

Impact Investment Standards





About Domini

Domini Impact Investments LLC is a women-led SEC registered investment adviser specializing exclusively in impact investing. We serve individual and institutional investors who wish to create positive social and environmental outcomes while seeking competitive financial returns. We apply social, environmental, and governance standards to all our investments, believing they help identify opportunities to provide strong financial rewards to our fund shareholders while also helping to create a more just and sustainable economic system.

To learn more visit www.domini.com

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Table of Contents

Introduction	1
Our Investment Beliefs	2
Our Investment Approach	4
Stakeholders	12
Ecosystems	14
Global Community	19
Local and National Community	23
Customers	29
Employees	33
Suppliers	37
Investors	41

Introduction

Transparent Decision-Making

At Domini Impact Investments LLC, we are committed to transparency and it is important to us that our investors understand the standards that govern our investment decisions.

We serve investors who want to align their investment portfolios with their concern for people and the planet. Domini works hard to ensure that those who invest with us receive returns that are not at odd with their best aspirations for the global community.

The process of putting principles into action begins with our Impact Investment Standards. These standards guide our investments across all our funds. Sharing them is just one way that Domini executes on our own transparency goals.

Our Impact Investment Standards are shaped by twin ambitions:

Universal Human Dignity

We seek investments that promote universal values of fairness, equality, justice and respect for human rights.

Ecological Sustainability

We seek investments that promote long-term environmental sustainability, including climate-change mitigation and adaptation.

Our Investment Beliefs

At Domini, we believe that investments made today will shape tomorrow. This is why we apply environmental and social standards to all our investments. In so doing, we believe that we capture sources of opportunity and recognize early risk often overlooked by conventional financial analysis. Our evaluations also provide us with insight into the quality of corporate management teams and the tone of the corporation's culture, which in turn are the two key components of future success.

Our Beliefs

1. Investments have systems-level impact on finance, society and the environment. Investors have an ethical obligation to acknowledge these consequences.
2. Investors that strengthen the resilience and integrity of these critical systems create lasting value. Investors that fail to do so cause harm.
3. Long-term investment performance depends upon the above principles.

Our Objectives

1. To serve our clients' financial well-being while preserving and enhancing the environment and society through responsible asset management.
2. To measure and report our financial, societal and environmental impacts.

Our Strategies

1. **Setting Standards:** As investors, we participate in capital markets by using financial, social, and environmental standards in all of our investment decisions.
2. **Engagement:** As owners, we engage with issuers, civil society organizations, and policymakers to create financial, environmental, and societal value.
3. **Community Investing:** As neighbors, we seek to help build strong, sustainable communities by directing capital to where it is needed most.

Our Investment Approach

Domini serves investors seeking to positively impact the future. To ensure their goals are met, we apply environmental and social standards to every investment decision.

Seeking Overlooked Risks & Opportunities

In applying our standards, we can capture some sources of opportunity and risk neglected by conventional financial analysis.

Our standards seek to identify:

Company-specific circumstances that affect portfolio performance. Our analysis can help us avoid risks like large environmental fines or discrimination lawsuits, but can also identify innovative and resilient investments.

Systems-level factors that affect the large-scale environmental, societal and financial frameworks upon whose stability everyone depends. Domini seeks to strengthen these systems through our investment strategy.

Evaluating Stocks

Corporations have the ability and the responsibility to be positive forces. When a corporation channels its energy and resources to the betterment of all its stakeholders, it creates enhanced value for itself, its investors and for society at large.

The owners of a company exchange their individual share in that company, adding or detracting value to the share. Domini seeks information that will lead us to discover positive trends – trends that increasing numbers of investors will recognize and value.

When examining the behavior and potential of a company, Domini employs a two-factor evaluation. **We assess the company's business model and carefully consider how the company treats its partners in business.**

Evaluating Bonds

Before making any fixed-income investment, we ask two key threshold questions: To whom are we loaning money and what are they using it for? These questions must be asked because fixed-income can be particularly well-suited to achieve ecological and societal goals.

Domini evaluates corporate debt instruments in the same way we evaluate corporations' stocks.

For non-corporate issuers, we focus on three key issues:

- Increasing **access to capital** for those historically underserved by the mainstream financial community
- Creating **public goods** for vulnerable populations and those most in need
- Filling **capital gaps** left by current financial practice

These three themes flow from our belief that sustainable and healthy societies and economies must be built on a strong foundation of fairness and opportunity for all.

Business Alignment

Our first step in determining whether a company is eligible for investment is evaluating its core business model. We want to know whether that business model is aligned with our twin goals of universal human dignity and ecological sustainability.

Some businesses, like manufacturing vaccines or distributing renewable energy, are fundamentally aligned with our twin objectives. A few businesses, like tobacco or weapons manufacture, are fundamentally misaligned, while others, like production of capital goods, are relatively neutral.

When a company's business model is considered neutral, or even partially misaligned, the next step in evaluation is particularly important. In this step, we examine how a company treats its stakeholders. We balance the two factors when determining whether to approve a company for investment.

Not all companies we hold perform well in all areas, and we don't expect them to. Relationships with partners are complicated and even the best of companies run into problems. A mixed track record does not necessarily mean that progress has stalled, but it does require thoughtful assessment. We invest in companies when we feel that, on balance, progress is being made toward long-term benefits. We evaluate companies on a case-by-case basis, looking for signs of improvement and positive trends.

Excluded Industries

Our standards can lead us to eliminate substantial numbers of companies in certain industries or countries where prevailing industry norms weight our evaluations toward the negative. For example, we exclude companies with significant involvement in the production of certain addictive products: tobacco, alcohol, and gambling. The more successful such companies are, the greater the cost they impose on society. This is not a business model we believe our investors wish to support.

We do NOT invest in:



Weapons
& Firearms



Alcohol



Coal Mining



For-Profit
Prisons



Tobacco



Nuclear



Oil & Natural Gas



Gambling

The capital markets are highly effective mechanisms for raising funds for a wide variety of products and services, but we do not want to invest in products that have the potential to cause incalculable harm. We exclude corporations substantially involved in nuclear weapons production and weapons and firearms production, as well as the owners of nuclear power plants. The dangers of weapons of mass destruction and the international arms trade are among the greatest we face today, and we view the spread of nuclear power technology as tied to the proliferation of nuclear weapons, in addition to presenting significant risks to human health and the environment.

