

# Green America's Guide to Fossil Fuel Divestment

and clean-  
energy  
reinvesting!

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FOSSIL FUELS  
NOW

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courtesy: First Solar

# Divest from Fossil Fuels Now!



On the cover: Workers in Riverside County, CA install photovoltaic panels as part of the 21MW Blythe Solar Project developed, engineered, and constructed by First Solar, Inc. As of this writing, First Solar, Inc. is the largest holding of the Shelton Clean Alpha Fund (p. 6).



**Green America's** mission is to harness economic power for a just and sustainable society. We work for a world where all people have enough, where all communities are healthy and safe, and where the abundance of the Earth is preserved for all the generations to come. Our programs grow the green economy, stop corporate abuse, tackle climate change, build fair trading systems, support local communities, and help families and businesses go green. We define "green" to mean social and economic justice, community and environmental health—people and the planet.

Green America's *Fossil-Fuel Divestment Guide* produced by:  
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Dear Green Americans:

"It's time to stop this madness." So said Yeb Sano, the Philippines' lead negotiator at the UN Climate Summit in Warsaw, one week after the strongest typhoon ever to make landfall tore through Sano's home country, killing 5,000 people, and leaving nearly two million homeless.

"To anyone who continues to deny the reality that is climate change, I dare you to get off your ivory tower and away from the comfort of your armchair," continued Sano. "I dare you to go to the islands of the Pacific, the islands of the Caribbean and the islands of the Indian Ocean and see the impacts of rising sea levels; to the mountainous regions of the Himalayas and the Andes to see communities confronting glacial floods, [and] to the Arctic where communities grapple with the fast dwindling polar ice caps."

We could fill the rest of this space with more examples from Sano's extraordinarily moving speech about the climate, or we could tell you about the hunger strike he has undertaken, in solidarity with his suffering countrymen, to demand climate action now from the world's governments. But we think that if you've picked up this guide, you're already convinced that climate change is real, and we want to give you something you can do about it — today.

We offer five steps you can take to pull your support from the fossil-fuel companies that have built businesses that can succeed only by wrecking the planet:

- Divest your fossil-fuel-company holdings,
- Reinvest in clean energy and fossil-free products,
- Invest in clean energy for your home and community,
- Shift your bank accounts and credit cards to institutions that don't invest in fossil fuels,
- Support institutional divestment movements.

"There are both moral and financial reasons for investors to reallocate their assets from oil and gas and into clean energy," says Elizabeth Glenshaw, a portfolio manager for Clean Yield, a sustainable asset management firm. "Both the science and recent weather-related disasters make it clear that we must move our economy off of fossil fuels as fast as possible."

We absolutely agree. When we finance fossil fuel companies we guarantee a return on investment that includes uninhabitable coastal cities, extreme storms, famine, water crises, and more. Pulling our investments from dirty energy and reinvesting in a clean energy future is an ethical decision we all can make, for our children and grandchildren, Yeb Sano's children and grandchildren, and for the future of the planet we all share.



FRAN  
TEPLITZ

For the future,

Fran Teplitz  
Social Investing Director  
Green America



# Invest in Clean Energy Today!

**T**he top 200 oil, gas, and coal companies around the world hold the vast majority of the world's remaining fossil fuel reserves. Burn these reserves, and the world is on track to catapult past the two-degree rise in world temperatures that scientists say will result in the most catastrophic forms of climate change.

The fossil-fuel divestment movement intends to change that trajectory.

Across the country, divestment campaigns have begun to make the case why powerful institutions – such as university endowments, and city-government pension funds – must pull their investments from the fossil-fuel companies that profit from wrecking the planet, and invest fossil-free instead. As of this writing, eight college and universities had made commitments to divest, along with 21 US cities. Religious institutions (like the United Church of Christ) and foundations (like The Sierra Club Foundation) have made commitments as well, with more than 400 active campaigns coast-to-coast working to secure commitments from still more cities and universities.

What can you do as an individual to join forces with the fossil-fuel divestment movement and invest in a fossil-free future?

