

**Greenbank**

**Bespoke**  
Individuals and families

**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 discretionary service gives you direct contact with a dedicated investment manager who will discuss with you in detail your financial objectives and your attitude to risk, as well as what matters to you in terms of how your money is invested.**

This one-to-one service allows you to specify areas of interest (for example, climate change, biodiversity loss or social inequality) and investments you want to avoid, highlighting your personal choices of positive alignment to sustainable investment themes.

Your investment manager will then build a portfolio for you that reflects your preferences. It will be customised to suit your individual needs and your investment manager will deal with all the transactions and investment decisions.

Your 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) or Trust. (The tax treatment will depend on the individual circumstances of each client and may be subject to change in the future).

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 a more detailed explanation of how we create portfolios for our clients, including 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**.

**The value of investments and the income from them may go down as well as up and you may not get back what you originally invested.**

# Becoming a Greenbank client is easy and straightforward

## Step 1

Your investment manager will have an initial discussion with you about your personal circumstances and your specific ethical or sustainability preferences. Greenbank's ethical questionnaire can be a useful aid to help you identify your specific ethical requirements.

## Step 2

You will be asked about your attitude to risk, your income requirements and your tax position.

## Step 3

Your investment manager will create an investment proposal document, showing the type of investments that will be in your portfolio that you can review and discuss.

## Step 4

Once the investment proposal is agreed, your investment manager will build your portfolio, monitor it, and make changes to ensure it is suitably invested, utilising your ISA and Capital Gains Tax (CGT) allowances. (The tax treatment will depend on the individual circumstances of each client and may be subject to change in the future).

## Communicating with you



You have a direct relationship with your dedicated investment manager and their helpful team of assistants and client service staff



You will have review meetings with your investment manager on request



Through the MyRathbones app you can have online access that shows an up-to-date valuation of your portfolio, cash statements and details of any transactions



There will be ongoing communication and support from your investment manager and their team, either by phone, email, Microsoft Teams, or the MyRathbones digital option.

# Reporting

You will receive **quarterly valuations** which include an analysis of your portfolio performance against relevant benchmarks, details of stock and cash movements, and the income generated by your portfolio.

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

## **As a Greenbank client, you will receive far more than just a quarterly financial summary of your portfolio.**

To help you understand where your money is invested and how your portfolio aligns with your sustainability objectives, we can also provide:

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

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# Keeping you informed

- You will receive invitations for you and your family to our regular webinars on sustainable investment topics and our Greenbank Annual Investor Day
- You will 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 highlight our activities as leaders in the sustainable finance industry on our LinkedIn and Twitter accounts

## Additional services offered by Rathbones Group

### Financial planning

The Rathbones team can advise on ways to improve the after-tax performance of investments and to pass on wealth. Using their lifetime cashflow modelling tool (this service is not regulated by the Financial Conduct Authority), they can help manage wealth into retirement and beyond.

### Trust and legal services

(Not regulated by the Financial Conduct Authority) – our experienced teams of UK trust and legal experts can offer tax efficient structures, wills, lasting powers of attorney and conveyancing.

### Offshore expertise

Expert international investment management delivered in partnership with the Rathbones team in Jersey, serving non-UK domiciled clients and international trust companies. (Regulated by Jersey Financial Services Commission)



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

#### Call


0117 930 3000

#### Email

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#### For more information, please visit

[greenbankinvestments.com](https://greenbankinvestments.com)

 @GreenbankInvest

 Greenbank Investments

#### Our UK offices

London

Bristol

Edinburgh

Glasgow

Liverpool

INVESTMENT  
WEEK  
**SUSTAINABLE INVESTMENT**  
AWARDS 2023

**WINNER**

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#### 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.

Rathbone Investment Management (Financial Planning) is a trading name of Rathbones Investment Management Limited, which is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority. It should be noted that not all the services provided by Rathbone Financial Planning are regulated by either the Financial Conduct Authority or the Prudential Regulation Authority.

Provision of trust, tax and company administration services by Rathbones Trust Company Limited (RTC). Provision of legal services is provided by Rathbones Legal Services Limited (RLS), a wholly owned subsidiary of RTC. RLS is authorised and regulated by the Solicitors Regulation Authority. It should be noted that any services provided by RTC are not regulated by either the Financial Conduct Authority nor the Prudential Regulation Authority.