

Invest your money ethically in Five Easy Steps

Stewardship



Ethical investment is an increasingly popular concept. In fact research carried out for Friends Provident in June 2007 - to mark the 23rd anniversary of the Stewardship funds - showed that 71% of people surveyed wanted to take some degree of ethical concerns into account when investing their money. If you are one of these people and you do not already invest ethically, here is how you can get started in Five Easy Steps:

Step One: Find the right adviser

If your current financial adviser does not already know about ethical investment tell them to look at the UKSIF Toolkit, as detailed in Step Five. If you don't already have a financial adviser, the following five websites can help you find one with experience in this area:

www.aifa.net
www.eiris.org
www.ethicalinvestment.org.uk
www.investability.org
www.investmentuk.org

Step Two: Decide which issues matter most to you

Choose from a range of ethical funds that reflect the issues of most concern to you – such as climate change, poverty or tobacco.

Step Three: Choose your own approach

Choose funds whose approach suits your personality: some avoid investing in things you may dislike, such as weapons or banks, whereas others seek out “positives” like renewable energy or equal opportunities – some also even add newer style “engagement” approaches which tackle company bosses over thorny issues like fat cat pay or third world exploitation.

Step Four: Pick funds which match your financial needs

As with other funds, you need professional advice to choose ethical funds which match your personal risk/reward profile – no one fund suits everyone but luckily a wide range of ethical funds are available today with a wide range of investment approaches.

Step Five: Select the right fund managers

You now have around 90 ethical funds** to choose from. These funds are available through a wide range of investment products including pensions and single premium investments. The services that product and fund providers offer varies greatly as do their approaches to Corporate Responsibility - so get professional help from someone who can research this area for or with you.

These five steps are based on the '5 step model' explained in detail in the UK Social Investment Forum Toolkit for financial advisers. This toolkit can be downloaded from www.uksif.org

The value of an investment is not guaranteed and can go up and down depending on investment performance. You could get back less than you've paid in.

For further information on ethical investment please see the Friends Provident website – www.friendsprovident.com/sri

* Source: Yougov, 1986 adults surveyed, June 2007

** Source: EIRIS, January 2007

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