## **| Divest from Fossil Fuels**

If you directly own stocks in specific companies, you can divest yourself of your

fossil fuel holdings just like a municipality or retirement fund would. Simply identify the problematic stocks you no longer wish to own, and sell them. Find the top ten most problematic fossil-fuel companies on page 5, or find the full list of the worst 200 at 350.org's [gofossilfree.org/companies](http://gofossilfree.org/companies). Another alternative is to donate your stock to a nonprofit organization and use your donation as a tax write-off.

But most people don't do their own direct investing. If you invest in mutual funds, or a retirement account, you can call your accounts and ask for your money to be directed into fossil-fuel-free investments. If your current investment companies don't offer fossil-free options (and most don't!) tell them that you are considering divestment, and will move to other investment products that better match your values.

What's more, divestment can make

good financial sense for your portfolio. Over the long term, as the effects of climate change become more apparent, and as more and more governments adopt policies to limit carbon pollution, the carbon resources that fossil fuel companies currently count as assets could shift to liabilities. Studies by numerous analysts, including the London School of Economics, the Aperio Group, HSBC, and Impact Asset Management, demonstrate that fossil fuel companies may be overvalued by as much as 40 to 60 percent. Financial analysts call this overvaluation the "carbon bubble" and explain that it could cause similar financial turmoil to previous overvaluations (like the 2007 "housing bubble") when it bursts. Divestment now could protect your assets in the future. But what to do with the money you divest from the fossil fuel companies? Answer: Reinvest in the clean energy future.

## **HOW WILL DIVESTMENT AFFECT YOUR PORTFOLIO?**

Over the long term, embedded carbon in your portfolio may prove to be a liability. As the effects of climate change worsen, and as more governments move to tax or limit carbon emissions, **the fossil-fuel reserves companies now count as assets will lose their value.** Eliminating carbon from your portfolio now can help you avoid this risk in the future. In the meantime, carbon-free portfolios offer competitive returns. In fact, in its research on university divestment campaigns, the research firm S&P Capital IQ reported in May 2013 that endowments **would have seen greater returns on their investments if they had divested from fossil fuels ten years earlier.**

## 2 Reinvest in Clean-Energy and Fossil-Free Products

“Investing in fossil fuel today seems like investing in the whaling industry in the mid-1800s – old technology, still dominant, but clearly not the future,” says John Streur, president of Portfolio 21. “Our ability to power the global economy beyond the current age of fossil fuels will be the most important and difficult transformation ever made by our industrial society.”

Streur points out that global investors like Portfolio 21 can scour international markets for the most stable and forward-thinking companies to fill out a responsi-



ble portfolio, while excluding companies that are “emphasizing hydro-fracturing and other forms of oil, gas, and coal production.”

A handful of companies like this specifically offer broad-based mutual funds that exclude dirty energy companies by policy, and we list them on page 6. You can also find exchange traded funds that focus on clean energy, mutual funds that are less broad based and focus on clean-energy, and community development mutual funds that exclude fossil fuels due to their mission to invest in smaller, local sustainable businesses. These investments tend to require minimum investments of around \$1,000 to \$2,500.

If you have more money to invest, the asset managers and financial planners on pages 6 and 7 will be happy to help you build your own fossil-free portfolio. Some of them, like Natural Investments and Krull & Co., are already building products specifically designed for fossil-fuel divestors.

“We are proud and excited to now offer The Green Sage Sustainability Index,” says Pete Krull, owner of Krull & Co. “It’s a fossil-fuel free index of 30 US stocks focused on the areas of alternative energy, energy conservation and efficiency, and water technologies. The minimum entry into the portfolio is \$50,000, and it’s open to individuals, IRAs and retirement plans, and non-profit endowments.”

## 3 Invest in Clean Energy for Your Home & Community

For many people, their most valuable investment is their home. If you don’t find yourself in a position to invest \$50,000 via a financial advisor, you may be able to invest in clean energy for your home, raising the value of your property.

An April 2011 study of California homes by the Electricity Markets and Study Group found that home-owners who had installed a “relatively new” and “average-sized” solar photovoltaic (PV) system on their home recouped an average \$17,000 more on the sale of their home, over similar homes without a PV system. As the report explains: “The research finds strong evidence that homes with PV systems in California have sold for a premium over comparable homes without PV systems.”

