



The power to help change the world

Invest responsibly through our Environmental,
Social and Governance portfolio service
(ESG)

Private Client



Rowan
Dartington



Invest in line with your values

People now have greater opportunity to align their values with their financial objectives. By putting your wealth to work for the issues you believe in, you have the power to help change the world through your investments.

If you're looking to invest in a way that can have a positive impact on society and the environment, then our Environmental, Social and Governance portfolio could be ideal. The Discretionary Investment Service means we'll select investments that have been approved for responsible investment - and then manage the portfolio on your behalf.

Our service can appeal to a wide range of people from individuals and families with assets held in a variety of structures, from trusts and bonds to ISAs and self-invested personal pensions.

This approach can also be attractive to charities and small pension schemes looking for a tailored response to their needs to invest responsibly.

The value of an investment with Rowan Dartington may fall as well as rise.
You may get back less than the amount invested.

The levels and bases of taxation and reliefs from taxation can change at any time.
Tax relief is generally dependent on individual circumstances.

Trusts are not regulated by the Financial Conduct Authority.

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Help make a positive impact with your investments

You may have already heard the terms **environmental**, **social** and **governance (ESG)** investing as well as **stewardship**, **ethical** and **impact** investing. They are all popular descriptions of approaches we group into the umbrella term 'responsible investing', which consider a range of factors when seeking to generate financial returns over the medium to long term.

When investing responsibly, investors can consider both positive and negative ESG factors. They may assess the risks of continuing to invest in companies that aren't responding to global concerns and identify opportunities with those working to address them.

Why invest responsibly?

The impact our choices have on society and the environment has never been greater than it is today. Everything we do, from the food we eat to the types of products we buy and the way we travel has a consequence on the world around us.

As well as adjusting our lifestyle, changing the way we invest our money is one way to help change the way businesses behave. Investors can collectively push an industry in the right direction by investing in companies that are taking positive action – and avoiding those with harmful practices.

For example, companies that provide products and services which are positive for society and the environment and that are well managed, could benefit from higher levels of productivity, via an



ESG

Incorporate environmental, social and governance (ESG) factors when selecting investments



Impact

Invest in companies that are directly bringing about positive social or environmental change



Ethical

Exclude industries that damage society and the environment, such as tobacco, alcohol and weapons

engaged and motivated workforce and increasing sales of product and services. On the other hand if a company suffers reputational damage because it's been involved in polluting the environment, discovered to be treating its workers poorly or accused of corruption, then it could lose business and profitability – its share price is also likely to fall or perform less well. We therefore believe that ESG factors go hand in hand with good business.

Over the long term, these responsible companies could be better prepared to meet future strategic challenges and take advantage of new business opportunities. That's why investors around the world are embracing the idea that it's possible to have a positive impact on society and the environment.

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The investment process behind the portfolios

When searching and selecting investments to include in our ESG portfolios, we combine four different approaches – negative screening, ESG investing, thematic investing and impact investing. We consider both individual companies and actively managed funds, which we assess against a range of factors to ensure they meet our criteria.

We thoroughly research all potential investment ideas and constantly review existing holdings against the continuously changing economic and financial landscape. To help guide our decisions, we incorporate work from Ethical Screening, an independent provider of responsible investment research and analysis.



Investing in companies

We aim to invest in companies that have a positive impact on the world and avoid those that are generally considered to be involved in harmful practices. For example, we won't invest in companies that manufacture weapons or make cigarettes.

Instead, we may invest in companies that are involved in activities such as, generating electricity from renewable sources or developing technologies that help other businesses reduce the amount of water they use and CO₂ they emit.

Negative screening

-  Environmental damage
-  Weapons
-  Alcohol
-  Gambling
-  Tobacco
-  Pornography

Positive screening

-  Water management
-  Environmental services
-  Clean energy
-  Sustainable transport
-  Resource efficiency
-  Educate

Investing in funds

We invest in different categories of actively managed funds, and we've designed our search and selection process to identify those that meet our responsible investing criteria and can have the potential to deliver the most attractive returns

over the medium to long term. Before investing we always meet the fund manager and investment team in person, and carefully examine the investment process in detail to decide whether the fund is suitable.

