



RESPONSIBLE INVESTMENT COMMITMENT

Financial Clarity Pty Ltd

ACN 075 567 172

ABN 13 516 478 239

AFS Licensee No 302929

Financial Clarity Pty Ltd ACN 075 567 172 as trustee for Tregold Discretionary Trust

ABN 13 516 478 239 trading as Financial Clarity Pty Ltd AFS Licensee No 302929

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OUR COMMITMENT

We recognise our duty to act in the best long-term interests of our clients.

We believe that environmental, social and corporate governance issues (ESG) are important to the majority of our clients who prefer to minimise the social and environmental impact of investing where possible. However, the degree of this ranges across our client base.

OUR APPROACH

We query clients regarding their level of commitment to ESG issues and which issues are most important to them. For example, many clients wish to avoid gaming exposure, whereas others may wish to avoid fossil fuel investments. These decisions are often nuanced and we explain these potential conflicts to clients (eg BHP invests in fossil fuels but is committed to exiting). Within the primary investment vehicle we use for clients, a wholesale discretionary account, we have the ability to tailor client wishes to exposures in their individual portfolio based on their ESG preferences.

RIAA MEMBERSHIP

The Responsible Association of Australia (RIAA) champions responsible investing and a sustainable financial system in Australia and NZ.

As an RIAA member we commit to support RIAA to deliver their mission, beliefs and objectives.