

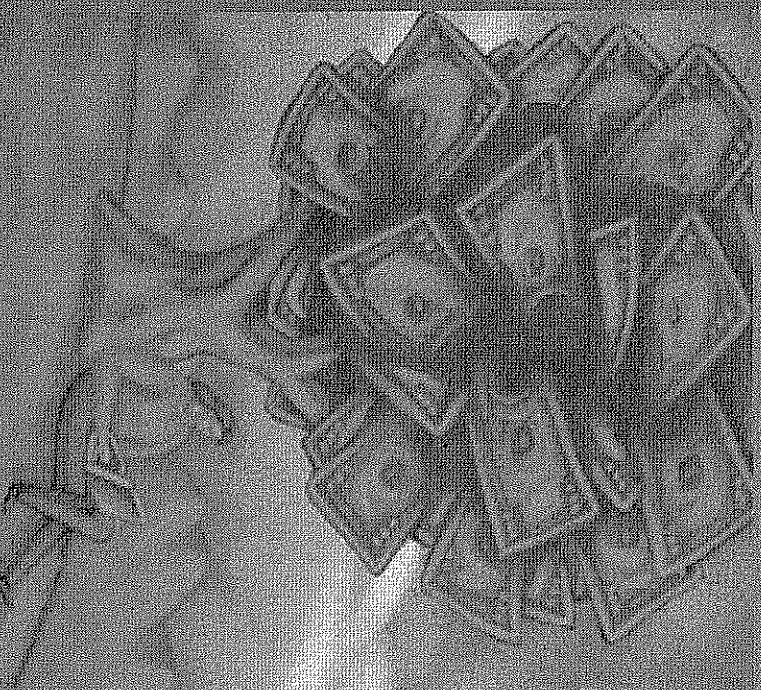
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INVESTING IN SOCIALLY RESPONSIBLE MUTUAL FUNDS



SocialFunds.com

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INVESTING IN SOCIALLY RESPONSIBLE MUTUAL FUNDS

CONGRATULATIONS ON TAKING ANOTHER STEP TOWARD BECOMING A SOCIALLY RESPONSIBLE INVESTOR!

Socially responsible investing (also known as sustainable and responsible investing), or SRI, can provide competitive financial returns while fostering better social and environmental performance from companies. Today there is a wide range of SRI mutual funds that allow you to tailor an investment plan to suit your particular needs.

This guide answers basic questions about SRI mutual funds and will help you make informed decisions about your investments. After reading this guide, you should feel more comfortable either making your own investment decisions or speaking with a financial adviser about SRI mutual funds.

WHY INVEST IN SRI MUTUAL FUNDS

Most people become interested in SRI because they want to affirm their values while pursuing their financial goals. These values may include a desire to support companies whose policies and practices promote the well being of the human race, animals, and the environment.

Most SRI mutual funds actively seek to invest in firms with superior social and environmental performance. Some SRI funds focus on companies involved in sustainable business activities such as renewable energy and recycled products, believing such businesses have a bright financial future. Other SRI funds seek companies that offer equal opportunities for women and minorities.

There are also SRI funds that attempt to match investors' values by avoiding companies involved in certain business practices. A number of SRI funds screen out companies that profit from tobacco, alcohol, gambling, military weapons, and nuclear power. There are also funds that

MUTUAL FUND BASICS

ALIGN VALUES

PURCHASE FUNDS

combine an active search for top performers with the screening out of certain industries.

However, SRI mutual funds do not make investments based solely on social and environmental performance. On the contrary, SRI mutual funds conduct a thorough, traditional analysis of a company's financial performance before selecting that company for investment.

And over time, SRI mutual funds have produced competitive returns in comparison to non-SRI mutual funds. According to data provided by Lipper, a leader in fund analysis, over the five-year period from 1997 to 2001, 29 out of 45 broadly screened SRI funds performed better than the average of all similar mutual funds. In a nutshell, this means that broadly screened SRI mutual funds have performed as well as or better than similar mutual funds that do not consider social or environmental performance.

