



What is Biblically Responsible Investing?

Definition of Equity Investing: the willful decision to allocate funds into a company by purchasing shares of that company in the stock market (shares, Mutual Funds, or ETFs) or through an initial public offering.

Definition of Biblically Responsible Investing: the willful decision to allocate funds into a company that acts internally, and operates within society, according to biblically-based principals and beliefs, by purchasing shares of that company in the stock market (shares, Mutual Funds, or ETFs) or through an initial public offering.

OVERVIEW

The willful decision to become an equity owner in a company goes well beyond hoping the products and/or services produced by the company excel in the marketplace, therefore increasing the odds of a positive, financial return. Publicly traded companies have a culture, one they both encourage and create. More often than not, the true culture of a company is reflected not by what they produce, but by the philanthropic and investment decisions made by its leadership. As equity owners, investors are yoked to these companies for better or for worse. The question for Christian investors is:

“To whose yoke do we wish to be tied?”

Like it or not, investors “by definition” endorse and support the actions of the companies in which they invest simply by funding them. Biblically Responsible Investing considers the corporate governance, actions, and culture of companies beyond their role in the free market and offers professional money management solutions through a family of investment models created to advance both the Kingdom of God and financial independence. The impact of Kingdom-oriented investing affects more than the return column on our account statements. It enables companies built and operating from a position of moral character to establish a greater presence in our communities at large, while diminishing the impact of those with no interest in supporting or acknowledging even the simpler notion of God. If the old adage “Money Talks” is true, may our financial talk mirror the teachings of Jesus and the Word of God.

VALUES SCREENING

Of the 6,000+ publicly traded companies in which investors may purchase an equity position, nearly 4,000 meet our multi-faceted screening criteria and do not support, through investment or philanthropy, organizations involved in questionable activities.

Given the large number of available companies meeting this criteria, Christian investors have the ability to align their values with a diverse portfolio designed to help meet and exceed financial goals. Contrary to common thinking, eliminating companies



supporting activities and positions standing in opposition to the Word of God does not compromise one’s ability to build a sustainable financial future. The investment options and opportunities are plentiful.

Our commitment, first to our Lord, is that we will not invest a single penny into any company that violates our filters.



Pro-Life



Purity



Family



Marriage



Liberty



Sobriety



Longevity



Stewardship



Pro-Life

ABORTIFACIENT

There are several methods of birth control (drugs, chemical agents, devices, etc.), which are routinely described as contraceptives; however, some birth control methods act as abortifacients by preventing the fertilized egg from being implanted, or by causing a premature delivery.

CLONING

In cloning, an egg (ovum) from a woman is surgically removed from her body and taken to the laboratory where the nucleus is removed. A body cell (somatic cell) is removed from the body, commonly skin cells, and its nucleus is inserted in the empty egg. The cell then develops into a cloned embryo.

FETAL TISSUE

Scientific experimentation performed upon or using tissue taken from human fetuses. In order for stem cells to be

harvested from an embryo, the embryo is destroyed. A human embryo is the earliest stage of human life.

PHILANTHROPY

Provides charitable aid or donations to non-profit organizations which include foundations that pay for abortions (excluding gift matching), provide emergency contraception pills, birth control pills or pursue "reproductive freedom," like Planned Parenthood, to everyone, regardless of age.

PROMOTE

Uses one or more methods to promote the Pro-Choice agenda. This may include advertisements or marketing campaigns.

MISCELLANEOUS

Examples Include: Medical waste (fetal tissue from abortion clinics) recycled or used for fuel in waste-to-energy plants. Advertising campaigns promoting abortion.



Purity

ADVERTISER

Communicates to potential customers about their products or services by placing advertisements in adult content magazines, cable networks, or Internet sites.

AUDIO

Produces or distributes music or talk radio shows that are sexually explicit.

ESTABLISHMENT

Owns or operates one or more nightclubs or bars that offer striptease (the erotic removal of a performer's clothing) or other related services such as lap dances.

FILM

Produces soft-core or hardcore pornographic movies, miniseries, other types of programming, or commercials with the purpose of promoting sexual arousal in the viewer, often featuring depictions of nudity and sexual activity.

GAMES

Publishes computer or video games that contain graphic sex or nudity.