## TOP 5 REASONS TO DIVEST

### 1. Align Your Investments With Your Values

“If it’s wrong to wreck the climate,” says 350.org founder Bill McKibben, “then it’s wrong to profit from that wreckage.” When you divest from fossil fuel companies, you align your investment criteria with the green values you put into practice in other areas of your life.

### 2. Reduce Your Exposure to Climate Risks

Studies by numerous analysts, including the London School of Economics, the Aperio Group, HSBC, and Impact Asset Management, demonstrate that fossil fuel companies may be overvalued by as much as 40 to 60 percent. Divestment from fossil fuel companies can help protect your portfolio from the potential future “carbon bubble.”

### 3. Name and Shame the Worst Companies

In *Stranded Assets and the Fossil Fuel Divestment Campaign*, an October 2013 report by the University of Oxford, study authors pointed out that the stigmatization of divestment targets has always been one of the key factors triggering social change. “In almost every divestment campaign we reviewed,” they wrote, “from adult services to Darfur, from tobacco to South Africa, divestment campaigns were successful in lobbying for legislation affecting stigmatized firms.”

### 4. Join a Growing Movement

As of this writing, eight college and universities had made fossil-fuel divestment commitments, along with 21 US cities. Religious institutions (like the United Church of Christ) and foundations (like The Sierra Club Foundation) have made commitments, along with hundreds of active campaigns at cities and universities coast-to-coast. When you divest, you’re joining one of the most critical progressive movements of our time.

### 5. Everyone Can Take Part

If you have a bank account, you are an investor. Everyone can move their money from banks that support fossil-fuel companies to banks with a community development focus. Find better banks and credit cards at Green America’s [breakupwithyourmegabank.org](http://breakupwithyourmegabank.org), and find fossil-free investing resources on page 6 of this guide.

Many states offer tax incentives for improving your property with clean energy. Check DSIRE, the Database for State Incentives for Renewables & Efficiency ([dsireusa.org](http://dsireusa.org)) for incentives in your state.

And finally, even if you don't own a home, or can't go solar at home yet, in many areas of the country you can invest in collective purchasing of community-based solar projects. Those with very little up-front capital can often buy into solar collectives for the price of a single panel (around \$500), and then begin to recoup their money as credits on their utility bill.

At the higher end of the investment continuum, a participant who purchases enough panels to cover a home's full energy needs benefits from the collective structure (optimal siting of panels, collective maintenance), and spends less money than on a complete individual at-home system. The investment tends to break even more quickly too, in around 10 to 13 years, versus up to 20 or 30 years on many home-based systems. At present, solar collectives tend to be concentrated in the west of the US. Search online for collective solar projects in your area.

#### 4 Shift Your Bank Accounts and Credit Cards

Even if none of the above divestment and reinvestment strategies apply to your current financial situation, you can still take part in the divestment movement.

If you have a bank account, you are an investor, and the money sitting in your checking and savings accounts serves to advance the interests of your bank.

For example, Bank of America, Citigroup, and JP Morgan Chase rank as the top-three financiers of mountaintop-removal coal mining and coal-fired power plants in the US, according to a report by the Sierra Club, Rainforest Action Network, and BankTrack. If you bank with one of these corporate mega-banks, you're investing in fossil fuels.

By contrast, community development banks, with their mission to lift up communities and invest in small, local businesses, can offer you access to checking and savings accounts (and other banking and investing products) that aren't tainted by investment in fossil fuels.

Find better banks at Green America's [breakupwithyourmegabank.org](http://breakupwithyourmegabank.org), and find credit cards from community development banks at [takechargeofyourcard.org](http://takechargeofyourcard.org).

#### 5 Support Institutional Divestment Movements

"The fossil fuel divestment movement is the apartheid of this generation," says Michael Kramer of Natural Investment. "Climate change impacts the entire planet and is a direct threat to our survival ... The more people who clamor for divestment, the more likely that elected officials will listen."