We exclude companies in the energy sector involved oil and natural gas exploration and production, coal mining, oil and gas storage, transportation, refining, and related service providers. We also do not approve electric utility companies that have either announced plans for new construction of coal-fired power plants or started new construction after the Paris Agreement was adopted in 2015. Further, we do not approve electric utilities that have over 50% of installed capacity from coal-fired generation. We have made this decision considering the financial, environmental and human health concerns associated with fossil fuels and in recognition that an increasing portion of the responsible investment community has found divestment a productive avenue to further debate on this, one of the most important and difficult issues of our time.

We exclude for-profit prisons and immigration detention centers due to the significant civil and human rights concerns that occur as a result of their business models, particularly for marginalized communities. The for-profit prison model incentivizes imprisoning the greatest number of people for the longest duration at the lowest cost to increase growth and profits.

Major producers of agricultural chemicals including synthetic pesticides and fertilizers are also typically excluded.

Our thresholds for exclusion are generally determined by such factors as percentage of revenues, magnitude of involvement (market leadership), or ownership. Companies with less significant involvement in these areas may also be considered ineligible for investment, but are evaluated case by case. In these cases, we consider the absolute size of the involvement, the trend of the company's involvement, and the prominence of the company's role in its subindustry, along with the company's overall social and environmental record in making our decision.

Stakeholder Relations

The second step in determining whether a company is eligible for investment is evaluating its core impact. Our Impact Investment Standards focus on those key themes that we believe best capture the strength of a corporation's relationships with its customers, employees, suppliers, investors, communities and the natural environment. An enterprise relies on all these partners for success and the creation of 'shared value.'

We further believe that corporations can also create substantial risks - financial, social, and environmental - when they fail to manage their partnerships with these stakeholders appropriately. Our assessment of these relationships are therefore core to our investment process.

In order to assess the strength of a corporation's relationship with its partners in business, we begin by evaluating key themes relevant to each stakeholder.

We believe that companies will succeed and prosper in the long run when they:



Enrich the ecosystems on which they depend



Contribute to the global community of humankind



Contribute to their local and national communities



Produce high-quality, safe, and useful products and services



Invest in the wellbeing and development of their employees



Strengthen the capabilities of their suppliers



Are transparent with their investors

We have selected these themes because we believe:

1. Sufficient information is typically available to make judgments about progress in these areas and that progress is reasonably achievable.
2. Stakeholder relationships, taken as a whole, may have a material effect on performance.
3. Our approach helps us identify patterns of behavior that externalize costs onto taxpayers and others, costs that destroy the long-term wealth-creating potential of both companies and the societies in which they operate.

We focus more on outcomes related to these themes than on general corporate policies, although both policy and practice are important. Today's forward-looking policies lay the foundation for tomorrow's improved practices.



Domini and the SDGs

Domini has always recognized the role of investors in solving the world's intertwined social, environmental, and economic challenges. We first published our standards in 2005 to communicate our understanding of how investors can both avoid causing harm and push progress forward in myriad areas, from anti-corruption and transparency to development of eco-friendly technologies to diversity and fair labor practices from the factory to the boardroom.

We welcomed the promulgation of the United Nation's Sustainable Development Goals (SDGs), an integrated set of targets for global progress by 2030. Domini has worked to promote the use of SDGs by investors and companies to help these actors understand their role in global development, and the inextricable nature of social, environmental, and economic development. The Goals' "universal, integrated, and transformative vision for a better world" is well aligned with our vision set forth in these standards.

Stakeholders

In our analysis of companies, we consider key issues areas and our goals for company behavior in relation to each stakeholder group. Those targets are explained in the following sections, and their overlap with the Sustainable Development Goals is shown below.

Ecosystems

- Environmental Sustainability and Climate Resilience
- Renewable and Alternative Energy Sources
- Innovative and Sustainable Materials
- Resource Efficiency and the Circular Economy
- Pollution Control and Abatement



Global Community

- International Norms and Standards
- Human Rights
- Indigenous Peoples and Local Cultures
- Anti-Bribery, Anti-Money Laundering, and Anti-Corruption
- Geopolitical Stability and Nuclear Development



Local and National Community

- Community Partnerships and Trust
- Public Goods and Community Development
- Fair Tax Dealings
- Government Relations
- Philanthropy



Customers

- Safety, Quality, and Service
- Access
- Innovation
- Marketing and Pricing Practices
- Harmful and Addictive Products



Employees

- Health and Safety
- Compensation and Benefits
- Diversity in the Workplace
- Empowerment and Training
- Union Relations



Suppliers

- Labor Practices and Human Rights
- Quality, Environment, and Other Issues
- Diversity Within the Supply Chain
- Empowerment and Viability



Investors

- Accounting, Credibility, and Business
- Reporting and Transparency
- Diversity of Representation
- Relationships with Controlling Owners





Ecosystems

We believe that companies that, among other things, acknowledge the long-term environmental challenges of their industry, maximize energy efficiency, use alternatives to fossil fuels, use recycled materials, reduce use of toxic chemicals in manufacturing, and produce less solid and hazardous wastes will benefit the environment while increasing efficiency and innovation and reducing potential liability.

Ecosystems provide benefits of vast value – including clean air and water, minerals, timber, food, and fertile land. These natural resources are often available to companies at little or no cost. In addition, the extraction of our planet's resources can threaten the viability of other environmental riches that may not be of immediate benefit to the corporation, such as biodiversity. Companies that fail to treat these environmental assets with due care, and that jeopardize the long-term viability of the irreplaceable resources that our ecosystems provide, can cause great harm.

Renewable and Alternative Energy Sources

One of the greatest and most difficult challenges of our time is how to cheaply and efficiently produce the energy needed for economic development without harming the environment. Burning fossil fuels is unsustainable because it produces the greenhouse gases (GHG) that are responsible for trapping heat in the atmosphere, causing climate change. The future of human civilization depends upon developing and bringing to scale truly renewable, sustainable alternatives.

