

# Making a Difference



 Domini®

Toward a **better** future



Today's world was shaped by investment decisions made by previous generations. Responsible investors recognize this simple truth and use their dollars wisely to create a better future.

## When you invest in the Domini Funds, you make a difference in the world.

To prove that responsible investing could work, we had to convince people to give it a try. But that wasn't always easy. Some people believed that you just couldn't make as much money our way.

This "conventional wisdom" was wrong. Investment strategies that include social and environmental standards — for example, avoiding polluters and investing in companies that act with respect toward the community — can produce competitive returns.

We work hard to find ways to make the world better. Our leadership in setting standards for company selection led to the global dialogue on corporate responsibility. We talk to the companies we own, discussing everything from climate change to product safety. It's working. Companies increasingly understand what we already know — doing good is good business. Our bond investments offer their own unique set of opportunities for lasting impact, particularly for underserved communities and to jump start environmental projects.

Responsible investors are making a difference. We have launched a movement that is, we believe, essential to the process of building a peaceful and just future. You can commit to being part of the solution by investing in the Domini Funds.



Amy Domini, Chair



Carole Laible, CEO

## As Investors

Choosing to Invest in Better Companies

Our leadership in setting standards for company selection led to the global dialogue on corporate responsibility.

You can't fix what you don't know is broken. By driving demand for information on corporate behavior, investors unleashed the power of this data. Today, thousands of corporations report on their social and environmental performance, up from only a handful in the early nineties.

With this information we are helping to reshape the way the world thinks about corporations and their role in our lives.



We include social and environmental standards as a fundamental part of our investment approach for three basic reasons:

**Ethical principles:** We acknowledge the impact of the companies we own, and avoid companies that undermine human dignity or cause drastic harm to our environment.

**Financial value:** We believe our standards help us to reduce exposure to environmental and social risks while favoring companies whose positive cultures will lead to better long-term financial performance.

**Social impact:** Our work drives the disclosure needed to redefine a successful company as one that values people, planet and profit.

Two fundamental goals underlie our Impact Investment Standards:

**The promotion of universal human dignity**  
*and*  
**The protection of our ecosystems**

## As Owners

### Bringing New Voices to the Table

Investors can have substantial impact on the behavior of companies if they are willing to become active shareholders.

Traditionally, shareholders send corporate management a simple message, “Make me money.”

Responsible investors are sending a new message:

“Make me money, but not at the expense of the planet and its people.”

Domini takes an active role with the corporations in its portfolios, raising a broad range of social, environmental, and corporate governance issues with management. These efforts have led to agreements by companies to provide environmental reports, treat their employees fairly, and monitor their suppliers’ compliance with basic human rights standards.

Responsible investors engage with companies to raise awareness of their impact on their employees, local and global communities, customers and the environment. We build bridges between corporations and stakeholders that do not normally have a seat at the table.

## As Neighbors

### Building Strong, Sustainable Communities

Community investing is a strategy for redirecting capital to where it is needed most and empowering people to help themselves. It is a strategy that recognizes that a healthy and vibrant economy must be built from the bottom up.

The choices you make in your everyday life, including the way you invest, impact others in your own community, across the country, or even around the world. You can invest for your future, while also providing economic opportunity to those who have been left behind.

**A strong, vibrant marketplace requires strong, vibrant communities. Domini helps support communities across the country.**

If you think of a bond as a loan, the key questions for any lender are the following: To whom am I loaning my money and for what purpose?

Fixed income investments offer a unique set of opportunities for lasting impact including access to capital, creation of public goods and filling capital gaps within current financial practice.

Our debt investments include projects such as low-income affordable housing, community-oriented healthcare facilities, public education, clean water and green energy.



Be part of the **Solution**

In the global economy, investors play an increasingly significant role in shaping our collective future for better or for worse. As investors, we have the opportunity and the responsibility to help ensure that our impact on the planet is positive.

Let us rededicate ourselves to the notion of taking responsibility: for our investments, for our communities, for our fellow human beings, and for our planet.



Please visit **domini.com** for more information.

Each investor should consider the Domini Funds' investment objectives, risks, charges and expenses carefully before investing. Obtain a copy of the Funds' current prospectus for more complete information on these and other topics by calling 1-800-762-6814 or at [www.domini.com](http://www.domini.com). Please read the prospectus carefully before investing or sending money.

**Past performance is no guarantee of future results.** The Domini Funds are not insured and are subject to market risks such as sector concentration and style risk. Investment return and principal value will fluctuate so that an investor's shares, when redeemed, may be more or less than their original cost. You may lose money.

The Domini Impact Bond Fund is subject to market risks, including interest rate and credit risks. During periods of rising interest rates, bond funds can lose value. The Domini Impact Bond Fund currently holds a large percentage of its portfolio in mortgage-backed securities. During periods of falling interest rates, mortgage-backed securities may prepay the principal due, which may lower the Fund's return by causing it to reinvest at lower interest rates. Some of the Domini Impact Bond Fund's community investments may be unrated and carry greater credit risks than its other investments.

Investing internationally involves special risks, such as currency fluctuations, social and economic instability, differing securities regulations and accounting standards, limited public information, possible changes in taxation, and periods of illiquidity. You may lose money.

DSIL Investment Services LLC. 12/16



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