#### 10 Worst Oil and Gas Companies

(ranked by the amount of unburned fossil fuel reserves they hold)

1. Severstal JSC
2. Lukoil Holdings
3. Exxon Mobil Corp.
4. BP PLC
5. Gazprom OAO
6. Chevron Co.
7. ConocoPhillips
8. Total S.A.
9. Anglo American PLC
10. Royal Dutch Shell PLC

Source: Carbon Tracker (Find the full list of the 200 worst companies at [gofossilfree.org](http://gofossilfree.org))

Individual divestment is an important first step. And when we work together to convince more and larger institutions join the divestment movement, it will be even harder for fossil fuel companies to ignore their stigmatization as an industry fueling the destruction of the planet.

As of mid-November 2013, New London, CT became the twenty-first US city to commit to divesting its municipal funds from fossil-fuel companies. Find ongoing campaigns with cities, universities, and religious organizations at [campaigns.gofossilfree.org](http://campaigns.gofossilfree.org), or use the resources there to start your own campaign. 🌱



The co-owners of the Garfield County collective solar garden in Colorado have each invested in at least one of the solar panels in the background. Their solar array provides electricity to their local utility, and investors see credits on their utility bill proportional to their investment.


# RESOURCES


CHOOSE FOSSIL-FREE MUTUAL FUNDS OR BUILD YOUR OWN FOSSIL-FREE PORTFOLIO

We can make a US clean-energy economy a reality by refusing to invest in companies that are destroying our planet. Green America is proud to partner with 350.org on the national Go Fossil Free divestment campaign. The financial services companies below, certified members of our Green Business Network® (GBN), can help you divest from fossil fuel companies and invest in fossil-free options.

## Mutual Funds

### Broad-based mutual funds that exclude fossil-fuel companies by policy

**Green Century Balanced Fund**  — This fund excludes fossil-fuel companies, and in 2009 became the first fund to release a carbon-footprint report of its holdings: 66 percent smaller than the S&P 500.  
[greencentury.com](http://greencentury.com)


**Portfolio 21**  — Portfolio 21 pursues a company-wide strategy of screening out investments in fossil fuel companies. A searchable list of its holdings appears on its Web site.  
[portfolio21.com](http://portfolio21.com)


**Shelton Clean Alpha Fund**  — This fund invests in companies that are leaders in managing environmental risks and opportunities, with above average growth potential, excluding all fossil fuel companies.  
[sheltoncap.com](http://sheltoncap.com)

### Clean-energy-focused fossil-free mutual funds

**Pax World Global Environmental Markets Fund**  — While excluding fossil fuels, this fund also invests in clean energy and energy efficiency, pollution control, waste management, and water infrastructure.  
[paxworld.com](http://paxworld.com)

### Community-development mutual funds

**Access Capital Community Investment Fund**  — Because of this fund's focus on community investing, it is not invested in fossil fuel companies.  
[us.rbcgam.com/mutual-funds](http://us.rbcgam.com/mutual-funds)

**CRA Qualified Investment Fund**  — The CRA Fund focuses on community development, including affordable housing, job creation, and neighborhood revitalization.  
[crafund.com](http://crafund.com)

## Exchange Traded Funds (ETFs)

**First Trust ISE Global Wind Energy Index Fund** — [ftportfolios.com](http://ftportfolios.com)

**Guggenheim Solar ETF** — [guggenheiminvestments.com](http://guggenheiminvestments.com)

**PowerShares Global Clean Energy ETF** — [investcopowershares.com](http://investcopowershares.com)

**Van Eck Global Alternative Energy ETF & Van Eck Solar Power ETF** — [vaneck.com](http://vaneck.com)

## Crowdsourced Solar Investing

Mosaic ([joinmosaic.com](http://joinmosaic.com)) connects investors online with opportunities to invest directly in specific solar projects for as little as \$25. When you sign up online, Mosaic allows you to browse investments that meet your state's financial suitability requirements.

## FOSSIL-FREE RETIREMENT INVESTMENT OPTIONS

The retirement platform Social(k) offers more than 500 Environmental, Social and Governance (ESG) screened funds and ETFs (exchange traded funds) alongside thousands of traditional investment options. Included in the list are funds that are free of fossil fuel companies, either by policy or practice: Portfolio 21, Green Century Balanced, Shelton Green Alpha Fund, Pax World Global Environmental Markets Fund, and the CRA Qualified Investment Fund. Social(k) works in association with many financial advisory firms across the country. For more information, speak with your financial advisor, or visit [socialk.com](http://socialk.com).

