

## Ethical investing: starting the conversation

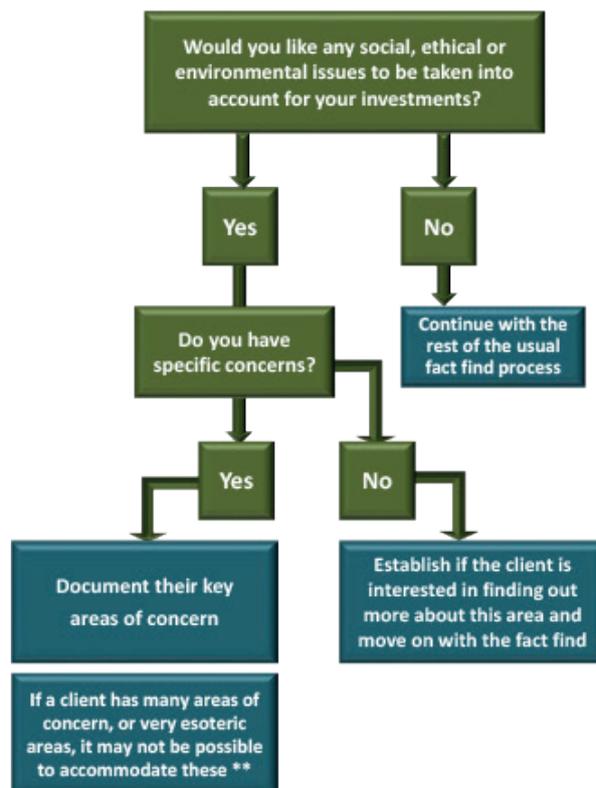


Amanda Tovey  
Head of SRI & Direct Equities

Following several conversations with advisers, we are running a series of monthly features about ethical investing. Some advisers are not entirely comfortable talking to clients about the issue of ethical investing, as it is not an area they have much experience in.

### So how do you start the conversation?

A simple question in your fact find is the easiest way to start the conversation; it can be straight forward and to the point, for example: "Would you like any social, ethical or environmental issues to be taken into account when we are considering your investment portfolio?" The flow chart below shows how the conversation may develop further.



\*\* Our investment managers can talk through this further with you, on a client-by-client basis. In our next ethical update we will provide a Simple Guide to SRI for clients.

### If your client has only a couple of areas of concern

If your client has indicated that they have only a couple of key areas of concern you may question if investing in an ethical portfolio is actually required. This will depend on how strongly the client feels about those areas and you will need to discuss further.

You should also make your client aware that, in addition to excluding the areas of their concerns, an ethical / SRI portfolio may also exclude investment in other areas which they are perhaps not concerned with.

### **If your client has only a couple of areas of concern**

If your client has indicated that they have only a couple of key areas of concern you may question if investing in an ethical portfolio is actually required. This will depend on how strongly the client feels about those areas and you will need to discuss further.

You should also make your client aware that, in addition to excluding the areas of their concerns, an ethical / SRI portfolio may also exclude investment in other areas which they are perhaps not concerned with.

### **Whitechurch Ethical Investment Solutions**

Whitechurch offers a range of Ethical portfolios. These adhere to a predefined and comprehensive set of ethical requirements which we believe fit the needs of most investors. One year on from launch we are pleased with the portfolios' performance so far.

Details of Whitechurch Ethical Investment Solutions can be found on our website. Our Investment Managers would also be happy to talk to you directly,

if you would like to discuss a particular case or client requirement.

Watch out for next month's update where you will be able to download our Simple Guide to SRI to use with your clients.

Meanwhile, if you would like more information on the Whitechurch Prestige Ethical Portfolios please contact our [Business Development Team](#) at [dfm@whitechurch.co.uk](mailto:dfm@whitechurch.co.uk) or call 0117 916 6175.

### **The Whitechurch Investment Team**

---

Previous articles in this series:

1. [Breaking Down The Barriers To Ethical Investing](#)

### **FOR PROFESSIONAL USE ONLY - SHOULD NOT BE RELIED UPON BY RETAIL CONSUMERS**

This publication is issued and approved by Whitechurch Securities Limited which is authorised and regulated by the Financial Conduct Authority. Registered in England and Wales No.1576951

The views and opinions expressed are those of the Whitechurch Securities Investment Managers. Opinions are based on information which Whitechurch consider correct and reliable and are subject to change without notice. We have made great efforts to ensure the contents of this publication are correct at the date of printing and do not accept any responsibility for errors or omissions.

This publication is intended to provide information of a general nature and any opinion expressed should not be treated as a specific recommendation to make a particular investment or follow a particular strategy. Professional advice should be sought before making any investments. Past performance is not necessarily a guide to future performance. Value of investments can fall and investors may get back less than they invested.

**Head Office:** The Old Chapel, 14 Fairview Drive, Redland, Bristol, BS6 6PH

**Telephone:** 0117 916 6150

**Website:** [www.whitechurch.co.uk](http://www.whitechurch.co.uk)