

ethical investing options for a company 401k plan

Empowering Your Workforce: A Comprehensive Guide to Ethical Investing Options for a Company 401k Plan

ethical investing options for a company 401k plan are becoming increasingly vital for forward-thinking organizations seeking to align their corporate values with their employee benefits. As employees become more aware of their social and environmental impact, offering a 401k plan that incorporates ethical considerations is no longer a niche offering but a strategic imperative. This article delves into the multifaceted world of socially responsible investing (SRI), environmental, social, and governance (ESG) factors, and impact investing within the context of a corporate retirement plan. We will explore how to identify and select suitable investment vehicles, understand the due diligence required, and communicate these options effectively to your employees. By understanding the landscape of ethical investing, companies can empower their workforce to build wealth while supporting a more sustainable and equitable future, making their 401k plan a true reflection of their corporate ethos.

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Understanding Ethical Investing in 401k Plans

Ethical investing, often referred to as socially responsible investing (SRI) or environmental, social, and governance (ESG) investing, is an investment approach that considers not only financial returns but also the ethical implications of investment decisions. For a company 401k plan, this means selecting investment funds and options that align with specific ethical, social, or environmental criteria. The goal is to create a portfolio that generates competitive financial performance while also supporting positive societal and environmental change. This approach allows employees to invest their retirement savings in companies and projects that reflect their personal values, fostering a sense of purpose beyond mere financial accumulation.

The landscape of ethical investing within 401k plans has evolved significantly. What was once a limited selection of exclusionary funds has transformed into a diverse array of actively managed and passively managed options that actively seek to make a positive impact. Companies now have a greater ability to curate a 401k offering that appeals to a broad spectrum of employees, from those who prioritize environmental sustainability to those who focus on social justice or strong corporate governance. This evolution signifies a broader societal shift towards conscious consumption and

investment, a trend that is increasingly influencing the corporate benefits space.

Key Ethical Investing Principles

At the heart of ethical investing lie several core principles that guide investment decisions. These principles help define what constitutes an "ethical" investment and provide a framework for evaluating potential investment options within a 401k plan. Understanding these principles is crucial for both employers and employees when making informed choices.

Environmental Criteria

Environmental considerations focus on a company's impact on the planet. Investments that meet these criteria typically avoid companies involved in environmentally destructive practices and favor those that demonstrate a commitment to sustainability. This can include investments in renewable energy, waste reduction, pollution control, and conservation efforts. For employees, investing in environmentally conscious companies offers a way to support a healthier planet for future generations.

Social Criteria

Social criteria examine a company's relationships with its stakeholders, including employees, suppliers, customers, and the communities in which it operates. Ethical investments in this category would typically avoid companies with poor labor practices, human rights violations, or products that are considered harmful to society. Conversely, they would favor companies with strong diversity and inclusion policies, fair labor practices, positive community engagement, and products that contribute to social well-being.

Governance Criteria

Governance criteria assess a company's leadership, executive pay, audits, internal controls, and shareholder rights. Companies with strong governance are often more transparent, accountable, and less prone to fraud or mismanagement. Ethical investors often seek out companies with independent boards of directors, fair executive compensation practices, and robust shareholder protections. Good governance is seen as a foundational element for long-term sustainable success and can mitigate risks within an investment portfolio.

Types of Ethical Investing Options for 401k Plans

The range of ethical investing options available for company 401k plans has expanded considerably, offering employees more choices to align their investments with their values. These options can be broadly categorized, each with its own approach to integrating ethical considerations into investment strategies.

Socially Responsible Investing (SRI) Funds

SRI funds often employ negative screening, meaning they exclude certain industries or companies deemed unethical. Common exclusions include tobacco, alcohol, gambling, weapons manufacturing, and fossil fuels. Some SRI funds may also implement positive screening, actively seeking out companies that demonstrate positive social or environmental impact. These funds provide a straightforward way for employees to avoid supporting industries they find objectionable.

