

Ethical Investment Guide.

OUR ETHICAL ADVISERS' CO-OPERATIVE

The Ethical Advisers Co-operative (EAC) was established by a dedicated group of Financial Advisers who recognise the need to represent and advocate on behalf of ethical and responsible investment advice.

WHAT WE DO

The primary objective for Co-op members has been to help expand awareness of the benefits of ethical and responsible investing. With the rise in availability of ethical branded investments and products, Co-op members continue to advocate for investors to help ease a path for them to implement strategies that genuinely align with their personal values.

EAC advisers assist Australians and New Zealanders to make the best of their financial position whilst pursuing ethical outcomes. Their advice continues to assist clients in achieving strong, sustainable returns while encouraging responsible allocation of capital.

WHO CAN WE HELP?

Our highly qualified members regularly advise on topics such as personal investments, family trusts, charities, not for profits, philanthropic trusts, self managed super funds, co-operatives and ethical superannuation investing.

WHAT ADVICE CAN WE PROVIDE?

Our advisers can help you with:

- Existing investments, superannuation, managed funds, and shares
- Divesting from things which you don't believe in like fossil fuels or gambling
- Investing in areas which best suit your ethical values and financial goals
- Planning for your retirement
- Managing your superannuation/investment portfolio
- Setting up and administering self managed superannuation funds

How can I invest ethically?

1. Find out about ethical and responsible investing by visiting ethicaladviserscoop.org
2. Contact your super fund or companies that you invest in and ask them what they are doing about environmental and social issues. Not happy with their response? Make the change! See our Green Leaf Ratings at leafratings.org
3. Consider changing your bank to a fossil fuel free bank. Find out more at marketforces.org.au
4. Encourage a friend to join in the ethical investment revolution.
5. Write to federal, local and state governments to get them involved in alternative energy and protection of the environment.
6. Join a not-for-profit group and take action on these issues.
7. Talk to an ethical adviser about reinvesting your portfolio into more ethical investments.



FIND AN ADVISER

HOW DO WE RATE FUNDS?

Co-op members consider how a fund performs based on how they:

1. Remove industries and stocks harmful to the environment and society
2. Include companies with environmental or social benefits
3. Provide evidence of the funds positive social and environmental impacts

ETHICAL CONSIDERATIONS

The considerations used by Co-op members when rating funds include:

- **Transparency of underlying holdings**
Reviewing an entire portfolio of holdings sheds light on the entire portfolio rather than just the top ten investments.
- **Fund manager engagement**
Fund managers like other investors have the chance to vote for resolutions in the companies in which they invest. Does the fund manager engage either directly or by voting with underlying investments on ethical issues such as human rights? Does the manager disclose their voting record?
- **ESG research**
Environmental, social and governance (ESG) research can be obtained from a number of research houses and is also done by fund manager teams. Does the fund manager use ESG research in their investment decision making?
- **ESG screening**
Environmental, social and governance (ESG) screening can be used to screen out negative investments such as fossil fuels and seek out positive investments such as renewable energy. How does the fund manager use positive and/or negative screening in their investment decision making?



Stuart Barry

Ethical Adviser & Author - richgreenie.com

“ If we don't want to invest in, say fracking prime agricultural land, or building coal ports in the Barrier Reef World Heritage Area, we must ensure that our super doesn't. It's our money and we can exercise the choice. By saying 'no' we help to starve bad projects of funds, especially as more of us come on board.



Claire O'Rourke

Campaigner & Author - claireorourke.com

“ If you've got money that you could allocate towards climate friendly investing, I would prioritise that because this is the decade that counts.



Dr Rodger Spiller

Ethical Adviser & Author - moneymatters.co.nz

“ Ethical investment advisers and their clients aim higher—to reduce environmental, social, and financial risk, and increase financial return by creating more positive environmental and social impact. By measuring what really matters we can shift from short-termism and narrow thinking to a longer and wider view.

WANT TO GROW YOUR MONEY RESPONSIBLY?

Responsible Returns helps you find responsible or ethical banking, superannuation and investment products matching your values and interests.

For further information visit responsiblereturns.com.au



EAC Green Leaf Rating System



Excellent

This fund **meets all** ethical objectives of an average ethical investor



Appealing

This fund **meets most** ethical objectives of an average ethical investor



Average

To an average ethical investor this fund is of **moderate interest**, but there are some concerns



Disappointing

This fund is **unlikely to meet** the ethical objectives of an average ethical investor



Poor

This fund **does not meet** the ethical objectives of an average ethical investor

[VIEW OUR FUND RATINGS](#)