



The concept of a Karma Quotient (“KQ”) is a parallel to an Intelligence Quotient (“IQ”). This arises from the commonly understood principle of Karma – where our personal deeds (good or bad) determine our respective futures. Essentially, KQ is our playful methodology for measuring each person’s relative tendencies toward economic balance (i.e., giving vs. taking/receiving). It takes into account:

- ✓ dispersion, frequency and ratio of stock gifts given versus received
 - and/or stock donations made
- ✓ propensity to own and gift stocks with relatively high ESG scores



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