



BUCKINGHAM
GATE



A GUIDE TO
SUSTAINABLE INVESTING
AT BUCKINGHAM GATE

WHO ARE BUCKINGHAM GATE?

Everything we do, starts with you

We started life on Buckingham Gate, which is where we take our name from. We are now based on Northumberland Avenue, just off Trafalgar Square in the heart of London, however we serve clients from across the UK.

Our exceptionally talented and highly qualified team have the ability to combine both estate and financial planning elements to help you achieve your goals and attain the financial future you dream of.

We are an award-winning, independent firm of Chartered Financial Planners, and our unique ability to combine advanced estate planning solutions with more traditional financial planning areas, such as retirement planning and investment management, means we can deliver a truly holistic and 'one-stop' solution advice service.

We often help clients retire years earlier than they had imagined, pass on their estates to their loved ones with a lower tax burden than they thought possible, and manage their investment portfolios to help them achieve true financial freedom.

Running through everything we do is a theme of elegant simplicity. We love taking complex financial situations and simplifying them for our clients so that they can enjoy a worry-free financial life.



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“Running through everything we do is a theme of elegant simplicity.”

WHY BUCKINGHAM GATE?

At Buckingham Gate we pride ourselves on our unrelenting focus on client service. Our ability to combine advanced estate planning solutions with more traditional financial planning areas, such as retirement planning and investment management, means we are able to deliver a truly holistic and joined-up financial planning service.

We recognise the fact that you would much rather be planning life's next adventure than planning your finances. That's why our sophisticated and passionate advice ensures that you will have peace of mind of knowing that your finances are in safe hands and the freedom to live life to the full.

Our goal at Buckingham Gate has always been to empower our clients and their families to enjoy their wealth and help them achieve true financial peace of mind. With our dedicated team of financial planners, we make this possible by creating simplicity out of complexity and acting as the guardian of our clients' financial wellbeing. Our clients have always appreciated our ability to make the financial advice process both simple and enjoyable.

Put simply, we love to work with people who love to work with us! We ask thoughtful questions, give straightforward advice and find the right financial solutions for you.

At Buckingham Gate we live by a set of core values that guide everything we do. We are

- Determined
- Resourceful
- Innovative
- Passionate
- Conscientious



WHAT IS SUSTAINABLE INVESTING?

Investing sustainably has evolved from simply excluding questionable conduct and products from an investment universe (ethical investing). There are now a range of strategies that look to invest in businesses delivering positive outcomes and solutions to the changing requirements of the world we live in.

One aspect of sustainable investing is the incorporation of Environmental, Social and Governance (ESG) factors into an investment framework. These headline factors incorporate a range of other sub factors which look to assess the impact of a company's operations on the environment and society. This analysis is used alongside financial analysis in the investment decision-making process.

Another aspect of sustainable investing is impact investing. Impact investing aim to invest in companies that have a clear intention to generate measurable as well as positive impact on the world around us, providing solutions to some of the biggest challenges we face.



Responsible



Sustainable



Impact

A HOLISTIC INVESTMENT SPECTRUM

WHY INVEST SUSTAINABLY?

For us, there are two clear drivers for the creation of a dedicated sustainable portfolio service:

1. We believe integrating ESG analysis can be an investment advantage: it can help in avoiding ESG risks and in identifying ESG opportunities
2. Allocating capital to companies that are 'doing the right thing' will act as a catalyst for the societal and environmental changes that our world needs

We believe that all companies wishing to achieve long-term success should consider their impact on the environment and society.

In our opinion, tackling the issues that our global community faces is one of the key responsibilities of all businesses, across all industries. We believe that financial markets need to play an integral part in the global transition towards a more sustainable future for our society and the environment.

WHO ARE LGT VESTRA LLP

AND WHY HAVE WE CHOSEN THEM AS OUR INVESTMENT PARTNER?

Sustainability shouldn't start and end with an investment process. Investment houses offering sustainable portfolios to clients should also have business-wide environmental and social initiatives in place, to minimise the negative impact of operations, and even generate positive impact. Businesses should be using their resources and talent to generate this positive impact, be it offering specialist in-house expertise to other industries or allocating profits to organisations in desperate need of funding.

When choosing an investment partner such as LGT Vestra, it is important that sustainability is embedded within their company culture and ethos. This is demonstrable in how ambitious LGT has been for many years around improving the sustainability of their operations, as well as through the sustainable investment solutions offered to clients.

LGT Vestra is a UK-based wealth management firm and is part of the private banking group LGT, owned by the Princely Family of Liechtenstein.