Environmental, Social, and Governance (ESG) Funds

ESG funds take a more proactive approach by integrating environmental, social, and governance factors into their investment analysis and decision-making processes. Instead of solely relying on exclusions, ESG funds often seek companies that are leaders in sustainability, social responsibility, and strong corporate governance. This approach aims to identify companies that are better positioned for long-term success due to their commitment to these critical factors.

Impact Investing Funds

Impact investing goes a step further by intentionally seeking to generate measurable positive social and environmental impact alongside a financial return. These funds often invest in areas such as affordable housing, renewable energy projects, microfinance, or sustainable agriculture. The key differentiator for impact investing is the explicit goal of creating tangible, positive change in addition to financial gains, making it appealing to employees who want their investments to have a direct and demonstrable effect.

Target-Date Funds with ESG Integration

For employees who prefer a hands-off approach to retirement planning, target-date funds are designed to become more conservative as the participant nears their target retirement year. Increasingly, these funds are incorporating ESG principles into their underlying investments. This means that even within a diversified, automatically adjusting portfolio, ethical considerations are being taken into account, providing a convenient way for employees to engage in ethical investing without active management.

Implementing Ethical Investing Options in Your 401k Plan

Introducing ethical investing options into a company 401k plan requires careful planning and execution. The process involves several key steps to ensure that the chosen options are not only ethically aligned but also meet fiduciary standards and are well-received by employees.

Assessing Employee Interest

Before making any changes, it is crucial to gauge employee interest in ethical investing. This can be done through surveys, focus groups, or informal discussions. Understanding the specific ethical concerns and investment preferences of your workforce will help in selecting appropriate fund options. High employee demand is a strong indicator of potential success for these new offerings.

Selecting Investment Providers

Choosing the right investment providers and fund managers is paramount. Look for companies with a proven track record in ESG and SRI investing, robust research capabilities, and transparent reporting on their ethical screening methodologies. Due diligence on their performance, fees, and commitment to their stated ethical principles is essential.

Curating a Diverse Fund Lineup

Offer a diverse range of ethical investment options to cater to different employee preferences. This might include a mix of SRI, ESG, and impact funds, as well as ESG-integrated target-date funds. Ensuring there are both actively managed and passively managed (index) options can also broaden appeal and offer different fee structures.

Due Diligence and Fiduciary Responsibilities

As a plan sponsor, you have a fiduciary duty to act in the best interests of your plan participants. This responsibility extends to the selection and monitoring of all investment options, including ethical ones. Thorough due diligence is not just a recommendation; it's a legal requirement.

Understanding Fund Methodologies

It is imperative to thoroughly understand the methodologies employed by each ethical fund you consider. This includes how they define and screen for environmental, social, and governance factors, and how they measure their impact. Vague or opaque methodologies can be a red flag. Ask for detailed prospectuses and reports that clearly outline their investment process.

Evaluating Financial Performance

While ethical considerations are primary, the financial performance of any investment option must also be carefully evaluated. Compare the historical performance of ethical funds against relevant benchmarks and traditional investment options. Ensure that the ethical options offered are competitive in terms of returns, risk, and fees. A fund that performs poorly, regardless of its ethical standing, will not serve your employees well.

Regular Monitoring and Review

The investment landscape, including ethical investing, is constantly evolving. Plan sponsors must conduct regular reviews of their 401k offerings to ensure they remain competitive, aligned with employee needs, and continue to meet fiduciary standards. This includes monitoring fund performance, fees, and the ongoing commitment of fund managers to their ethical mandates. If an investment provider changes its methodology or fails to deliver on its promises, prompt action must be taken.

Communicating Ethical Investing to Employees

Effective communication is key to the successful adoption of ethical investing options within your 401k plan. Employees need to understand what these options are, why they are being offered, and how they can benefit from them.