Corporations are a major contributor to GHG emissions and have the potential to play an equally large role in the solution. They

have the resources to develop and market alternative clean-fuel technologies, and to utilize these technologies to power their own operations. We are particularly optimistic about wind, solar, and tidal power. We have serious concerns about clean-coal, nuclear power and first-generation bio-fuels as viable clean-fuel technologies.

Domini does not invest in companies that are significant owners or operators of nuclear power plants or uranium mines. Although some have extolled nuclear power as a safe and clean alternative to fossil fuels, major concerns remain in the areas of safety, transparency and storage. Nuclear power advocates often compare investments in nuclear with renewables and point to the relative cost efficiency of nuclear power. However, these estimates rarely reflect the costs of the entire nuclear life cycle, including storage, maintenance, and the risk of catastrophic failures. Claims of nuclear power's carbon neutrality also fail to consider the carbon footprint of the full nuclear power life cycle, from uranium mining to waste storage and differed investment in renewables.

Increasing atmospheric concentrations of carbon dioxide attributable to the burning of fossil fuels pose financial, environmental and social issues that must be addressed. Consequently, Domini no longer invests in companies that are substantial owners and extractors of fossil fuels—coal, oil and natural gas. Companies can also play an important role in helping consumers increase their energy efficiency. We therefore look for companies that are aggressive about the energy efficiency of the products and services they provide. In addition to corporations' significant opportunities to be part of the solution to climate change and to benefit financially from the transition to an alternative fuel-based economy, companies that are inadequately prepared for the onset of a carbon-constrained world may face substantial financial risks.

We seek corporations that are substantial users, producers, or developers of resources, products, and technology that reduce the risks of climate change and increase the use of sustainable alternatives to

carbon-based fuels – and we avoid many of those whose products are contributing most heavily to climate change.

At the same time, we recognize that government must play the central role in making a transition to sustainable energy sources and that corporations and the marketplace cannot solve this problem alone.

Resource Efficiency and the Circular Economy

Dwindling global resources and overwhelming pollution make recycling and reprocessing in product lifecycle design increasingly urgent. Circular product design aims to close the loop of inputs and outputs of a product, wherein all components are reused, refurbished or recycled. The environmental footprint of all products can be lightened by starting with environmentally benign materials, minimization of the environmental effects of product packaging and use, and product take-back and recycling. Those companies willing to invest in the research and development necessary to eliminate toxics are providing a long-term benefit to workers and the environment and often produce valuable innovations. Companies have been notably successful in finding nontoxic alternatives to volatile organic compounds used as solvents. We believe that the long-term benefits of such decisions often outweigh short-term costs.

We seek out companies that make substantial use of recycled materials in their manufacturing processes, that solve the challenges of circular, closed loop design, that have found nontoxic substitutes for toxic chemicals used in manufacturing processes, and that are investing in making their products and services compatible with the ecosystems they affect.

Pollution Control and Abatement

A company's minimum obligation to its communities and the environment is to assure that no substantial harm is done by its operations, including those of its supply chain. For industrial firms, for example, this means cleaning wastewater before it is discharged and capturing volatile organic compounds before they escape into the atmosphere. For electric utilities, this means installing scrubbers to prevent particulates and sulfur dioxides being released. For chemical companies and refineries, this means preventing spills and leaks, and disposing of hazardous wastes appropriately. These basic steps help prevent immediate harm and through today's investments avoid tomorrow's problems.

We recognize that pollution prevention often requires expensive capital expenditures that force management to make short-term financial sacrifices. We believe, however, that these investments can often pay long-term returns to communities, neighbors, and companies that compensate for their short-run costs.

We favor companies that have a record of handling today's pollution challenges effectively and without regulatory controversy, while developing more sustainable practices for tomorrow.

Environmental Sustainability and Climate Resilience

Despite progress toward an increased awareness of the need for compatibility between society and ecosystems, a surprising number of corporations still deny or ignore the need to manage their long-term environmental risks appropriately. Some companies, for example, still deny the reality of climate change. Some forestry companies still destroy the rainforests of the world. Some manufacturers still build toxic chemicals into their products. It is of substantial concern to us when companies lag on such fundamental matters of long-term environmental sustainability.

We look for companies that have foresight, think systematically about their environmental footprint, and pioneer long-term sustainability models for their industries.

Companies are developing science-based targets for emissions reductions for their operations and committing to use of 100% renewable energy usage. Such initiatives have the paradigm-shifting implications necessary to achieve true long-term environmental stability. As our climate changes, forward-looking companies must examine how to make their operations resilient in the face of new, uncertain realities. We look for companies that are using scenario analysis, in line with the recommendations of the Task Force on Climate-related Financial Disclosures (TCFD), to consider the physical and transition risks and opportunities of climate change and adapting accordingly.



Global Community

In a globally interconnected economy, corporations reap the benefits of international peace and security, free trade, and worldwide standards that allow them to move operations, resources, and assets quickly from region to region.

International bodies, like the United Nations, the World Health Organization, and many others, help maintain a peaceful and orderly world within which companies can pursue their business opportunities. Since these international bodies often have limited powers to regulate corporations, corporate cooperation is of great importance. By acknowledging and enhancing the role of these organizations in creating the network of global public goods upon which they depend for their prosperity, corporations not only help assure a just and equitable world, but also increase their own ability to conduct business profitably.

International Norms and Standards

In a global economy, international standards-setting on labor, health, climate change, ozone depletion, product quality, the environment, bribery, transparency, or children's rights is essential to raising norms of conduct and promoting the provision of public goods. Companies that invest in their compliance with such norms help create a world of improved health, cleaner environments, more satisfying workplaces, and increased public and private goods. These investments accrue to the long-term benefit of all, including corporations.

We view positively companies that recognize, support, and take concrete steps to adhere to these international standards.