LGT Group is the largest private banking and asset management group in the world that is wholly owned by a single family. As at December 2021, LGT managed over CHF200 billion in assets and the Group benefits from a well-diversified revenue base and economies of scale. LGT has one of the strongest balance sheets in the industry with high levels of liquidity and an equity capitalisation significantly above regulatory requirements. LGT Bank has a credit rating of A+ Standard & Poors; Aa2 Moody's.

LGT Vestra was founded in 2008 to provide a transparent offering to clients and advisers. As at December 2021, LGT Vestra managed over £21.9 billion in assets. Its private ownership structure allows it to take a genuinely long-term approach to your investments.

KEY FEATURES OF LGT VESTRA

- Experienced investment professionals from some of the world's leading financial institutions
- Access to the best investment opportunities and managers across all asset classes
- High level of service and support at all times
- Clear and transparent reporting and best execution
- Competitive and transparent fees



WHAT ARE THE BUCKINGHAM GATE SUSTAINABLE MODEL PORTFOLIOS?

The ultimate goal of our Sustainable Model Portfolio Service is to support both socio-economic development and sustainable business practices, whilst generating strong and consistent returns for your clients.

Through working alongside LGT Vestra LLP we are able to offer five risk rated portfolios, which each have three financial targets, volatility, return and maximum loss. This allows you to understand the risk/return that can be expected from investment in each portfolio.

Risk profile	Targets
Buckingham Gate Sustainable Cautious	Annualised volatility: 2.0% - 4.75%
	Annualised return: 3.0% - 4.5%
	Maximum loss: -5%
Buckingham Gate Sustainable Moderately Cautious	Annualised volatility: 4.0% - 7.0%
	Annualised return: 4.5% - 6.0%
	Maximum loss: -9.1%
Buckingham Gate Sustainable Balanced	Annualised volatility: 5.0% - 9.0%
	Annualised return: 5.2% - 7.5%
	Maximum loss: -13.5%
Buckingham Gate Sustainable Moderately Adventurous	Annualised volatility: 8.0% - 13.0%
	Annualised return: 6.0% - 8.0%
	Maximum loss: -19.0%
Buckingham Gate Sustainable Adventurous	Annualised volatility: 10.0% - 16.0%
	Annualised return: 7.0% - 10.0%
	Maximum loss: -25%

Regardless of your attitude to risk, your portfolio is constructed using a range of funds using a whole of market approach. We select each individual sustainable fund, which is used to access a specific geography, asset class, sector or investment theme.

A diversified sustainable portfolio

Investing in funds ensures that your portfolio is diversified, meaning you are not exposed to any individual market risks. We invest using a conviction-led view, so your portfolio is made up of around 20 funds. We take meaningful positions which ensures that your portfolio would not suffer from being overly diversified. Being overly diversified can dilute the impact of successful investing, resulting in lower performance.



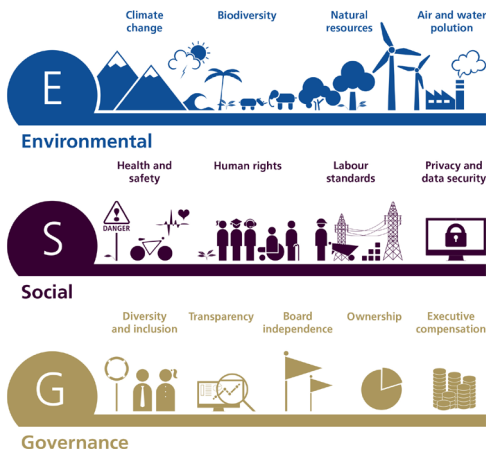
“We are committed to providing the highest level of service to advisers and their clients”

OUR SUSTAINABLE INVESTMENT PHILOSOPHY AND PROCESS

We believe that all companies wishing to achieve long-term success should consider their impact on the environment and society.

In our opinion, tackling the issues that our global community faces is one of the key responsibilities of all businesses, across all industries. We believe that financial markets need to play an integral part in the global transition towards a more sustainable future for our society and the environment.

Integrating sustainability analysis within an investment process can help avoid environmental, social and governance (ESG) risks, and to identify sustainable growth opportunities. The majority of institutional investors are now convinced that sustainable investing helps to increase risk-adjusted returns.



United Nations Sustainable Development Goals



LGT Vestra sustainable investment pillars



The UN Sustainable Development Goals (UN SDGs) is a global, mission-based framework agreed by all UN member states in 2016. The UN SDGs form a vital framework for both individual countries and our wider global community to ensure capital is channelled toward the areas that need it most. The UN SDGs alone were not intended to form a robust investment framework; however, they inspire a range of investment themes. We have used this framework as a starting point, from which we have looked to define what is achievable through the mechanism of publically traded financial markets. This can be demonstrated through our four sustainable investment pillars. Our sustainable investment framework enables us to identify the investment opportunities that contribute to and deliver on these four sustainable investment pillars.

