



Rathbones

Look forward

Rathbone  
Greenbank Investments

Why invest with us?



**Ethical investors**  
Why invest with us?

Your money.  
Your values.

### Why ethical investors choose to invest with us

Our clients are individuals and families, charities and other not-for-profit organisations, trusts, pension funds and their professional advisers.

Many come to us through a financial adviser or a personal recommendation. Some of these relationships span generations.

They all want to invest ethically, sustainably and responsibly, and with someone they trust to reflect their values in their investment choices.

This is what  
we do.

## Why ethical investors choose to invest with us

### **Specialists in ethical investment management**

Rathbone Greenbank Investments is the dedicated ethical and sustainable investment team of Rathbones, one of the UK's leading investment managers.

As specialists, we know how to balance financial objectives with ethical, social and environmental concerns. For us, ethical investment is not one strategy among many. It is ingrained in every aspect of how we manage money.

We are one of the most experienced teams in this field and have been pioneers in driving change in business and society through ethical investment. Like you, we believe that money should help to build a better future for everyone.

# Be individual.

## Why ethical investors choose to invest with us

### **Your investment portfolio**

No two people or organisations have values or goals that are exactly the same, which is why our clients have individual portfolios created and managed for them by a dedicated investment manager.

We think it's important for you to have a direct relationship with the person who manages your money for you. Your investment manager will take the time to understand what you want to achieve and how you want your money to be invested to create an ethical investment strategy that is right for you.

As your investment manager is personally responsible for all the decisions on your portfolio, you can be certain your values are reflected at every step.

# Where do you draw the line?

## Why ethical investors choose to invest with us

### **Investments that match what matters to you**

Your investment portfolio is carefully constructed to match your objectives and values.

With us, you can make your investments work for what you believe in. Our research allows us to identify companies that seek to address the challenges presented by issues such as human rights, climate change and population growth.

Our investment managers are supported by a central investment process that provides expert guidance on asset allocation, investment selection and risk monitoring. They have access to the insights and resources of our research team and are assisted by proprietary systems that use the latest technology.

Rathbones is independent, so we can look across the whole of the market to find investments that match your interests. Not all firms give their investment managers this flexibility. It's an important advantage because it gives us more opportunity to apply our expertise for you.

# Asking the right questions.

## Why ethical investors choose to invest with us

### **We do our own research**

We have our own in-house ethical research team, which is central to our commitment to providing investments that are ethical and sustainable.

We do not want your values to be compromised by investments that do not meet these standards.

Our research team closely monitors the business activities as well as the social and environmental performance of companies, so we know who is leading the way and who to avoid. We meet with companies to make sure they do what they say and we ask the difficult questions.

Our research keeps us at the forefront of evolving ethical, social and environmental issues. Timely, balanced analysis from our research team helps our investment managers understand how new developments may affect clients' portfolios and future investment choices.

# Sustainable returns.

## Why ethical investors choose to invest with us

### **Ethical choices that achieve financial targets**

Your decision to invest ethically does not mean you have to choose between achieving your financial objectives and staying true to your values. You can do both.

We aim to provide you with consistent returns on your money over the long term. Our investment process is designed to create a well-balanced and diversified portfolio of ethical investments that meets your expectations year after year.

We believe that companies with high ethical standards and sustainable business practices make good long-term investments and we seek out those that aspire to do more than just comply with regulation.



# Forward thinking.

## Why ethical investors choose to invest with us

### **Active management of your portfolio**

Financial markets are continually moving. While our values stay constant, our financial priorities often change over time. The active, day-to-day monitoring of your portfolio by your investment manager ensures both careful stewardship of your money and a focus on performance.

Your investment manager will keep a constant eye on the markets and wider economy and judge when to make adjustments to your portfolio. They will also review your investment strategy with you at regular intervals to understand any changes to your requirements, so your portfolio is always in line with where you want to be.

Our investment managers stay with us for many years, helping to build relationships that get stronger and stronger over time.

All the  
information  
you need.

## Why ethical investors choose to invest with us

### **Regular reports, publications and events**

You will receive regular updates from us on the performance of your investments and we will provide you with a formal ethical review of your portfolio every year.

You can decide how often you receive statements and other information from your investment manager. You can also access current portfolio valuations online.

Our publication, *Rathbone Greenbank Review*, offers insights on topical themes for ethical and sustainable investors. Client events include our annual Investor Day.

# Make your voice heard.

## Why ethical investors choose to invest with us

### **Committed to bringing about change**

By investing with us, you can have an influence on how companies operate. We engage directly with companies to encourage improvement in social and environmental performance. We use shareholder rights to vote at annual general meetings and work with other concerned investors to get our message across.

We have succeeded in securing commitments from companies to improve labour rights, animal welfare and environmental practices. We also engage with government on issues that concern our clients.

We led the investment community in securing agreement from the government to make transparency in supply chains part of the Modern Slavery Act. This will help to combat the use of child labour and other human rights abuses.

# Ethical to our roots.

## Why ethical investors choose to invest with us

### **A long history of being responsible**

It's important to know who is looking after your money. That applies to the person you deal with and the company behind them.