Human Rights

While companies in a global economy face the challenge of varying country-specific legal systems, they must ensure that human rights norms are upheld even when they set a standard higher than local law. Where questions of human rights abuses by national governments arise, these challenges are particularly complex and may involve corporations in high-profile controversies – especially when the government is also a client. Corporations are often forced to make decisions on freedom of speech, the rights of minority groups, or abusive labor practices that mix business and politics in complicated ways. The United Nations adopted its Guiding Principles for Business and Human Rights, outlining the respective responsibilities of governments to protect, and corporations to respect, human rights help companies to navigate their responsibilities on these issues. Corporations are expected to be transparent about their efforts and, following governments' lead, to facilitate the remediation of human rights violations.

Companies should acknowledge and make concerted efforts to confront human rights violations in their operations.

Not only can corporate actions make a substantial difference to the individuals their policies affect, but they also set examples for others to follow. Corporations that neglect or remain indifferent to human rights open themselves up to public controversy and fail to help the societies in which they operate achieve the stable and just social systems that are the foundation for prosperity (See Suppliers for a discussion of human rights issues in corporate supply chains).

Indigenous Peoples and Local Cultures

Few controversies are as damaging to corporations as those involving the rights of indigenous peoples. These controversies can complicate relationships with local governments and populations and jeopardize a corporation's ability to operate locally or regionally. Confrontations between large faceless corporations and often small

and relatively defenseless communities may be avoided if companies consider indigenous communities as partners and respect their rights. Thus, we expect the companies to ensure that communities have free, prior and informed consent (FPIC) and to recognize their right to self-determination, as delineated in the International Covenant on Economic, Social and Cultural Rights as the United Nations Declaration on the Rights of Indigenous Peoples (UNDRIP), the Convention on Biological Diversity and the International Labor Organization Convention 169. The value of the diversity of these groups is incalculable and its loss is irretrievable. Responsible corporations must respect communities preserving unique cultural riches in our world that are all too easily destroyed in a rush to short-term profit.

We closely evaluate any controversies both because we respect the rights of indigenous peoples to preserve their cultures and because the effect of confrontations between companies and indigenous peoples can be harmful to corporate reputations.

Anti-Bribery, Anti-Money Laundering, and Anti-Corruption

Corruption in international trade has been called the Achilles' heel of capitalism. It costs hundreds of billions of dollars each year to governments in lost tax revenues, to honest businessmen in foregone opportunities, to whole economies in inefficient market operations, and to societies themselves in the loss of democratic freedoms and practices. Without honest and transparent markets, societies cannot reap the benefits that the business world creates – or spread them equitably among their citizens.

We look for companies that have implemented strong ethics, anti-bribery, and anti-money laundering programs.

We pay particular attention to companies in industries with a history of scandal, such as the construction, banking, and natural-resources

extractive industries, and companies with a significant presence in countries with a reputation for bribery and corruption. We also avoid debt raised by governments with a history of corruption, as funds can be mis-allocated and misused at the expense of the well-being of the nation and their own citizens.

Geopolitical Stability and Nuclear Development

One of the greatest threats to humanity and the global environment today is that of nuclear accidents, terrorism and war. The Cold War-era arsenals of nuclear weapons maintained by the world's superpowers have not been dismantled. Eight countries are known to have successfully tested nuclear weapons, and others are believed to possess nuclear arsenals. Military spending raises other threats to international peace. The thriving international trade in conventional arms helps fuel internal and regional conflicts around the world. Spending on military systems and conflicts diverts funds from crucial investments in the range of public goods that are essential for the creation of prosperous, stable nations.

The achievement of nuclear disarmament and international peace is among the most difficult tasks that governments face today. The involvement of publicly traded corporations in the production of nuclear and conventional weapons is complicating these tasks and consequently we do not invest in companies deriving significant revenues from the manufacture of military weapons.

We do not invest in companies that are significant owners or operators of nuclear power plants, which is difficult to divorce from the proliferation of nuclear weapons and may divert funding from development of renewable energy technology.

We also do not invest in the sovereign debt of countries that have leading nuclear weapons arsenals.



Local and National Community

When companies treat local and national communities fairly, they enrich the public upon which they depend and invest in their own long-term success.

Ongoing partnerships with community-based organizations, honest relations with government, creative and generous philanthropy, and paying a fair share of taxes are among the ways companies can reinvest in their communities, strengthening the base from which they operate.

Conversely, corporations that harm or exploit their communities may ultimately undermine their own long-term interests by undermining the sustainability of the communities and systems they depend on for their operations.

Community Partnerships

Communities and corporations may disagree on a variety of fundamental issues, including location of a new plant or store, the effects of their pollution on fence line neighborhoods, layoffs or plant closings, or use of local resources. Corporations should actively seek collaborative partnerships with groups that represent the concerns of others. True partnerships require considerable investments of time and a willingness to communicate openly. The reward from this hard work is mutual understanding and trust that can keep problems from escalating into major controversies.

We look for companies that are willing to listen to their communities' opinions and act collaboratively to reach understandings.

These partnerships can address complicated environmental and natural resource challenges, issues of health and safety, matters of adequate housing or improved education, job training for the economically disadvantaged, or the legacy of racial or gender discrimination.

Public Goods and Community Development

The spread of privatization and deregulation since the 1980s has prompted a global debate about the role of corporations in society. We believe that companies have an obligation to respect the boundary between government and the private sector and to support government's responsibility to provide public goods such as healthcare, law enforcement, primary education, and national security. The historical and cultural differences of a given country have led to differences in which goods and services are best provided by government and which by the private sector, and we understand that these decisions are often part of complex political processes.

We look for companies to appropriately balance their efforts to innovate and experiment with respect for the role of government in assuring the availability of public goods.

The market is not the solution to all problems and companies should not inappropriately interfere with the political processes by which local and national communities allocate responsibilities to the public and private sectors.

We also look for fixed income investment opportunities to support the provision of public goods.

The need for additional public goods arises when communities or regions have historically been deprived of the resources to develop the basic infrastructure that assures, among other things, healthcare, education, sanitation, transportation, and personal security. A downward cycle of unmet needs and deteriorating infrastructure can be reversed through lending and investments that support the creation of these public goods. These goods help

assure an equal footing to members of a community to participate in homeownership, job training, small business development, and economic revitalization projects.

