

# Greenbank

**Bespoke**  
Financial advisers

(Adviser as introducer)

For professional advisers only

**Greenbank provide ethical and sustainable investment services for private clients, charities, trustees, institutions and professional partners. We are one of the most experienced teams in the sustainable investment field and have been helping to drive change through ethical and sustainable investment for more than 20 years.**

**Our in-house ethical, sustainable and impact (ESI) research team is one of our core strengths, and our active approach to engagement with companies complements our investment analysis.**

**We strive to be the natural home for those who want to align their investments with the change they want to see in the world. We provide sustainable investment as standard, not as an add on.**

**Greenbank was created by people passionate about the use of finance as a force for good and we share this passion with our clients. Our team continues to grow, with people who share our vision.**



**Our Bespoke service is a discretionary service for clients with amounts of £500,000 or more to invest in a portfolio.**

It allows your clients to specify areas of interest (for example, climate change, biodiversity loss or social inequality) and investments they want to avoid, highlighting their personal choices of positive alignment to sustainable investment themes.

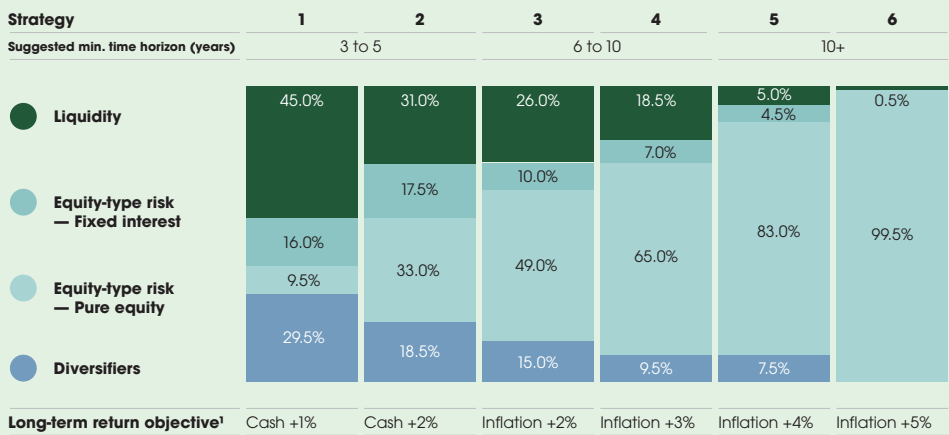
Your clients' investments can be held within a standard taxable account or a wrapper such as an Individual Savings Account (ISA), Junior Individual Savings Account (JISA), Self-Invested Personal Pension (SIPP), Trust or Offshore bond.



# Investment process

Our Liquidity, Equity-type risk and Diversifiers (LED) investment process includes six risk-rated investment strategies that are aligned to their respective risk level.

They set out the high-level structure of a portfolio for that risk level and serve as a useful way to illustrate and measure our investment framework and process. Within the asset allocation parameters of these strategies, we can tailor portfolios according to a client's individual situation and financial objectives, taking into account any personal preferences they may have.



The asset allocation shown for each strategy reflects the Benchmark weighting for each asset class as of October 2023. Inflation is measured as the Consumer Price Index (CPI) from the UK's Office for National Statistics. Sterling cash is measured as SONIA (sterling overnight index average) from the Bank of England. Prior to 1 January 2021 cash was measured as 3-month UK LIBOR from the Intercontinental Exchange (ICE).

<sup>1</sup>The long-term return objectives for each strategy are based on the suggested minimum time horizon and are shown relative to the returns from cash (as measured by short-term interest rates) or the annual rate of inflation (as measured by the Consumer Price Index). They are based upon long-term inflation forecasts.

For more information about our LED approach, and the role of our in-house research team, our engagement activities (including voting), and the sustainability standards for investments that are included in Greenbank Bespoke portfolios, please read our **Greenbank Brochure**.

Greenbank are experienced in handling the transfer of existing portfolios and managing the reorganisation of portfolios over time to take account of market opportunities and to operate within agreed tax constraints.

# Our relationship with you and your client

## As your client's Adviser, you retain control of the client relationship

Your Greenbank investment manager will work with you and your client to understand:

- your client's financial and relevant personal circumstances and needs
- their investment objective(s)
- how much investment risk they are comfortable taking and their capacity for capital loss
- their level of investment knowledge and experience
- the length of time for which they are planning to invest

If it is appropriate for your client, we will ask them to complete our Ethical Questionnaire to record their specific ethical or sustainability preferences.