INTERNET

Distributes pornography by means of the Internet through free or subscription-based websites.

MISCELLANEOUS

Examples Include: Adult Entertainment expo exhibitor. Investment technology developer of platforms specifically designed to fund adult entertainment industry businesses.

PHONE

Provides telephone or mobile phone software that contains graphic sex or nudity.

PRINT

Publishes books or magazines, or designed advertisements or marketing campaigns containing content of a sexual nature.

RETAIL

Sells, operates, or owns pornographic material or more sex shops (erotic shops), either from a physical store front location or from the Internet. These retail stores sell or rent products such as sex toys, pornographic/erotic videos, books, or magazines.

TELEVISION

Distributes pornographic films through cable, pay-per-view (PPV), or video-on-demand channels.



Family

ADVERTISER

Sponsors or uses advertising dollars on some of the most egregious content on broadcast television, supporting shows containing sexually graphic, violent, or profane material and ultimately undermine the positive values parents are trying to instill in their young ones.

AUDIO

Produces or distributes music or talk radio shows that are excessively violent, glorify the use of drugs and alcohol, or profane.

FILM

Produces motion pictures, miniseries, sitcoms, other types of programming, or commercials containing sexually graphic, violent, or profane material.

GAMES

Publishes physical games or video games that depict graphic violence, sexual themes, adver-gaming (a form of advertising in games), simulated gambling, consumption of drugs, consumption of alcohol or tobacco, profanity, propaganda (including same-sex encounters), satanic, witchcraft, or anti-Christian themes.

INTERNET

Provides easy access to websites containing content unsuitable for all ages, including alcohol-related sites, or social networking sites (can open the door to pedophiles). Also the broadcasting of new

or old movies; miniseries; or other types of programming containing sexually graphic, violent, or profane material.

PHONE

Provides telephone or mobile phone software that contains graphic violence, sexual themes, adver-gaming (a form of advertising in games), simulated gambling, consumption of drugs, consumption of alcohol or tobacco, profanity, or propaganda (including same-sex encounters).

PRINT

Publishes or designs, books, magazines, advertisements, or marketing campaigns containing sexual themes, graphic violence, consumption of drugs or alcohol, profanity, or propaganda.

RETAIL

Owns or operates one or more stores, either from a physical location or from the Internet. These stores sell or rent products that are violent, profane, or sexually graphic, such as tee shirts, games, books, novelty items, music, and videos.

TELEVISION

Distributes anti-family programming through cable, pay-per-view (PPV), or video-on-demand channels.

THEATER

Distributes anti-family programming through a motion picture exhibition facility.



Marriage

ADVERTISER

Communicates to potential customers about their products and/or services by placing advertisements in magazines, cable networks, or Internet sites that are designed for the gay, lesbian, bisexual, trans-gender, or transsexual community.

AUDIO

Produces or distributes music or talk radio shows that are targeted to the gay, lesbian, bisexual, trans-gender or transsexual community.

AUGMENTATION

Manufactures products/pharmaceuticals used for sexual reassignment procedures or hormone replacement therapies that alter genital and other physical characteristics.

ESTABLISHMENT

Owns or operates one or more nightclubs, bars, or businesses that encourage, promote, or cater to gay or lesbian clientele.

FILM

Produces theatrically-released movies, made-for-TV movies, mini-series, sitcoms, other types of programming, or commercials that promote the homosexual lifestyle as an acceptable alternative lifestyle. These feature gay, lesbian, bisexual, or trans-gender characters or issues and may have same-sex romance or relationships as an acceptable and important plot device.

GAMES

Publishes computer or video games that are sometimes considered controversial, due to the depiction of homosexual themes and adver-gaming (a form of advertising in games).

INTERNET

Provides easy access to websites containing content unsuitable for all ages. This includes, but is not limited to, encouraging alternative sexual behavior, the broadcasting of videos, or other types of media containing sexually provocative or profane material.

LEGISLATION

Supports federal legislation that affects the lives of lesbian, gay, bisexual and trans-gender Americans.

PHILANTHROPY

Providing charitable aid or donations to non-profit organizations that include foundations actively pursuing and advancing the alternative lifestyle movement.

PHONE

Provides telephone or mobile phone software that contain GLBT themes.