Municipal Bonds

We generally consider municipal bonds – debt issued by states, cities, counties or other quasi-public organizations – to be closely aligned with the creation of public goods, particularly in jurisdictions with below-average resources.

They can help finance essential infrastructure and services such as buildings, roads, and power supplies, economic development, healthcare facilities and services, educational facilities and services. Municipal bonds can also help to ensure broad access to environmentally beneficial technologies to all members of society. We therefore look to invest in municipal bonds that generate environmentally positive impacts for underserved communities. Municipal issuers have a key role to play in terms of: Low-carbon technologies, pollution control, and climate adaptation, such as disaster prevention and recovery.

Sovereign debt, issued by a country's national government, is fundamentally aligned with our investment objectives since these securities are typically used to create public goods such as transportation infrastructure, water and sewage systems, legal and financial systems, and public education and health services.

We will avoid sovereign debt issued by non-democratic countries; countries with a record of systematic corruption; countries that fail to adequately protect press freedoms; and countries with significant human rights concerns, including human trafficking. Also, we look to invest in countries that show overall performance improvement over years in governance and human rights areas.

We do not invest in U.S. Treasuries or Russian government debt, as these instruments partially finance the maintenance of these countries' nuclear weapons arsenals. The United States and Russia possess over 90% of the world's nuclear warheads. We believe they carry a special obligation to eliminate this global threat.

Domini considers supranational entities and other development banks generally eligible since these entities' organizational missions are aligned with our investment goals such as poverty alleviation and promotion of economic growth by promoting foreign investments. However, we also acknowledge the fact that historically a substantial number of projects financed by these institutions have faced significant environmental and social challenges. Therefore, we consider specific debt instruments issued by supranational entities on a case-by-case basis guided by specific KPIs developed for projects funded or guaranteed by development banks and other international financial institutions.

Fair Tax Dealings

Paying a fair share of taxes is a basic responsibility of corporations to society. Without the public services that a well-financed government can provide, corporations cannot operate successfully or generate the profits upon which their employees and stockowners depend. However, today's global economies combined with the complexity and sophistication of today's accounting principles often provide companies with a wide range of choices of how much in taxes they pay and where they pay them. Multinational corporations also have substantial opportunities to take advantage of differences in national tax rules, shifting profits from high tax jurisdictions to tax havens. The temptation to cut taxes to enhance profits is great and companies are often successful in this tactic. However, without adequate tax revenues, society will suffer to the detriment of all participants, including corporations.

■ We look for broad indications of a corporation's willingness to pay its fair share of taxes.

Judging the appropriateness of a specific company's tax payments is a difficult task and beyond the scope of our research. However, we look for broad indications of a corporation's willingness to pay its share and we take seriously disputes between government and companies over tax avoidance schemes and situations in which corporations appear to have inappropriately used their influence to obtain tax abatements by threatening to site or move their factories to other regions, have abused the trust of communities that have offered such abatements, have played an important role in facilitating wide-scale tax avoidance or have structures based in tax havens.

Government Relations

The relationship between corporations and government is complex because government is sometimes a customer, sometimes a regulator, sometimes an owner, and sometimes a financial partner. Corporations simultaneously want as little government oversight and as much business from governments as possible. To complicate matters further, governments in Europe and Asia are often stockowners in the companies they contract with, regulate, and support.

For these reasons, we believe transparency and openness are crucial in dealings between companies and governments. Public corporations should not engage in electoral politics and we encourage companies to adopt policies to refrain from political giving.

We look for disclosure and effective internal controls on lobbying, contributions to candidates or political groups, payments to government officials, hiring, and other interactions with government and public policy institutions.

Collusion and corruption are particularly serious when they involve government officials and corporate representatives. Corruption within the corporate world through self-dealing, price fixing, or anticompetitive practices is serious in and of itself. But when public

officials are compromised by corporate misdeeds or actively collude with business to steal from the public, the resulting contamination of public trust in our local and national governments undermines institutions and their sovereignty.

Generous and Innovative Philanthropy

Traditionally, corporations have used philanthropy to give back to the local communities in which they operate. Too many of these programs, however, are little more than public relations campaigns. With corporate giving programs generally representing only a small fraction of pretax profits and many corporate initiatives focusing only on high-profile giving, many companies fail to give to those causes that solve communities' greatest challenges.

Endowing a corporate foundation, which companies can do with their own stock, or giving generously from pretax earnings, demonstrates a willingness to allocate serious resources to enriching the more intangible aspects of the communities in which companies operate.



Customers

Corporations that invest in long-term relations with customers through exceptional attention to innovation, product quality, and customer service can expect to be rewarded by increased market share and longer-lasting customer loyalty.

Customers primarily evaluate corporation on their ability to provide quality goods at a fair price. They can most easily reward or punish companies by remaining customers or taking their business elsewhere. However, customers also have more at risk than the cost of their purchase when they patronize a corporation. They risk their physical well-being when products are unsafe or unhealthy, their financial well-being when it comes to fraudulent services and their peace of mind related to customer service and satisfaction.

Safety, Quality, and Customer Service

The benefits to companies from providing their customers with quality goods and services are substantial, while costs from product safety lapses are high. Companies that are willing to invest in improvements in their manufacturing processes, and in the customer-service training of their employees, can look forward to long-term rewards in the marketplace. High-profile scandals from product safety issues can cost companies not only in short-term legal bills and loss of customer confidence, but in long-term damage to their public reputation. A company that handles a highly publicized product-safety problem well can enjoy decades of high esteem. One that handles such a problem poorly can be embroiled in equally long controversy.

We consequently seek companies that understand the long-term benefits of investing in product safety, quality manufacturing processes and training, and company-wide commitments to customer service.

Access

All too often, companies neglect certain markets in the mistaken belief that customers cannot afford their products. Whether it is the poorer neighborhoods of urban centers or the rural regions of the developing world, potential markets are often neglected through ignorance, prejudice, or simple laziness. Yet investing in creative ways to serve these markets can not only provide an expanding customer base in the short-term, but speeding economic development and poverty alleviation grows the market in the long-term.

