

Biblically Responsible Investing

INVESTING FOR THE GLORY OF GOD



CHRISTIAN
WEALTH
MANAGEMENT®

Meet Sam.

Sam is a conservative with biblical values, such as life, family, marriage and more. He strives to honor God as he manages his money through giving, saving and investing. Unfortunately, like so many investors, Sam has a problem.

Sam **screens** his family's entertainment for violence, drug-use, profanity and nudity.

Sam **volunteers** at a pro-life pregnancy center.

Sam **leads** an alcoholics anonymous meeting at his local church.

Sam **owns** Comcast in his 401k which actively produces and distributes these types of entertainment.

Sam **owns** Verizon in his 401k which actively donates funds to Planned Parenthood.

Sam **profits** from the S&P500 which includes alcohol production companies like Molson Coors.



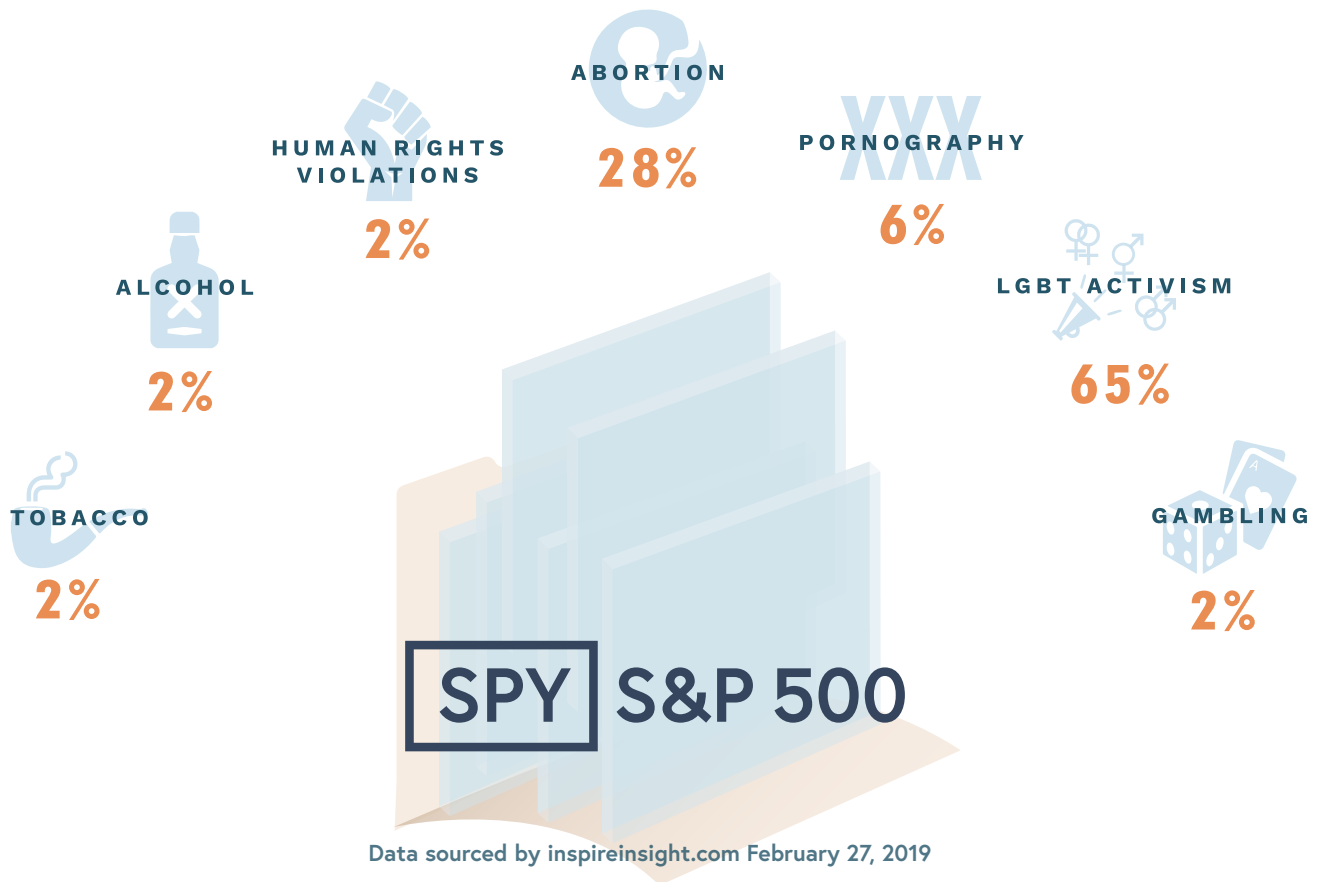
Do you see a problem here?