No matter what your personal interests, there are SRI mutual funds that can help you meet your financial objectives while promoting a more just and sustainable society.

AN EXPLANATION OF MUTUAL FUNDS

A mutual fund is an investment that allows a group of investors to pool their money and invest in stocks or bonds that are selected by an investment professional. Investors can buy as many shares (pieces) of the mutual fund as they like. Any profits or losses from the mutual fund are divided among the investors according to the number of shares each investor owns. The government does not insure investors against losses from a mutual fund.

ADVANTAGES TO MUTUAL FUND INVESTING

DIVERSIFICATION

Mutual funds allow investors to buy hundreds of different stocks or bonds, thereby increasing the chance of having a more stable overall return.

LIQUIDITY

Mutual funds can be converted to cash within two business days when the stock market is open.

PROFESSIONAL MANAGEMENT

Investing in a mutual fund provides access to professional money management and a team of researchers.

CONVENIENCE

When you own a mutual fund, you don't need to worry about tracking dozens of investments. You only need to monitor the performance of the mutual fund. It is also easy to make monthly contributions to a mutual fund.

LOW MINIMUMS

You can invest in a mutual fund with as little as \$1,000, and some funds have no minimum if you agree to invest \$50 or \$100 every month.

DIVERSIFICATION IS A KEY TO POTENTIAL INVESTMENT SUCCESS

Proper diversification involves some financial planning, including identifying your near- and long-term financial needs and calculating how much money you have to invest. (A thorough explanation of financial planning is beyond the scope of this booklet. Please refer to the inside of the back cover for information sources concerning financial planning.)

Sound investment strategies use diversification across different asset classes (defined below) to achieve more stable financial returns. It is really an extension of the old adage that advises you not to put all of your eggs in one basket. Mutual funds help investors diversify by investing in many stocks or bonds. But you may also decide to invest in more than one mutual fund in order to diversify among the different types of mutual funds (see below).

ASSET ALLOCATION

Diversification involves spreading investments across several categories and subcategories of investment options. In the personal finance world, assigning money to different investment categories is called **asset allocation**.

Investment options are first divided into major categories known as **asset classes**. The primary asset classes for individual investors include:

Cash — savings, money market, and checking accounts and other similar investment options that can be converted to cash immediately with no penalty (cash has the highest liquidity)

Equity (Stocks) — part ownership of a company through the purchase of shares of a mutual fund that owns stock, or part ownership of a company through the purchase of company stock

Fixed Income (Bonds) — a form of debt issued by corporations, governments (federal, state, and municipal), and other organizations. When you invest in a bond, you are lending your money to the institution that issued the bond. Bonds generate interest, which is distributed to investors. The interest on some bonds is exempt from certain taxes.

INVESTMENT STYLE

Within the equity asset class there are investments that use different strategies to achieve different objectives. Investment professionals call these strategies investment styles. Below are some of the investment styles you may encounter when investing in equity mutual funds. Understanding these styles will be useful when you are deciding what mix of investments is best for you.

A mutual fund with a **growth** style focuses on investing in companies that are projected to make profits faster than their competitors or other companies in general. Growth stocks can often be found in newer industries such as high-tech communications or biotechnology. They can also be volatile (that is, they can have wide swings in share price).

A **value** style refers to investing in stocks that are selling at what are perceived to be low prices (the stocks are "undervalued" relative to the companies' "actual value"). The mutual fund manager's goal is to buy those stocks and hold them until greater demand pushes the stock prices up. The fund manager can then sell the stocks at a profit.

Mutual funds that use a **blend** style invest in both value and growth stocks. Blend style can also refer to buying only those growth stocks that appear to be selling at low prices.

Another aspect of investment style relates to the size, or **market capitalization**, of the companies owned by a mutual fund.

$$\text{Market Capitalization} = \text{Number of stock shares outstanding} \times \text{Current price per share}$$



Larger companies with more stable and predictable profits



Small and medium size companies with higher potential for growth



Companies with a large market capitalization, also known as **large-cap** companies, are more likely to have stable and predictable earnings. **Mid-cap** and **small-cap** companies, on the other hand, tend to have a higher potential for growth.