PRINT

Publishes or designs books, magazines, advertisements, or marketing campaigns containing homosexual themes.



PROMOTE

Uses one or more methods to promote gay, lesbian, bisexual, trans-gender/transsexual, or questioning lifestyles (GLBTQ). This may include advertisements or marketing campaigns targeted to those who choose alternative lifestyles.

RETAIL

Owns or operates one or more stores which actively or aggressively target LGBT consumers, either from a physical location or from the Internet. These stores sell or rent gay and lesbian themed products such as tee shirts, games, books, novelty items, music, art, and videos.

SPONSOR

Has formed a business relationship with GLBTQ (gay, lesbian, bisexual, trans-gender/transsexual, and/or questioning) organization(s) or events. In an attempt to gain marketing and community relations opportunities, money, products, or services are exchanged for corporate recognition for their involvement.

TELEVISION

Distributes homosexual programming through cable, pay-per-view (PPV), or video-on-demand channels.

 **Liberty**

ARMAMENTS

Supplies military equipment, weapons, or technology of war to terrorist sponsoring nations.

LABOR

Unmandated labor rights or workers' rights, where there are no labor relations between workers and their employers. This includes cheap labor, no independent unions, and impoverished migrant laborers.

REGIME

Conducts business with countries having oppressive, often tyrannical, systems of government.

PERSECUTION

Conducts business in countries where there are known human rights violations because of persecution or severe discrimination against Christians.

TERRORIST

Conducts business with terrorist sponsoring nations.

 **Sobriety**

BREWER

Produces or markets beer and beer-related beverages.

DISTILLER

Produces, markets, or imports distilled liquors.

DISTRIBUTOR

Distributes beer, wine, or distilled liquor.

EQUIPMENT

Manufactures products used in packaging alcohol products.



MICROBREWER

Owns or operates a microbrewery (a small brewery) or brewpub.

RETAIL

Owns a wine or liquor store and counts for large portion of a company's revenue.

WINEMAKER

Produces, markets, or distributes wine and wine-related beverages.



Longevity

PRODUCT

Produces, processes, or markets cigarettes, cigars, and smokeless tobacco products such as snuff and dip.

DISTRIBUTOR

Markets or distributes leaf tobacco.

RETAIL

Owns a tobacco store selling primarily cigars and related tobacco products.



Stewardship

EQUIPMENT

Gaming machine manufacturer or supplier, which may include but is not limited to casino gaming machines, progressive payout machines, lottery systems, instant win lottery tickets, gaming software for mobile phones, gaming software systems, as well as multi-player game software or terminal systems.

FACILITY

Operations may include casino hotels, dockside and riverboat casinos, cruise lines, horse racing tracks, dog racing tracks, or Native American gaming establishments.

INTERNET

Operator of a gaming web site featuring poker, casino games, bingo, sports betting, etc.

PHONE

Provides telephone or mobile phone gaming opportunities.

SERVICES

Provides services for the gaming industry including gaming development, licenses, software, installation, maintenance, cash solutions, management services, consulting services including technical, training, and project management for casinos in development.

TELEVISION

Distributes interactive gaming television channel on satellite or cable TV.



BRI SCREENS AT A GLANCE

	ProLife	Purity	Family	Marriage	Liberty	Sobriety	Longevity	Stewardship
Abortifacient	✓							
Cloning	✓							
Fetal Tissue	✓							
Philanthropy	✓			✓				
Promote	✓			✓				
Miscellaneous	✓	✓						
Advertiser		✓	✓	✓				
Audio		✓	✓	✓				
Establishment		✓		✓				
Film		✓	✓	✓				
Games		✓	✓	✓				
Internet		✓	✓	✓				✓
Phone		✓	✓	✓				✓
Print		✓	✓	✓				
Services								✓
Retail		✓	✓	✓		✓	✓	
Television		✓	✓	✓				✓
Theater			✓					
Augmentation				✓				
Armaments					✓			
Sponsor				✓				
Legislation				✓				
Labor					✓			
Persecution					✓			
Terrorist					✓			
Regime					✓			
Distiller						✓		
Brewer						✓		
Microbrewer						✓		
Distributor						✓	✓	
Equipment						✓		✓
Winemaker						✓		
Product							✓	
Facility								✓

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