



BEAUMONT

Personal & Corporate Financial Planners

Ethical Investments



Aims and Outcomes

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- Background to investments

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- Beaumont's investment philosophy

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- Background to investments
- Beaumont's investment philosophy
- Ethical investments

Background to Investment

- Why invest in the first place?
- Risk and reward
- Main asset classes
- Investment funds
- Main investment vehicles

Background to Investment

- **Why invest in the first place?**

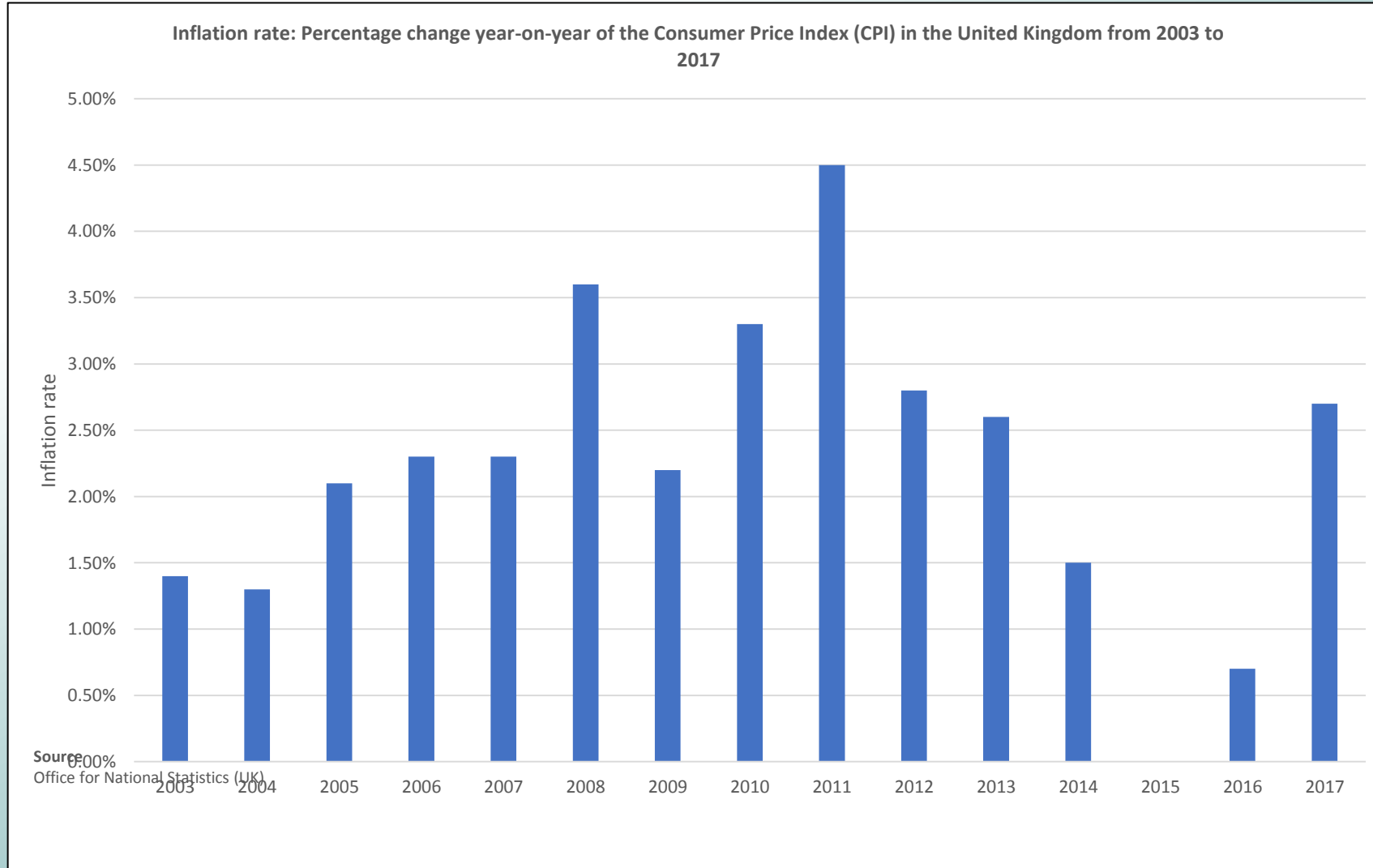




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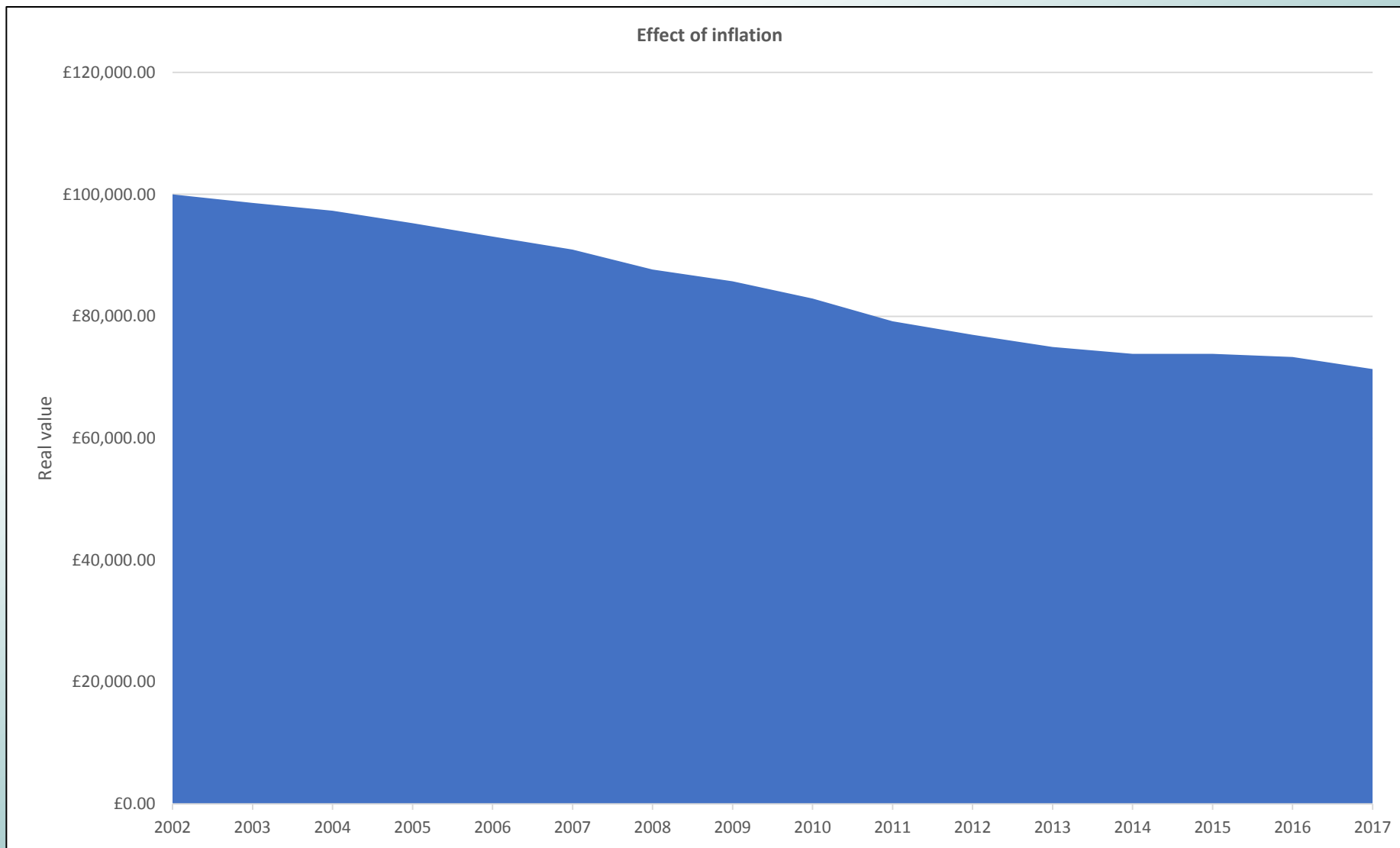