Now that we've introduced diversification, asset allocation, and the major investment styles, let's talk a little about the different types of SRI mutual funds that are available.

THE DIFFERENT TYPES OF SRI MUTUAL FUNDS

There is a variety of SRI mutual funds that can meet your asset allocation and diversification needs.

A **money market fund** is a mutual fund that invests in short-term bonds. The interest rates for these funds are usually higher than for a traditional savings account but lower than for a certificate of deposit. Money market funds do not have early withdrawal penalties and are considered a form of cash.

Equity funds invest in stocks and include growth, value, blend, and other investment styles. Over long periods of time, equity funds tend to have higher rates of return than money market or bond funds.

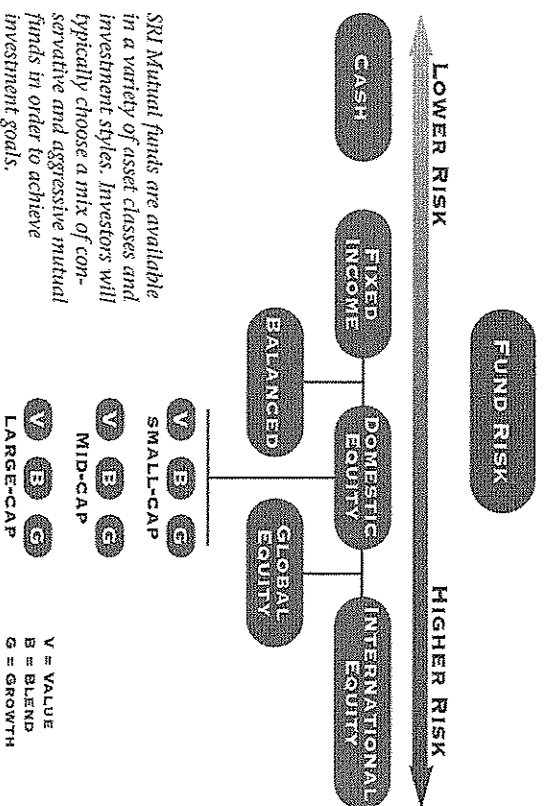
Equity funds can be divided into:

- **domestic equity funds** (U.S. companies),
- **international equity funds** (foreign companies), and
- **global equity funds** (U.S. and foreign companies).

There are two very different methods for managing an equity fund: one is active management and the other is passive management. With an **actively managed fund**, a fund manager decides which stocks he or she believes will perform best. With a **passively managed fund**, the fund usually invests in a large group of companies that belong to a specific stock index. **Index funds** are thought of as passively managed because the buying and selling of stock is automatic; the index fund follows the stock index. Holdings in SRI index funds can change periodically due to companies merging with or buying other companies or due to a dramatic change in a company's social or environmental performance.

Fixed income funds, also called bond funds, invest in bonds issued by companies or governments. A mutual fund that purchases a bond is lending the company or government money to use for a specific purpose for a specific length of time. Usually the lender receives regular interest payments until the bond matures or until the bond is sold. It is possible to lose money by investing in bonds because of credit risk and interest rate risk. Credit risk is the chance that a company or government will fail to pay its bond holders. Interest rate risk refers to the change in the market value of a bond when interest rates change. As interest rates go up, the market value of bonds tends to go down, and vice versa.

Balanced funds invest in stocks and bonds. Many balanced funds invest between 50 and 65 percent of the fund's assets in stocks, with the remainder allocated to bonds and cash.



INVEST WITH YOUR VALUES

SRI mutual funds offer you the opportunity to make investments that are consistent with your values and principles. SRI mutual funds achieve social and environmental objectives by using one or more of the following strategies:

- investing in companies that meet certain social and/or environmental performance criteria,
- using their rights as shareholders to encourage companies to be better corporate citizens, or
- allocating some of the fund's assets for investment in disadvantaged urban and rural communities.

