



# Sustainable Investing Profiles

Sustainable Investing Profile		Base description
5	Dark Green	You are passionate about the way ESG factors are applied to your investments and want your investments to have significant impact. You have strong and specific views about how your money should be deployed to have maximum efficacy in your chosen areas of interest. You are pro-actively engaging in sustainable habits personally and professionally and continue to make significant changes to your lifestyle wherever possible to reflect your strongly held views. These factors will have significant impact on the way in which your money can be invested and therefore the availability and range of investments are likely to lack any diversification will significantly increase the risk of your portfolio as most standard asset classes will not be appropriate. You will have to compromise your wider risk tolerance to investment risk to achieve your ESG related objectives and could have liquidity related risks due to lack of available options.
4	Mid to Dark Green	You are passionate about the way ESG factors are applied to your investments and would only consider investing into a portfolio with a strong ESG focus. You want your investments to have a positive impact on the world and have many specific factors that require positively or negatively screening. You are pro-actively engaging in sustainable habits personally and professionally and continue to make significant changes to your lifestyle to reflect your views. These factors are likely to have a significant impact on the availability and range of investments available to you and it is likely that these views will significantly increase the risk of your portfolio as many standard asset classes may be unavailable or limited. You will likely have to compromise your wider risk tolerance to investment risk to achieve your ESG related objectives.
3	Mid Green	You have a keen interest in the way ESG factors are applied to your investments and wish to consider ESG factors when selecting a portfolio. You want your investments to have a positive impact on the world and have a number of specific factors that require positively or negatively screening. You are actively engaging in sustainable habits personally and professionally and continue to make significant changes to your lifestyle to reflect your views. These factors are likely to have a modest impact on the availability and range of investments available to you could increase the risk of your portfolio as some standard asset classes may be unavailable or limited. You may have to compromise your wider risk tolerance to investment risk to achieve your ESG related objectives.
2	Light to Mid Green	You have a modest interest in the way ESG factors are applied to your investments and wish to consider ESG factors when selecting a portfolio. You require a basic level of ESG filtering but have some specific factors that require positively or negatively screening. You are engaging in some sustainable practices either personally or professionally and are likely to continue to engage further in the future. These factors should have little impact on the availability or range of investments available to you but could increase the risk slightly when trying to select an investment that closely matches your wider risk tolerance due to the specific factors being considered.
1	Light Green	You require a basic level of ESG filtering and have little to no specific factors that require positively or negatively screening. You are not actively engaging in sustainable practices either personally or professionally and are unlikely to make any significant changes to this in the future. These factors should have very little impact on the availability or range of investments available to you and you should be able to select an investment that closely matches your wider tolerance to investment risk.
0	Unrated	You currently do not require any level of sustainability filtering and do not want these factors to impact the availability or range of investments available to you. You should be able to select an investment that closely matches your wider tolerance to investment risk.