Clearly, Sam is unaware that his investments don't align with his values. Until now, investors like Sam have had no way to see what's going on in their investments.

THE PROBLEM IS MORE WIDESPREAD THAN PEOPLE REALIZE

Investors typically only look at the financial aspect of an investment prior to investing. Most investors never even consider the moral behavior of the companies they are investing in.

Below is an analysis of the practices reflected in the most widely owned S&P 500 index fund.



Many investors are surprised to learn they are profiting from and supporting these unbiblical activities within their investment portfolios.

HOW DOES BIBLICALLY RESPONSIBLE INVESTING SOLVE THIS PROBLEM?

Biblically Responsible Investing means taking a biblical perspective on every aspect of an investment, not just the financial aspect.

There are three principals every biblically responsible investor should strive to incorporate in investment decisions.

1. INVEST IN THE GOOD

The first step in biblically responsible investing is to actively seek out investments in companies doing good things in the world. Companies that operate according to biblical values, such as "love your neighbor as yourself", are blessings to their customers, their employees and the world. By investing in companies like these, you are playing a powerful role in supporting important values such as ethical business practices, biblical family values, sanctity of life, and care for the poor.

2. AVOID THE BAD

As a steward of God's resources, it is also vitally important to actively avoid investments in companies which are acting at cross-currents to biblical values. Many investors are shocked to discover that they are profiting from and supporting such activities as abortion, pornography, human trafficking and other egregious practices through their investment portfolios. Avoiding investments in these areas sends a strong message to the corporate world for positive change.

3. ENGAGE FOR CHANGE

One of the most effective methods for inspiring transformation through BRI is with shareholder engagement efforts. As investors, you have a right to make your voice heard in the corporate boardroom, and as Christian investors collectively raise their voice with grace and truth, corporate America listens and responds. Add your voice to the BRI movement and help inspire transformation for God's glory throughout the world!

WHAT DOES A BIBLICALLY RESPONSIBLE COMPANY LOOK LIKE?

Company



Ticker

BFAM

Description

Progressive benefits designed for the changing needs of the modern workforce



VIOLATIONS



Abortion



LGBTQ
Activism



Human
Rights



Pornography



Alcohol



Tobacco



Gambling

POSITIVE POINTS



Blessing employees with vocational on-site childcare and educational development for their children.



Clean and secure facilities enforcing best-practices for healthy children



Nutrition wellness curriculum teaches kids healthy food choices for life.

IMPACT SCORE



BACKED BY RESEARCH



UNIVERSITY OF
OXFORD

In 2014, Oxford University reviewed 190 academic studies on the relationship between sustainability and firm performance finding:



80% of the studies suggested a positive relationship between good sustainability practices and stock performance.



88% indicated firms' performance was improved by strong environmental, social and governance practices.



"Sustainable Investing Research Suggests **No Performance Penalty.**"

-MORNINGSTAR, NOVEMBER 10, 2016

PERFORMANCE IMPACT STUDY

A recent study by Shane Enete, CFA at Biola University's Inspire Research Institute For Biblically Responsible Investing, has shown that applying certain biblical investment screening methodology to portfolio security selection can actually generate outperformance in a portfolio when compared to broader, non-screened benchmarks. This finding adds new data to the debate of what effect biblically responsible investing (BRI) screening has on the performance of a portfolio. While screening a portfolio does not guarantee favorable returns, this study clearly shows that using biblical responsible investing does have the potential to provide outperformance when compared to a non-screened benchmark.

BIOLA STUDY RESULTS

"The results of the study found that the [biblical investing] methodology of security selection resulted in an **annualized outperformance** compared to the non-screened benchmark."



BIOLA
UNIVERSITY



HOW DO I KNOW WHAT IS IN MY INVESTMENT PORTFOLIO?

1. Request a complimentary investment analysis of your current holdings.

Get a biblical overview of your entire portfolio including stocks, mutual funds, IRAs, and more.

2. Review the Inspire Impact Score, ESG score and individual issues with your advisor.

Investments with **positive** Impact Scores are clean, biblically responsible investments.

Investments with **negative** Impact Scores are not biblically responsible investments.

Review the individual issues to find out what violations are causing negative scores.



BIBLICAL INVESTING MAKING HEADLINES

Bloomberg

"Perhaps it can even outperform the broader index or ESG [Environment, Social, Governance] portfolios. If so, it will attract lots of capital"

-Bloomberg.com

**THE WALL STREET
JOURNAL**

"As more clients care what companies are doing, investing based on Christian values gains traction."

-The Wall Street Journal

"Biblically responsible investing (BRI) is a space with enormous potential."

-The Wall Street Journal

"Christians control \$6.7 trillion of assets in the U.S., not counting their primary residence, and they are increasingly looking for an investment approach that supports their point of view."

-The Wall Street Journal

