



thomasandthomas

Ethical Investments

welcome to the family

Who uses ethical funds?

You may have strong views as to where you will invest. For example, you might wish to avoid arms manufacturing, animal testing for cosmetics or tobacco. Or you might wish to support sustainable timber, clean water projects or the fair treatment of employees.

Most people do not wish to invest 'unethically' – but understanding the differences can be difficult and time consuming. This is where we believe we can add value. At Thomas and Thomas we can help you navigate the investment world to select the right investment strategy for your situation and outlook.

Our history in ethical financial planning:

Over the past decade, we have experienced an increase in clients asking us to build them 'ethical' portfolios using our expertise and skills. These have included 'eco' portfolios that focus on renewable energy and climate change as well as 'socially responsible' portfolios which seek to support investments in countries with good human rights records. We have built many ethical portfolios which invest into funds that actively 'screen out' areas such as arms dealing, tobacco, alcohol, gambling, or intensive farming for example.

We have built a proven investment process which allows us to offer you clear guidance as to whether a fund you hold is still right for you. We can firmly advise you to keep it, or sell it and why. Furthermore, we can work with your existing funds to enhance your ethical portfolio if you so wish.

Qualified to advise you:

Our team holds over three decades of experience between us. We have strived to stay ahead of our competitors in terms of our qualifications and to keep up to date with the latest ethical trends in financial planning. We also dedicate sections of our continued professional development (CPD) to maintaining our ethical investment knowledge and meeting ethical fund managers.

Because of our proven track record in building diversified portfolios, we are able to offer our clients more than just an ethical fund recommendation. We blend funds together, utilising our experience and expertise to build a portfolio that suits your financial situation perfectly.



Our ethical model portfolio proposition:

We have developed three popular model 'benchmark' ethical portfolios. We will recommend the right ethical model portfolio for your particular financial plan. We can then update you on the progress of your portfolio on a quarterly basis where you hold more than £100,000 invested. Our clients' find this service extremely valuable, as we can often spot any trends swiftly and our clients say that they feel empowered and engaged with their investment.

Our ethical model portfolios include funds that we have developed trust in over the years and we believe suits many of our ethical investors. Our Pro-Ethical solution particularly suits investors who want to try and 'do the right thing' but perhaps you don't have specific ethical requirements. Please see 'Our Offerings' on the back page of our main brochure for greater detail about our Pro-Ethical service

Our bespoke filtered ethical proposition:

During our initial consultation, we ask which areas of the ethical arena concern you. It is sometimes possible for us to filter our own model portfolios to suit your particular ethical request. We relish the challenge in building you a portfolio of funds to suit your situation, views and outlook.

Clients holding one of our bespoke ethical portfolios enjoy a full face to face annual review in just the same way as our mainstream reactive clients.*

We are also able to recommend 'off the shelf' ethical managed funds that do not involve our models. These may suit smaller pension or ISA holdings.

The risks in using ethical funds:

In offering an 'ethical Fund', the fund managers must actively 'screen' the stocks that they include. This greatly narrows down the amount of stocks the manager has available to them compared to a mainstream fund. Ethical funds can be more volatile as a result. When building an ethical portfolio, the choice of funds available to us greatly limits the amount of diversification that we can offer you. This can affect performance.

* Please see 'Our Offerings' for further details of costs. Ethical and bespoke work does take us more time. We will agree any costs in addition to our annual service charge if relevant with you before engaging.

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Investment Risk Warning and Further Information:

Investments and investment based products have varying degrees of risk attached to them. Unless the particular product has guarantees expressly incorporated, future investment performance is not guaranteed and you may get back less than your original investment. The value of capital and any income arising may fall as well as rise. Past performance is not necessarily a guide to the future. Thomas and Thomas reserve the right to alter the above offerings.

Please note that the above offerings are only in reference to funds held on a suitable platform or fund supermarket.

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