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Background to Investment

➤ Risk and reward

“You have to speculate to accumulate”

“No pain, no gain”

“Got to be in it to win it”

Background to Investment

➤ Main asset classes



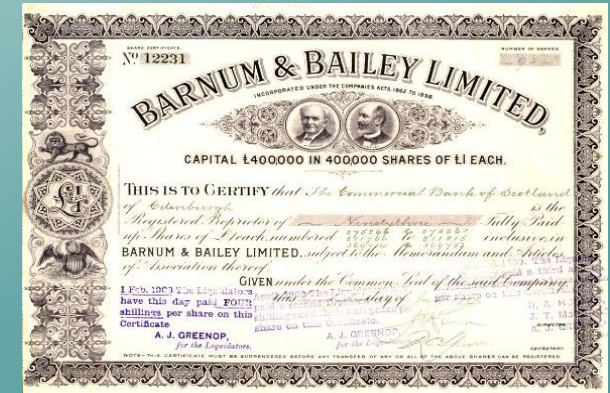
Cash



Fixed Interest



Commercial Property



Stocks and Shares

Background to Investment

- **Investment funds**
 - Fund management
 - Diversification
 - Pooled investment

Background to Investment

- **Main investment vehicles**
 - Pensions
 - Stocks and shares ISAs
 - Direct investment
 - Onshore and offshore bonds

Beaumont's Investment Philosophy

- Pursuing long-term positive returns
- Managing risk and volatility
- Auto-managed solutions
- Ongoing advice and investment management
- Risk rated and fully researched

Investing Ethically

- Why invest ethically?
- Screening criteria
- Diversification
- Additional considerations

Investing Ethically

- **Why invest ethically?**
 - Common sense approach
 - Values
 - Investment options
 - Sacrificing potential for return?



Investing Ethically

Rank	Fund Name	Asset Class	FE Crown Fund Rating	FE Risk Score	Bid	Offer	Yield	1 y (%)	3 y (%)	5 y (%)
1	[+] Royal London Sustainable World Trust C Acc	MA	★★★★★	104	204.10		1.00	-0.2	37.2	69.0
2	[+] Sarasin IE GlobalSar - Dynamic (USD) P Acc	MA	★★★★★	79	107.58 (USD)		1.87	1.0	35.9	59.3
3	[+] Orbis Global Balanced Standard	MA	★★★★★	76	14.53 (GBP)		-	-5.5	41.4	53.1
4	[+] Liontrust Sustainable Future Managed 2 Inc	MA	★★★★★	88	136.41		1.29	2.6	33.6	53.1
5	[+] Vanguard LifeStrategy 80% Equity A	MA	★★★★★	81	193.14 (GBP)		1.60	-0.1	34.7	52.6
6	[+] Baillie Gifford Managed B Acc	MA	★★★★★	102	1,009.00		1.50	0.5	35.7	51.3
7	[+] Premier Diversified D Inc	MA	★★★★★	65	149.41		1.79	-1.1	35.7	50.2
8	[+] Jupiter Merlin Balanced Portfolio I Acc	MA	★★★★★	76	194.09		2.10	1.5	28.3	45.8
9	[+] Premier Multi-Asset Growth & Income C Inc	MA	★★★★★	61	159.74		2.69	-2.9	24.7	45.7
10	[+] Climate Assets B Acc	MA	★★★★★	77	178.80		2.48	-0.8	30.0	43.4

Investing Ethically

- **Screening criteria**
 - Variations by asset class
 - Positive and negative screening



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Investing Ethically

➤ Diversification



	3 m	6 m	1 yr	3 yr	5 yr
■	-8.8	-4.4	-0.2	37.2	69.0
■	-5.6	-4.0	-1.9	20.3	30.8
Quartile Ranking	4	3	1	1	1

Investing Ethically

- **Additional considerations**
 - Intermediary
 - Provider of investment vehicle

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Thank you

