

Investment Preference Pathway - Quick Guide

(Understanding your options before your meeting)

How would you like your money to be invested?

Before your meeting, we would like you to think about how you would like your money invested.

This is about your preferences and what matters to you, which may include considerations beyond financial returns.

You do not need any technical knowledge. Your adviser will guide you through this.

Why this matters

How your money is invested is a personal choice.

Some people are happy to leave decisions to their adviser and fund managers. Others want their investments to reflect certain preferences.

For example:

- avoiding certain activities or sectors
- supporting environmental or social outcomes
- or a combination of both

Important points

- There are no right or wrong answers
- You may have no strong preferences, and that is fine
- You can choose one approach or a mix
- You can change your mind over time
- Your adviser will consider this alongside your **risk, goals and financial needs**

What happens next

At your meeting:

- your adviser will talk this through with you
- answer any questions
- and agree on an approach that meets your preferences

Your investment options

You can choose one of these approaches, combine them, or simply say: 'I don't have any specific preferences.' This is also a valid choice.

These options range from leaving decisions fully to your adviser, to reflecting specific personal preferences.



Option 1: Conventional

Focus: Financial goals only

Investments are chosen mainly based on growth, income and risk.

You might choose this if: You are happy to leave investment decisions to your adviser and fund managers.



Option 2: Conventional + ESG

Focus: Financial goals + risk factors

Investments are chosen in the usual way, but may also consider environmental, social and governance factors where these could affect risk or long-term performance.

You might choose this if: You are comfortable with a standard approach but open to these factors being considered.



Option 3: Sustainability

Focus: Positive environmental or social outcomes

Investments aim to support environmental or social outcomes alongside financial returns.

You might choose this if: You want your investments to have a positive environmental or social focus.



Option 4: Ethical / Values-based

Focus: Your personal values

Investments reflect your beliefs or values, often by avoiding certain activities or sectors.

You might choose this if: There are specific things you do not want your money associated with.

You do not need to decide everything now.

This guide is to help you start thinking about your preferences. Your adviser will help you decide what is suitable for you.

Do you want to be more specific?



If you choose Sustainability or Ethical / Values-based, you can keep things simple or be more specific.

Keeping it simple

You can choose to:

- leave the detail to your adviser and the fund managers
- focus only on your overall preference (for example, 'sustainability' or 'ethical')

Being more specific

You may also want to give more detail, such as:

- specific issues you care about (for example climate change or social impact)
- activities or sectors you want to avoid
- religious or personal values you want reflected
- whether you prefer certain types of funds

Your adviser can help you explore this if you wish.



Sustainability approaches

If you are interested in sustainability, there are different ways this can be applied.

For example:

- a broader approach using a wide range of funds
- a more focused approach using UK funds with recognised sustainability labels, unlabelled funds and overseas funds

You do not need to decide this now. Your adviser will explain your options.

**You can keep your preferences high-level or make them more detailed.
Both approaches are valid.**

Before your meeting, you may want to think about:



Do you want your investments to focus

- only on financial goals,
- or also reflect wider preferences?



Are there any activities, sectors or issues you would prefer your money not to be linked to?



Are there any environmental or social outcomes you would like your investments to support?



Would you prefer:

- a simple approach, leaving the detail to your adviser
- or a more tailored approach based on your specific preferences



Are you unsure or would you like help deciding?

That is completely fine. Your adviser will guide you through this.

Your answers do not need to be final.

The aim is to help your adviser understand what matters to you, so they can recommend a suitable investment approach.

This document is designed to help you think about your investment preferences before your meeting. Your adviser will explain your options and recommend a suitable approach based on your full financial circumstances.