

A young girl with her arms outstretched stands against the massive, textured trunk of a large tree. She is wearing a white, sleeveless, tiered dress and is barefoot. The tree's bark is dark and deeply furrowed, creating a complex, almost abstract pattern. The background shows some green foliage on the right side.

Meritas SRI Funds

# Socially Responsible Investing

Do well, doing good

**OCEANROCK**  
INVESTMENTS INC.



## Do well, doing good

There are many decisions and choices to be made when it comes to investing. Socially responsible investing (SRI) is the choice for those Canadians who seek competitive returns and also care about how the companies they invest in conduct themselves and impact communities.

SRI is an opportunity to achieve your financial goals while making a positive impact on people, on companies and on the environment.

## Do well

Once considered a niche market, socially responsible investments now account for more than \$600 billion, or over 20 per cent<sup>1</sup>, of the investable assets in Canada. This can be attributed to SRI's ability to not only make a difference in the world, but to also generate returns in line with traditional investments while controlling risk. In fact, over the last 10 years, SRI investments, as measured by the Jantzi Social Index<sup>®</sup>, performed as well or better than traditional investments a majority of the time<sup>2</sup>.

In other words, by choosing socially responsible investments you are not sacrificing financial returns. You are just choosing to do well while you are doing good.

## Doing good

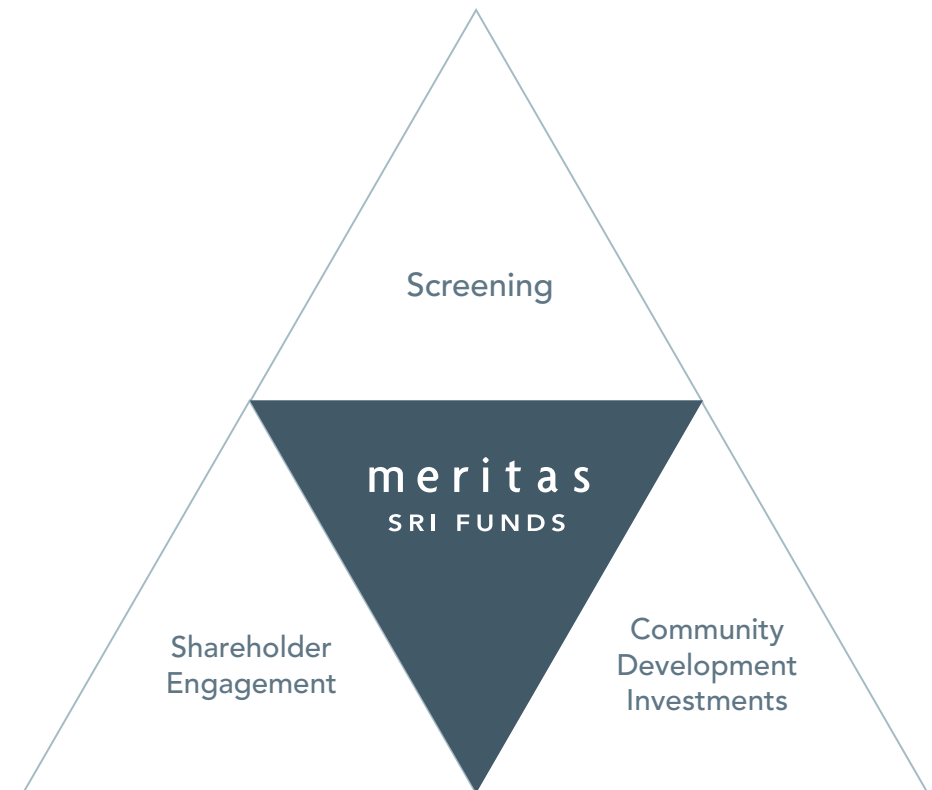
By investing with Meritas SRI Funds from OceanRock, you are choosing to support:

- Improving environmental practices within companies
- Promoting gender and cultural diversity of corporate boards
- Improving conditions for factory workers
- Giving investors a say on executive compensation
- Building self-reliance in developing nations through providing small loans to entrepreneurs
- Encouraging companies to support fair trade through their supply chain
- Upholding respect for the basic human rights of all people to live free of fear, violence, intimidation and discrimination



## How SRI works

Socially responsible investing is the process of making investment decisions using traditional financial analysis while also evaluating performance on environmental, social and governance factors.



