

Inspire. Influence. Invest.

InspereX Impact Investments

The InspereX Impact Investment Platform provides issuers and financial professionals the opportunity to offer investors a broad range of products that align financial goals with personal values. Impact investing is often used interchangeably with values-based, sustainable, or socially responsible investing. Impact product offerings commonly address environmental, economic, and social concerns.

InspereX Impact Investment Choices

Offerings on our InspereX Impact 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), structured notes, or market-linked CDs.

Issuer Features

- Broad investor distribution
- Funding diversification
- Project-specific funding
- Increased investor awareness
- Impact expansion

Investor Features

- Measurable impact
- Potential for values-based financial returns¹
- Flexible income opportunities¹
- Competitive yields
- A legacy to pass down



You can work with your financial advisor to select areas of focus and impact, then choose from InspereX Impact offerings that may include:

Corporate Bonds, including InterNotes®

U.S. Agency and Supranational Bonds

Certificates of Deposit (CDs)

Market-Linked CDs

Structured Notes

Impact Investment Targets



Affordable Housing



Healthcare



Education



Jobs



Community Centers



Economic Development



Access to Healthy Food



Small Business

¹ Income payments, as outlined in the offering documents, are subject to the credit risk of the issuer. If an issuer defaults on the payment, no future income payments will be made.

InspereX

Our impact investment issuers



Calvert Impact Capital, a nonprofit issuer on InspereX's impact investing platform since 2005, launched the Community Investment Note® to support organizations that advance social and environmental justice around the world. Investors can target their support across nine portfolio impact sectors - including affordable housing, community development, microfinance, renewable energy, and sustainable agriculture - which contribute to 16 of the 17 Sustainable Development Goals.

Calvert Impact Climate, a nonprofit, began issuing its asset-backed Cut Carbon Note® in 2023 to finance the decarbonization of buildings and make the clean energy transition happen sooner. The Note finances energy efficiency and renewable energy upgrades in commercial and multifamily buildings in the U.S., providing investors twice a year impact reporting in alignment with The Operating Principles for Impact Management, the International Capital Market Association's Green Bond Principles, and United Nations Sustainable Development Goals.



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 2017 and have been aligned with the International Capital Market Association's Social Bond Principles since August 31, 2023.



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. InspereX has served as an underwriter for World Bank bonds since 2011.



International Finance Corporation (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. InspereX underwrites IFC's medium-term notes (MTNs) and has been distributing IFC's retail-directed Impact Notes since March 2014. InspereX distributed IFC's first U.S. retail green bond in September 2014 and its first retail social bond in September 2019.



Local Initiatives Support Corporation (LISC) is one of America's largest organizations supporting projects to revitalize communities and grow local economies. A not-for-profit Community Development Financial Institution (CDFI), LISC invests in affordable housing, quality schools, growing businesses, and other vital community projects. With a 40-year track record of delivering capital, strategy, and know-how, LISC impacts millions of lives in urban centers and rural areas across the country. Aligned with the International Capital Market Association's Social Bond Principles and United Nations Sustainable Development Goals, LISC Impact Notes launched in October 2020.



Century Housing Corporation, a mission-driven, nonprofit Community Development Financial Institution (CDFI), finances quality, affordable housing throughout California to provide dignified homes, healthy and hopeful futures, and economic independence to individuals, families, veterans, and seniors. Century Sustainable Impact Notes, launched in February 2021, are aligned with the International Capital Market Association's Sustainability Bond Guidelines and the United Nations Sustainable Development Goals.



Working Toward a Better Future

The United Nations Sustainable Development Goals (SDGs) are the blueprint to achieve a better and more sustainable future for all. InspereX’s impact investment issuers work toward the SDGs.

For more information on **United Nations Sustainable Development Goals**, visit www.un.org/sustainabledevelopment.

The content of this publication has not been approved by the United Nations and does not reflect the views of the United Nations or its officials or Member States.



About InspereX

InspereX was founded 25 years ago by Tom Ricketts, now our Chairman as well as the Executive Chairman of the Chicago Cubs. We pioneered delivering innovative, institutional-quality strategies and offerings to the retail market, and we’re now an industry leader in underwriting, marketing, and distributing a wide range of fixed income investments and structured investments. Our ground-breaking products, distribution, education, and technology have been recognized with dozens of awards. InspereX represents more than 400 issuing entities, distributes to more than 1,500 partners, and has underwritten more than \$750 billion in securities. The firm has seven trading desks and more than 180 employees with offices in Delray Beach, Florida; San Francisco; Chicago; and New York City.

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