

# SOCIALLY RESPONSIBLE INVESTING

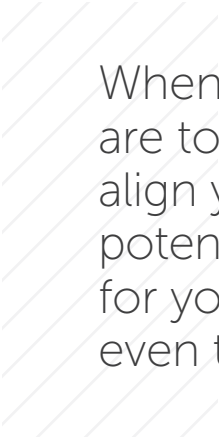
Aligning  
Your Faith  
& Your  
Finances



# Aligning Your Faith & Your Finances

Standing behind our socially responsible portfolios is a committed team dedicated to helping make sure your money is invested, managed, and monitored responsibly and with the utmost integrity.

Remember that the most important member of your team is your Financial Advisor. Your Advisor can help you create a clear pathway to your goals by providing personalized financial solutions that take into account all aspects of your financial goals. Above all, your Advisor provides guidance, clarity of thought, and expertise to help you gain confidence in a more secure financial future.



When it comes to your finances, some things are too important to compromise. When you align your values with your investments, the potential to make a difference is enormous — for yourself, your values, your community, even the world at large.

Are you concerned about what kinds of companies make up your investment portfolio?

Do you wish you could find a way to invest only in companies whose business practices are in line with your beliefs and values?

## Taking a Long-Term, Socially Responsible Approach to Investing

As a socially responsible investor, one of the biggest challenges you face is identifying companies that align with your values...and those that don't. This can be a daunting task if you try to go it alone.

That's why Loring Ward has created a series of seven socially responsible investing (SRI) portfolios. These portfolios employ a rigorous screening process to ensure that you are only invested in companies whose activities accord with your values and beliefs. With these portfolios, you can be confident that your money will not be invested in companies that:

- ⌘ Earn at least 20% of their total business revenue through the production and/or sale of military weapons and/or weapons of mass destruction
- ⌘ Engage in certain for-profit business activities in or with the Republic of the Sudan
- ⌘ Earn at least 15% of their total business revenue through the production and/or sale of tobacco or alcohol products
- ⌘ Earn at least 20% of their total business revenue from gambling activities
- ⌘ Directly participate in abortions
- ⌘ Manufacture pharmaceuticals, abortive agents, or contraceptives
- ⌘ Are involved in stem cell research
- ⌘ Earn at least 15% of their total business revenue from the rental, sale, distribution or production of pornographic materials or the ownership or operation of adult entertainment establishments
- ⌘ Are for-profit health care providers
- ⌘ Have had major recent controversies relating to child labor infractions in the U.S. or abroad



Making informed decisions on where — or where not — to invest your money is crucial to helping ensure that your financial plan is in line with your most deeply held values and goals.

But it is also important to invest your money using a disciplined and prudent process that has stood the test of time. Some investors believe that SRI portfolios can compromise performance. Our research has found that this doesn't necessarily have to be the case.

All Loring Ward's SRI Portfolios are built using:

- /// More than nine decades of data, analysis, and research
- /// Insights from behavioral finance
- /// Close relationships with leading academics

While traditional investment managers strive to beat the market by attempting to predict the future, Loring Ward prefers to set guesswork aside and focus instead on putting the long-term growth potential of global markets to work for you.

Though Loring Ward's Socially Responsible portfolios vary in terms of composition and asset class weighting, they all seek to:

- ✓ **Keep Costs Low**
- ✓ **Minimize Taxes**
- ✓ **Control Risks**

**The end result:** a portfolio designed to serve your values with the goal of delivering expected rates of return for your chosen level of risk.

For more details on the individual SRI Portfolios, including fact sheets and performance summaries, talk to your Financial Advisor.

## About Loring Ward

Loring Ward acts as the portfolio manager for your SRI portfolio. Founded in 1990 and based in San Jose, California, Loring Ward champions a framework for strategic investing that is scientific, consistent, and above all, based on decades of research and innovation. Loring Ward's Investment Committee includes noted academics Dr. Harry Markowitz, winner of the Nobel Prize in Economics in 1990, and Dr. Meir Statman, one of the pioneers in the field of behavioral finance. Passion and integrity are at the heart of the firm's values, actions, and culture.

All of Loring Ward's SRI portfolios are built with low-cost, institutional class funds from noted money manager Dimensional Fund Advisors (DFA), a firm widely acknowledged for its practical — and innovative — applications of academic financial research. SRI portfolios typically combine over 4,500 securities in 25 countries and 5 distinct asset classes. The socially-responsible portfolios are designed to capture the power of global markets within a framework that serves the values and needs of religious organizations, charities, foundations and people of faith nationwide.



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Diversification neither assures a profit nor guarantees against loss in a declining market. All investments involve risk, including the loss of principal and cannot be guaranteed against loss by a bank, custodian, or any other financial institution. International markets involve additional risks, including, but not limited to, currency fluctuation, political instability, foreign taxes, and different methods of accounting and financial reporting. As a result, they may not be suitable investment options for everyone.

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