We seek companies that have found ways to

1. Bridge the digital divide by making computing technology available around the globe
2. Provide drugs at affordable prices
3. Provide access to capital in under-served regions. We also seek to identify fixed-income investments that can increase access to capital

The need for access to capital arises when individuals, neighborhoods, or regions are poorly served by traditional financial institutions. Neglect can occur because traditional lenders or investors view potential clients as too risky, fail to understand their needs, have no experience in serving them, or allow discrimination or cultural dissimilarities to interfere with deal-making. Opportunities to help reverse this neglect and help to grow long-term, inter-generational assets by, include making housing available to those with low and moderate incomes, providing financing to start small businesses for those who have not traditionally had access to the financial markets, offering credit at affordable rates to those who are otherwise considered high-risk borrowers, and educating those who have not participated in the mainstream financial systems due to a lack of experience with the basics of finance.

Innovation

A significant positive of capitalism is its ability to drive companies to innovate. Innovation, often aided by government support, leads to improvements in existing products or development of new products, the discovery of new technologies, or the application of old technologies to new purposes. True innovation and creativity can bring about transformative advances such as the Internet or mobile communications.

But a lack of diligence in product testing and evaluation can lead to poor outcomes. Two areas of concern are proper procedures in the clinical trials for drugs and efforts to reduce the use of animals in product safety testing. Multi-step trials for approval of new drugs are a necessary part of our pharmaceutical industry. Their very complexity, however, opens them up to the possibility of abuse. Among other things, data can be faked, trials can be used as a covert form of marketing, and inappropriate procedures can be used to solicit human participants in these trials. We expect drug companies to minimize the risk of such abuses.

In addition, for these and other products, the use of animals may also be required. We look for companies that are not only minimizing their use of non-human animals in all required safety tests, but also investing in, and advocating the use of, new testing technologies, so that adequate substitutes for non-human animals can be found.

Companies' investments in innovation and testing must be judicious and effective, and management needs to take appropriate actions when evidence of harm is at hand. Firms that strike this difficult balance successfully have a higher probability of market leadership.

We look for companies that are committed to research and development, are effective in bringing innovative products to market, take due considerations in the management of their product safety testing, and appropriately recognize and manage the potential for failure or for harm of new products and technologies.

Marketing and Pricing Practices

Judicious decisions about marketing and pricing are daily practice in well-run firms. Marketing and pricing decisions are the fundamental market mechanisms through which managers can learn what customers want and need, how their firms can best operate efficiently, and how best to allocate their capital. However, the pressures of the marketplace often lead weak management to abuse and distort these market mechanisms, harming customers and weakening markets.

Price-fixing controversies are a frequent occurrence and we evaluate them on a case-by-case basis. In doing so we consider the often-effective role governmental regulators already play, the extent of the harm done to customers and other stakeholders, and the type of customer harmed. We usually do not take into consideration patent disputes and charges of unfair marketing practices so often made between business competitors. We view with concern, however, such disputes when they occur between corporations and communities, such as those concerning the rights to indigenous knowledge.

Harmful and Addictive Products

Certain products – such as tobacco, gambling, and alcohol – are both harmful and addictive. Putting these products in the hands of large publicly traded corporations increases the potential for their abuse and their costs to society. Large public corporations are relentlessly driven to innovate and expand their reach, marketing their products aggressively to as many customers as possible. For these companies, effective marketing often means exploiting customers' addictions to these products or ignorance of their risks.

We do not invest in companies that are significant manufacturers of alcoholic beverages or tobacco products, or significant providers of gambling goods and services. We also do not invest in municipal bonds whose proceeds fund casino development.



Employees

By treating employees fairly, investing in their personal health, safety, skills, and sense of self-worth, as well as by assuring a living wage and comfortable retirement, companies can go beyond their minimal contractual relations with employees to create a positive and productive work environment.

Employees invest themselves in and entrust aspects of their lives to the corporations for which they work. Employees may risk their health and safety and invest their time and intellectual capital in developing company-specific skills.

We believe that corporations that treat their employees well should, in the long run, attain high levels of employee loyalty, high levels of productivity, and low levels of turnover – all potentially substantial contributors to profitability.

Health and Safety

The health and safety of employees are among the primary obligations of employers. Commitments to perfection in workplace safety, proactive programs to improve physical health and wellbeing, and assistance to employees in dealing with personal or family problems are all fair investments that corporations can make in their workforce that will increase worker productivity and loyalty. Cost cutting in these areas is a shortsighted approach to management and imposes costs on society that companies have an obligation to bear.

Conversely, we view with concern those that have a pattern of neglect, particularly those where neglect has resulted in fatalities or regulatory sanctions.

Compensation and Benefits

Appropriate levels of compensation and benefits are a foundation upon which the relationship between corporate management and the average employee is built. Abuses of this relationship damage not only executives' credibility with workers, but undermine stockowners' trust in management and, more broadly, the public's trust in business itself. By contrast, companies that take steps to assure gender equity in pay, appropriate commitments to the financial well-being of their retirees, and a management bonus system that rewards implementation of social and environmental policies as well as long-term financial goals build their credibility with their stakeholders and align their companies' reward systems with larger societal goals.

We focus our evaluations of compensation and benefits on the cases of most extreme abuse or notable success.

On both the positive and negative sides we consider how a company handles these issues as a strong indicator – and indeed determinant – of corporate culture and the quality of management.

Diversity in the Workplace

Diversity in the workforce, whether in the form of related to gender, ethnicity or race, age, sexual orientation, disability, economic or class background, religion, and political opinion, can be a hallmark of a well-managed corporation. A diverse workforce can help companies better understand the needs and desires of the full range of their current and prospective customers; anticipate new societal trends and emerging issues; foster understanding, mutual respect, and cooperation among their workforce; and improve a company's ability to recruit from the widest possible pool of talent. Diversity, particularly among positions of authority, can indicate a corporate culture based on merit and open to new ideas and perspectives.

