



Sustainable
IMPACT
Portfolios



CASTERBRIDGE WEALTH
INVESTMENTS

For professional advisers only

MAKING AN IMPACT

The world is changing, investing now is much more than making a profit. More of your clients believe their portfolios should reflect their personal values and they want to see decisive action taken on issues such as climate change, renewable energy, equality, poverty, healthcare, clean water and sanitation. Responsible investing is no longer a trend, it's a necessity.

But just as importantly, your clients do not have to sacrifice returns in pursuit of their principles. There is overwhelming evidence that companies following Environmental, Social and Governance (ESG) standards are more likely to profit over the longer term. In fact, particular 'impact' industries such as renewable energy, healthcare and biodiversity, offer the potential to maximise financial returns and create meaningful change at the same time.

Embracing the United Nations' Sustainable Development Goals

We use the United Nations' Sustainable Development Goals as our framework for identifying critical areas of impact. They also help us to measure how each positive impact has been achieved. We believe companies looking to achieve these goals are not only improving quality of life, but have the best chance of outperforming over the long term.

A responsible investment manager

At Casterbridge Wealth, we integrate ESG risk and opportunity factors directly into our investment decisions across asset classes, as well as engage in active share ownership. We do this as it helps us to keep delivering superior investment outcomes for our investors, and also because it's the responsible thing to do.

A discretionary managed sustainable investment

The Casterbridge Sustainable Impact Portfolios finds opportunities to ensure clients' financial and ESG objectives are equally met. Unlike traditional 'ethical' funds, the fund is not hampered by exclusionary criteria or required to take on more risk in the pursuit of returns. Instead, its diversified capital preservation focus takes into account the best aspects of ESG criteria, whilst targeting additional returns by allocating a key portion of the portfolio to 'impact investments' that offer solutions to the world's greatest challenges.

Three Risk Rated Portfolios

The Casterbridge Sustainable Impact Portfolios offer clients three risk rated portfolios aimed at an investment time horizon of more than five years. The portfolios will include active and passive funds from the very best ESG fund managers from around the world that meet our investment criteria.

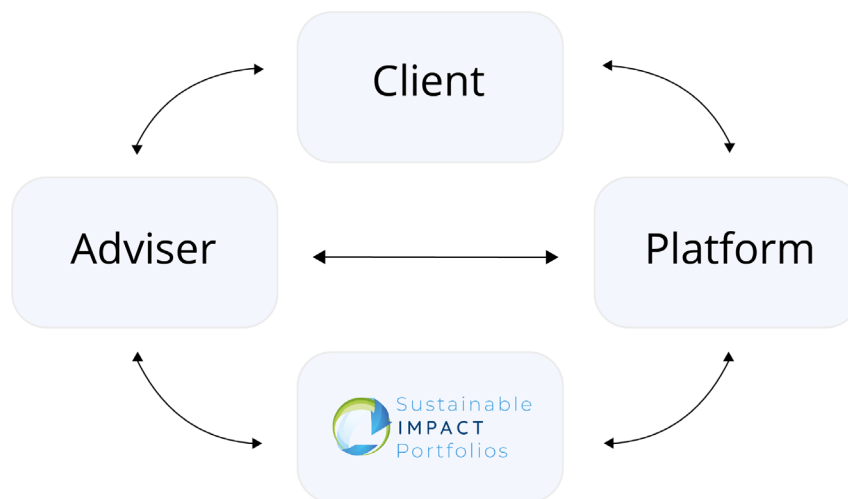


WORKING IN TRUE PARTNERSHIP

All our portfolios are designed to meet the business needs of the financial advice profession. We work with advisers to achieve the right investment outcomes for your clients, whilst offering a comprehensive partnership through the advice process and beyond.

