

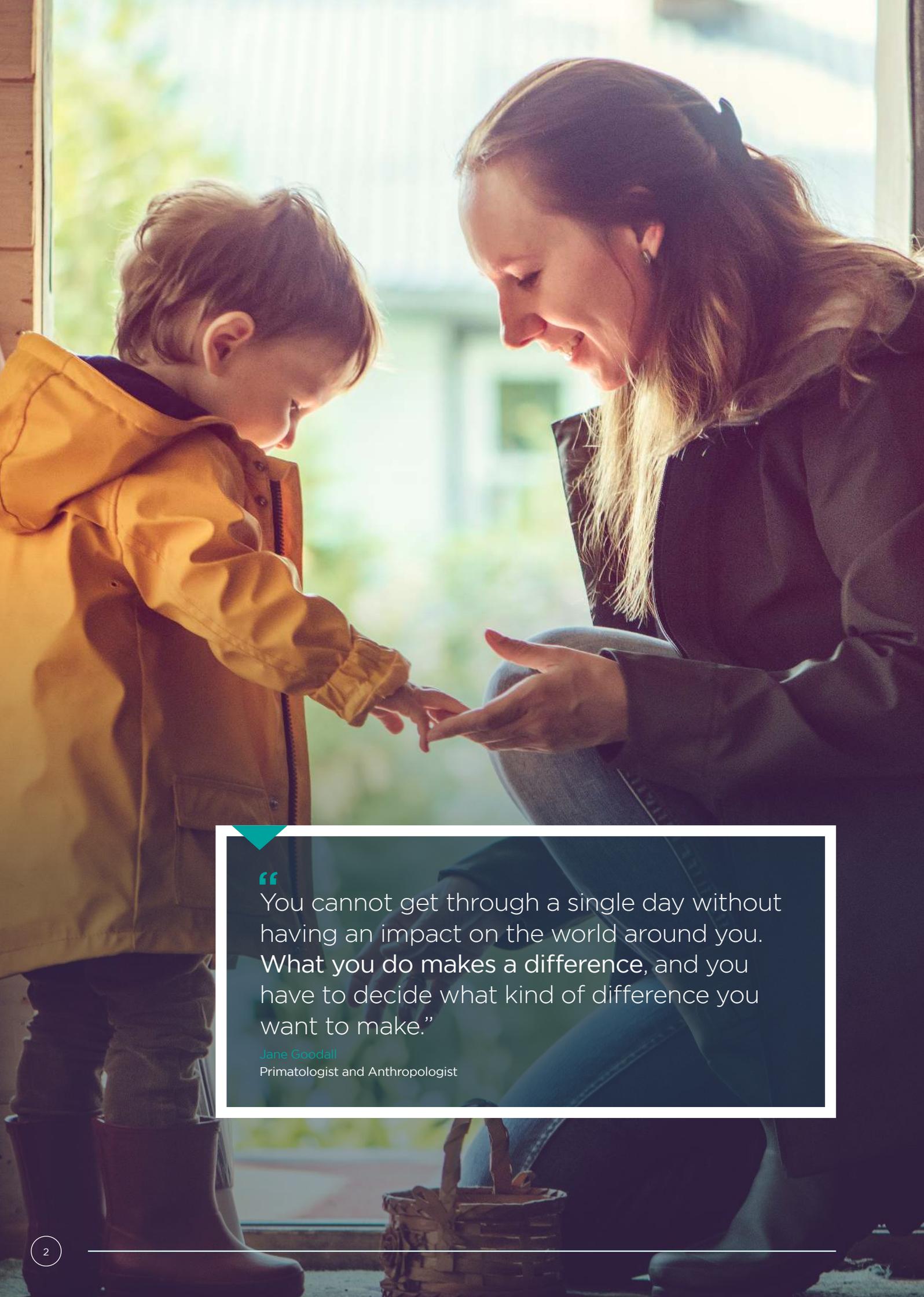


# Impact Investing

Nurturing progress with performance

[WWW.WRENSTERLING.COM](http://WWW.WRENSTERLING.COM)





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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

# What is Impact Investing?

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

As consumers, we are all becoming more aware of the influence our buying choices can have. Investing is no different. Impact 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.