Educational Resources

Provide employees with clear and accessible educational materials about ethical investing, SRI, and ESG. This can include fact sheets, webinars, workshops, and articles that explain the principles, benefits, and available fund options. Help them understand how to align their investment choices with their personal values.

Transparency and Clarity

Be transparent about the investment selection process and the criteria used to choose the ethical funds. Clearly outline any fees associated with these options. Transparency builds trust and helps employees make informed decisions. Avoid jargon and present information in a way that is easy for everyone to understand.

Highlighting Impact

Where possible, highlight the potential positive impact that investing in these options can have. Share success stories or data that demonstrates how companies are making a difference in areas like climate change, social equity, or corporate responsibility. This can further motivate employees to consider these choices for their retirement savings.

The Growing Importance of ESG in 401k Offerings

The integration of ESG factors into 401k plans is no longer a trend but a fundamental shift in how retirement benefits are perceived and offered. As awareness of global challenges like climate change and social inequality grows, employees are increasingly demanding that their investment choices reflect their commitment to a better future.

Plan sponsors are recognizing that offering ESG options is not just about meeting employee demand but also about responsible corporate citizenship. Companies that proactively incorporate ESG considerations into their 401k plans signal their commitment to sustainability and social responsibility, which can enhance their brand reputation and attract and retain top talent. Furthermore, many believe that companies with strong ESG practices are often better managed and more resilient, potentially leading to stronger long-term financial performance, which directly benefits plan participants.

Benefits of Offering Ethical Investing Options

The decision to include ethical investing options in a company 401k plan offers a multitude of benefits, extending beyond mere compliance or employee satisfaction.

- **Enhanced Employee Engagement:** Offering options that align with employees' values can foster a greater sense of connection to their retirement plan and the company.
- **Attraction and Retention of Talent:** A forward-thinking 401k plan that includes ethical options can be a significant differentiator in the competitive job market.
- **Positive Corporate Image:** Demonstrates the company's commitment to social and environmental responsibility, which can boost public perception and brand loyalty.
- **Potential for Competitive Returns:** Many ESG and SRI funds have demonstrated strong performance, debunking the myth that ethical investing necessitates lower returns.
- **Contribution to a Sustainable Future:** Empowers employees to actively contribute to positive societal and environmental change through their retirement savings.

Navigating the Future of Ethical 401k Investments

The landscape of ethical investing within 401k plans is continuously evolving, driven by increasing investor demand, regulatory developments, and innovations in investment products. Companies that proactively stay abreast of these changes will be best positioned to offer the most relevant and impactful retirement solutions to their employees.

Future trends likely include a greater emphasis on data transparency for ESG reporting, more sophisticated impact measurement methodologies, and the potential for new asset classes to become available within 401k structures, such as private impact investments. As the financial industry further integrates sustainability into its core principles, the distinction between "ethical" and "standard" investing may blur, with ESG considerations becoming a fundamental component of all prudent investment strategies. Staying informed and adaptable will be key for plan sponsors aiming to provide a leading-edge 401k experience.

FAQ

Q: What are the primary differences between SRI, ESG, and impact investing in a 401k?

A: SRI (Socially Responsible Investing) often uses negative screens to exclude industries. ESG (Environmental, Social, and Governance) investing integrates these factors into the analysis to identify well-managed companies. Impact investing actively seeks to generate measurable positive social or environmental outcomes alongside financial returns.

Q: How can a company ensure the ethical claims of funds in their 401k are legitimate?

A: Thorough due diligence is crucial. Companies should review fund prospectuses, research the fund manager's methodology and track record, look for independent third-party ratings, and understand how the fund defines and measures ethical impact.

Q: Does offering ethical investing options in a 401k plan increase fiduciary risk?

A: Not necessarily. As long as a plan sponsor conducts proper due diligence, offers competitive and well-performing ethical options alongside other choices, and acts in the best interest of participants, fiduciary risk is generally managed. The key is prudence and a well-documented process.

