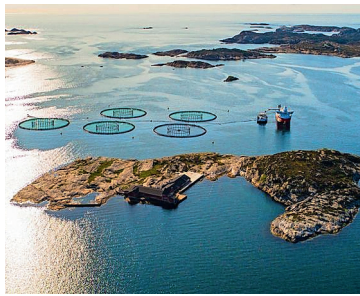


PROMOTION

Ethical Investing

Bespoke portfolios tailored around you



At Raymond James, Ribble Valley we have a highly bespoke investment proposition and state of the art tools. This allows us to cater for clients' ethical preferences, however specific they are. Many people only want to profit from companies with certain characteristics and they want to make sure that their views are reflected.

We start with a specially tailored questionnaire that really helps us to explore what is important to clients. The first element of this is 'negative' screening where we look at what people don't want to invest in. This might be armaments, tobacco, alcohol, animal testing, gambling etc... we can also drill down to the next level to allow a percentage of revenues. So for example, someone might not want to invest in an alcohol company per se but wouldn't mind investing in a hotel chain that makes a small percentage

of its revenues from alcohol sales.

We then look at positive screening. What do people want to make profit from? This can be broad based such as wanting to invest in innovative companies that are solving the World's problems. We incorporate ESG (Environmental, Social and Governance) in all of our research as there is good reason to believe that the most sustainable and well governed companies will offer shareholders the best long-term returns.

We can also offer positive screening very specifically. Do people only want to invest in companies with excellent human rights track records for example? Or in renewable energy? Or those that contribute positively to their community?

The level of how bespoke we can make it is endless. There are over forty thousand listed companies and we have an enormous amount

of research available to us. This allows us to build diversified portfolios for people with even the most specific views and preferences without necessarily sacrificing performance.

Most 'ethical' funds exclude certain companies and these are an option for broad based ethical investing. They cater for the views of the masses though. Only through investing directly in a portfolio of shares designed specifically for a client can all people's views be best accommodated.

If you are interested in learning more about the opportunities we are finding and options for investing please call or email me (01772 780300, paul.gavaghan@raymondjames.com) to arrange a complimentary chat over the phone or Zoom.

Risk Warning: With investing your capital is at risk. ♦



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