



## Are you looking for your investments to align with your values?

Responsible investing may be the solution for you.

### What is responsible investing?

Responsible investing (RI) is an investment strategy that fund managers use when selecting funds. They follow guidelines that include more than just financial performance. Environmental, social and governance (ESG) factors are all considered when making RI fund choices.

 Here's your opportunity to drive change with your investments.

Are you passionate about climate change, women in leadership or gender equity?

Does news about water scarcity or disparities in executive compensation concern you?

RI gives you the chance to invest in funds and companies whose values align with yours.

Investing can be about both purpose and performance.



## How do these investments typically perform?

RI funds are usually either on par with conventional funds or outperforming them. As well as mitigating risk, ESG may also help improve returns.

Last three years:

**63%**

outperformed their average asset class return.<sup>1</sup>

Last five years:

**65%**

outperformed their average asset class return.<sup>1</sup>

Last 10 years:

**51%**

outperformed their average asset class return.<sup>1</sup>

## Why do they perform so well?

ESG risk events like accounting scandals, mine explosions and oil spills can mean big losses for shareholders. Assessing a company's ESG performance provides a more thorough view of an organization's management practices and prospects. Higher ESG scores can lead to lower costs of capital and better long-term operational decision making.

**Risk mitigation and ESG practices could help prevent tragedy and help protect shareholder profits.**

<sup>1</sup>As of Sept. 30, 2021. RIA Canada (2021). Quarterly Responsible Investment Fund Report: Highlights from Q3 2021. <https://www.riacanada.ca/news/quarterly-responsible-investment-funds-report-highlights-from-q3-2021/>

Commissions, trailing commissions, management fees and expenses all may be associated with mutual fund investments. Please read the prospectus before investing. Mutual funds are not guaranteed, their values change frequently, and past performance may not be repeated. A description of the key features of the segregated fund policy is contained in the information folder. Any amount allocated to a segregated fund is invested at the risk of the policyowner and may increase or decrease in value.

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## Next steps

How can you start incorporating RI into your portfolio?

**1** Talk to your advisor today.

They can help you balance purpose with performance and find the right responsible investment solutions for your financial plan.

**2** Learn more about [Canada Life Sustainable Portfolios](#) – all-in-one investment solutions

that give you access to portfolios that are diversified across asset classes, regions and responsible investing strategies.