Q: Are ethical investing options typically more expensive than traditional options in a 401k?

A: While some actively managed ethical funds may have slightly higher expense ratios, this is not always the case. Many passive ESG index funds are very competitively priced, and the overall cost depends on the specific funds chosen. It's important to compare fees across all available options.

Q: Can all employees benefit from ethical investing options in their 401k?

A: Yes, ethical investing options can cater to a wide range of employees, from those who want to avoid specific industries to those who seek direct social or environmental impact. Offering a diverse selection ensures broad appeal.

Q: What is the role of engagement in ethical investing within a 401k?

A: Engagement refers to the active use of shareholder rights by fund managers to influence

companies on ESG issues. Many ESG funds engage with companies to encourage better practices, which can lead to improved performance and positive change.

Q: How can a company best educate employees about the ethical investing options available in their 401k?

A: Companies can utilize various methods, including dedicated webinars, informative fact sheets, workshops, and clear explanations on their benefits portal. The communication should be jargon-free and highlight the alignment of these options with personal values.

Q: Will offering ethical investment options affect the overall performance of my 401k plan?

A: Research suggests that companies with strong ESG practices can often outperform their peers over the long term. While past performance is not indicative of future results, ethical investing does not inherently mean sacrificing financial returns.

Q: Are there specific regulations that govern ethical investing in 401k plans?

A: While there aren't specific regulations mandating ethical investing, plan sponsors have a fiduciary duty under ERISA to act in the best interests of participants and beneficiaries. This includes offering prudent investment options, and increasingly, considering ESG factors as part of that prudence.

Q: How can a company measure the success of its ethical investing 401k offerings?

A: Success can be measured by tracking employee participation rates in ethical funds, gathering employee feedback, monitoring the financial performance of the ethical options, and assessing any reported social or environmental impacts generated by the investments.

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ethical investing options for a company 401k plan: Socially Responsible Investment

Russell Sparkes, 2003-03-14 Over recent years there has been rapid consumer-led growth in investing in socially responsible companies to the extent that it has had an influence on corporate

policies. New regulations recognise the public interest by requiring all pension funds to declare their ethical policy. Investors can no longer just consider the financial aspects of a company before investing but also have to consider the complex world of ethical investments. Should the ethical policy take precedence over the financial aspects? Should policies be inclusive or exclusive? What percentage of a company's income has to come from unacceptable sources before the source is excluded? Should any exclusion policy also extend to those involved in selling or transporting goods deemed unacceptable? This is the first book to look at socially responsible investment from the perspective of the institutional investor, who will be led through the complex dilemmas of socially responsible investment with practical examples and advice.

ethical investing options for a company 401k plan: Sustainable Investing Harold Kent Baker, Hunter M. Holzhauser, John R. Nofsinger, 2022 An accessible introduction to sustainable investing for investors Can investors do well financially and do good for the world? Should they try? A common assumption about investors is that they don't care who wins as long as they're making money. For some investors, this mindset still rings true. Yet, many investors today want to make money and do good. Sustainable investing has gained considerable momentum in the last few decades. It delivers value by balancing traditional investing with environmental, social, and governance-related (ESG) insights to improve long-term outcomes. *Sustainable Investing: What Everyone Needs to Know* (R) demystifies sustainable investing for investors. Using a user-friendly question-and-answer format and insights from noted investment professionals, this book explores some of sustainable investing's most critical questions in a clear and concise manner. The book explains how this approach involves investing in sustainable companies or funds and can include any investment approach that considers ESG criteria when selecting and managing investments. It demystifies sustainable investing specifically for average investors and examines whether such investments have a place in their portfolios. By covering everything from the changing investment landscape and the roles of social and religious values in finance to how to build a portfolio with purpose, H. Kent Baker, Hunter M. Holzhauser, and John R. Nofsinger provide an essential introduction to sustainable investing.

