

# Welcome to The Ethical Investment Co-operative Ltd

Straightforward ethical financial advice



## Award winning Independent Financial Advisers

As Independent Financial Advisers, we help people to use their money wisely, to build and protect their financial resources and to achieve their goals. We are proud that The Ethical Investment Co-operative has won the award for 'Best IFA' in the Guardian/Observer Consumer Finance Awards not once, but three times. We like to think that reflects the quality of our advice and customer service.

## Ethical Financial Advisers

Investing successfully does not need to be at the expense of personal values. We have particular knowledge and expertise in advising clients who want to align their investments with their ethical preferences.



## We believe in what we do ...

The members of the Co-operative believe in what they do and operate the same values and principles within their own lifestyles and working environment. It is this focus that makes the job worthwhile.

Working closely with Amnesty International UK over many years, we have helped to promote ethical investment to their members. We have also created a substantial donation stream for the organisation.

Our clients and their values are at the heart of everything we do. Each adviser has extensive experience in all aspects of financial planning and ethical investment. We place great value on helping clients who are trying to adopt a lifestyle with a more positive impact on the environment or who wish to discourage the non-ethical working practices of some companies.

## Our promise to clients ...

- straightforward ethical financial advice
- friendly and approachable
- transparent service, transparent charges



*Read on to discover more about how we work with clients. We believe in what we do ... we think you will too.*



## About Ethical Investment

There are three main approaches ...

- **Screening**
- **Best in class**
- **Engagement**

**Screening** ... allows us to identify funds that avoid investing in certain types of industry, for example, tobacco, animal testing, arms trade. It also enables us to identify funds that engage in positive activities - education, equal opportunities - or activities that are aimed at improving the environment.

**Best in class** ... these funds will invest in sectors that are not obviously 'ethical', for example oil and gas, but with companies with, say, a better record on the environment or human rights than others in the sector.

**Engagement** ... with this approach, we identify funds where the managers work with companies they invest in in order to improve social, governance and environmental practices.

## Important Notice

Past performance is not necessarily a guide to the future. The value of investments and the income from them can fall as well as rise as a result of market and currency fluctuations and you may not get back the amount originally invested. All products purchased through The Ethical Investment Co-operative should be regarded as medium to long-term investments.

## How we work with clients ...

Our advice process comprises a number of stages

- **Initial consultation**
  - to explain our services and fees
  - to understand your objectives
  - to identify your current situation
  - to agree your investment risk profile
- **Confirmation of engagement**
  - to agree the scope of the advice required
  - to confirm the fees that will apply
- **Analysis and research**
  - to identify appropriate options for action
  - to select the most suitable course of action
- **Report with recommended action**
  - to ensure you have a record of our advice
  - and provide a basis for further discussion
- **Discuss recommendations**
  - to explain the rationale
  - to agree a course of action
- **Implementation**

## Staying on track ...

Our service does not stop once the recommended investments are in place. It is usually prudent to monitor investment portfolios regularly. This enables us to ensure that the investments remain matched to each client's requirements and risk profile.

So, where a client requires an ongoing service, we agree how often ongoing reviews of the portfolio will take place.



## What our clients say ...

Award winning or not, the award that really matters to us is what our clients think of us. Here are just a few of the things our clients say.

- *"Thanks for excellent attention over the past year"*
- *"We are always impressed by your professional attitude ..."*
- *" I see you have been advising me since 2002. That's a long time and I am very grateful to you for all your excellent advice!"*
- *"Thanks for your help. Dad always spoke highly of you."*
- *"We will continue to sing the praises of The Ethical Investment Co-operative and will recommend your services whenever we think it suitable."*