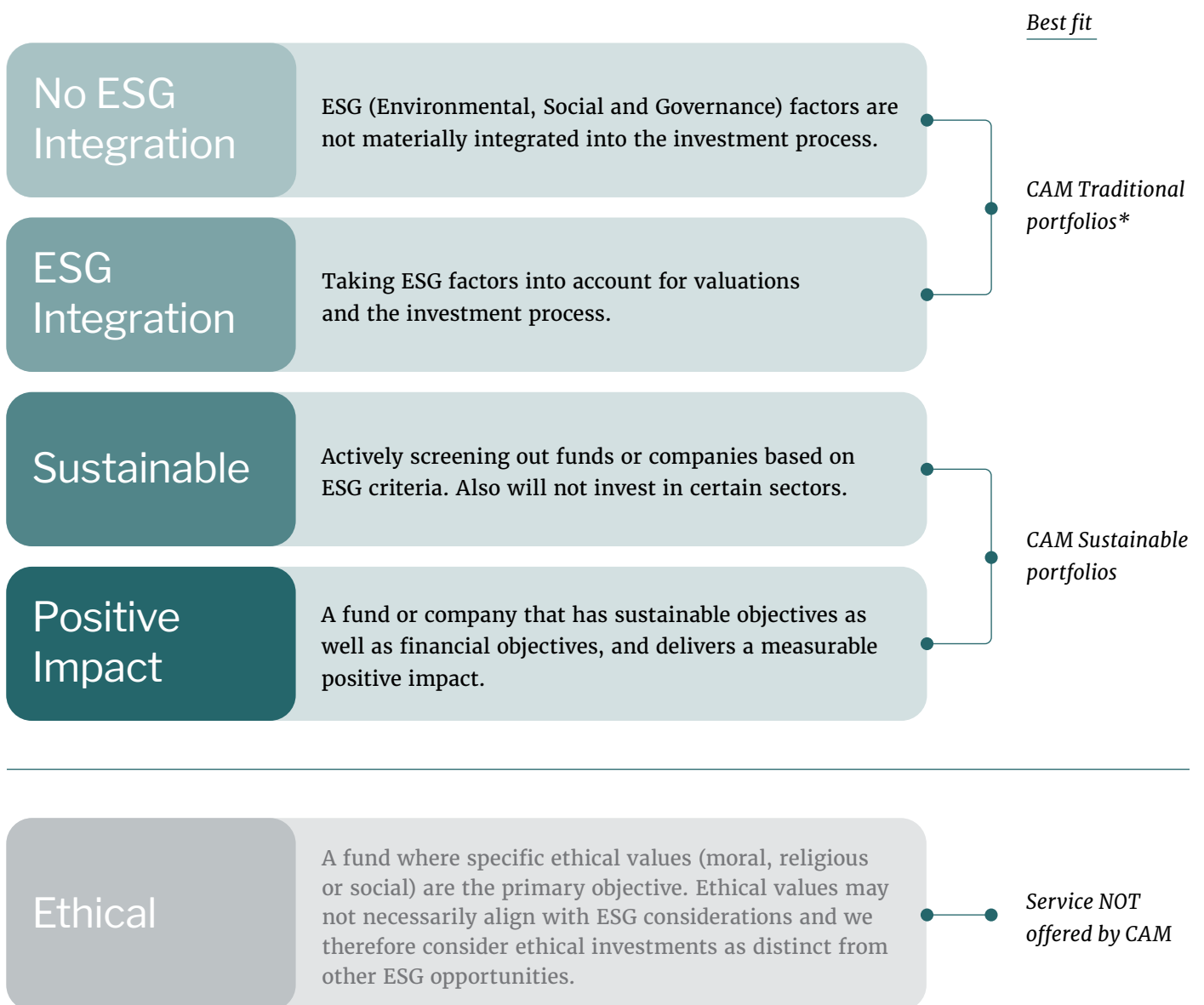


What's your primary goal for sustainable investing?

The number of different sustainable investment options is growing, and your clients have a choice of solutions to match their requirements. However understanding the different options can be complicated, as not all sustainable investing solutions work in the same way. Our useful quick summary highlights the different approaches to sustainable investing, and which approaches CAM uses for its portfolios.



* These can hold investments in all categories

Our investment approach

Real Return Investing

Our investment approach is based on achieving real returns, and leverages our pedigree in investing to beat inflation.

Diversified Portfolio

We seek to achieve our target returns with the minimum amount of risk, and all of our Sustainable portfolios are diversified across a number of asset classes such as Equities, Bonds, Property, and Alternatives.



Minimum Sustainable Threshold

Every investment fund in our Sustainable portfolios must meet our minimum thresholds for Environmental, Social and Governance (ESG) standards.

Positive Impact

Our Sustainable portfolios aim to make investments that demonstrate specific positive impact for the environment or society. A target of at least 30% for our Bespoke service and 10% for our Managed Portfolio Service will be allocated to Positive Impact funds.*

** From time to time, as a result of potential asset allocation moves, we may be below this target.*

This document has been produced as a summary of sustainable opportunities for discussion by adviser and client and we highly recommend that all clients take investment advice before considering a sustainable portfolio. The value of your investments can fall and you may not get back the amount invested. Past performance is not a guide to future performance. This summary cannot disclose all the risks associated with sustainable investments and our services are not suitable for all investors; please see our website for more information and more detailed risk warnings. You should not invest in or deal in any financial product unless you understand its nature and the risks associated with it. While we believe the information within this document to be correct, we cannot assume liability for any errors or omissions, except insofar as liability under any law cannot be excluded.