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ethical investing options for a company 401k plan: Activate Your Money Janine Firpo, 2021-04-19 Educate yourself about finance and socially conscious investing with a woman-centered approach *Activate Your Money* provides the foundational support women need to talk to each other about their money, invest to grow their wealth, and to take the actions required to shift their assets into alignment with their values. Written for smart, savvy women who want to feel financially empowered, *Activate Your Money* starts where other personal finance books leave off. It delivers the depth of information you need to make informed investment decisions across your entire portfolio. Starting with checking and savings accounts and proceeding asset class by asset class, this book provides you with core investment knowledge, as well as concrete examples about how and where you can invest your money in alignment with your values. You don't have to do it alone. As women, our strength is in relationships, and this book will help you use that strength to attain better financial outcomes for yourself and your family. *Activate Your Money* will help you find communities of support and position you to share your knowledge with other women and enable the next generation of smart, confident values-aligned investors. *Activate Your Money* also includes a companion website that contains downloadable tools you can use to take action and a curriculum that guides women through the process of starting and running their own values-aligned investment clubs. Step up your relationship with money and recognize the power you have to change the world through your investment decisions Demystify financial lingo, learn investment strategies, and acquire tools to help you grow your wealth Explore values-aligned investment options, asset class by

asset class, and make informed decisions about where to put your money Break the taboo on discussing money with partners, advisors, friends, and daughters Unlike any other investing book out there, *Activate Your Money* offers expert guidance, a uniquely woman-centered approach, and a focus on doing good while doing well. Whether you are just starting out or are already a seasoned investor, this book has something for you. Use it as a reference that you can return to again and again as you build your knowledge, confidence, and values-aligned portfolio.

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ethical investing options for a company 401k plan: *Complete Idiot's Guide to 401(K) Plans* Wayne G. Bogosian, Dee Lee, 2001 Annotation. The second edition of this popular title is completely updated for 2001 tax laws, including the President's Tax Bill.-- Currently, 76 million Baby Boomers are looking ahead to their retirement; when you add in all the people who are eligible to join a 401(k) program, the audience is huge!-- It's important to do your own research on 401(k)s and not just trust the company you work for to get the best deal for you - 55% of the typical 401(k) portfolio is invested in company shares; co-workers investing the same amount of money over the same period of time can have a 100% differential (*Money Magazine*).-- Likewise, most of the information workers are given by their employers is provided by a particular fund or investment group - information that may be slanted in its own favor.New, improved text referencing stock market volatility and need for diversification -- and how to do it. Expanded text, analysis, and examples on Roth IRAs and conversions Congressional/presidential action -- from President Bush's proposed tax cut to proposed changes to 401(k), 402(g), 415, and pension portability. How to use 401(k), Roth, and Sec. 529 plans -- and which one is right for you -- to save for your children's education. ETFs and other new investment products and self-directed brokerage accounts. Pension plans, pension equity plans, Cash balance plan conversions -- what's the difference?

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current, comprehensive view of what it takes to survive the crucial first three years, giving you exactly what you need to survive and succeed. Plus, you'll get advice and insight from experts and practicing entrepreneurs, all offering common-sense approaches and solutions to a wide range of challenges. • Pin point your target market • Uncover creative financing for startup and growth • Use online resources to streamline your business plan • Learn the secrets of successful marketing • Discover digital and social media tools and how to use them • Take advantage of hundreds of resources • Receive vital forms, worksheets and checklists • From startup to retirement, millions of entrepreneurs and small business owners have trusted Entrepreneur to point them in the right direction. We'll teach you the secrets of the winners, and give you exactly what you need to lay the groundwork for success. **BONUS: Entrepreneur's Startup Resource Kit!** Every small business is unique. Therefore, it's essential to have tools that are customizable depending on your business's needs. That's why with Entrepreneur is also offering you access to our Startup Resource Kit. Get instant access to thousands of business letters, sales letters, sample documents and more - all at your fingertips! You'll find the following: **The Small Business Legal Toolkit** When your business dreams go from idea to reality, you're suddenly faced with laws and regulations governing nearly every move you make. Learn how to stay in compliance and protect your business from legal action. In this essential toolkit, you'll get answers to the "how do I get started?" questions every business owner faces along with a thorough understanding of the legal and tax requirements of your business. **Sample Business Letters** 1000+ customizable business letters covering each type of written business communication you're likely to encounter as you communicate with customers, suppliers, employees, and others. Plus a complete guide to business communication that covers every question you may have about developing your own business communication style. **Sample Sales Letters** The experts at Entrepreneur have compiled more than 1000 of the most effective sales letters covering introductions, prospecting, setting up appointments, cover letters, proposal letters, the all-important follow-up letter and letters covering all aspects of sales operations to help you make the sale, generate new customers and huge profits.

