

PHFS for expert advice

In a society driven by money, PHFS has the right expertise in ethical investments to help you find a greener road.

We give independent advice on how best to invest, save, spend or borrow money. We advise people on tax or family situations, and their earning and savings potential. All this advice can be centred on ethical investments. If this is a matter you are concerned about, or interested in, then discuss it with us. There are thousands of funds - some of which are classed as ethical. With our knowledge and your morals we can find a fund to fit your needs.

PHFS also has its own bike-to-work scheme and is happy to liaise with your employer and advise them on this great tax-efficient way of purchasing a bike. By taking advantage of the tax incentives available to encourage healthier lifestyles and help reduce environmental pollution, employees can make savings of up to 50% on the purchase of a bike and safety accessories.



'On Yer Bike'

We are happy for clients to bring their pedal bikes into the office with them during our meetings, or if you live locally you can arrange for one of our advisors to pedal to your home rather than use their cars to travel to meet you.

PHFS will be happy to arrange a no-obligation review meeting within your place of work, our offices or your own home. Just phone or contact us by e-mail to arrange a time to suit you.

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Opening times 9.30 - 5 Monday - Friday
(other times by appointment)

The value of investments and the income from them may fall as well as rise and you may not get back all that you have invested.

Past performance is not a guide to future performance

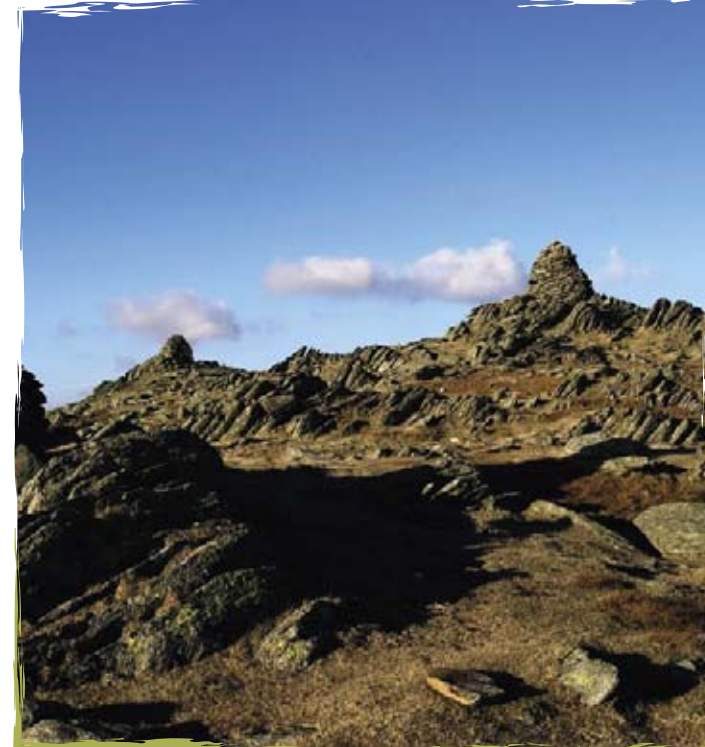
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PHFS
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Saving your money and your morals



Independent Financial Advisers

Ethical, Green and Socially Responsible funds are no longer the 'hippy' investment choice – you really can achieve good quality returns while investing responsibly.

'The frog does not drink up the pond in which he lives' - Buddhist Proverb

So you care about your environment, perhaps compost your green waste and try to 'Buy British'. Caring about exactly what your investments are supporting is not such a big step to take.

Although perceived as a relatively new form of investment, it was in fact the Methodist Church that pioneered this idea. Keen to get the returns offered by the stock market but not wanting to compromise their morals, they invested in companies that had nothing to do with gambling or alcohol. Today, there are socially responsible funds to match everyone's moral preferences. You don't have to invest in arms to have enough to retire. Why not review your pension or ISA and enquire about investing ethically?

How green is green?

You can be light green or dark green. Light green funds use a positive approach to portfolio selection. Although these funds are still opposed to companies involved in animal testing and tobacco, they do consider investments in mainstream companies that have shown an improvement in their environmental or social policies. For example, an oil company rejected by a dark green fund could be considered for a light green portfolio if the company had taken positive action to help the environment, such as the use of solar power.

Ethical investments are slowly moving into the mainstream and their future looks bright. More and more people are choosing funds for their ISAs, bonds and pensions that match their environmental or social policy ideals. Fund managers are responding to this demand by providing more specific fund options – whether it's animal testing, gambling or arms investments that you'd like to avoid, there's likely to be a fund choice available for you.

ISAs, unit trusts, open-ended investment companies, investment trusts, bonds and pensions all have ethical investment opportunities – and these options have good returns, good historic performance and good fund managers.

Successful ethical funds

Second-best performer in the Global Equities sector in 2006 was Jupiter Ecology, managed by Charles Thomas. It had returns to 16/10/07 for five years of 137%. A selection of its top investments gives you an idea of its direction: organic pork products, environmental consultancy, wind turbine company, waste management company. But there are many more funds like this in many different asset classes.



Speak to me

Graham Walton is an Ethical Investments Adviser with PHFS



You **can** put your money where your morals are. I recycle and compost my waste, I use local businesses, I rarely use my car if I can cycle instead and I try to buy local produce (although I have yet to find a British banana!).

Personally, I believe ethical investing is another of those small things that can be done to improve the environment, reduce environmental damage and support the local community. Best of all, the future for ethical investments looks good. It is still seen as a niche market and may not have been considered an option when your pension or investment first started. My advice is to review pensions, ISAs, PEPs and bonds. Review them every year or every time your financial situation changes, and use a review to ask about investing ethically.