We look for companies that have substantial representation of women and minorities among management-level positions, particularly in senior line executives; companies that have created a notably open work environment for minority groups – for example, for LGBTQ+ employees; and companies with strong programs for training on sexual harassment and respect for diversity.

Conversely, we view with concern companies that have a record of diversity-related controversies and regulatory sanctions, including those related to sexual harassment and discrimination.

Empowerment and Training

In addition to the compensation and benefits employees are provided, companies can and should commit to investing in their workforce through employee involvement programs, skills training, support for general education, sharing in the financial success of the firm, or other programs that enrich employees' lives and empower them in the workforce. A company where employees work without passion, commitment, or creativity is a company that will struggle in the marketplace. Through such investments companies align employees' sense of personal growth and satisfaction with the growth and success of the firm, in a relationship beneficial to both parties.

We look for companies that share their financial success through profit sharing, stock option plans, employee stock ownership, employee suggestion plans, or other forms of employee involvement and empowerment. In addition, we look for firms that invest substantially in employee training and skills development, provide substantial tuition reimbursement for education, and generally foster a culture of self-realization and growth.

Union Relations

Unions have made a major contribution to the stability of the capitalist system and addressed many of its worst workplace abuses. The right to freely associate and form or join a union of one's choice and to bargain collectively for the terms of one's employment are among the core conventions of the International Labor Organization. As such, these rights are recognized as fundamental human rights. Healthy and vital unions play a crucial role in addressing the imbalances in power that often arise between corporate management and workers in their struggle for fair working conditions. Without unions, the possibilities for long-term equal partnerships between management and labor are vastly diminished.

However, managing union relations is a difficult task. Antagonistic relations between unions and management can spiral downward out of control to the detriment of both parties, whereas independent but tough relations can be useful in confronting many of the challenges that businesses inevitably face. Moreover, overly aggressive efforts by management to stop drives to unionize non-union employees can lead to protracted battles that cause more harm than good for all parties.

We seek to identify companies where management and unions work respectfully with each other in balancing the appropriate needs of both constituencies.

We understand that negotiations between management and unions must necessarily be hard-fought at times, but view with great concern situations where relationships have deteriorated into fundamental mistrust and disrespect.



Suppliers

Companies depend on reliable, high-quality goods and services from suppliers, and suppliers depend on corporate customers to pay a fair price in return.

Corporations and their suppliers have a mutually beneficial relationship. Companies can invest in their relationship with their suppliers to assure it is sustainable

Increasing specialization has driven many firms to outsource large portions of their business. Consequently, the reputations of companies increasingly depend on those of their suppliers. It is no longer acceptable for companies to say they didn't know or they have no influence when their suppliers become embroiled in controversy. Many corporations around the world now require their suppliers to meet standards in the areas of quality, environment, and labor rights as a precondition to conducting business with them. We believe that companies that have developed relationships with their suppliers that enhance their mutual well-being and create complementary social and environmental programs will help both parties prosper and thrive in the long run.

Labor Practices and Other Human Rights

Few issues are more important or more controversial in today's globalized economy than labor practices at the suppliers that international companies utilize in the developing world. Although business can naturally be expected to seek to lower its labor costs, the line between a reasonable approach and the abuse of labor is sometimes blurred. While most consumers are pleased with lower prices, few would say they want to buy goods produced by forced or child labor, or under abusive conditions. Corporations can play a valuable role in improving working conditions at their suppliers, and by doing so, not only raise living and working standards around the world, but strengthen their long-term ties to reliable suppliers.

Corporate supply chains often consist of multiple levels, with many substantial controversies, including forced and child labor and environmental degradation, occurring multiple steps away from the supplier with whom the company has contracted. Increasingly, companies are recognizing that they have an obligation to address these issues as well.

We look for companies that have adopted comprehensive labor standards for their suppliers that incorporate all the relevant international human rights and labor standards, recognize the potential pitfalls of outsourcing policies, have been effective in preventing labor abuse, monitor actual practices at their suppliers, and confront these issues honestly and openly with the public.

We expect companies to conduct thorough human rights due diligence in alignment with the UN Guiding Principles on Business and Human Rights. Companies should take necessary measures to remedy adverse impact on human rights within its supply chain when it identifies them, and report these due diligence processes and results to stakeholders. Actual company practices can be difficult to research. We often rely on communications and engagement with corporations on this issue, seeking to increase mutual understanding of potential problems.

Quality, Environment, and Other Issues

Raising levels of awareness and performance on issues of corporate social responsibility can do much to extend the reach of sound practices. Large companies have a particularly effective means of raising these standards through their subcontracting arrangements with their suppliers. Making contracts contingent on meeting quality standards was one of the first and most widely used such tactics. An increasing number of companies require disclosure of subcontractors' environmental records as part of their requests for proposal, insert human rights clauses into their contracts, and even

require vendors to make similar requirements of their own suppliers. Such mutually beneficial arrangements can improve quality and reduce costs while assuring investors and consumers of the integrity of their investments and purchases.

We view favorably companies that systematically communicate their concerns about quality, the environment, and human rights to their vendors, and look particularly favorably at firms that monitor and act upon these concerns.

Diversity within the Supply Chain

Local, small businesses are often the backbone of a thriving and independent middle class. By maintaining a diverse supplier base of smaller firms that build local communities and provide access to financial independence for those who might otherwise be shut off from financial success, large corporations can foster stable and just societies.

Within the United States, companies often pursue a commitment to diversity by contracting with vendors owned by women and minorities. Support for such businesses, often struggling to obtain a foothold in mature markets, provides groups that have historically been excluded from the business world with the opportunity for success.

We believe that a diverse base of long-term suppliers benefits societies.

Empowerment and Viability

Large corporations can strongly affect, either positively or negatively, the viability of their suppliers and the quality of the lives of their suppliers' employees.

We look for large corporations that invest in their suppliers to increase their technological capabilities and sophistication to meet quality, health, or environmental standards.