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ethical investing options for a company 401k plan: **Global Handbook of Impact Investing** Elsa De Morais Sarmiento, R. Paul Herman, 2020-12-09 Discover how to invest your capital to achieve a powerful, lasting impact on the world. *The Global Handbook of Impact Investing: Solving Global Problems Via Smarter Capital Markets Towards A More Sustainable Society* is an insightful guide to the growing world-wide movement of Impact Investing. Impact investors seek to realize lasting, beneficial improvements in society by allocating capital to sources of impactful and sustainable profit. This Handbook is a how-to guide for institutional investors, including family offices, foundations, endowments, governments, and international organizations, as well as academics, students, and everyday investors globally. The Handbook's wide-ranging contributions from around the world make a powerful case for positive impact and profit to fund substantive, lasting solutions that solve critical problems across the world. Edited by two experienced and distinguished professionals in the sustainable investing arena and authored by two dozen renowned experts from finance, academia, and multilateral organizations from around the world, the *Global Handbook of Impact Investing* educates, inspires, and spurs action towards more responsible investing across all asset classes, resulting in smarter capital markets, including how to: • Realize positive impact and profit • Integrate impact into investment decision-making and portfolio • Allocate impactful investments across all asset classes • Apply unique Impact Investing frameworks • Measure, evaluate and report on impact • Learn from case examples around the globe • Pursue Best Practices in Impact Investing and impact reporting While other resources may take a local or limited approach to the subject, this Handbook gathers global knowledge and results from public and private institutions spanning five continents. The authors also make a powerful case for the ability of

Impact Investing to lead to substantive and lasting change that addresses critical problems across the world.

ethical investing options for a company 401k plan: *Managing Your Firm's 401(k) Plan* Matthew X. Smith, 2010-07-16 An objective resource for managing your firm's 401(k) plan With the recent uncertainty in the economy and financial markets, 401(k) plans are now under more scrutiny than ever. Written for finance and benefit professionals who are responsible for the management, operations, or oversight of their company's 401(k) plan, *Managing Your Firm's 401(k) Plan* offers a guide to designing and managing a 401(k) with a focus on financial, fiduciary, and regulatory standards. While there are plenty of books on 401(k) plans written for the individual investor, there are very few resources for professionals involved in 401(k) management. This book effectively fills that void It was specifically written for professionals involved in 401(k) management It includes regulatory and fiduciary information needed for compliance purposes It was created by experienced experts in the defined contribution plan arena Topics covered throughout this insightful guide include measuring retirement readiness, establishing plan governance, managing the plan's investment menu, monitoring record keeper performance, communicating effectively with employees, helping participants manage their retirement income, and much more.

ethical investing options for a company 401k plan: *The Disruptive Impact of FinTech on Retirement Systems* Julie Agnew, Olivia S. Mitchell, 2019-09-06 Many people need help planning for retirement, saving, investing, and decumulating their assets, yet financial advice is often complex, potentially conflicted, and expensive. The advent of computerized financial advice offers huge promise to make accessible a more coherent approach to financial management, one that takes into account not only clients' financial assets but also human capital, home values, and retirement pensions. Robo-advisors, or automated on-line services that use computer algorithms to provide financial advice and manage customers' investment portfolios, have the potential to transform retirement systems and peoples' approach to retirement planning. This volume offers cutting-edge research and recommendations regarding the impact of financial technology, or FinTech, to disrupt retirement planning and retirement system design.

