

# ESG & Responsibly Investment Philosophy.

We understand that if we are able to leave our world in a better place for future generations we need to take action now that provides positive environmental and social impacts, with quality corporate governance. This needs to start with us, with what we do, and how we act. We are also in a privileged position where we can influence where investment funds flow and how they are invested. By demanding greater ESG accountability from the Companies and Fund Managers we can create better outcomes for our Clients and Society. That's why we've built a strong, overarching Responsible Investment Philosophy that ensures ESG factors are considered in all our decision-making and active ownership practices.

## Reducing our carbon emissions

We seek to get a detailed understanding of the parts of our business that are contributing to our carbon emissions and continue to develop plans to reduce our carbon emissions. We strive for continuous improvement in these areas. The following are some of the steps we have taken, where we are, and some of the future opportunities to lower our carbon emissions:

### Energy Conservation

#### Power down systems ★★★★★☆

Systems are set so that they power down with lighting. In this way energy use is restricted to emergency lighting when no one is in the office. Air conditioners are on timers and set at levels that minimise energy consumption.

#### Reduce travel emissions ★★☆☆☆☆

Staff are encouraged to carpool, catch public transport or walk, run or cycle to work. We should look to limit our air and ground Travel for Client appointments and attend meetings together where possible. We should take up any options that offset carbon as offered by airlines.

#### Embrace Energy efficiency ★★★★★☆

Our office has installed Solar Panels that provide energy when the office is occupied together with solid construction and insulation. The building captures sun all day in Winter and has some tree shading for summer. We have block out blinds to minimise heat in summer.

### Waste Minimization

#### Paperless Office ★★★★★☆

Our goal is to be truly paperless. We maintain electronic files and Client management systems. We keep printing to an absolute minimum and will use electronic forms, applications and templates where available. If we do need to print we print double sided.

#### Recycled Products ★★★★★☆

We use recycled toilet paper, kitchen paper and tissues as well as all of our copy paper.

# Money Managed.

Gild Wealth Pty Ltd

ABN: 52 090 647 984 AFSL: 222154

445 Warrigal Road, Moorabbin VIC 3189

P: 03 9520 2999 E: [wealth@thegildgroup.com](mailto:wealth@thegildgroup.com)



**Water Conservation**

Water Conservation ★★☆☆☆

We have energy efficient Dishwashers that are only run when completely full. Toilets are limited flush. We do not usehave any rainwater storage. The plants in the garden are self-sufficient and do not require watering.

**Being Socially Responsible** ↘

At our core we are a helping organisation, we seek to help Staff, Clients and Stakeholders live their best lives. Part of this is recognising where we can use our skills, talent or resources to help others.

**Support People that Support Others** ★★★☆☆

All of our toilet, kitchen and tissue paper is supplied by 'Who gives a crap'. This organisation donates half of their profits to provide clean sanitation around the world. We have a number of our staff that sit on Boards of 'Not for Profits' and others that participate in committees of local Charities. We provide ongoing support to Rotary Moorabbin and encourage staff to participate and raise funds for various events each year.

**Philanthropic Pro Bono Planning** ★★★☆☆

Gild Wealth participate in an FPA led Advice program in conjunction with the Cancer Council where Financial Advice is provided to people who are battling Cancer and require financial help. Our Advisers provide time and resources to assist where we can. We also encourage Advisers to take Pro Bono Clients where they feel we are able to make a difference.

**Our Measures**

- ☆☆☆☆☆ Have not started
- ★☆☆☆☆ We have a plan but need some action
- ★★☆☆☆ We are on the way but plenty of work to do
- ★★★☆☆ We are making really good ground
- ★★★★☆ We are on top of it, just need a few more tweaks
- ★★★★★ We could not be doing any more

**Responsible Investing** ↘

There are many ways to invest responsibly, and it can be as much about what you don't invest in, as what you do. We feel that by having this discussion with our clients we are providing them with the opportunity to align their investments with their environmental and social beliefs. This should not have to be at the expense of returns or diversification or transparency.

We have an Independent Investment Consultant (Evergreen) that forms part of our investment committee. As well as assisting us with our research and investment strategy, Evergreen do specific Responsible Investing (RI) research

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through the ERIG Index (Evergreen Responsible Investment Grading). The ERIG Index applies a top-down assessment to review Fund Manager approaches to RI measuring them across seven key capabilities.

This enables us to compare funds and investments when we are building portfolios for Clients. It also enables us to tailor portfolios for Clients depending on what is important to them.

## The Responsible Investment Spectrum

Percentage of Fund Managers who have adopted each capability

44%	12.6%	0%	36.5%	0.2%	5.8%	0.9%
Applying ESG risks and opportunities to financial analysis and investment decisions	Excluding sectors, companies, countries or issues based on misalignment of values or downside risk	Screens companies and issuers based on business and practices and beliefs	Appropriately using shareholder rights and fiduciary duties to guide a company using ESG guidelines	Realigning a portfolio to specifically target better ESG profiles either at the company level or industries	Specifically targeting investment themes e.g. Sustainable agriculture, green property, 'low carbon', Paris or SDG aligned	Investments that achieve measurable social and environmental impacts and outcomes
ESG INTEGRATION	NEGATIVE SCREENING	NORMS-BASED SCREENING	ACTIVE OWNERSHIP	POSITIVE SCREENING	SUSTAINABILITY – THEMED INVESTMENTS	IMPACT INVESTING
Avoids Harm						
Benefits Stakeholders						
Contributes to Solutions						

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Having an established and consistent approach is important to avoid 'Green Washing' where a fund describes themselves as an ESG fund but the way they invest and their approach may not align with the portfolio.

APIR Code/Ticker	Fund Name	Sector	Quartile	ESG Integration	Negative Screening	Norms-based Screening	Active Ownership	Positive Screening	Sustainability-themed Investments	Impact Investing
ACM0006AU	Alliance Bernstein Managed Volatility Equities	Australian Equities	1st	77	61	5	37	43	0	0

Avoids Harm

Benefits Stakeholders

Contributes to Solutions

Our starting point as an organisation is to provide awareness and understanding of the RI of portfolio's. It is important to us and we feel that it is important to our clients too. The first step in making positive change is to 'look in the mirror' and remove the obstacles that have been holding you back. We now have the tools and the desire to bring RI to the forefront of investment decisions to provide great outcomes for our clients, the environment and the broader society.

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