

PS175.110 November 2005

- Directs planners to take into account
 - Environmental
 - Social Responsibilities
 - Corporate Governance
 - Ethical investment considerations
 - Of their clients

Questionnaire to clients

- Positive and negative Considerations
- Environmental issues
- Quality of Health issues
- Social issues
- Ethical issues
- Corporate Governance for
 - A. Client Preferences
 - B. Direction for Fund Managers

Y Generation Justification

- My Carbon Neutralization Policy
- My Water policy Collection Disposal
- My Energy Policy . Generation and Consumption
- My Car policy
- My Core Values, Balance and Quality of Life
- My Global Long Term Vision Positive

8 Foundation Class Assets

- Air
- Water
- Food
- Health
- Education
- Energy
- Reconciliation
- Purposeful Work

High Conviction Policies

- 12% NPAT or 17% NPBT Profitability
- Externalization of problems to others
- Micro Purchase Consumables - Tea
- Look out for Blacksmiths – GM
- Avoid future Currency issues
- BRIC regions
- Avoid buying Economic NEWS drama

Investing product

- Europe 30% Asia 30% Australia 30%
- Mainly Midcaps for 5 year Vision
- Wrap Platforms Funds Management
- Direct Shares Direct Funds
- 30-50 % "Classified" as Ethical SRI
- Unclassified ie Infrastructure
- +15% rule for avoidance