INVESTING IN SOCIALLY RESPONSIBLE MUTUAL FUNDS

HOW SRI MUTUAL FUNDS SELECT COMPANIES FOR INVESTMENT

In addition to using traditional financial analysis, SRI mutual funds integrate social, environmental, and economic criteria into their investment decision-making process. There are two major strategies for doing this: screening and best-in-class. **Screening** involves setting specific standards that each potential investment must meet. The **best-in-class** strategy evaluates groups of companies from the same industries to identify the companies with the best social and environmental performance.

SRI mutual funds can use two different types of screens. **Qualitative screens** evaluate a company based on its performance in different areas. These areas can include environmental practices, community involvement, employee diversity, labor conditions, and overseas business operations. Qualitative screens are generally used to identify companies with positive social and environmental characteristics. For instance, qualitative screens may identify companies that have exceptional employee relations or utilize manufacturing processes that help minimize pollution.

Exclusionary screens set a standard for company involvement in certain controversial business practices. Companies that do not meet the standard are excluded from the investment pool. Exclusionary screens can be applied to a wide range of issues, from labor practices to environmental performance to human rights. The most common exclusionary screens are for tobacco, alcohol, gambling, military weapons, and nuclear power.

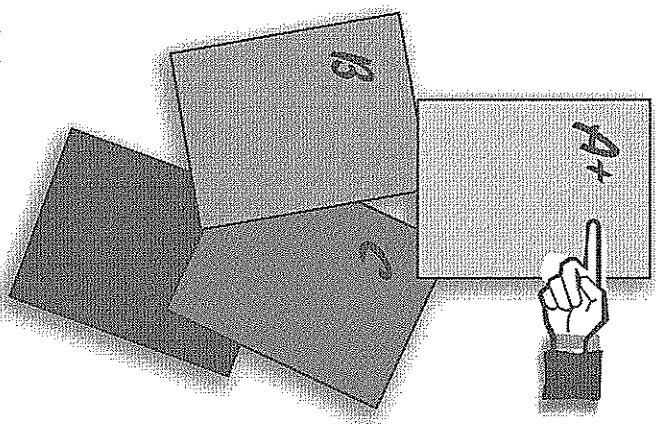


MINIMIZE FUND EXPOSURE

ALIGN VALUES

INCREASE FUND RETURN

Some SRI mutual funds use the **best-in-class** strategy to identify companies with the best social and environmental records in a given industry. Whereas a screened fund might exclude all mining companies from investment because of the inherent environmental impacts of the industry, a best-in-class fund would invest in the mining company with the best environmental record. There are two existing strategies for this kind of investing.



One approach, based on the idea of eco-efficiency, uses successful corporate environmental programs as an indicator of the overall competence of the company's managers. The other best-in-class strategy is based on the concept of sustainability. Businesses now understand sustainability to mean the long-term economic, social, and environmental performance of companies. Funds that use this strategy select companies with the highest performance in all three of these areas.

While some funds apply only one type of screen or use only best-in-class, others use a combination of qualitative screens and exclusionary screens.

10 INVESTING IN SOCIALLY RESPONSIBLE MUTUAL FUNDS

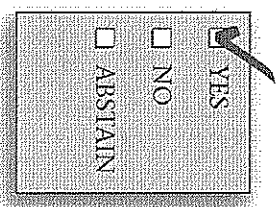
SRI MUTUAL FUNDS CAN ENCOURAGE COMPANIES TO ACT RESPONSIBLY

Many SRI mutual funds use their power as shareowners to promote better corporate social and environmental performance. There are three ways in which funds can exert influence on companies:

1. Voting **proxies**
2. Conducting **dialogues** with company management
3. Filing shareholder **resolutions**

VOTING PROXIES

In the U.S. and many other countries, government regulations give company shareowners certain rights. One of those rights allows shareowners to vote on proposals presented by the company's board of directors or by other shareowners. These votes are taken at the company's annual meeting. Before the annual meeting the company sends out a **proxy ballot**, which enables shareowners to vote on the proposals by mail, electronically over the Internet, or by telephone.



