



# How To Secure Fossil Fuel Free Options in Your Retirement Plan







Here are some steps to guide you as you work with your employer to include fossil fuel free investment options in your retirement plan. Please contact us for assistance.

## 1 Step 1: Evaluate Current Options

Double-check that you do not have fossil fuel free options now for your employer backed 401 (k) and 403 (b) plans as well as any IRA options. Ask the appropriate person in your organization or company if you do. If the information is not forthcoming, you can look at each offering yourself.

Tip: a fossil fuel free mutual fund or ETF, will have 0% in the energy sector/category.



## 2 Step 2: Find out how options are selected

**Learn who you need to convince.** The decision-makers and process often depend on the size and structure of the organization.

Ask the Human Resources Department or your supervisor to find out what information they need to support your request:

- Do they need to see that other employees will use a new option? Reach out through available channels to find like-minded colleagues and let decision-makers know about the level of support.
- Do they know about or understand fossil fuel free investing? Share Green Century Funds' [fossil fuel free investing guide](#) with them.
- Do they think that offering a sustainable investing option is not appropriate or a breach of their duty?

### Build support with and from fellow employees.

Even if the decision-makers might share your goal, it will be easier and faster to make progress if you can demonstrate more support from fellow employees.



### Look for options that meet your definition

Green Century's ["The Future Can Be Bright"](#) guide has references that will help you determine what investment option criteria or specific investment options to share. Explore [Green Century's IRAs](#) that are fossil fuel free.

*A sustainable investment strategy which incorporates environmental, social and governance criteria may result in lower or high returns than an investment strategy that does not include such criteria.*

3

### Step 3: Who to talk to about adding fossil fuel free investment options

Visit the department or employee that first gave you information about the retirement plan offerings and ask them about the process to propose a new option for consideration. With a larger institution, it is likely that an investment committee plays a key role and may use outside consultants or financial advisors to help manage the current investments and evaluate any potential new offerings.



For more information and tips on organizing support, or to request Green Century Funds materials, please visit [www.greencentury.com](http://www.greencentury.com), call 1-800-934-7336 or email [info@greencentury.com](mailto:info@greencentury.com).



4

### Step 4: Present options for consideration

Suggest one or two fossil free fund options to your workplace because it may be easier for them to move forward on a specific request. Or, if your retirement plan uses separately managed accounts, present your fossil fuel free definition and ask that the investment committee obtain information on what options can be made available.

Bring materials about the fossil fuel free funds you are proposing to the decision makers. If you are proposing the [Green Century Funds](#)<sup>1</sup>, you may provide Green Century's Funds briefs and [prospectus](#). Green Century staff are available to speak with decision-makers at any step in the process.

<sup>1</sup>Green Century Capital Management, Inc. (Green Century) is the investment advisor to the Green Century Funds (the Funds). The Green Century Funds are a family of fossil fuel-free, environmentally responsible mutual funds. Green Century Capital Management hosts an award-winning and in-house shareholder advocacy program and is the only mutual fund company in the U.S. wholly owned by environmental and public health nonprofit organizations.

Stocks will fluctuate in response to factors that may affect a single company, industry, sector, country, region, or market as a whole and may perform worse than the market. Foreign securities are subject to additional risks such as currency fluctuations, regional economic and political conditions, differences in accounting, and other unique risks compared to investing in securities of U.S. issuers. Bonds are subject to risks including interest rate, credit, and inflation. The Funds' environmental criteria limit the investments available to the Funds compared to mutual funds that do not use environmental criteria.

**You should carefully consider the Funds' investment objectives, risks, charges, and expenses before investing. To obtain a Prospectus that contains this and other information about the Funds please visit [www.greencentury.com](http://www.greencentury.com), email [info@greencentury.com](mailto:info@greencentury.com), or call 1-800-934-7336. Please read the Prospectus carefully before investing.**

This information has been prepared from sources believed reliable. The views expressed are as the date of publication and are those of the Advisor to the Funds. The Green Century Funds are distributed by UMB Distribution Services, LLC. 7/23