



FULCRUM
SECURITIES

WHAT's on TAP *at Fulcrum*

SOCIAL INVESTING

INVESTMENTS YOU CAN LIVE WITH - SOCIALY RESPONSIBLE INVESTING AT FULCRUM SECURITIES

For most investors, the primary objective when choosing an investment is to make money. But today, growing numbers of people want something more. They want their investments to reflect their own deep seated convictions about the world they live in and their feelings about moral and ethical issues, the environment, animal rights, workplace safety, tobacco, and a myriad of other concerns.

Of course, these ethically conscious investors want income and capital gains too, but they prefer to achieve their financial goals without compromising their values or beliefs.

At Fulcrum Advisory Services, we recognize the dilemma confronting today's involved, caring investor and with over 20 years experience advising investors on issues of corporate responsibility, we're doing something about it.

Ethical investing is a way to build an investment portfolio that reflects your beliefs. It may involve avoiding companies with corporate practices you deem unacceptable or, seeking out those whose practices you support. At Fulcrum, we will help you identify ethical investment criterion that reflect your individual values and assure they are implemented correctly in the management of your portfolio.

The strategy of ethically conscious investing grew from an early desire by many in the religious community to avoid investing in companies that profited from the sale of alcohol, tobacco and gambling products. From these beginnings, ethically and socially responsible investing has since

become more popular as individual and institutional investors became more aware – and more vocal.

The trend of ethical investing has continued to grow over the past 50 years, as the issues that form the basis of investment decisions continue to change – from the Vietnam War, to apartheid in South Africa, to the environment and global terrorism. Today, ethical investing addresses a wide variety of deeply personal views, and attracts an even broader group of investors, both liberal and conservative.

What It Is and How It Works. An ethical investment strategy should be formed after you have established your overall financial goals. Once this is achieved, the next step is to develop your ethical and moral investment criteria. These criteria may be exclusionary, inclusionary, or activist.

Exclusionary, or negative criteria include factors that will cause you not to invest in a particular company. Tobacco is an example of a negative investment criteria.

Inclusionary, or positive criteria include factors that would encourage you to invest in a particular company. Good records of charitable giving and community involvement are examples of positive criterion.

You may also choose to take a more activist approach by identifying companies that violate your ethical criteria and working to reform them from within as a shareholder.

Ethical investing involves more than simply completing a checklist of positive and negative criteria. As with many choices, you may find that the distinctions between acceptable and unacceptable corporate behavior or products are blurred. At Fulcrum, we help clarify those distinctions. We work closely with our clients to make the process of identifying the ethical and moral investment parameters that are to be used in managing their portfolios as efficient and painless as possible. We are also available to work with the boards of directors and advisory committees of our institutional clients, helping their members come to consensus and formalize their investment parameters.

Your ethical investment criteria may also change as new issues become important to you or, a company's products and practices may change. We will work with you to re-evaluate your ethical criteria and your investments and adjust your portfolio structure accordingly.

“Social investing has come of age, attracting liberals & conservatives”

Our Socially Responsible Investment Services

As part of our ethically and socially responsible investment service we will:

- Work with you or your organization to develop ethical investment guidelines that are consistent with your beliefs or the mandate of your organization
- Work with you to develop a customized set of ethical investment guidelines to be used in managing your portfolio
- Recommend investments that comply with your ethical investment criteria
- Review and monitor your portfolio to assure that your investments continue to reflect your ethical concerns
- Keep you up-to-date on new and emerging ethical investment trends, and assist in refining your ethical investment policy as events warrant

For further information about Fulcrum Services and our ethically and socially responsible investment services, contact your Fulcrum Securities Investment Advisor



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“Investment Solutions for Today’s Investors”

Founded in 2003, Fulcrum Securities is an NASD registered full service investment firm offering brokerage and money management services to individual and institutional investors. Fulcrum Advisory Services is an SEC registered investment advisory firm providing asset management and consulting services.

With many years experience overseeing assets for a diversified client base, we are uniquely suited to offer unparalleled personalized attention and advice to our clients.

For further information about Fulcrum and our services, please give us a call.

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