



# Sustainable Investing

Invest in a way that's good for the world, and good for you.

# VALUES-BASED INVESTING

Sustainable investing pays off for you, your community and the generations to come.

CWM is sought-after by investors who want to do the right thing with their money, but also want to follow sound investment principles and see strong returns, too.

Sustainable investors are the growing number of people who prioritise environmental, social and governance (ESG) factors when making their investment decisions. This can include targeting companies with high sustainability scores based on the following variables:

- Greenhouse gas emissions
- Land use and biodiversity
- Toxic spills and releases
- Operational waste and waste management

This is simply about investing according to your values. If you're passionate about climate change, the environment, social issues or corporate responsibility, you have the ability to put your money where your mouth is.



# SUSTAINABLE OUTCOMES, EXPONENTIAL GROWTH

When you develop a sustainable investment strategy with CWM, you get to pursue your sustainability and wealth goals simultaneously.

While future generations will thank you for it, applying a values-based investment strategy also pays off. As economies and markets took significant hits through the COVID-19 pandemic, sustainable investments showed great resilience and in fact performed better through the global crisis.

As a result, we're seeing exponential growth in this area. The sustainable investment market has more than tripled from \$5.7 billion to \$19.9 billion over the past two years and is predicted to hit \$100 billion by 2025, according to Responsible Investment Association Australasia.

Ultimately, as more people invest according to ESG factors, companies are held to a higher account and will be influenced to 'do good' in business. And this creates a better





# THE SUSTAINABLE INVESTMENT FRAMEWORK

Emphasise, reduce and exclude investments based on your values.

Companies receive a score based on five variables.

## Sustainability Scoring Framework (Industry Level)

Variable	Application
Greenhouse Gas	85% of total sustainability score
Land Use and Biodiversity	15% of total sustainability score
Toxic Spills & Releases	
Operational Waste	
Water Management	

Addressing emissions is a key factor in sustainable investing.

## Emissions Variable (Strategy Level)

Variable	Application
Greenhouse Gas Emissions Intensity	Exclude or underweight top contributors to greenhouse gas emissions
Potential Emissions from Reserves	Exclude or underweight companies based on potential emissions from reserves

# THE SUSTAINABLE INVESTMENT FRAMEWORK

Companies can be excluded if associated with the following issues.

## Other environmental and Social Sustainability Variables (Strategy Level)

<b>Variable</b>	<b>Application</b>
FACTORY FARMING	Companies with meaningful revenue related to rearing livestock using particularly intensive methods
CLUSTER MUNITIONS	Manufacturers and certain associated entities
NUCLEAR WEAPON SYSTEMS	Companies that manufacture, repair and or maintain nuclear weapon systems
TOBACCO	Companies with meaningful revenue related to tobacco products
CHILD LABOUR	Companies cited for severe child labor controversies
ALCOHOL	Companies with meaningful revenue related to alcohol products
GAMBLING	Companies with meaningful revenue related to gambling or gambling-related products
ADULT ENTERTAINMENT	Companies with meaningful revenue from rental, sale, distribution or production of adult media products
PERSONAL FIREARMS	Companies with meaningful revenue related to the manufacture of personal firearms

# OUR INVESTMENT PHILOSOPHY

Sustainability integrates with CWM's broader investment approach



## Let the markets work for you

The market is an effective information-processing machine. Millions of participants buy and sell securities in the world markets every day, and the real-time information they bring helps set prices.



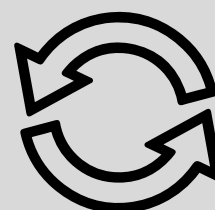
## Invest, don't speculate

Over time, only a small fraction of money managers outperform the market after fees, and it is difficult to identify them in advance.



## Take a long-term approach

The financial markets have rewarded long-term investors. People expect a positive return on the capital they supply, and historically, the equity and bond markets have provided growth of wealth that has more than offset inflation.



## Consider the drivers of returns

Academic research has identified these equity and fixed income dimensions, which point to differences in expected returns. These dimensions are pervasive, persistent, and robust and can be pursued in cost-effective portfolios.



## Practise smart diversification

It's not enough to diversify by security. Deeper diversification involves geographic and asset class diversity. Holding a global portfolio helps to lower concentration in individual securities and increase diversification.

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## Avoid market timing

You never know which market segments will outperform from year to year. By holding a globally diversified portfolio, investors are well positioned to capture returns wherever they occur.



## Manage your emotions

Many people struggle to separate their emotions from investing. Markets go up and down. Reacting to current market conditions may lead to making poor investment decisions at the worst times.



## Look beyond the headlines

Daily market news and commentary can challenge your investment discipline. Some messages stir anxiety about the future while others tempt you to chase the latest investment fad. When tested, consider the source and maintain a long-term perspective.



## Keep costs low

Over long time periods, high costs can drag down wealth accumulation in a portfolio. Costs to consider include: Management fees, fund expenses and taxes.



## Focus on what you can control

A financial adviser can create a plan tailored to your personal financial needs while helping you focus on actions that add value. This can lead to a better investment experience.

# ABOUT US

## Family focused with world-class, global insights

**With a legacy built on family, CWM knows what it takes to look after yours.**

Since 1974, we have been providing support and advice to individuals and families across Australia. We've graciously received a number of industry awards, which are testament to our client first culture and our nimble team that is large enough to matter, but small enough to care.

From the beginning we set out to engage with clients without the rigid constraints often set down by banks, investment houses or insurance companies.

Since then, we have helped thousands of Australians work towards and achieve their personal financial goals.

Recognised as experts in our field, our passion to deliver the highest quality wealth management advice, exceptional client service and a phenomenal client experience drives us.

We are now one of the largest privately-owned financial services business in Australia ... and that's something we're very proud of.

When the world faced unprecedented uncertainty we were ready, continuing to provide sound, balanced advice and mentoring through video consultations, webinars and our digital systems.





# OUR STORY

The CWM story told by the people who have made it happen.

From humble beginnings to a legacy that has impacted countless families, for 50 years and beyond.

Watch the video now



# LET'S TALK

Find out more  
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Zoom video conferencing

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**Australia wide by appointment**

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