

Information from Financial Services and CFS* to help keep your financial life in balance

Consumer Sense

Conscious Investment Choices

Now, more than ever, people are more conscious of the impacts their decisions make on society and the environment. If you purchase environmentally friendly products, believe in corporate responsibility, and favor fair labor practices then you might want to take a look at those companies that support those same views. What if you could align your financial decisions with your social values? With socially responsible investing or (SRI) you may be able to reflect your personal values and social concerns with investments that are conscious of the impact on society or the environment.

According to the study conducted by the Social Investment Forum, "social responsible investing (SRI) is thriving in the United States, growing at a faster pace than the broader universe of all investment assets under professional management." Because of this increased interest in social responsible investing, there is an array of

(SRI) investment products available including, but not limited to: individual stocks, bonds, and mutual funds. Like any other investment products you should carefully consider your objectives, and risks to confirm that the product fits into your individual financial plan.

SRI Strategies

According to the Social Investment Forum, most investors approach social responsible investing by utilizing a set of criteria. Some examples of the criteria include: screening, and community investing.

Screening

Screening involves evaluating investment portfolios that are based on a positive or negative screen of investment products, which are centered on social, environmental or corporate practices. Generally, socially concerned investors seek organizations that have records of community involvement, profitable companies with respectable

employee relations and concise environmental impact policies.

Community Investing

Community investments provide traditional financial services to individuals and communities that traditional banks often fail to serve, including minorities and low-income individuals. Community investments help finance the development of nonprofit community childcare centers, affordable housing, child care and healthcare in the United States and around the world.

Who can help me?

The investment professionals at your credit union can provide guidance, and answer questions regarding a wide range of financial topics, including social responsible investing. To learn more about working with a financial representative, contact your credit union!

Source:
<http://www.socialinvest.org/resources/research/>

Have You Read...

RESPONSIBLE INVESTING: *Investing for Change: Profit from Responsible Investment* by Augustin Landier & Vinay B. Nair. In a very readable, well documented and thought out book, Landier and Nair address the key questions: "What is SRI? Does it work? Can one do well by doing well?"

Interested in Learning More?

We specialize in helping people maintain a healthy financial balance and discover smart money strategies. Call us to set an appointment to review your investment objectives, and to discuss any questions you might have. We look forward to speaking with you!



Brian Fee

Gregg Ridge

Financial Services
610-480-9996 www.fmfcu.org

Do you have a topic you'd like to see covered in future *In Balance* newsletters? Email your questions and comments to us at: investmentctr@fmfcu.org

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