# 3 Impact Investing Myths

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## 1. “ALL INVESTMENT FUNDS LABELLED ‘GREEN’ ARE ETHICAL”

There are lots of terms used to describe impact 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

This does not mean that your investment choices are limited. Our core suite of Impact Investments includes a range of solutions, which our Investment Committee constantly monitor and review. Those that meet our criteria are put forward to our advisers as part of our ‘core investment solutions’.

Please note: our recommended investment panel does not mean that you cannot invest elsewhere with Wren Sterling.

## 2. “IMPACT INVESTMENTS HAVE LOWER RETURNS”

You do not have to sacrifice financial returns with impact investing. In fact, most investors expect market or above market returns from their impact investments.

While there will always be an element of risk in investing, we believe that funds investing in companies that are managed responsibly can deliver better financial results over the long term. When advising investors, we will make recommendations based on your preferences and goals – including your need for returns.

## 3. “ETHICAL 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 Impact Investing strategies are already being used in their portfolios. In fact, 60% of assets managed for EU investors already incorporate sustainable investment strategies\*.

\*London Stock Exchange Group plc  
The value of an investment can go down as well as up, your capital is at risk.

# How can Wren Sterling help?

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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 include some of the most experienced and capable professionals working in financial planning. They are supported by a team of qualified researchers and administrators based in eight 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 impact 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 constantly 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 real flexibility when creating and delivering your investment strategy, whilst ensuring implementation is in the most tax efficient manner.

The levels bases and reliefs from taxation are subject to the individual circumstances of the investor and may be subject to future change.

# 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 Impact 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 is a universally agreed sustainability framework, which 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 may not be able to design a solution that matches your exact combination of risk, returns and investment goals. However, we will produce a report which will outline our reasoning for our recommendation.



# Investing options

Investment advice already considers your personal situation, investment goals, attitude to risk and timescales, all of which your adviser will discuss with you. Impact investing simply adds another layer:

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

Impact Investing				
Traditional	Responsible	Sustainable	Solution focused*	Philanthropy
Traditional investing doesn't involve discounting funds that create a positive impact for people and planet. However, with traditional methods, funds will <b>only be considered for the financial return</b> they provide.	Responsible investing aims to <b>avoid harm</b> and prevent significant negative outcomes for people and the planet. Some investments may be excluded for ethical, values or religious reasons.	Sustainable investing has long term positive outcomes and <b>benefits a range of people and the planet.</b> It is actively engaged in positively screened investments.	Solution focused investing aims to create <b>important outcomes for specific goals</b> and causes.	*While <b>solution focused</b> approaches do deliver competitive financial returns, you can choose to sacrifice returns in order to create a greater positive impact on people and the planet.

Source: Uscreates Impact Investing tool  
The value of an investment can go down as well as up, your capital is at risk.

# Where we are

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We have advisers throughout the UK, based in eight regional offices.

## Need to speak to us?

**T:** 0370 1432 100

**E:** [contactus@wrensterling.com](mailto:contactus@wrensterling.com)

**W:** [wrensterling.com](http://wrensterling.com)

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Glasgow	<b>T:</b> 0141 341 5240
Halifax	<b>T:</b> 0333 0438900
Nottingham	<b>T:</b> 0115 908 2500
Warwick	<b>T:</b> 0333 043 9001
Grantham	<b>T:</b> 01476 560 662
London	<b>T:</b> 0370 1432 100
Weybridge	<b>T:</b> 01932 481069
Belfast	<b>T:</b> 0370 1432 100



The value of an investment can go down as well as up. Investors may get back less than their original investment.

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