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retirement planning tables and relevant citations, this unique question-and-answer guide is invaluable for benefits managers, attorneys, actuaries, administrators, accountants, and financial and investment planners.

ethical investing options for a company 401k plan: The Responsible Investor Handbook

Thomas Croft, Annie Malhotra, 2017-09-08 For decades, workers' capital stewards have invested wisely to provide a secure retirement for millions of people around the world. This money – our money – represents an enormous share of economic and capital market wealth. It has seeded and grown innumerable innovative industries that have had far-reaching impacts. However, the 2008 financial crisis has seriously threatened these trusted assets and drained away prosperity. In response, a growing number of investors are moving towards responsible investment policies and strategies, addressing the rising expectations of consumers and benefiting from the financial advantages such strategies bring. Everyday citizens now want to see their investments not only do well, but do good. But, what constitutes responsible investment, and how can it be undertaken in practice? What is the impact of responsible investment strategies on investment performance? How can trustees, managers and advisors implement these strategies in line with their fiduciary responsibilities? How can plan trustees and staff members convince all stakeholders of the need to invest in resilient growth? The Responsible Investor Handbook, commissioned by the AFL-CIO and global progressive investors, is a lay-friendly "how-to" manual, sharing the best in responsible investment practice with capital stewards and other policy leaders who want to do the right thing with our common wealth. This invaluable toolkit enables readers to: Understand the pioneering role of workers' capital in building infrastructure and vital services Devise a responsible investment strategy Select and monitor service providers Bring on board stakeholders with conflicting interests Avoid short-termism The Responsible Investor Handbook is the first book devoted to aligning the long-term investment priorities of working people with capital stewards and the financial complex that manages their assets. It is an essential read for trustees and capital stewards seeking the positive outcomes of a responsible investment strategy; pension and institutional investors looking to realign their strategies with the interests of workers and citizens; and any professional seeking a better understanding of the importance of responsible investment and its impact on capital markets.

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Mintzer, Entrepreneur Press, 2009-01-27 The experts at Entrepreneur help you identify your business goals and discover a greener path when it comes to building, launching and running your new business. Our experts take you step by step, from turning your business idea green to developing earth-friendly business and long-term, sustainability plans. Learn the ins and outs of incorporating green policies, products and guidelines and developing environmentally-beneficial relationships no matter what industry you enter.--Publisher description.

ethical investing options for a company 401k plan: Social Security Paul O. Deaven,

William H. Andrews, 2008 Social Security, in the United States, currently refers to the Federal Old-Age, Survivors, and Disability Insurance (OASDI) program. The original Social Security Act[1] and the current version of the Act, as amended encompass several social welfare or social insurance programs. The larger and better known initiatives of the program are: Federal Old-Age, Survivors, and Disability Insurance; Unemployment Insurance; Temporary Assistance to Needy Families; Health Insurance for Aged and Disabled (Medicare); Grants to States for Medical Assistance Programs (Medicaid); State Children's Health Insurance Program (SCHIP); Supplemental Security Income (SSI). Social Security in the United States is a social insurance program funded through dedicated payroll taxes called Federal Insurance Contributions Act (FICA). The term, in everyday speech, is used only to refer to the benefits for retirement, disability, survivorship, and death, which are the four main benefits provided by traditional private-sector pension plans. By dollars paid, the U.S. Social Security program is the largest government program in the world. Largely because of solvency questions ranging from immediate crisis to large projected future shortfalls, reform of the Social Security system has been a major political issue for more than three decades. This book presents the latest issues and developments related to this program.

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