Small suppliers often lack the resources, motivation, or training to make substantial and often costly upgrades. As long-term purchasers of commodities, large companies can also assure stable or preferential “fair trade” prices to protect their suppliers from the often devastating swings of the markets. These cooperative arrangements, which promote long-term, stable relationships, can work to strengthen and benefit both parties over time.

By contrast, large purchasers can impose oppressive financial and production conditions on small suppliers, driving suppliers to cut corners on safety or environmental compliance to maintain profitability. Such arrangements not only harm suppliers and their employees, but also weaken our economic systems.

Information on supplier contracts tends to be anecdotal and usually surfaces for a relatively limited number of corporations that are exceptional on either the upside or the downside. When available, we view positive or negative indicators in this area as particularly significant.



Investors

Properly understood, we believe that corporate governance should encompass a responsibility to the corporation and includes a duty to understand and address the full range of social and environmental risks and long-term rewards that can accrue to investors as well as others.

Corporations depend on a variety of financial partners for their development and survival, including stockowners, bondholders, private investors, and, at financial services firms, depositors. Boards of directors, corporate managers, and those entrusted with the management of investors' funds act as fiduciaries and agents for others. As such, they bear an obligation to communicate clearly and transparently with these financial partners, to manage their assets with the utmost integrity, to act in the best interests of investors, and to maintain the highest levels of ethical responsibility.

This obligation can be subsumed under the rubric of good corporate governance. The term corporate governance is, however, often used narrowly, particularly in the United States, to assert an obligation on the part of boards of directors and corporate managers to maximize share price.

Our positions on the more traditional measures of good governance (including separation of the roles of chairman of the board and chief executive officer, staggered boards, independence of key board committees, and so on) are described in our Proxy Voting Guidelines. These structural mechanisms help ensure that there are checks and balances in place, and create an environment where broader accountability is possible.

A company's financial partners play a crucial role in maintaining the credit, stock price, liquidity, and the financial viability of a firm

and their good faith and trust are therefore vital to the firm. This reciprocal relationship is crucial to the long-term financial viability of the corporation, as it is to the long-term financial prospects of its various investors.

Accounting, Credibility, and Business Ethics

Markets cannot be efficient and effective unless they are honest. Financial regulators and legislators have devoted much attention to assuring the credibility of the financial accounting systems for publicly traded companies. In addition, an increasing number of companies have voluntarily implemented ethics programs to assure that employees conduct their affairs honestly. When companies lie outright about their financial condition, the cost to the public can be tremendous. Similarly, bribery scandals can cause firms major political and financial difficulties. Once this trust is broken, it is difficult to restore. At the same time, we recognize that accounting is a profession involving considerable judgment, and honest differences can arise between regulators and firms and the line between questionable payments and legitimate business practices is not always clear.

We look for companies that cultivate a culture of honest accounting and business practices throughout their operations, with adequate systems and safeguards in place to prevent systematic abuse, and view with concern those that have a pattern of accounting fraud or business scandals.

Reporting and Transparency

Markets cannot be efficient and effective unless communications are open and free with stock and bond owners, and others who have invested in a firm. In our opinion, these communications should cover not only traditional financial indicators, but also nontraditional financial indicators such as social and environment factors. We believe that these social and environmental factors are relevant to investors' assessments of the competence and quality of management,

and can have profound long-term (or even short-term) financial implications for firms that often go unrecognized by the mainstream financial community.

We look for companies that communicate openly about the challenges they face, are thorough in the data they provide and are willing to enter into ongoing dialogue with stakeholders with legitimate concerns in these areas.

We do not, however, automatically take failure to communicate as a sign that a company has no positive initiatives, nor do we automatically take willingness to communicate as a positive indicator. It is the quality of these communications and the company's actual record that are our primary concern.

Diversity of Representation

As with diversity among employees, diversity on a firm's board of directors can bring vitality and openness to a corporation.

It is surprising to us when consumer products companies that serve primarily female consumers have boards consisting primarily of men. In an increasingly diverse global economy, individuals with diverse ethnic and racial backgrounds can provide valuable insights about doing business in different countries, cultures, and economic environments. As the pace of innovation increases, a culturally diverse board is likely to understand new trends, to innovate, and to seek changes that benefit society broadly. The public is generally well served by corporations that lead by example in giving equal opportunity to all segments of society in this strategically important and high-profile public role.

Relationships with Controlling Owners

Cross-ownership among companies or ownership by governments, foundations, or families can raise complicated questions. If controlling interest rests with an organization other than the firm

itself, we generally evaluate the company as if it were a wholly owned subsidiary of the controlling entity. When the controlling entity is a corporation, this process is straightforward – a positive or negative record for the controlling company becomes the crucial factor in our decision-making.

When the controlling owner is a family or individual, a foundation, or a government, the situation becomes more complicated. We evaluate these situations case-by-case, but some general principles apply. When the controlling owner is an individual or family, we generally do not factor the family's reputation or politics into our analysis except the case of conflict of interest, which could undermine the company's integrity as well as the reputation.

In general, we regard ownership by foundations with a public service mission favorably. If, however, the foundation is simply a vehicle for family control, often for tax purposes, the same positives do not necessarily apply.

Finally, in the case of majority ownership by national governments, we evaluate such situations carefully. Although it can be argued that the state should logically be expected to play the role of an owner who takes the public interest to heart, numerous possibilities for conflicts of interest exist under state control. We look to several factors in our evaluations, including the government's record guided by our sovereign debt framework.

When third parties own 20% to 50% of a company's stock, we look for indications of whether these parties exercise significant or effective control. The relationship between such owners and the companies in which they hold stock is often difficult to evaluate and considerable judgment is required on our part.

The Domini Funds are not bank deposits and are not insured. You may lose money.

Before investing, consider the Fund's investment objectives, risks, charges and expenses. This and other information can be found in the Fund's prospectus, which may also be obtained by calling 1-800-582-6757 (for individual investors) or 1-800-498-1351 (for financial advisors and institutional investors) or at www.domini.com. Read it carefully. Investment return, principal value, and yield will fluctuate. Your shares, when redeemed, may be worth more or less than their original cost.

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