Green America's special report, "Plan for a Better Future" contains step-by-step advice for both employers and employees interested in building a socially responsible retirement plan. Find it at [greenamerica.org/go/SRIretirement](http://greenamerica.org/go/SRIretirement).



All registered investment advisors and their representatives have an affirmative duty to act in the best interests of their clients, and the heirs, assigns and beneficiaries of those clients. Aspects of fiduciary duty, particularly as relates to retirement plans regulated by the Department of Labor (DOL) under ERISA legislation, have not yet been fully defined by the Securities and Exchange Commission (SEC), DOL or the courts as relates to securities screening decisions that may affect the risk and/or return of an investment portfolio. When implementing fossil-free portfolios, advisors may provide additional disclosure information about risk, returns and other factors, and may request additional documentation from the client to support their investment recommendations.

## Financial Planners & Investment Consultants

**Capital Intelligence Associates**  Santa Monica, CA — This full-service financial planning firm specializes in multi-generational wealth management and socially responsible investing. They can develop fossil-fuel-company-free portfolios for both individual and institutional clients.  
[capintelligence.com](http://capintelligence.com)

**Encore Wealth Advisors**  Santa Rafael, CA — Encore Wealth Advisors is helping solve the climate crisis by supporting individuals, families, non-profits and small businesses in divesting of fossil fuel investments. They offer a values-based wealth management process, utilizing fossil free investment portfolios, that helps clients achieve their financial, social and environmental goals.  
[encorewealthadvisors.com](http://encorewealthadvisors.com)

### **First Affirmative Financial Network**

— With 25 years of experience serving Green America members with their social investing needs, First Affirmative and its nationwide network of 100 associated advisors can develop fossil-free portfolios using mutual funds, exchange traded funds, and individual securities as appropriate to your needs.

[firstaffirmative.com](http://firstaffirmative.com)

### **Horizons Financial Services**

Santa Fe, NM — Horizons Financial Services offers a line of well-diversified, zero-carbon energy mutual fund portfolios with no exposure to any companies directly involved in the production of fossil fuels. The portfolios are built on a “sustainable, responsible, impact” (“SRI”) investing foundation, using mutual funds from SRI industry leaders.

[horizonsfs.com](http://horizonsfs.com)

### **Natural Investments**

CA, CO, HI, KY, MA, NY, OR, SC, & WA

— Natural Investments launched a Fossil-Fuel-Free Portfolio in January 2013, which also excludes tobacco, alcohol, military contractors, firearms, gambling, and nuclear power, while specifically including clean technology and renewable energy.

[naturalinvesting.com](http://naturalinvesting.com)

### **Progressive Asset Management (PAM)**

Oakland, CA — Since 1987, PAM Inc has been providing social screening to members of the PAM Group, the socially responsible division of Financial West Group. Advisors in the PAM Group can create a fossil free portfolio utilizing stocks, bonds, mutual funds and ETFs to meet the needs of any client.

[progressiveassetmanagement.com](http://progressiveassetmanagement.com)

### **SRI Wealth Management Group of RBC Wealth Management**

San Francisco, CA — The SRI Wealth Management Group of RBC Wealth Management provides customized investment solutions that help clients achieve financial and value-based objectives. With \$1.3 billion AUM, SRI Wealth Management Group works with investors to implement client-specific Environmental, Social, Governance and Impact preferences throughout their asset allocation. RBC Wealth Management, a division of RBC Capital Markets, LLC, Member NYSE/FINRA/SIPC.

[rbcmfa.com/sri](http://rbcmfa.com/sri)

### **Quantum Financial Planning, LLC**

Grayslake, IL — Providing hourly, fee-only financial planning since 2005. Quantum Financial Planning can assist investors interested in fossil-free investing using methodology based on the book *Low-Fee Socially Responsible Investing, Investing in Your Worldview on your Terms*, published by Tom Nowak in 2012.