The OceanRock approach to SRI involves three core elements:

### Screening

Selecting responsible, well-performing companies to invest in, using some of the most comprehensive screening criteria.

### Shareholder Engagement

Working directly with the companies we invest in to effect positive, measurable change towards improved environmental, social and governance practices.

### Community Development Investments (CDI)

Impacting people and the environment by investing in programs that earn financial returns while achieving positive and lasting social and/or environmental impacts.

# Meritas SRI Funds

The best companies to invest in, we believe, are committed to strong environmental, social and governance performance. They are more efficient, more productive, more respected, and better able to mitigate risks for investors.



## Shareholder Engagement — Influence change

Even best-in-sector companies aren't perfect. By being invested, we have an opportunity to influence companies within our funds and portfolios to improve their ESG performance, essentially giving investors a voice at the boardroom table. Our ongoing shareholder engagement efforts have influenced meaningful change in many companies, including eliminating toxins in personal care products, strengthening the businesses of small-scale coffee farmers and earning shareholders a "say on pay."

Read stories in our Shareholder Engagement brochure about how you can influence change through Meritas SRI Funds.

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## Screening — Invest in leaders

On top of financial performance criteria, OceanRock employs screening to make sure that best-in-sector companies with strong performance in the areas of environmental, social and governance (ESG) are held in our funds and portfolios.

We have some of the most comprehensive screens in place. Often, SRI managers only use negative screening to exclude companies from their funds and portfolios. OceanRock also employs positive screening, which is a proactive process designed to screen in companies that demonstrate leadership in key ESG areas.



## Community Development Investments — Make an impact

Community Development Investments (CDI) are unique to Meritas SRI Funds. We are the only national investment fund family in Canada that allocates up to two per cent of each fund to these investments. We work with organizations that finance small local business institutions, similar to credit unions which, in turn, use the financing to provide micro-loans to entrepreneurial people living in impoverished communities.

Read stories in our Community Development Investments brochure about the impact you can make through Meritas SRI Funds.

**Negative screening:** Exclusion of weapons contracting, nuclear power, alcohol and tobacco production, pornography and gambling

**Positive screening:** Selecting industry leaders in international labour standards, environmental impact, employee relations, gender and cultural equity, animal welfare

With Meritas SRI Funds,  
it's good to know you can  
do well, doing good.



## Meritas SRI investment solutions

Meritas Strategic Income Fund  
Meritas Canadian Bond Fund  
Meritas Jantzi Social Index® Fund  
Meritas Monthly Dividend and Income Fund  
Meritas US Equity Fund  
Meritas International Equity Fund  
Meritas Income Portfolio  
Meritas Income & Growth Portfolio  
Meritas Balanced Portfolio  
Meritas Growth & Income Portfolio  
Meritas Growth Portfolio  
Meritas Maximum Growth Portfolio

For more information on socially responsible investments, and to obtain the SRI companion brochures, please contact your advisor.

### About OceanRock Investments Inc.

OceanRock Investments Inc. is one of Canada's fastest-growing investment management organizations. OceanRock offers a full range of managed portfolio solutions and individual funds to meet the needs of individual and institutional investors. OceanRock is committed to socially responsible investing (SRI) with its full offering of SRI funds and portfolio solutions through Meritas SRI Funds. OceanRock Investments Inc. is a wholly owned subsidiary of Qtrade Financial Group.

### About Qtrade Financial Group

Qtrade Financial Group provides comprehensive brokerage and wealth management platforms, services and solutions to the retail public as well as the customers of hundreds of financial institutions across Canada. Since 1999, Qtrade has been dedicated to providing its financial institution partners with a single source for market-leading wealth management products and services including: online, full-service and institutional brokerage services, mutual fund dealer services, insurance dealer services, portfolio management, discretionary money management services and proprietary managed money solutions.

<sup>1</sup> Responsible Investment Association of Canada; January 2013.

<sup>2</sup> The Jantzi Social Index® performed on par or better than the S&P/TSX 60 Index in 7 out of 10 years for the period January 1, 2004 to December 31, 2013. The Jantzi Social Index® is a registered service mark of Sustainalytics Inc.

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