

We work with our Investment Adviser [abrdn](#) – one of the world's largest investment specialists – to invest your money in a way that spreads risk and helps it grow, while carefully considering the influence your investments have on people and the planet.

Why we invest responsibly

We believe investing for the long-term means investing responsibly for the future of our world.

Our experts aim to grow your money over the medium to long term by investing globally in a range of investments, in a way that considers our changing world and how best to respond to those changes over time.

This aims to protect the value of your investments from issues that could impact financial returns and seeks to support the need to shift to a sustainable future for our planet.

There is now growing evidence that investing responsibly will provide better financial returns for lower risk over the long term.

To invest responsibly for growth we...

- **put more** of your money in companies that are positioning themselves well for the future, by managing risks and increasing exposure to opportunities in the move to a sustainable low-carbon economy.
Looks like: moving toward renewables
- **talk to companies** to make sure they have good plans in place for the future and they are operating responsibly, to protect people and the planet from harm.
Looks like: challenging companies on workforce diversity and company strategy
- **put very little** of your money in companies that support activities we don't think have a place in the future.
Looks like: avoiding coal, tobacco and activities that result in violating human rights
- **put less** of your money in companies we think aren't managing their risks in relation to what they do.
Looks like: having transparency across their supply chain

Our Standards

Recognising that we are all on a journey towards a sustainable future, these are the standards that we're committing to working towards in our approach. Our Investment Adviser works with us to manage your investments in a way that's aligned to these standards.

Value

Value isn't simply about financial returns. It's also about ensuring we invest for people and the planet. Making investment decisions that consider potential growth, risk management and the influence our investments have on the world. We believe that making the move to a low-carbon, sustainable economy leads to better returns and a better future.

Ownership

We actively work with the companies we invest with, to ensure they put your money to good use. We talk to them about plans they have for the future. Where possible using shareholder rights to vote on key decisions that impact the world around them.

Outcomes

We show you more than financial returns. Helping you to understand how your money is being invested to build a brighter future.