Advisers must assess clients to establish their ESG preferences

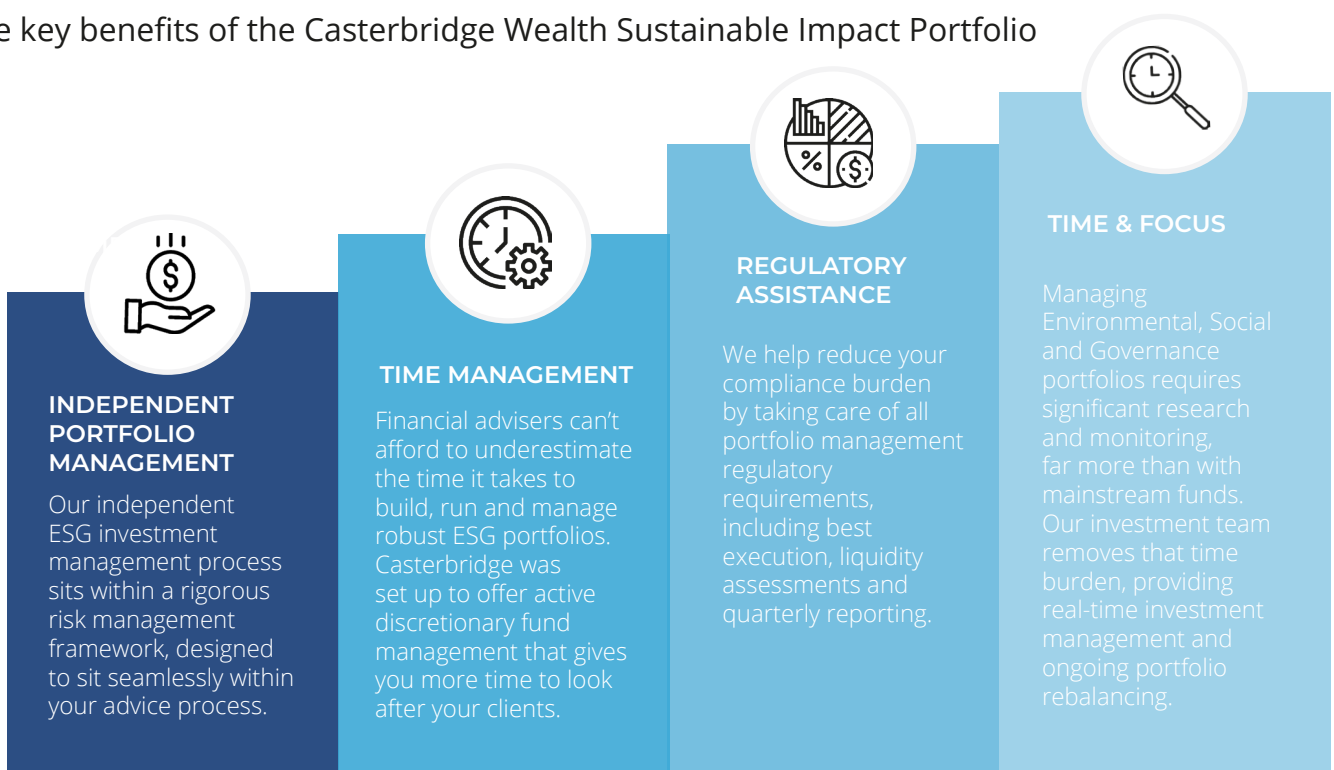
Regulatory changes due to be introduced later in 2020 mean financial advisers need to be much more proactive with clients when discussing ESG investment options as part of their fact-finding process.



The Casterbridge ESG Client Questionnaire

We're making this process easier by providing advisers with a questionnaire that can be used during the advice process, which will help you to document clients' attitudes to Environmental, Social and Governance (ESG) factors. Once a client's attitude has been established, their answers can determine whether an ESG-based investment is appropriate.