In any given year, there may be proposals that are supported by some shareowners but are not supported by the company senior management. For example, there could be a resolution that asks the board of directors to compile a report on the risks of a company project that could seriously damage the environment. Because they support the project, company senior management would likely recommend that shareowners vote against the resolution. Most investors follow the vote recommendation of company senior management or do not vote at all because they believe the issue is unimportant. SRI mutual funds, however, generally vote their proxy ballots in favor of better corporate social and environmental performance.

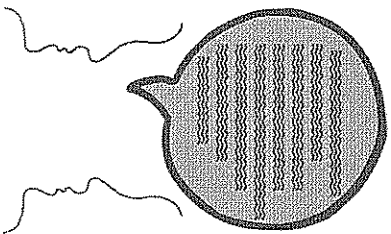
ENVIRONMENTAL SCREENING

ALIGN VALUES

PURCHASING POWER

DIALOGUE WITH COMPANIES

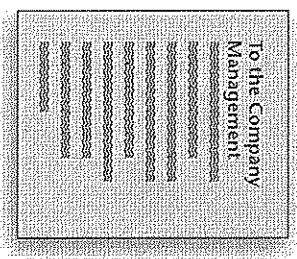
Some of the most significant corporate change effected by social investors never becomes public because the change is achieved through private negotiations with company management. Negotiations are usually confidential and can sometimes take years, but patience and persistence have often enabled social investors to influence company practices. Some SRI mutual funds participate in ongoing negotiations with companies with the objective of changing corporate behavior.



FILING SHAREOWNER RESOLUTIONS

As previously mentioned, proposals at annual meetings can be presented by shareowners. Shareowner proposals, also known as **shareowner resolutions**, can ask the company to report on or alter aspects of its policies or practices. The purpose of such resolutions is not necessarily to win a majority but to bring attention to the issue, encourage further dialogue, and initiate voluntary change.

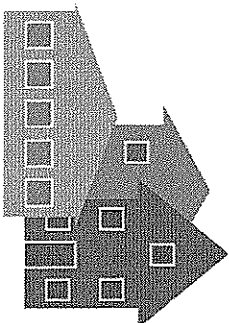
Some SRI mutual funds are active in filing shareowner resolutions with companies. Such resolutions can range from asking a company to provide data about its equal employment policies, to requesting a report on human rights violations associated with a company's overseas operations, to asking a company to label its genetically engineered food products.



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SRI MUTUAL FUNDS AND COMMUNITY INVESTING

An increasing number of SRI mutual funds are embracing the concept of community investing. Community investing involves channeling investment money to distressed urban and rural communities with the dual objectives of receiving a return and promoting economic development. Investments are directed to community development and community financial institutions. These institutions, in turn, provide credit and financial services in underserved areas, finance the construction of affordable housing, and make loans to small businesses and nonprofit organizations.



All mutual funds keep a certain percentage of their assets in cash. That is, a small percentage of mutual fund assets is not invested in stocks or bonds but in savings and money market accounts. Some SRI mutual funds invest a portion of the fund's cash in community development banks and community development credit unions. And some SRI money market or bond funds allocate an even greater percentage of assets to community investing. Investors in those SRI mutual funds thereby support the economic development of disadvantaged communities.

COMPARING SRI MUTUAL FUNDS

You may decide that before you select an SRI mutual fund you would like to learn more about the available funds and do a little comparison shopping. The first place you should visit to get more information about SRI mutual funds is www.SocialFunds.com. Along with other information, SocialFunds.com offers fund performance statistics, comparisons by social and environmental issue, and profiles of each SRI mutual fund. On the next two pages is a sample mutual fund profile from SocialFunds.com with brief explanations of the data that is offered.

