

Many Ways to Make the World a Better Place

Curian’s Custom Style Portfolios — and extensive list of social screens — make socially responsible investing easier and more personalized than ever before.

Socially responsible investing, or SRI, has become increasingly popular over the last decade. More and more mainstream money managers are incorporating social and environmental factors into their investment decisions in response to the demands of investors who want to own companies that share their values.

Confirming this trend, the Social Investment Forum, a national nonprofit organization promoting SRI, found that SRI in the United States is now growing at a much faster pace than the broader universe of all investment assets under professional management. From 2005 to 2007, SRI assets increased more than 18% while all investment assets under management edged up by less than 3%.¹

What’s more, following your heart can be profitable. “[E]mpirical research has repeatedly confirmed that, when properly managed, risk-adjusted, and controlled for investment style, socially screened portfolios perform comparably to their unscreened peers,” according to the Social Investment Forum.²

A variety of social screens help investors align their portfolios with their values

Although socially conscious investors have more choices today than ever, separately managed accounts — like Curian’s Custom Style Portfolios — offer a high degree of customization that may not be available with other SRI investments. With a Custom Style Portfolio, investors not only can screen out certain social sectors, but they also can exclude individual stocks as they see fit.

Investments in the Curian Custom Style Portfolio Program involve investment risk, including possible loss of principal amount invested. Investment return and principal value may fluctuate so that the investment, when redeemed, may be worth more or less than the original investment.

Curian offers 14 social exclusions from which investors can choose:

ADULT ENTERTAINMENT	Excludes companies that produce and/or distribute sexually explicit or adult content materials.
ALCOHOL	Excludes companies with greater than 10% of total revenues attributable to the production and/or distribution of alcoholic beverages.
ANIMAL WELFARE	Excludes companies involved in animal testing or otherwise having a negative impact on animal welfare.
BOARD DIVERSITY	Excludes companies that do not have at least one board member on their boards of directors who is a woman or belongs to a minority group as defined by the U.S. Equal Employment Opportunity Commission (EEOC).
CONTRACEPTIVES/ ABORTIFACIENTS	Excludes companies that manufacture or market contraceptives, abortifacients or products whose specific purpose is to be used in abortion procedures.

¹ Social Investment Forum, *2007 Report on Socially Responsible Investing Trends in the United States*.
² Social Investment Forum, *2005 Report on Socially Responsible Investing Trends in the United States*.

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ENVIRONMENTAL PERFORMANCE	Excludes companies in the bottom 10% compared to their industry peers according to the Institutional Shareholder Service (ISS) Environmental Performance Score with regard to fines, chemical and oil spills, Superfund sites, and toxic emissions.
FIREARMS	Excludes companies that manufacture or market firearms or small-arms ammunition for non-military markets.
GAMBLING	Excludes companies with greater than 10% of total revenues attributable to operating casinos or racetracks, or that manufacture gaming equipment.
HUMAN RIGHTS	Excludes companies with exposure to issues concerning the civil and political rights of employees and communities.
LABOR RELATIONS/ WORKPLACE ISSUES	Excludes companies currently on the AFL-CIO boycott list or that experienced significant work stoppages or strikes according to the National Labor Relations Board (NLRB).
NUCLEAR POWER	Excludes companies that are nuclear power facility owners or operators, or provide products or services essential to producing nuclear power.
STEM CELL RESEARCH	Excludes companies involved in stem cell research.
TOBACCO	Excludes companies with greater than 10% of total revenues attributable to the manufacture, processing or marketing of tobacco products.
WEAPONS/MILITARY	Excludes companies that have weapons contracts with the U.S. Department of Defense.

A Custom Style Portfolio lets you tailor your portfolio to your needs and desires. To learn more about how Curian can help you integrate your personal values and societal concerns with your investment decisions, talk to your Financial Professional today.

For more information on the Curian Custom Style Portfolio Program, including fees and expenses, please call toll free 1-877-847-4143 for a free Wrap Fee Program Brochure. This brochure is also available from your Financial Professional. Please read the Wrap Fee Program Brochure carefully before you invest or send money.

Separately Managed Accounts charge a single, all-inclusive fee, which covers the ongoing costs inherent in the ownership of all of the securities that may be placed in the account, as well as the advisory, program, brokerage execution, securities settlement and Financial Professional services provided. This fee typically is assessed on a sliding scale depending on an investor's portfolio strategy and the amount of assets held in the account. Please consult your Financial Professional for more details.