OUR SUSTAINABLE INVESTMENT FRAMEWORK

For us, sustainability has to be more than just a label. We demonstrate this in the approach we take to running our own business, and through the sustainable portfolios we run with LGT Vestra, where we strive to identify similar businesses. In order to do this, we implement a best-in-class approach to sustainable investing, to allocate capital to businesses that are driving real change.

It is important to point out that we recognise that no business is perfect and neither is any portfolio. Just as we are, all companies are on a journey.

In order to identify these companies and investment opportunities, we have designed a robust and holistic framework for sustainability analysis. Our sustainable investing framework assesses the sustainability of an investment from three key perspectives, intentionality, integration and impact.



Intentionality

Assessed through our proprietary sustainable analysis tools such as funds dashboard and sustainability matrix



Integration

Using our proprietary tools, we analyse companies to better understand the environmental, social and governance profiles



Impact

We are able to report on impact metrics such as carbon. A number of the holdings also publish impact data such as water and education

HOW DO WE SELECT FUNDS?

We utilise a three layered approach to selecting sustainable funds for the portfolios; by eliminating certain industries, prioritising sustainable practices and investing in positive impact.



SUSTAINABLE GOVERNANCE AT LGT VESTRA

LGT Sustainability Strategy 2025


Our Sustainability Strategy is founded on, and enforced by, a strong corporate governance structure, including a Sustainability Board chaired by LGT Group's CEO. Whilst the implementation of sustainability happens at a grass roots level, it is crucially important, for real change to occur, that it is supported by the most senior individuals within a business.

LGT's 2025 global environmental goals

In order to deliver on our sustainable ambitions, our Sustainability Strategy set out our company's binding goals to be reached by 2025, across all business areas. Aims of the strategy include substantially increasing the share of sustainable investment solutions in our clients' portfolios, and reducing our negative environmental impact.

Long term thinking and actions

Sustainability is also promoted through LGT's collaboration and membership of various specialist organisations, including the UN Global Compact, UN Principles for Responsible Investment (PRI), Eurosif and the Global Impact Investing Network (GIIN).

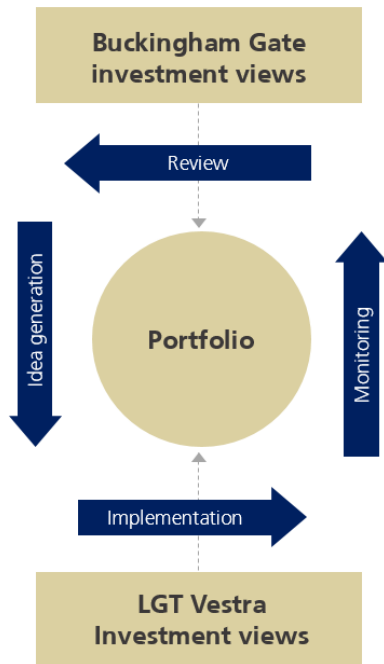


“Our long-term approach to investing focuses on society and the environment, and is a key part of delivering the service our clients want and expect.”

BUCKINGHAM GATE & LGT VESTRA INVESTMENT COMMITTEE

Investment decisions are made in partnership with the dedicated investment team from LGT Vestra, ensuring your investment is aligned to your needs.

Your portfolio benefits from specialised and dedicated investment research capabilities by our award winning investment partner, LGT Vestra. This knowledge, experience and subsequent market view filters down into the Joint Investment Committee that we hold with LGT Vestra. These meetings are held on a quarterly basis, contributing to the fund selection process of your portfolio.



Buckingham Gate Investment Committee



Matthew Smith
Managing Director
Chartered Financial Planner



Kevin Herron
Head of Advice & Technical



Meliz Abplanalp
Head of Operations

LGT Vestra Investment Committee



Phoebe Stone
Partner and Head of Sustainable Investing



Jordan Kelly
Assistant Portfolio Manager



Will Simpson
Trainee Sustainable Portfolio Manager



Siobhan Archer
Sustainable Investing Specialist

IMPORTANT INFORMATION

Please remember the value of investments can rise as well as fall and you may not get back the full amount you invested. Income from investments is variable and not guaranteed. The statements in this brochure are for information only and are not designed to constitute personal advice. If you are unsure, you should seek advice from a qualified financial adviser.

Buckingham Gate Chartered Financial Planners is a trading style of Buckingham Gate Financial Services Ltd which is authorised and regulated by the Financial Conduct Authority. You can find us on the FCA register. FCA Number: 630307

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