In addition to evaluating (1) a fund's financial performance, (2) how the fund fits into your investment strategy, and (3) what the fund's social

MUTUAL FUND PROFILE

ALTERNATIVE

PURCHASE FUNDS

XYZ Fund* (XYZF) — Ticker symbol

General Fund Information

Expenses and sales fees
101 Wall Street, N.Y., N.Y. 20201
(800) 555-1212 www.xyzfunds.com.

Type of fund	Category: Domestic Equity	Type:	Growth
Size of fund	Style: S Cap Value	Expenses:	1.25%
	Assets: (\$ millions) \$1,096.0	Max. defer. load:	0.00%
		Max. front load:	0.00%
Minimums for investment	Account min.: \$1,000	Avg. P/E:	26.50
	Reinvest. min.: \$50	Avg. P/B:	3.50
	IRA account min.: \$250	Avg. YTM:	
	IRA reinvest min.: \$50	Avg. Coupon Rate:	7.24

Aggressiveness of fund (higher number = more aggressive)

Overview of fund strategy

The fund invests in companies with market capitalizations primarily under \$1.5 billion, with an emphasis on small-cap stocks. Social criteria include environmental, tobacco, weapons, nuclear energy, and diversity screens.

Fund News

Small Caps Turn in Big Results

Relevant social investment news stories

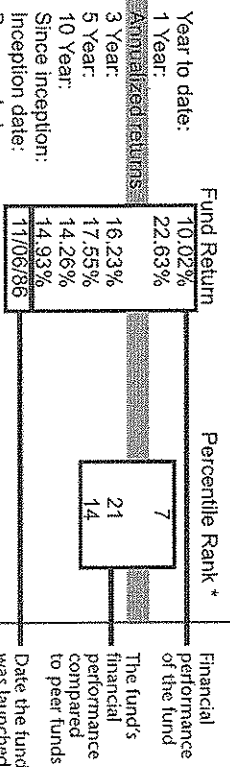
Social Issues

Shareholder activism:	Yes
Community investment:	
Environment:	X
Human rights:	
Employment:	P/X
Products and services:	
Weapons:	X
Animal testing:	
Nuclear power:	X
Alcohol/Tobacco/Gambling:	-/X/-
Other:	

P Positive screen: seeks companies with positive record
X Exclusionary screen: avoids companies with poor record
- This sign in the Alcohol/Tobacco/Gambling column indicates no screen for this specific criteria

* The XYZ Fund does NOT exist; this profile is for illustrative purposes only.

Fund Performance



* Percentile rank compares the performance of a fund to other funds with similar investing goals and styles. Funds with a percentile rank of 10 performed better than 90 percent of their peers. Funds with a percentile rank of 70 performed worse than 69 percent of their peers.

MPT Statistics

Alpha 3YR:	11.30	Sharpe 3YR:	0.70
Alpha 5YR:	10.71	Sharpe 5YR:	0.73
Beta 3YR:	0.16	Std. Dev. 3YR:	17.39
Beta 5YR:	0.37	Std. Dev. 5YR:	17.39
R. Squared 3YR:	4.95		
R. Squared 5YR:	25.28		

Advanced fund risk measurements

Sector Distribution

Basic Industries	1.53%
Cap. Goods & Tech.	21.83%
Consumer Cyclicals	6.57%
Consumer Non-Cyclicals	17.88%
Energy	1.06%
Miscellaneous	16.75%
Non - US	14.88%
Transportation	9.32%
Utilities	10.17%

Types of companies the fund is invested in

Look for fund profiles at the Mutual Fund Center at www.SocialFunds.com.

and environmental objectives are, you will also want to consider the costs associated with the fund.