We are proud to be part of a company that is recognised for being ethical and responsible. Rathbones is a Living Wage Employer, a member of the FTSE4Good Index and a signatory to the United Nations-backed Principles for Responsible Investment and the Carbon Disclosure Project.

We commit to treat clients fairly and to act in their best interests at all times. We measure our performance against these promises through independent research and share the results in our annual report.

The founders of Rathbones demonstrated their commitment to improving the welfare of others through activism and philanthropy during the nineteenth century. Our employees carry on that work today by contributing to their local communities through fundraising and volunteering.

# Straightforward fees.

## Why ethical investors choose to invest with us

### **What you pay for**

Our fees for managing your investment portfolio are straightforward. Our fee is calculated as a percentage of the value of your portfolio.

We want you to be clear about what you are paying for. It is the active, day-to-day management of a portfolio that matches your ethical, social and environmental values, by an experienced ethical investment professional who understands your individual interests and concerns.

You have direct access to your investment manager. You will receive regular valuations and reports on your portfolio. We will also send you publications and invitations to events that we think may be of interest to you.

# What our clients say.

There is no typical Rathbone Greenbank client. Every one is different. This is what some of them say about us.



We would like to thank the clients featured on the following pages for their support. Names and personal details have been changed where requested. The people shown are models and have given permission for their images to be used in this way.



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**Nick** is a travel writer and broadcaster.

"I've been with Rathbones for many years. I invested with Rathbone Greenbank on the recommendation of my financial adviser. It has proved to be a very good decision.

I've found Rathbones to be a very dependable and professional outfit. My investment manager keeps me informed about the companies whose shares he's buying or selling for me. He responds quickly when I have questions.

In addition to my personal investment portfolio, my family has a trust that Rathbone Greenbank manages for us. With the positive screening that Rathbone Greenbank offers, we can ask for the trust to support companies whose policies are in line with our concerns on issues like fair trade, animal welfare and family-friendly workplaces.

Rathbone Greenbank deals with the trust's tax return and HMRC payments. That's a huge help to me as I'm often working abroad."



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**James** is a financial planner who specialises in advising ethical clients.

“We want a partner we can trust to deliver on our message to clients. A lot of investment managers see ethical investment as a limitation. The team at Rathbone Greenbank really understands what our clients want.

It’s unusual to find an investment manager that can balance traditional discretionary investment management with very individual ethical requirements and incorporate less standard investment themes within a portfolio as well. That’s much more appealing to us than a manager who only screens out investments without adding anything positive.

We like having access to the research that Rathbone Greenbank produces. It means we’re up to speed when clients ask about issues like fossil fuel divestment. We have no worries about delegating our investment management to Rathbone Greenbank Investments. They are a safe pair of hands.”





“The Trust came into some money a few years ago and we decided to invest it in line with our strong ethical values. Other Quaker charities recommended Rathbones to us.

We aren't financial experts or risk takers but we do need to generate income for our work. We get clear, detailed answers to our questions from Rathbone Greenbank in language that we understand. That level of individual support is very important to us.

We meet our investment manager in person every two years but are in frequent contact. We have banks in our portfolio and we've been concerned about the recent negative reports of activities within this sector. Our conversations, and research by the Rathbone Greenbank team, have given us balanced guidance on how to proceed with these investments.

This is our first experience with an investment manager. To date, we've been given exactly the support we've needed.

We are very happy customers.”



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**Sarah** is a professional gardener.

"I'm fortunate to have inherited a lump sum which provides me with a regular monthly income. That helped me to support my daughter through her school years and allows me to work part-time and also do voluntary work in the community.

It's important to me to know my money is being used positively and does not contribute to the exploitation of people. I trust Rathbone Greenbank to manage my portfolio to meet these goals.

I'm impressed by the ethical scrutiny of companies that Rathbone Greenbank performs. Its research is really on the ball. We review my investment criteria every few years. The questions and categories are continually updated, which keeps me in touch with current issues.

My investment manager sends me an annual summary of the activities of companies in my portfolio. I don't worry about where my money is invested because I know Rathbone Greenbank understands my values."

We're here to help you look forward with confidence.

Rathbone Greenbank Investments is part of Rathbones, one of the leading investment managers in the UK. We manage money for people, for charities and through professional partnerships with advisers.

Rathbones has been in business since 1742.

Our success is built on the stability provided by forward thinking, sensible, long-term management and the lasting relationships we form with our clients.

Our ongoing investment in technology keeps our business running smoothly, supporting high-quality investment management, administration and reporting.

Rathbones is part of Rathbone Brothers Plc, an independently owned FTSE 250 listed company. As we are not part of another company, we can focus our full attention on managing money and nothing else.

If you would like to know more about Rathbones, please read our brochure, *Individuality: our services and how we manage your money*.

For more information about Rathbone Greenbank, please visit [rathbonegreenbank.com](http://rathbonegreenbank.com).

# Get in touch.

Please get in touch to see how we can help.

Call us on:  
0117 930 3000

or email:  
[greenbank@rathbones.com](mailto:greenbank@rathbones.com)

For more information, please visit:  
[rathbonegreenbank.com](http://rathbonegreenbank.com)

## **Our UK offices**

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