

**Let's get ethical: selection of funds on market**

Fund	Annual management fee (%)	Exit fee (%)	Minimum investment (€)	Three-year annualised return	YTD return	Sample of main holdings
Standard Life European Ethical Fund			10,000	N/A	21.2	Telefonica, Iberdrola Renovables and Banco Santander Central Hispano
New Ireland Ethical Managed Fund	1.5	If you surrender policy early	5,000	-10.9	14.4	Microsoft, Siemens, CRH
AIB Ethical Balanced Growth Fund	0.75	0	10,000	-5.54	9.13	Ryanair, HSBC, CRH
Dolmen Green Effects Fund	0.75	0	5,000	-4.41	20.78	*WestPac Banking Corp, Starbucks, Solarworld
SAM Sustainable Climate Fund	1.5	0 until end of 2009, then 0.75	0	N/A	29.01	Covanta Holding Corp, Veolia Environnement, Smit Intl