Net Asset Value

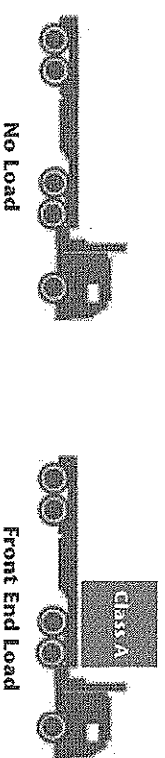
Generally, mutual fund buy and sell prices are quoted in publications, such as *The Wall Street Journal*, as the per-share Net Asset Value (NAV). This figure is calculated at the end of each day and fluctuates depending on the performance of a mutual fund's stock and bond portfolio. The per-share NAV is the price at which you purchase or sell fund shares and does not include sales fees or transaction fees.

MUTUAL FUND FEES AND EXPENSES

All mutual fund companies, including SRI mutual fund companies, earn their money by charging investors fees. An explanation of all costs associated with investing in a mutual fund appears in a booklet about the fund called a **prospectus**. Mutual fund companies are required by law to provide you with a free prospectus before you invest in a fund. Some mutual fund companies allow you to download fund prospectuses from their websites.

There are two basic fees for investing in mutual funds: **loads** and **expense ratios**.

Loads are mutual fund sales charges. However, not all funds have sales charges. Funds that have sales charges are called **load funds**, while those that do not are called **no load funds**. A portion of the load is paid to the broker or financial adviser who helps you choose the fund.



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Funds that assess a sales charge when you buy the fund are called **front end load funds**. They are also often labeled Class A shares. The charges usually range from 2% to 5% of the purchase.

A sales charge assessed when you sell the fund is called a **deferred load**. Funds with a deferred load are known as **back end load funds** or **contingent deferred sale load (CDSL) funds**. Funds with a deferred load are often labeled Class B shares.

Some funds assess a small sales charge when you purchase the fund and a small charge each year afterward. This type of sales charge is called a **level load**. Level load funds are often sold as Class C shares.

Expense Ratios

Expense ratios are how much it costs you to own a mutual fund. They are charged annually and are a calculation of:

An **investment advisory fee**, also known as a management fee — This is how the manager of the fund is paid.

Administrative costs — These costs include things like record keeping, mailings, etc.

The **12b-1 distribution fee** — This fee pays for mutual fund marketing, advertising, and distribution services.

Understanding how this ratio is calculated may be helpful when you compare expense ratios between funds. Expense ratios can range from less than 0.5% to higher than 2.0% of fund assets on an annual basis.

MUTUAL FUND BASIC

ASSET VALUE

PURCHASE FUNDS

Tax Free Accounts

IRAs (Individual Retirement Accounts), 401(k) plans, and 529 (college savings) plans are all examples of tax free accounts. You can purchase SRI mutual funds through these accounts. Doing so may be a good idea, because the funds in these accounts can grow tax free until you begin making withdrawals. If your employer does not offer an SRI mutual fund option through your retirement account, you can petition your employer to do so. (To learn more about this subject, check the inside back cover for other sources of information about financial planning, or talk with an investment professional.)

ANOTHER POSSIBLE COST: TAXES

Tax implications are an important consideration when purchasing mutual fund shares. This discussion requires that you understand the terms capital gain and dividend. A **capital gain** is the amount by which an asset's selling price is higher than its initial purchase price. When a mutual fund sells a stock for a capital gain, all mutual fund shareholders must pay taxes on that capital gain. A **dividend** is a payment from company profits distributed to company shareholders. Dividends are taxable and can be in the form of cash, stock, or property.

If you own mutual funds through an Individual Retirement Account (IRA) or a 401(k) retirement plan, however, you do not pay taxes on capital gains or dividends.

Capital gains and dividends are usually distributed (given to investors) in December. Be aware that if you purchase mutual fund shares near the end of the year, you may be paying taxes on capital gains and dividends soon afterward.

You also must pay taxes on any capital gains or dividends resulting from the sale of mutual fund shares.

INVESTING IN SOCIALLY RESPONSIBLE MUTUAL FUNDS

WHERE TO BUY SRI MUTUAL FUNDS

After you have identified the funds that you are seriously considering for investment, you will want to research some of the details. At a minimum, this research will involve carefully reading fund prospectuses. Once you have made your decision to invest, purchasing mutual fund shares can be as easy as filling out a form and mailing a check. Some funds allow you to invest initially with as little as a few hundred dollars if you open an account and commit to investing a certain amount of money every month thereafter.

