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Ethical Pensions

A number of pension providers offer the benefits of ethical fund options so you can invest in companies that are beneficial to society, while still meeting risk and return goals



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Pension funds have a specific mandate to generate long-term returns, as securely as possible.

This means they often invest in large, well-established companies that issue fairly reliable dividends.

Historically, this has meant a lot of our pension money has ended up invested in stocks such as oil and tobacco companies, inadvertently supporting industries that are, on balance, harmful to society, simply because these companies meet the risk and return requirements of pension funds.

However, in recent years, as industries such as renewable energy and resource efficiency have matured, opportunities for pension fund managers to invest in companies that are beneficial to society, while still meeting their risk and return goals, have grown.

In fact, research suggests that investing according to guidelines such as the UN Principles of Responsible Investing, or Environmental Social Governance criteria actually boosts returns.

Read more at: <https://protected.fscs.org.uk/banking/ethical-pensions/>

Note that Highgate Society Sustainable Living in no way recommends any pensions



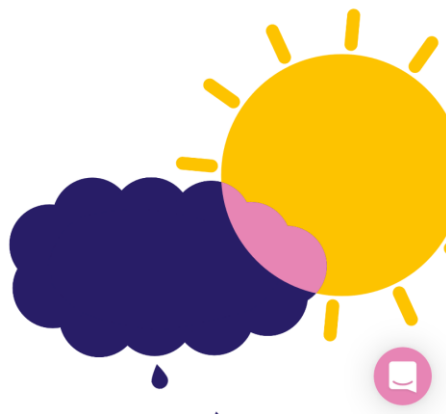
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Investment advice

Abundance is not authorised to provide financial advice to investors and does not do so. It is therefore your responsibility to do your homework on whether to invest in a specific investment or not. If you do not understand anything regarding a particular investment please seek independent financial advice.

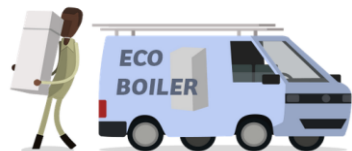
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Generate a sustainable return from renewable energy projects



Generate greener heat and power for UK homes and businesses



Invest to help get energy efficiency off the agenda and into action



Turn by-products into valuable biofuels that can power our homes and cars

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The Innovative Finance ISA for crowd sharing investment

Read more about IFISAs at <https://innovativefinanceisa.org.uk/>



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Your capital is at risk and investments are not covered by the Financial Services Compensation Scheme (FSCS). Learn more about the [risks](#).

WHAT IS THE INNOVATIVE FINANCE ISA?

Established in 2016 to enable investors to hold, tax free, peer-to-peer loans, mini-bonds and other approved debt instruments. The ISA was launched by the UK government in 2016 to recognise the growing role that peer-to-peer lending is having in bringing investors and borrowers together outside of the mainstream banking sector.

Mongoose Crowd offers its members the option of opening an Innovative Finance ISA in which eligible investments can be held.

INVEST UP TO £20,000

The new IF ISA allows you to subscribe up to £20,000 in the 2017/18 tax year. And you can reinvest the returns you earn without being taxed.

Read more from Mongoose at: <https://www.mongoosecrowd.co.uk/ifisa>

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