



# WHAT IS SOCIALLY RESPONSIBLE INVESTING (SRI) AND THE DIFFERENCE BETWEEN ALTERNATIVES

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Popular Retirement Plans  
Conference



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# AGENDA

- History of SRI
- “The Social Responsibility of Business”-Milton Friedman
- Relationship between SRI and ESG
- Types of SRI
- Risk-Reward of SRI
- Generational Preference
- SRI in DC Plans



# WHAT IS SRI?

- History
- “The Social Responsibility of Business”-Milton Friedman
- SRI in ESG
- Passive vs Active
- Investment Profile of SRI Funds





# GENERATION PREFERENCES



## BOOMERS

Born 1946-1964

Vietnam, Moon Landing  
Civil/Women's Rights  
Experimental  
Innovators  
Hard Working  
Personal Computer



## GEN X

Born 1965-1976

Fall of Berlin Wall  
Gulf War  
Independent  
Free Agents  
Internet, MTV, AIDS  
Mobile Phone



## MILLENNIAL

Born 1977-1997

9/11 Attacks  
Community Service  
Immediacy  
Confident, Diversity  
Social Everything  
Google, Facebook



## GEN 2020

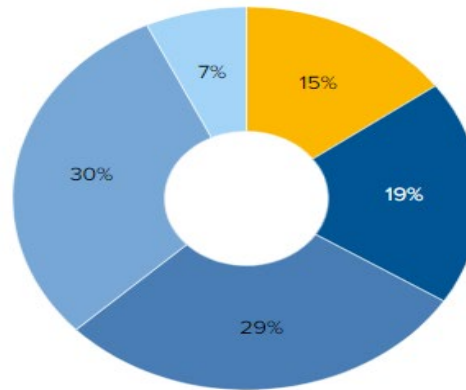
After 1997

Age 15 and Younger  
Optimistic  
High Expectations  
Apps  
Social Games  
Tablet Devices

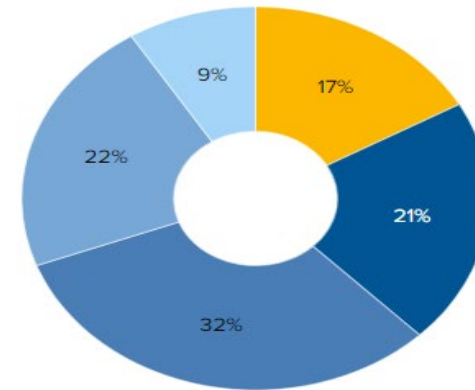
# GENERATION PREFERENCES

- Gen Z
- Millennials
- Gen X
- Boomers

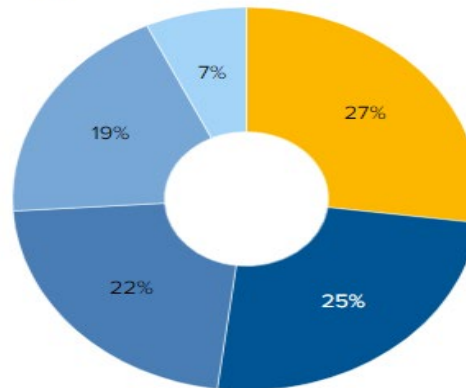
GEN Z



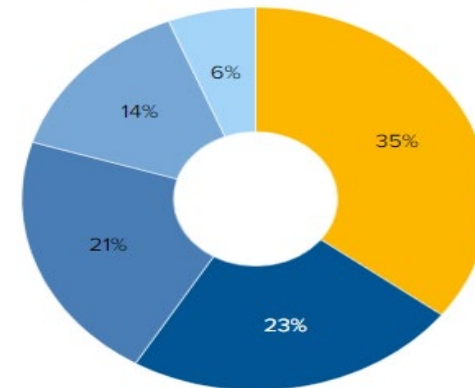
MILLENNIALS



GEN X



BOOMERS

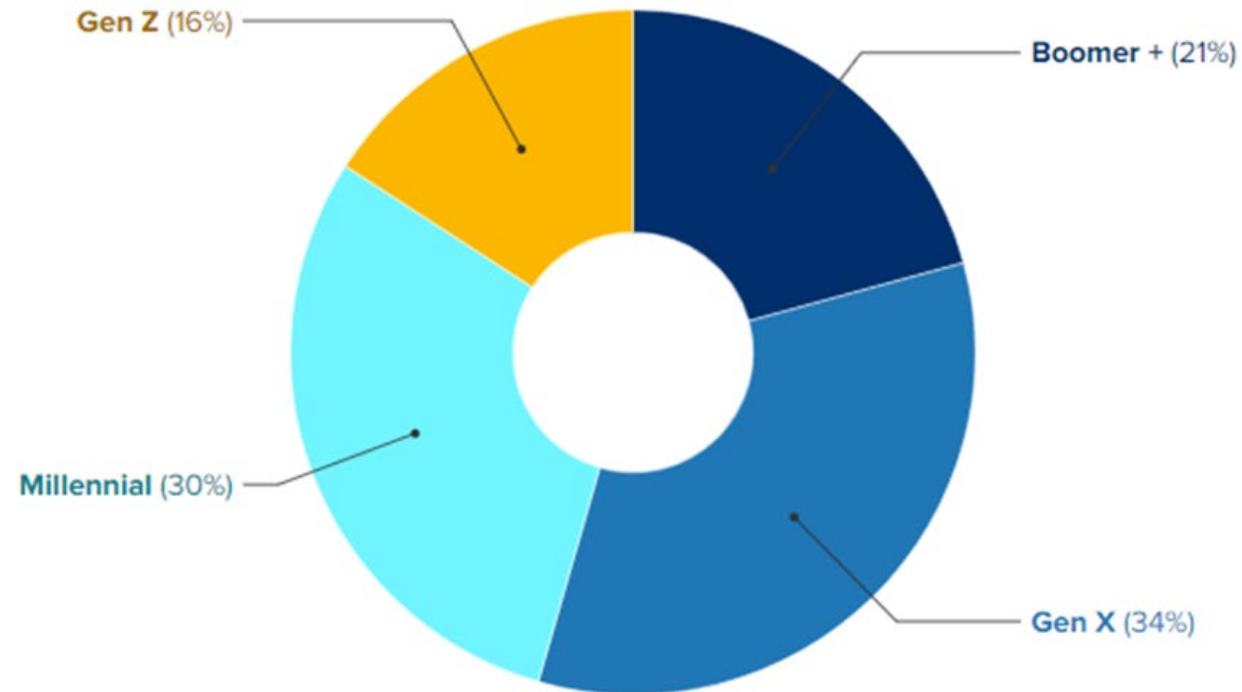


Graphic: Gabriel Cortes / CNBC  
Source: U.S. Bank Young Investor Research Survey



# WHO ARE THE INVESTORS?

What percentage of active investors are Gen Z?



# SRI IN DC PLANS



FIDUCIARY  
RESPONSIBILITY



FACTORS OF  
CONSIDERATIONS



AUDIENCE



CHALLENGES



# CHALLENGES

## Reasons Plan Sponsors Don't Consider Alternatives



Q & A

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