

SRI MEANS BUSINESS

1. Sustainable investing has a lower cost of capital, according to the Moskowitz Prize Winner, Climate Capitalists. Researchers have concluded that financial markets are actively rewarding environmentally responsible companies and incentivizing greener investments. Niels Joachim Gormsen, Kilian Huber, and Sangmin S. Oh (2025). Climate Capitalists.
2. The Fossil Fuel Free Divestment Campaign sought to avoid companies involved in the exploring and extraction of coal, oil and natural gas. If you believe that it is wrong to wreck the climate then it would also be wrong to own or to lend to companies that profit from that wreckage. Avoiding such companies may also avoid potential financial and performance risks associated with the fossil fuel industry, as well as redirecting the benefits of your own investment capital to more clean energy positive investments.

WHAT'S SO GREAT ABOUT A ROLLOVER

Changing jobs often means deciding what to do with your old retirement plan. Many roll it into an IRA—35% of U.S. retirement assets are in IRAs, and 62% of traditional IRAs include rollover funds. [More...](#)

HOW DID MARKETS FARE LAST MONTH

S&P500: +4.96%	FTSE 100: -0.13%
NASDAQ Composite: +6.57%	Nikkei 225: +6.64%
Dow Jones Industrial Average: +4.32%	Bloomberg US Agg Bond: +1.55%

18 JULY: NELSON MANDELA INTERNATIONAL DAY

In December 2015, the UN adopted the UN Standard Minimum Rules for the Treatment of Prisoners, later to be called the “Nelson Mandela Rules.” The day is intended to promote humane conditions of imprisonment, raise awareness about prisoners being a continuous part of society, and to value the work of prison staff as a social service of particular importance. The theme of the day is #PrisonersMatter.

REACH OUT AND CONNECT

Email: jeremy Pearce@emailsri.com

Schedule: <https://calendly.com/capitalsri/capitalsri-conversation>

This material should not be construed as an offer to sell or the solicitation of an offer to buy any securities. It is for the general information of clients of Jeremy A. Pearce and/or Cambridge Investment Research, Inc. Before acting upon any advice or recommendation in this material, clients should consider whether it is suitable for their particular circumstances and consult their financial advisor. Investing involves risk including loss of principal. Different types of investments carry varying degrees of risk and clients and prospective clients should be prepared to bear investment and original principal loss. Investing, including socially responsible investing, does not guarantee any amount of success. Neither Jeremy A. Pearce, SharePower Responsible Investing nor Cambridge Investment Research, Inc. provide tax advice to our clients, and all investors are strongly advised to consult with their tax advisors regarding any potential investment. This proposal is confidential to the person(s) named herein. No part of this material may be (1) copied, photocopied, or duplicated in any form by any means or (2) redistributed without prior written consent from Jeremy A. Pearce. ©2025, SharePower Responsible Investing DBA and Jeremy A. Pearce, except where otherwise noted. All rights reserved.

Securities offered through Registered Representatives of Cambridge Investment Research, Inc., a broker-dealer, member FINRA/SIPC. Advisory services offered through Cambridge Investment Research Advisors, Inc., a Registered Investment Adviser. SharePower Responsible Investing and Cambridge are not affiliated.