see month performance.	Participant is able to see how their recent investments have influenced their recent	Do you care about your progress of growth with morality? When would you use the morality meter score most frequently?
	How do you look at your worst performing stock in a societal subcategory?	1	Open app --> land on public profile --> tap on view profile --> Tap on "Morality Meter" --> tap on top right arrow saying "Morality" --> Drop down appears --> tap on "societal" --> see list updated ranking societal	Participant is able to see bottom ranked stock after they select societal.	What would you do if you found a stock was performing very poorly in morality?
Stock Profile	How do explore and add a stock to your watchlist?	1	Open app --> tap on 'explore' magnifying glass --> tap on bottom right heart to add to watchlist automatically	Participant is able to heart stock and later tap on list icon to view watchlist	Does the 'tinder esq' explore experience make selecting stocks easier? does adding to a list make investing less stressful?
	How do you see what a stock's best morality meter subcategory ranking?	1	Open app --> tap on 'explore' magnifying glass --> tap on high level bio description of stock --> tap on stock morality meter score --> see top ranking subcategory	Participant is able to tap on morality score of the stock to see the master list of the subcategory rankings	What pieces of information will you focus on when you review a stock/etfs profile. Would you want the company or truvest to manage the company profiles?

TRUVEST MODERATOR'S GUIDE

TASKS I-4 PERSONAL PROFILE

TASK I: if you want to find your stocks with the highest societal morality meter score, how would you do that?

PATH: open app → personal profile → tap 'visit profile' → tap 'morality meter'
→ tap 'morality' → select 'societal' from drop down menu

MODERATOR QUESTIONS

1. was it **easy** to find the subcategories of the morality meter in your profile
2. what would you likely do **next** once you find the answer to this task?
3. what **else** would you like to see in your personal profile related to your own morality meter score?
4. is there any information that is **missing** for you to understand the morality meter as it relates to your own?

we are all Betsy

FURTHER DEVELOP

- personal lists feature
- company review capabilities
- improve comparatives
- truvest verified

ADDITIONAL FEATURES

- ‘invest’ test profile
- push notifications
- common question chatbot
- messaging (DM’s)

THANK YOU!

victoria cassandra charlotte carolyn