



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 Sustainable 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

This does not mean that your investment choices are limited. Our core suite of Sustainable 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: other investments may also be considered by your financial adviser where it is suitable to do so

02

“Sustainable investments have lower returns”

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

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*.

*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?

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 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 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.



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 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.

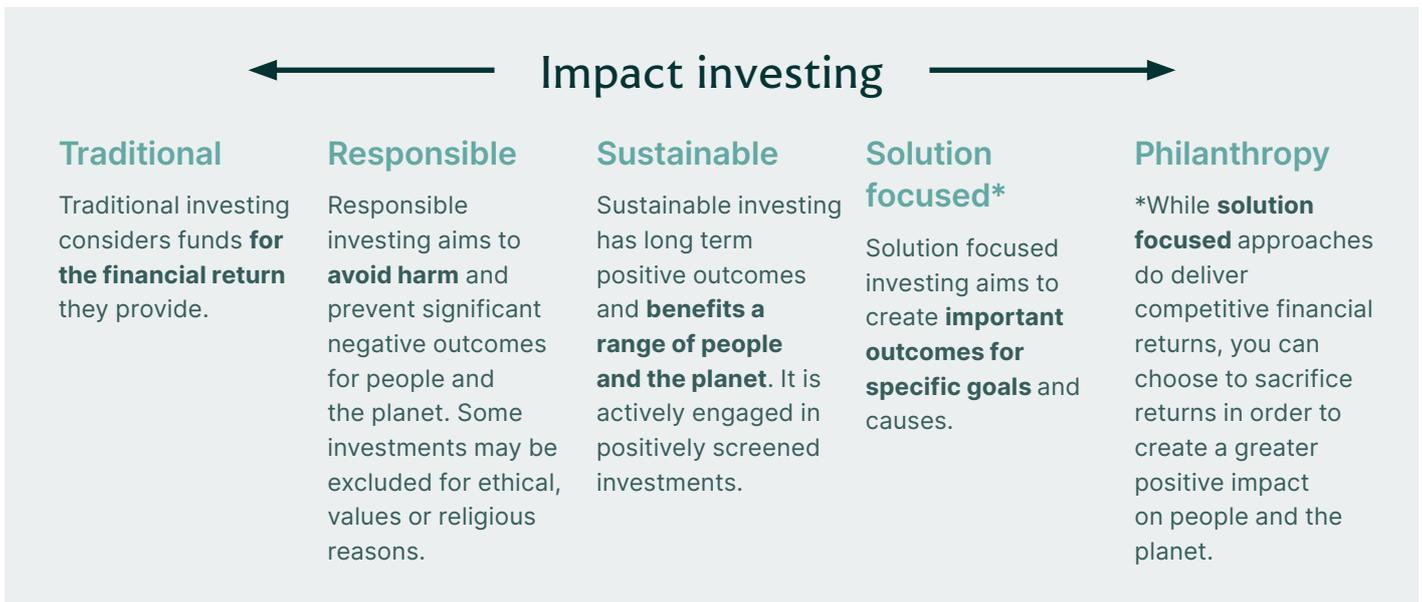




Investing options

Investment advice already considers your personal situation, investment goals, attitude to risk and timescales, all of which your adviser will discuss with you. Sustainable 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?



Our values

When you do entrust us with your financial future, you can rest assured we will do everything we can to achieve your financial goals. Our company values celebrate knowledge, demand professionalism and a can-do approach.

“I came across Wren Sterling earlier this year when looking for some financial advice. The advice they gave me was clear and concise.

They made my current situation and my options for the future easy for me to understand and having spoken to them I felt in a much better position and more in control of my situation now and in the future.”

[Jeanette,on reviews.com](#)

Cares

Wren Sterling cares for its clients, colleagues and the communities in which they work. We work with integrity and discipline to do what's right.

Acts

Wren Sterling acts decisively, thinks fast and moves swiftly. We have the entrepreneurial drive to empower our people, modernise our business and deliver better solutions for clients.

Knows

Wren Sterling knows how to solve its clients' most complex problems. We celebrate knowledge and ensure all our clients benefit from our deep expertise and insight, all of the time.

Delivers

Wren Sterling delivers on the promises it makes to its clients and to each other. We expect to be judged and rewarded based on our reliability and our results.



4.6 / 5 from 160 reviews
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