



Sustainable investments

Investing in line with your values





What is sustainable investing?

“You cannot get through a single day without having an impact on the world around you. What you do makes a difference, and you have to decide what kind of difference you want to make.”

Jane Goodall, Primatologist and Anthropologist

“Investments made with the intention to generate positive, measurable social and environmental alongside financial return.”

As consumers, we are all becoming more aware of the influence our buying choices can have. Investing is no different. Sustainable Investing is the result of a growing awareness of how we can influence environmental, social and governmental issues.

You can choose to support companies who are proactively working to make a difference with their products, services and supply chain.





Three sustainable investing myths

01

“All investment funds labelled ‘green’ are ethical”

There are lots of terms used to describe Sustainable investments by different sources, ‘ethical’, ‘responsible’ and ‘sustainable’ are just a few. This has led to ‘greenwashing’ as some companies make stretching claims about their ethical practices.

Our core suite of Sustainable Investment solutions have been carefully selected by our Investment Committee to ensure the strategy that is followed will reflect your values.

Please note: other investments may also be considered by your financial adviser where it is suitable to do so.

02

“Sustainable investments have lower returns”

Returns can be more mixed in sustainable investments as world events can make non-sustainable investments generally more profitable in the short term (as we have seen with gas and oil post the Ukraine invasion).

There will always be an element of risk in investing. We are able to offer a range of sustainable investment solutions which aim to generate long term value. The Investment Committee will oversee the choice of these solutions which are monitored and reviewed on a regular basis.

03

“Sustainable investing is just a fad”

While we cannot deny that this is a hot topic in the financial industry today, we believe that this myth stems from a misunderstanding.

Many investors may not be aware how Sustainable Investing strategies are already being used in their portfolios. In fact, 60% of assets managed for EU investors already incorporate sustainable investment strategies*.

*MSCI, Funds and the state of European Sustainable Finance report
The value of an investment can go down as well as up. Your capital is at risk.

How can Wren Sterling help?

We're financial planners, which encompasses much more than simply recommending investments. We are comprehensive in our approach. We'll get to know you, and your unique financial situation, before making a plan which can help you make the most of what you have.

Our independence allows us to recommend products from right across the market, giving you the greatest choice, whilst ensuring our advice is independent from any one provider.

We are committed to developing long-standing client relationships that span generations allowing us to help you achieve your and your family's lifetime financial goals. Our ongoing clients can benefit from regular reviews, which help you keep your plans on track.

Our advisers are supported by a team of qualified researchers and administrators based in fifteen offices across the UK.



Our investment committee

The Wren Sterling Investment Committee is chaired by an impartial external industry specialist and supported by independent research consultants. It plays a vital role in reviewing our extensive investment research, monitoring developments in the global investment markets, advances in financial planning solutions, and interpreting how these might benefit our clients. All of this is critical to ensure we deliver the best possible independent advice to our clients.

The role of the committee is to regularly monitor and review the available investment solutions in accordance with our criteria that focus on performance, risk and management techniques. Those that meet our criteria, are then put forward to our advisers for selection as our 'core investment solutions'. These solutions represent a broad choice and give the advisers flexibility when creating and delivering your investment strategy, whilst ensuring implementation is in the most tax efficient manner.



Investing in your values

What do you want your investments to achieve?

Traditional investing takes an investor's need for returns and attitude to risk into account. With Sustainable Investing, your money can influence positive change and support causes you care about.

Companies and institutional investors are being asked to contribute to these Sustainable Development Goals through their business activities, asset allocation and investment decisions. This framework can support conversations with your adviser about your values and focus your decision-making.

Your adviser will discuss your preferences with you and use these when making their recommendation. We will outline our reasoning for our recommendations that we believe matches your attitude to risk, need for returns and investment goals.



Investing options

When we provide investment advice to all our clients, we will always consider the following key factors:

- 1. Your personal financial situation:** how much risk can you afford to take?
- 2. Your investment goals:** what level of potential return would you like? What are your investment preferences? What are your investment objectives?
- 3. Your timescale:** how long do you want to leave your money invested? Investments should be held for the medium (at least 5 years) to long (over 10 years) term.

Sustainable investing simply adds another layer.

- 4. Your sustainability preferences:** What causes do you wish to support? What would you like to avoid?



“The service we have received from Wren Sterling has always been exceptional and in particular our dealings with David Simons has been excellent. He is clear in explaining different types of investment and his advice has been based on a thorough understanding of my financial situation.”

Philip, on feefo.com

“As always, my meetings with Fergus are conducted in an amiable, informal manner. He ensures that I understand what has been happening in relation to my investments, in a language I can understand. He also discusses any options or longer term decisions that I need to think about, and I feel confident of any advice given, and reassured that I am being looked after.”

Susan, on feefo.com

