



AS YOU SOW

*The nation's leading shareholder advocate, changing corporations for good.*

# SEEDS *of* CHANGE

Summer 2019



## Invest Your Values

a project of  AS YOU SOW

Do you know what's lurking in your mutual funds? You may be shocked to find out what you actually own—especially if you have a company-managed retirement account. We certainly were!

Even though our **mission** is fighting fossil fuels and climate change, it turned out staff all owned oil & gas companies, pipeline companies, coal-fired utilities—like Exxon, Chevron, and Duke. And it took weeks of digging just to figure that out.

So we're making it **easy** to screen mutual funds. Fossil fuels were first. Now there are five **Invest Your Values** scorecards, with more to come. That makes it a lot easier to know what you own, and to align your investments with your values.

All the **Invest Your Values** scorecards are online, easy to use, and always free. Take a look! We guarantee you'll be surprised to find out what you really own.



*P.S. The **Invest Your Values** scorecards also encourage fund managers to construct and offer responsive investment vehicles. That exerts market pressure on companies to improve. Snap!*

### Inside

- Fossil Free Funds
- Gender Equality Funds
- Deforestation Free Funds
- Weapon Free Funds
- Tobacco Free Funds

### Won't my returns take a hit?

Probably not. There's a lot of research showing that investments screened on environmental and social criteria can perform as well, or even better. In fact, As You Sow's Clean200 report shows that clean energy investments often outperform fossil fuel stocks. **Invest Your Values** sites include benchmarks and performance metrics, including 1/3/5/10-year returns. So go ahead — dive in!



Note: As You Sow is not an investment advisor, nor do we provide financial planning, legal or tax advice. (Continued inside)



**Thank you for all you do. Your voice and your gift are the reason these tools exist.**

*“We have an economy that tells us it is cheaper to de  
and sustain it. You can print money to bail out a bank  
- Paul Hawken*

# Invest Your Values

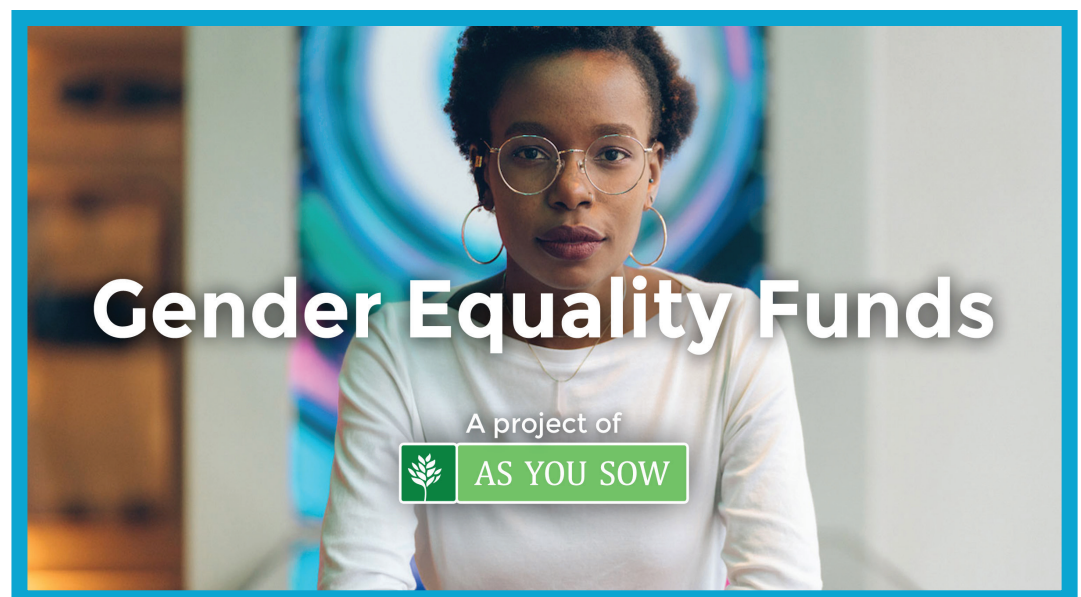
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Is your money being used to extract and burn fossil fuels? Investing in coal, oil & gas, and fossil-fired utilities isn't just a moral question—fossil fuels carry real financial risk.

**Fossil Free Funds** empowers you to know exactly what you own, to see if your savings are invested in dirty energy sources, and to find investment options that support a cleaner, greener future.

**Gender Equality Funds** enables all investors, for the first time ever, to apply a gender lens to mutual fund and ETF investments. It screens the companies held in a mutual fund against indicators that measure the company's commitment to gender equality, diversity, and balance, and shows an overall gender equality score for each mutual fund.



*destroy earth in real time rather than renew, restore, but you can't print life to bail out a planet."*



**Weapon Free Funds** shows you whether your money is invested in guns and weapons of war. Military weapon companies derive their profits from military interventions, the global arms trade, and the militarization of our streets. If you own mutual funds, there's a good chance that you own shares of companies making cluster munitions, landmines, nuclear weapons, or assault rifles, profiting from the fear and bloodshed of mass shootings and gun violence.



**Deforestation Free Funds** lets you know if you own shares of palm oil producers and the banks that fund rainforest destruction. Palm oil production—a \$60+ billion industry—is the fastest growing cause of rainforest destruction, which is one of the biggest drivers of climate change and species extinction. In the coming months you'll be able to see holdings in more deforestation-driving sectors, like rubber, timber, and beef—stay tuned.



**Tobacco Free Funds** highlights tobacco producers and companies promoting tobacco to kids—like movie and entertainment companies that show on-screen smoking. Making kid-rated movies smoke free would save over 1,000,000 lives.

## The Fine Print *All the Details*



The **Invest Your Values** interactive scorecards analyze the holdings of 5,000+ of the most commonly-held U.S. mutual funds and ETFs, the backbone of America's 401(k)s, IRAs, and general investment portfolios. Each scorecard is updated monthly and screens funds' current holdings, then analyzes and ranks performance on the specific environmental / social issue. Holdings data is in partnership with Morningstar. Scorecards include an array of deep-dive information and an action toolkit.

**Questions? We're here to help — [info@asyousow.org](mailto:info@asyousow.org) will always reach us, and we'll get right back to you.**

*(Con't from cover).* The content of our programming, publications, and presentations is provided for informational and educational purposes only, and should not be considered as information sufficient upon which to base any decisions on investing, purchases, sales, trades, or any other investment transactions. We do not express an opinion on the future or expected value of any security or other interest and do not explicitly or implicitly recommend or suggest an investment strategy of any kind.



## Profiting from **Mass Incarceration?**

The idea of a company working to put more people in prison, for longer, for the express purpose of profiting off them, is horrific.

### **If you own mutual funds, you easily could be profiting from prisons.**

There's been a flood of corporate money into the prison industry, including private prisons and immigration detention centers. Private firms lobby for harsher policing and sentencing of non-violent crimes. Companies systematically target poor communities, immigrants, and people of color. And powerful, private equity interests quietly reap enormous profits. If this isn't your idea of criminal justice or a good investment, you can help direct investments away from prisons.



**Prison Free Funds is ready to go—  
but there's not enough funding yet to launch it.  
Help create Prison Free Funds with your gift today.**

***Your gift WILL make a difference. Give today.***



# Yes.

I want to help create **Prison Free Funds!**

I want to invest my values, and keep these tools accessible to everyone

## **I WANT TO HOLD CORPORATIONS ACCOUNTABLE!**

Give online today: [asyousow.org/donate](http://asyousow.org/donate)

*As You Sow* gets big companies to make big changes, to benefit people, planet, and profit. Because the corporations creating the problems have got to be part of the solution.