The key benefits of the Casterbridge Wealth Sustainable Impact Portfolio

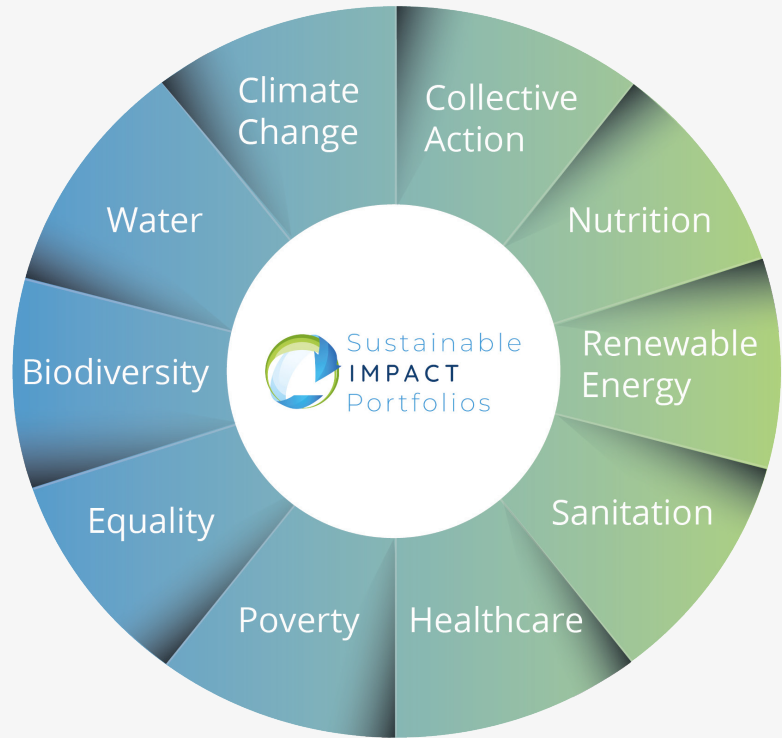


OUR ACTIVE APPROACH

Our investment beliefs are based on a truly active approach to ESG investing, giving us the best opportunity to take advantage of market movements.

More than just a traditional 'ethical' portfolio

We do not explicitly exclude any asset or sector from our investment universe, as we believe this encourages higher risk-taking and fails to maximise investment opportunities. Whilst the portfolio is invested in sustainable assets, the equity portion is invested in 'impact' investments that are specifically targeting some of the world's toughest challenges. Our investment team has identified 10 sustainable impact themes at the forefront of meaningful, positive change. These themes are:



No compromise on returns

On the contrary, we believe companies that set out to achieve a positive impact on society through one or more of these 10 themes, are more likely to deliver a better investment return over the long term; take Healthcare as an example.

Healthcare: a dominant theme

As the population grows older and people are living longer, the demand for healthcare rises dramatically. Global emergencies such as the Coronavirus pandemic have demonstrated just how urgent the demand for medical drugs and emergency healthcare can be. Our investment team invests in companies that are looking to deliver innovation in healthcare services, particularly those finding new ways to prevent disease, providing more patient-centred care to the ageing population, and changing the way healthcare providers deliver their services to communities.

Risk-based considerations








Risk management is equally essential at Casterbridge, so during turbulent market conditions, the portfolio can hold UK government debt securities (Gilts) to reduce risk. We recognise that the UK government allocates a portion of its budget to defence. However, we believe Gilts merit inclusion as substantial infrastructure spending towards schools, healthcare and social security is of positive benefit to society.

CASTERBRIDGE MANAGED PORTFOLIOS

The Casterbridge Wealth Sustainable Impact Portfolios, together with our seven Hardy Managed Portfolios offer you and your clients an attractive breadth of investment opportunity. We're committed to helping advisers select an investment solution that closely matches your clients' life goals, attitude to risk and desired outcomes.

Our investment managers take advantage of both passive and active underlying investments as and when required. They are not beholden to any single investment style, instead they have the flexibility to determine the most efficient and effective ways to convert their investment views into opportunities and ultimately, long term returns for investors.

We offer both our Sustainable Impact models and our Hardy Managed Portfolios on platforms and via our Direct Custody Service.

KEY FACTS				
Real-time investment management with quarterly and tactical rebalances				
3 Sustainable Impact Models	7 Hardy Managed Portfolios  	Fees <ul style="list-style-type: none">Platform: 0.33% + VATDirect Custody: 0.75% + VAT		
Benefits of using our Direct Custody service: <ul style="list-style-type: none">Platform fee included in our AMCWe handle 10% drop letters (when required)Bed and ISA service availableIn house Casterbridge Wealth administration team		RAYMOND JAMES®		
Platforms				
				
Competitive OCFs on underlying investments				

WANT TO FIND OUT MORE

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