

Aligning Performance and Purpose through Responsible Investment

JBWere recognise we have an important and privileged role to play in responsible investment (RI) and helping our interested clients to invest responsibly. In 2017, JBWere became first private wealth manager in Australia to develop and publish a coherent and considered RI framework! As part of our continued investment in our RI capabilities, we are proud to launch JBWere's RI policy and framework aimed at providing our clients a comprehensive approach to investing for a dual goal: *performance and purpose*.

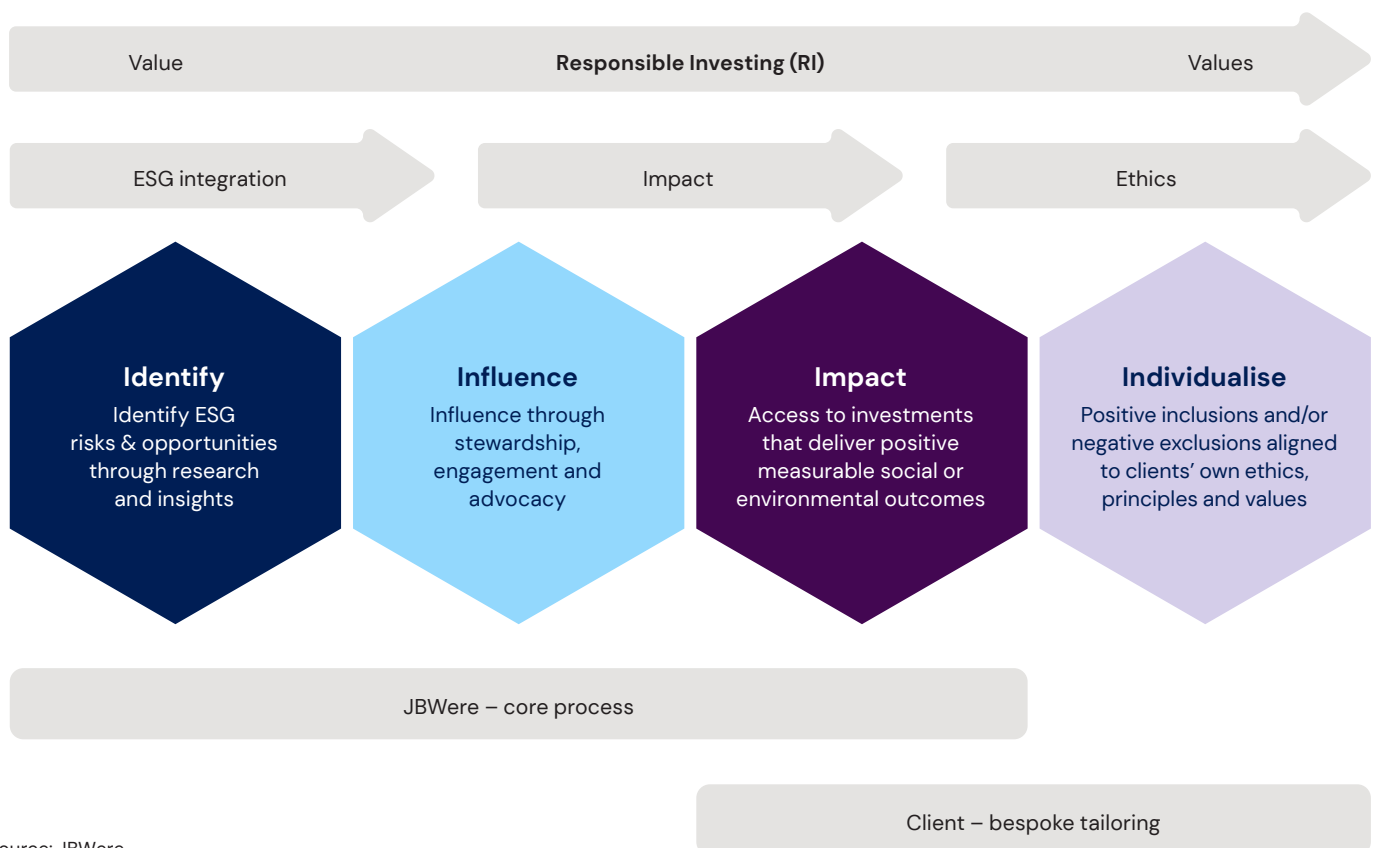
What is Responsible Investing?

RI is an ever-evolving market with a unique set of language and terminology. Our RI framework represents the full scope of RI as defined by JBWere, spanning Environmental, Social and Governance (ESG) integration, stewardship of client capital, impact investing, and ethical filters and alignment. Collectively, these pillars align to globally recognised definitions of RI by the Global Sustainable Investment Alliance (GSIA) and reflect global best practice in private wealth.

Our approach is a progression, commencing with the **value** JBWere delivers in RI to our clients through research, insights and advocacy, through to the importance of the client being able to reflect their individual **values** in their portfolios. JBWere's RI beliefs are the foundation of our RI framework and are fully embedded into the investment process at an asset class level, as well as in our fund selection process.

Our Approach

Our approach to investing responsibly is illustrated below:



Source: JBWere

¹ Socially Responsible Investment: Value to Values (2017) JBWere

JBWere's RI Framework

JBWere's RI framework comprises four main pillars:



We use our research and expertise to identify and provide insight into ESG risks and opportunities across the full range of asset classes and related investments to help our clients make more informed investment decisions. ESG analysis is also integrated into our client model portfolios.



We aim to use our ESG insights to positively influence company and fund manager behaviour, and outcomes on behalf of our clients through continuing to develop an approach to stewardship, engagement and advocacy.



For clients looking beyond ESG integration, JBWere also offers investing for impact with clear and measurable social or environmental outcomes. This is a small but rapidly growing investment segment.



Clients can individualise their portfolios through positive inclusions or negative exclusions aligned to their own ethics, principles and values using leading insights from both our Australian Investment Strategy Group (ISG) and specialist local and global partners.

The first two pillars – **Identify** and **Influence** – are focussed on driving investment performance through the value JBWere's ISG adds by integrating relevant ESG factors into our investment processes and by using our size and scale to advocate and engage more effectively. Whilst performance remains important, in the other two pillars – **Impact** and **Individualise** – the focus expands to enabling clients to align their investments to their individual ethics, principles and values, and manifest their purpose through their capital.

JBWere – Your Responsible Investment Partner

JBWere is a leading wealth management firm in Australia and New Zealand, providing a wide range of investment, advisory, financing, securities, asset and wealth management services to a substantial and diversified client base. Since 1840, JBWere has been delivering world-class investment advice across individuals, families, and our 'for purpose' clients.

JBWere is a leader in RI in private wealth across Australian and New Zealand demonstrated through a long history of high-quality RI insights and thought leadership, investment research, and advocacy. Our views and insights have been formed as the partner of choice for families, organisations and institutions driven by purpose. We currently advise on AUD 68.6bn² for a wide range of clients across Australia and New Zealand and have deep experience and expertise in tailoring portfolios to ensure alignment with client specific needs and international best practice.

To find out more about how you can invest for performance and purpose, and to obtain a copy of JBWere's Responsible Investment Policy, visit our website www.jbwere.com.au, contact your JBWere Adviser or email Responsible.Investing@jbwere.com.

² As at 30 June 2021.

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