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conversation

Investing for a better future



Did you
know?

That while many investors were
selling their investments at the
start of the Coronavirus pandemic
global sustainable funds pulled in

\$45.6 billion?*



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That headline figure shows that investing in ethical funds is no longer just for a few hardcore environmentalists; it's gone mainstream. If you're worried about climate change, funding conflict or poverty overseas, you can make a difference by how you spend your money – including how you invest your pension.

Ethical investments are a pretty simple concept. The fund manager will pick companies to invest in taking account of their values, actions and approach to things like the environment, people and corporate governance. Some funds work by avoiding companies that carry out certain types of business, such as selling tobacco, oil, firearms and gambling. Others might focus on particular sectors, such as renewable energy or sustainable development.

It's easy to find out whether the funds you want to invest in are ethical, all you need to do is go to your pension scheme's website and look at the individual fund factsheets; they'll tell you what makes up your chosen fund so you can see if that fund is right for you.

Ethically invested funds perform much the same as any other fund: the value can go down as well as up and some will do better than others. But what they have that other funds lack is the ability to make you feel like you're investing in a way that matches your own outlook on life.

Don't forget that if you need more help with investing you can speak to a financial adviser. You can find one here www.moneyadvice.service.org.uk/en/articles/choosing-a-financial-adviser.

*figure from <https://www.morningstar.com/features/esg-investing-history>