Your investment manager will summarise the information they have gathered and develop an investment mandate that is suitable for your client based on the information the client has provided to meet their needs.

Your investment manager will discuss this mandate with you and your client and will make sure that your client understands the contents and the risks involved.

Once the investment mandate is agreed with you and your client, they will sign an agreement to open a portfolio. Your investment manager will then build your client's portfolio and arrange any asset transfers where necessary.

Your investment manager will actively manage and monitor the portfolio, utilising your client's ISA and CGT allowances as appropriate. They will also regularly review your client's circumstances and the investment approach, working with you to ensure that the agreed investment mandate remains suitable for your client, and making changes to the portfolio as necessary.

Should your client's circumstances change outside of these regular reviews we will arrange to discuss these changes with you and your client and determine if the current investment mandate remains suitable.

# Reporting

Your clients will receive **quarterly valuations** which include an analysis of their portfolio performance relative to market benchmarks, details of stock and cash movements, and the income generated by their portfolio.

They will also receive detailed **annual tax reports**.

## **Your clients can receive far more than just a quarterly financial summary of their portfolio.**

They will want to understand where their money is invested and how their portfolio aligns with their sustainability objectives, so we can also provide:

- **Ethical screening summaries**, providing an overview of how portfolio companies meet your client's ethical investment policy or criteria.
- **Annual Ethical Review (AER)** – a summary of social and environmental performance of portfolio holdings, relevant to your client's portfolio investments.
- **Sustainable Development Themes report** for your client's portfolio, to use in your client review meetings. This shows
  - how your client's portfolio is mapped against Greenbank's eight sustainable development themes
  - a breakdown of your client's investments according to different impact goals.
- **Weighted Average Carbon Intensity (WACI) report** – if your client has a specific interest in their carbon footprint, this report shows their portfolio's exposure to carbon-intensive companies, compared to a range of relevant benchmarks (on request).

We have obtained compliance with the Global Investment Performance Standards (GIPS) and can provide verified performance data and further explanation of the guidelines, on request.

If you use the Intelliflo platform we can link directly to your back office system.

# Communicating with you



You will have a direct relationship with a Greenbank investment manager, including meetings for you and your client when you need them



You will have online access to your client's up-to-date portfolio valuations and cash transaction history via the MyRathbones app. (There is an Adviser View on MyRathbones that shows all your Greenbank clients)



You will have ongoing communication and support of your Greenbank investment manager and their team, either by phone, email, Microsoft Teams, or the MyRathbones digital option

## Keeping you and your clients informed

- We can invite you and your clients to our annual Greenbank Investor Day and our regular webinar events on cutting edge sustainable investment topics
- You and your clients will also receive a copy of our annual Greenbank Investor Day Review and our annual Engagement Review
- We publish regular thought leadership posts and our Greenbank monthly market commentary on our website. (We can send you a pdf of the monthly market commentary on request)
- We highlight our activities as leaders in the sustainable finance industry on our LinkedIn and X (Twitter) accounts
- We also run certified CPD events and teach-ins on sustainable investment industry topics specifically for Advisers





For further information on the services we provide, or to arrange a meeting, please contact us.


**Call**

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**For more information, please visit**  
[greenbankinvestments.com](https://greenbankinvestments.com)

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 Greenbank Investments

**Our UK offices**

London  
Bristol  
Edinburgh  
Glasgow  
Liverpool

INVESTMENT<sup>™</sup>  
WEEK  
**SUSTAINABLE INVESTMENT**  
**AWARDS 2023**

**WINNER**

Best Sustainable Investment  
Wealth Manager/ DFM Group

**Additional information**

Rathbones, Greenbank and Greenbank Investments are trading names of Rathbones Investment Management Limited, which is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Registered office: Port of Liverpool Building, Pier Head, Liverpool, L3 1NW, Registered in England No. 01448919.

In accordance with regulations, all electronic communications and telephone calls between Rathbones and its clients are recorded and stored for a minimum period of six months.

Rathbones Investment Management International Limited is the Registered Business Name of Rathbones Investment Management International Limited which is regulated by the Jersey Financial Services Commission. Company Registration No.50503. Registered Office 25/26 Esplanade, St Helier, Jersey JE1 2RB