Greenbank

Managed
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.

Greenbank

Our Managed service has been designed to meet the needs of your clients who want access to an ethical and sustainable portfolio within a fund structure.

There are five ready-made ethical and sustainable investment solutions with a broad spectrum of financial objectives and risk appetites, for clients with £150,000 and above to invest.

Four of the Managed Strategies (2-5) are invested in Rathbone Greenbank's actively managed multi-asset funds, with Strategy 6 invested in a single strategy fund (Rathbone Greenbank Global Sustainability fund).

Strategy name	Rathbone Greenbank risk level	Strategy invests in	Long term objectives		Time horizon (minimum)
			Return[1]	Risk[2]	
Strategy 6	**6**	**Rathbone Greenbank Global Sustainability**	Inflation +5%	Up to 100% equity risk	**5 years +**
Strategy 5	**5**	**Rathbone Greenbank Multi-Asset Dynamic Growth Portfolio**	Inflation +4%	Up to 83% equity risk	**5 years +**
Strategy 4	**4**	**Rathbone Greenbank Multi-Asset Strategic Growth Portfolio**	Inflation +3%	Up to 66% equity risk	**5 years +**
Strategy 3	**3**	**Rathbone Greenbank Multi-Asset Defensive Growth Portolio**	Inflation +2%	Up to 50% equity risk	**5 years +**
Strategy 2	**2**	**Rathbone Greenbank Multi-Asset Total Return Portfolio**	Cash +2%	Up to 33% equity risk	**3 years +**

[1] Each strategy has a target return in excess of inflation (as measured by the UK Consumer Price index) or cash (as measured by the Bank of England Base Rate)
[2] Each strategy has a maximum volatility target measured against the volatility of equity markets, as represented by the FTSE Developed World Index

The Rathbone Greenbank funds are managed by the Rathbones Asset Management (RAM) highly experienced and expert fund management team.

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.

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.

For more information about our Liquidity, Equity-type risk and Diversifiers (LED) investment process, the role of our in-house research team, our engagement activities (including voting), and the sustainability standards for investments that are included in Greenbank Managed portfolios, please read our **Greenbank Brochure**.

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

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

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 invest into the appropriate Greenbank fund 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
- Detailed **annual tax reports**
- **Annual reviews** (including the carbon footprint of their portfolio)
- **Quarterly investment updates** – containing fund performance, market news, key purchases and sales in the funds, and investment outlook
- **Case study reviews** which contain information on the financial and sustainability rationale for holdings across the portfolios

Keeping you and your clients informed

- We publish regular thought leadership posts, a Greenbank monthly market commentary, an Investor Day Review and an annual Engagement Review on our website.
- We run regular webinar events on cutting edge sustainable investment topics.
- 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.

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

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

Call
0117 930 3000

Email
enquiries@greenbankinvestments.com

For more information, please visit
greenbankinvestments.com

@GreenbankInvest

Greenbank Investments

Our UK offices
London
Bristol
Edinburgh
Glasgow
Liverpool

INVESTMENT WEEK
SUSTAINABLE INVESTMENT AWARDS 2023
WINNER
Best Sustainable Investment Wealth Manager/ DFM Group

Additional information

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