

**Whitechurch**  
Securities Ltd  
WEALTH MANAGERS

Ethical Investment Solutions

Award Winning Wealth Management



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# Ethical Investing

## Our Ethical Investment Philosophy

Whitechurch Ethical portfolios are suited to clients looking to invest whilst taking into consideration a range of socially responsible criteria. Positive screens seek to invest in companies which provide positive actions to our environment and society. Investments are placed in areas such as:

- Renewable energy - companies producing efficient and environmentally friendly energy alternatives.
- Health foods - companies developing cost efficient natural foods to combat obesity and diabetes.
- Better resource efficiency - companies improving management of water, waste, recycling and transportation.
- Social themes - companies that help society with schemes such as affordable housing, improving education and improving quality of life.
- Prevention of Cyber-crime - companies providing security against online fraud.

Our Ethical Investment Philosophy also determines that when we are considering funds for inclusion in portfolios we factor in the business ethos and values of the parent fund management company. As such, we will look to exclude funds from fund management businesses whose main operations may lead to them providing funding for contentious industries.

In addition to the above positive screening our ethical portfolios look to exclude companies:

- Substantially involved in or causing animal testing (non-medical)
- With - or operating in countries with - poor human rights records
- Whose main source of revenue is gambling
- Involved in arms production and export
- Involved in the production and sale of tobacco\*
- Which irresponsibly produce, sell and promote alcohol
- Involved in pornography and nuclear power, where possible

*\*Where the majority of the company's proceeds come from sources other than alcohol or tobacco revenues, for example supermarkets, they are not excluded on the basis of possible tobacco sales as this is not their major source of revenue. Often the managers will implement a threshold level e.g no more than 10% of companies profits should come from tobacco sales.*

**For further information on our Ethical Investment Solutions  
please contact your Financial Adviser.**

## Ethical Screening

We work with Ethical Screening, an independent research company, to ensure funds and equities meet our clients ethical investment criteria.

[www.ethicalscreening.co.uk](http://www.ethicalscreening.co.uk)





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# Whitechurch Ethical Investment Solutions

Our ethical investment solutions are available through our range of investment management services. The services outlined below should be read along with the main service brochures.

## Whitechurch Portfolio Management Service

This service provides access to Whitechurch investment management for clients with a minimum of £3,000 to invest. Under this service, exposure to our ethical investment solutions is available through the Whitechurch Ethical Balanced Portfolio.

- This portfolio will invest in a range of funds diversified across different asset classes with the objective of producing income and capital growth.
- The portfolio will be managed based upon the ethical criteria determined by the Whitechurch Ethical Investment Philosophy (see opposite).
- The portfolio will have a balanced risk profile of 5/10.\*\*

## Whitechurch Prestige Investment Management Service

This service provides investors with access to a wide range of portfolios based upon their risk and return profiles. It is available for investors with a minimum investment of £50,000.

- This portfolio will invest in a range of funds diversified across different asset classes with the objective of producing income and capital growth.
- The portfolio will be managed based upon the ethical criteria determined by the Whitechurch Ethical Investment Philosophy (see opposite).
- Portfolios will be available with risk profiles ranging from 4/10 to 7/10.\*\*

## Whitechurch Personally Tailored Service

This service provides access to truly bespoke offerings and is available for investors with over £250,000 to invest. This service can also include tax planning.

- Investments can be in UK equities alongside funds to provide a well-diversified portfolio. However, this will incur an additional screening cost.
- The portfolio will be managed based upon the ethical criteria determined by the client.
- The investment objective and risk profile\*\* will be determined by the client.

### \*\*Risk Profiles

*Risk is defined as the risk to the capital or original investment based on a minimum 5 year investment term. Whitechurch provides a risk rating of portfolios on a scale of 1 to 10.*

*With 1 being the lowest risk and 10 being the highest risk.*

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