<p>Socially responsible funds These use a combination of negative and positive screening techniques to select investments. Positive screens tend to be more dominant.</p>	<p>Environmental funds These invest in companies that directly benefit the environment. Pollution control, alternative energy and energy efficiency are common themes.</p>	<p>Ethical funds These assess companies using negative screening and are often considered the purest way to invest ethically because they tend to have the tightest investment criteria.</p>
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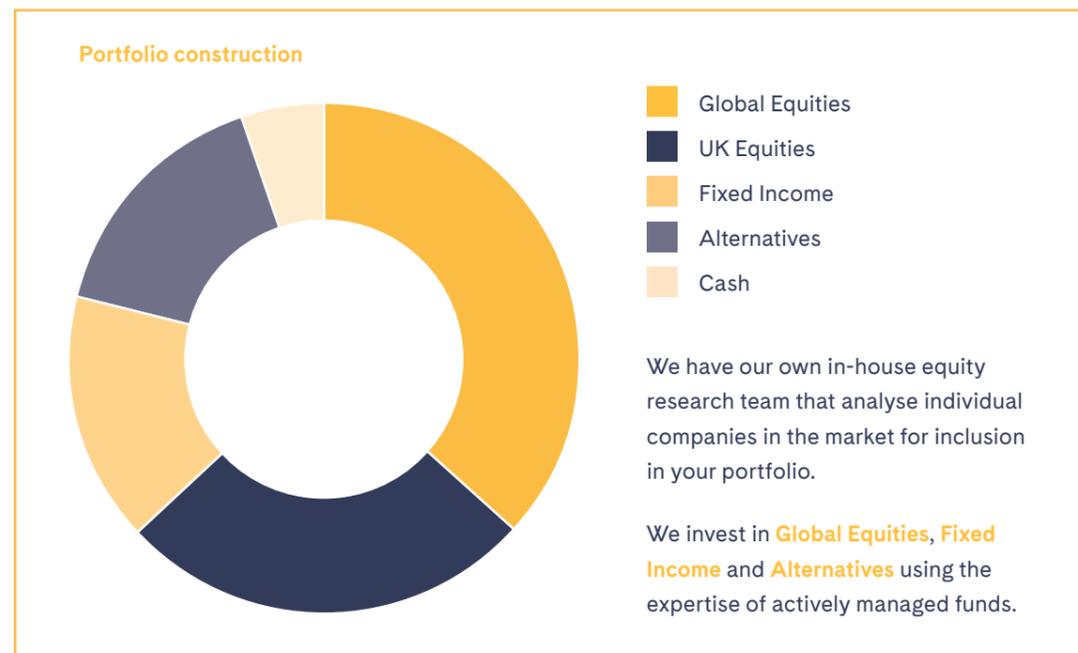
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Environmental, Social and Governance investments

What can you expect if you choose to invest your money in our ESG portfolio service? We'll discuss your individual investment needs and develop a personal investment plan that considers various issues – from your time horizon and tax status to your ability to accept the ups and downs that come with investing.

We'll then build a portfolio of investments on your behalf. In order to help manage risk and capture a wide set of opportunities, we'll invest in companies of all sizes across a wide range of industry sectors and global regions, as well as different asset classes.



Keep track of your investments

We've made it easy for you to keep track of how we're investing your money and how these investments are performing. Portfolio valuations are designed to provide the information you want in a clear and transparent way.

You'll receive quarterly statements containing information about the companies and funds in your portfolio as well as the latest performance.



An expert and personal service

With our Discretionary Managed Services, you can relax, safe in the knowledge that your investment portfolio is being handled by experts. Our trusted and experienced investment specialists monitor your holdings and manage the everyday investment decisions for you, allowing you to focus on what matters the most. You.

As a business, we share your priorities and understand the importance of individuality. We know that no two investors are the same and our carefully curated and personally focused Discretionary Investment Service is designed with only you in mind; we invest in originality.

ESG collective model portfolio

A fund-based solution to investing in risk assets within a robust ESG investment framework, which could be ideal for smaller sums and those seeking to avoid direct equities. The ESG Collective Portfolio Service offers exposure to a diverse mix of regions and asset classes, within a cost effective platform.

Our experienced investment team manages each portfolio, ensuring your investments are in line with our ESG house view and to keep a close eye on ever-changing market conditions. So you can rest assured that we're always working to meet your financial goals.

Bespoke portfolios

We also offer a **bespoke range of portfolios** designed to suit investors with personal ESG preferences and specific individual requirements.

We also aim to take full advantage of your annual Capital Gains Tax (CGT) and Individual Savings Account (ISA) allowances so that your investments are managed as tax efficiently as possible.

With a wide range of asset classes, including direct equities, your portfolio is individually created and managed on your behalf, according to your preferences, goals and risk appetite.

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**Take
the
next
step**

Investing with us

If you're interested in investing in a way that can have a positive impact on society and the environment, please speak to your Investment Manager for more details.

You can also find out more about Rowan Dartington and our approach to investing by visiting us at www.rowan-dartington.co.uk

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