[quantumfinancialplanning.com](http://quantumfinancialplanning.com)

## Asset Management Firms

The following asset management firms are able to assist higher-net-worth individuals in establishing customized fossil-free portfolios upon request. They may also help you shift the assets of your house of worship, university, or pension plan.

### **Boston Common Asset Management**

Boston, MA & San Francisco, CA  
[bostoncommonasset.com](http://bostoncommonasset.com)

### **Calvert Asset Management**

Bethesda, MD,  
[calvert.com](http://calvert.com)

### **Clean Yield Asset Management**

Norwich, VT,  
[cleanyield.com](http://cleanyield.com)

### **First Affirmative Financial Network**

Colorado Springs, CO  
[firstaffirmative.com](http://firstaffirmative.com)

### **Jantz Morgan LLC**

Boston, MA,  
[jantzmorgan.com](http://jantzmorgan.com)

### **JPS Global Investments**

Portland, OR,  
[jpsglobalinvest.com](http://jpsglobalinvest.com)

### **Krull & Company**

Asheville, NC  
[krullandcompany.com](http://krullandcompany.com)

### **Legg Mason Investment Counsel**

Baltimore, MD; Cincinnati, OH; Easton, MD;  
New York, NY; Philadelphia, PA  
[lmicglobal.com](http://lmicglobal.com)

### **North Sky Capital Management**

Minneapolis, MN  
[northskycapital.com](http://northskycapital.com)

### **Northstar Asset Management, Inc.**

Minneapolis, MN  
[northskycapital.com](http://northskycapital.com)

### **Pax World Funds**

Portsmouth, NH  
[paxworld.com](http://paxworld.com)

### **The Sustainability Group**

Boston, MA  
[sustainabilitygroup.com](http://sustainabilitygroup.com)

### **Trillium Asset Management**

Boston, MA; Durham, NC; San Francisco, CA  
(Trillium Asset Management offers two fossil-fuel-free separate account strategies, “Fossil Fuel Free Core,” and the “Sustainable Opportunities Portfolio,” which invests in green solutions, economic empowerment, and healthy living.)

[trilliuminvest.com](http://trilliuminvest.com)

### **Veris Wealth Partners**

New York, NY; Portsmouth, NH;  
San Francisco, CA  
[veriswp.com](http://veriswp.com)

### **Washington Square Capital Management**

New York, NY  
[wsqcapital.com/SRI.html](http://wsqcapital.com/SRI.html)

### **Zevin Asset Management**

Boston, MA  
[zevin.com](http://zevin.com)



The Lakeside Energy from Waste facility in the UK can process 410,000 tons of waste per year, generating 37MW of electricity (enough to power 50,000 homes). As of this writing, the company that built and manages this facility was one of the top ten holdings of the Green Century Balanced Fund (see p. 6).

# How to Divest & Reinvest

## **1. Divest Your Fossil-Fuel-Company Holdings**

Sell any holdings in the top 200 companies holding the most fossil-fuel reserves. Call your mutual fund companies, urge them to offer fossil-free options. If they can't, or won't, tell them you'll be shifting your mutual fund investing to a company that offers fossil-free funds.

## **2. Reinvest in Clean Energy and Fossil-Free Products**

Buy fossil-free stocks in consultation with your financial planner, invest in fossil-free mutual funds and ETFs, or invest in crowdsourced solar projects. Find resources inside on p. 6.

## **3. Invest in Clean Energy for Your Home and Community**

Boost your home's value by installing clean energy, or look into community solar opportunities, on the rise nationwide.

## **4. Shift Your Bank Accounts and Credit Cards**

Refuse to do business with mega-banks heavily invested in fossil fuels. Move your checking and savings accounts and credit cards to community development banks. Find resources at [breakupwithyourmegabank.org](http://breakupwithyourmegabank.org) and [takechargeofyourcard.org](http://takechargeofyourcard.org).

## **5. Support Institutional Divestment Movements**

Work with your city, house of worship, university, or other groups that may be invested in fossil fuels. Find ongoing campaigns at [gofossilfree.org](http://gofossilfree.org).