The first decision you need to make is whether you are going to make your investment decisions on your own or if you are going to work with a professional. (Learn more about brokers, advisers, managers, and planners by getting a free kit that explains the ins and outs of working with investment professionals. The kit can be ordered from www.SocialFunds.com.)

PURCHASING ON YOUR OWN

Some **Mutual Fund Companies** allow you to purchase their funds directly and have a toll-free number and a website where you can get more information. Depending on the fund you choose, you may or may not pay a sales charge.

Discount Brokers usually do not offer services such as research and investment advice. Depending on which fund you purchase, you may or may not pay a sales charge (load). Discount brokers sometimes charge a flat fee (transaction fee) for buying and selling mutual funds.

Online Brokers usually do not offer services such as research and investment advice. Depending on which fund you purchase, you may or may not pay a sales charge (load). Online brokers sometimes charge a flat fee (transaction fee) for buying and selling mutual funds. It is usually lower than a discount broker's transaction fee.

ESSENTIAL FUND BASICS

ALWAYS VERIFY

PURCHASE FUNDS

WORKING WITH A PROFESSIONAL

Full Service Brokers provide

professional research and advice to help with investment decisions. Some sell only one company's mutual funds while others sell many different funds. Most full service brokers work on commission, but some also offer limited fee-based programs. Brokers must be licensed by the National Association of Securities Dealers.

Money Managers, also known as

portfolio managers or investment managers, primarily serve high net worth investors and are generally compensated by management fees based on the amount of assets invested. Money managers must be registered by the Securities and Exchange Commission (SEC) and/or by state regulators.

Registered Investment

Advisers may or may not work with a brokerage and are compensated by fees or commissions or both. They must be registered by the Securities and Exchange Commission (SEC) and/or by state regulators.

Financial Planners assist their clients

with an overall financial plan. They address other issues such as budgeting, insurance, taxes and the client's estate. They typically help implement and monitor the plan and are compensated by commissions or fees or both. Some planners have earned the Certified Financial Planner or CFP designation.

Now that you have read this guide, we hope that you will feel more comfortable taking the next step toward aligning your investments with your values. That step may be going to SocialFunds.com to learn more about specific SRI mutual funds, calling a local financial professional to set up an initial consultation, or checking out services available through online brokerages. Whatever you decide your next step is, the important point is that you actually take that step. The best time to start investing in your future is right now.

WHERE TO GET MORE INFORMATION

INTERNET

SocialFunds.com is the largest personal finance site on the Internet devoted to socially responsible investing and includes:

- the latest social investment news,
- information about the social and environmental performance of more than 1,000 U.S. companies,
- SRI mutual fund performance data and links to mutual fund company websites,
- updates on SRI shareholder resolutions,
- information about community investing, and
- a free kit that explains how to work with an investment professional.

NEWSLETTER

The SocialFunds Investor is a free(!) quarterly newsletter offered on SocialFunds.com. It's the Web's only SRI mutual fund advisory newsletter that is interactive. *The SocialFunds Investor* offers objective analysis of SRI funds, market overviews, interviews with fund managers, and other valuable information for SRI mutual fund investors.

RECOMMENDED READING

Socially Responsible Investing: Making a Difference and Making Money, by Amy Domini, 2001.
Investing with Your Values: Making Money and Making a Difference, by Hal Brill, Jack A. Brill, and Cliff Feigenbaum, 2000.

FINANCIAL PLANNING

The following books offer a good introduction to financial planning (the first two books include sections on SRI):
Tending Your Money Garden, by Bob Driezler, 1998.
The Mindful Money Guide: Creating Harmony between Your Values and Your Finances, by Marshall Glickman, 1999.
Personal Finance for Dummies, by Eric Tyson, 1996.