

How CCM Aligns with the United Nations Sustainable Development Goals

Mapping CCM's Impact Themes with the SDGs

Over the years, we have seen a proliferation of U.S. and global standards, goals, and principles that seek to unite like-minded investment managers and their clients around various desirable and needed objectives. While all guidelines have been helpful to the industry, the one that seems to have the greatest usage and traction are the United Nations Sustainable Development Goals (SDGs). The SDGs, released in September 2015, aim to end all forms of poverty, fight inequalities, and tackle climate change, while ensuring that no one is left behind. They are the blueprint to achieve a better and more sustainable future for all. They address the global challenges we face, including those related to poverty, inequality, climate change, environmental degradation, peace, and justice. The 17 Goals are all interconnected and it is important we achieve them all by 2030.¹ The SDGs are a call for action by all countries – poor, rich and middle-income – to promote prosperity while protecting the planet.²

CCM's Impact Themes

Throughout our two decades of work in impact and ESG investing, Community Capital Management (CCM) has developed a set of impact themes, where one or more theme is associated with each of our investments. The themes cover a wide variety of issues and opportunities of interest to our clients. The creation and evolution of these impact themes have occurred in response to changing markets and the growing availability of impact and ESG investments. While the themes are distinct and diverse, certain common characteristics can be found in all of CCM's current themes and are guidelines for the adoption of our themes in the future:

- CCM must believe that market-rate opportunities will exist to allow client commitments to individual themes to be fulfilled over time. These opportunities must fit in with CCM's overall risk/return and asset allocation goals.
- An impact theme must correspond to demonstrated client interest in the relevant economic or social objective being addressed.
- As a leader in the impact and ESG investing industry, CCM seeks to advocate for greater investment product creation in support of our impact themes. By communicating our clients' interests to the broader capital markets, CCM hopes to play a catalytic role in the creation of greater impact investment opportunities.
- Finally, all CCM investments are subject to rigorous use of proceeds analysis so that the impact and ESG metrics are defined, assigned, and tracked to each investment by CCM's proprietary impact database for reporting and transparency.

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● CCM's 18 Impact Themes

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|  Affordable Health and Rehab Care |  Government Supported Communities |
|  Affordable Housing |  Healthy Communities |
|  Arts and Culture |  Human Empowerment |
|  Disaster Recovery, Resilience, and Remediation |  Minority Advancement |
|  Economic Inclusion |  Neighborhood Revitalization |
|  Education and Childcare |  Rural Community Development |
|  Enterprise Development and Jobs |  Seniors and the Disabled |
|  Environmental Stability |  Sustainable Agriculture |
|  Gender Lens |  Transit-Oriented Development |

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Mapping CCM's Impact Themes Alignment with the SDGs

Many of CCM's 18 impact themes overlap with the SDGs from human empowerment to environmental sustainability to education and childcare. While all our impact themes play a role in the 17 SDGs, we have highlighted below those that are in direct alignment.

We are extremely proud of the approximately \$10 billion we have invested in environmental and social initiatives on behalf of our clients since 1999. As a pioneer in impact investing, we know there is no such thing as the status quo and continually look to add to our impact themes based on client-driven demand, internal discussions, research, and our ability to track positive impact outcomes. We continue to monitor the SDGs and how they align with our themes as we build and innovate.

UN SDG Goal	CCM's Impact Themes	UN SDG Goal	CCM's Impact Themes
 <p>1 No Poverty</p>	<ul style="list-style-type: none"> Affordable Health and Rehab Care Affordable Housing Disaster Recovery, Resilience, and Remediation Human Empowerment 	 <p>7 Affordable and Clean Energy</p>	<ul style="list-style-type: none"> Environmental Sustainability
 <p>2 Zero Hunger</p>	<ul style="list-style-type: none"> Sustainable Agriculture 	 <p>8 Decent Work and Economic Growth</p>	<ul style="list-style-type: none"> Enterprise Development and Jobs
 <p>3 Good Health and Well Being</p>	<ul style="list-style-type: none"> Affordable Health and Rehab Care Disaster Recovery, Resilience, and Remediation Healthy Communities 	 <p>9 Industry, Innovation, and Infrastructure</p>	<ul style="list-style-type: none"> Neighborhood Revitalization Transit-Oriented Development
 <p>4 Quality Education</p>	<ul style="list-style-type: none"> Education and Childcare Gender Lens 	 <p>10 Reduced Inequalities</p>	<ul style="list-style-type: none"> Economic Inclusion
 <p>5 Gender Equality</p>	<ul style="list-style-type: none"> Gender Lens 	 <p>11 Sustainable Cities and Communities</p>	<ul style="list-style-type: none"> Affordable Housing Transit-Oriented Development
 <p>6 Clean Water and Sanitation</p>	<ul style="list-style-type: none"> Environmental Sustainability 	 <p>13 Climate Action</p>	<ul style="list-style-type: none"> Environmental Sustainability

About CCM

Community Capital Management, Inc. (CCM) is an investment adviser registered with the Securities and Exchange Commission. Headquartered in Fort Lauderdale with employees in Boston, Charlotte, the New York City area, and Southern California, CCM was founded in 1998 and manages approximately \$2.8 billion in assets. The firm believes a fully integrated portfolio – one that includes environmental, social, and governance (ESG) factors – can deliver strong financial performance while simultaneously having positive long-term economic and sustainable impact. CCM's strategies utilize an innovative approach to fixed income and equity investing by combining the positive outcomes of impact and ESG investing with rigorous financial analysis, an inherent focus on risk management, and transparent research. For more information, please visit: www.ccminvests.com.

¹ <https://www.un.org/sustainabledevelopment/sustainable-development-goals/>

² <https://www.un.org/sustainabledevelopment/>

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