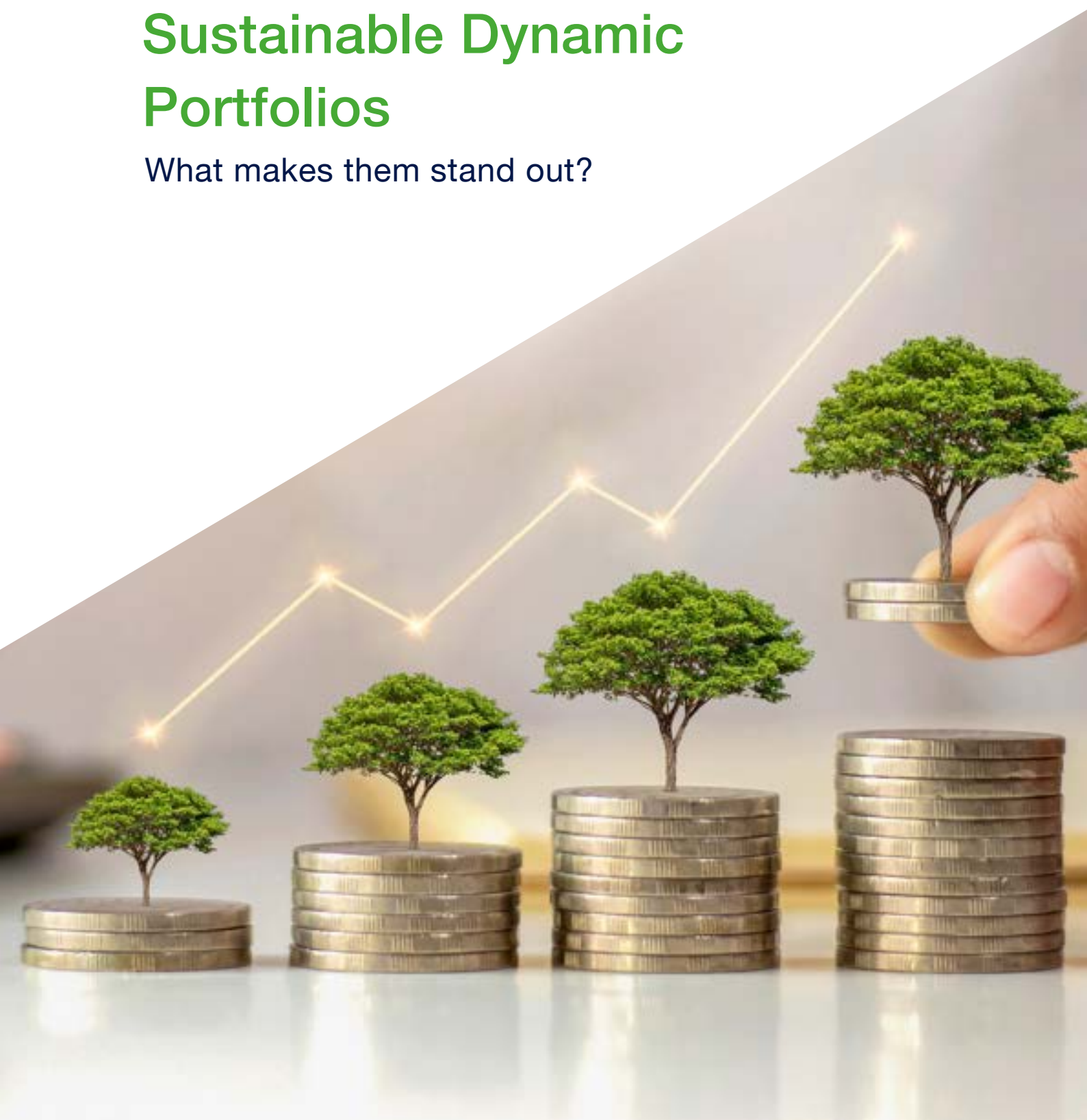


Investing with the Sustainable Dynamic Portfolios

What makes them stand out?



What are the Sustainable Dynamic Portfolios (SDPs)?

The SDPs are investment portfolios that have been carefully designed to balance investment risk with returns to help achieve your financial goals, taking into account your attitude to risk, time frame, capacity for loss and crucially environmental, social and governance (ESG) criteria.

These portfolios can be further tailored with risk levels ranging from a low risk tolerance to a high risk tolerance. This allows us to select and put in place investment solutions that align with your personal needs and financial objectives in an ever-changing market whilst taking into consideration ESG criteria.

The Sustainable Dynamic Portfolios are distinctive because we can directly link the target investment returns of the portfolios with the annual returns you are aiming for. We believe this gives you the best chance of achieving your financial goals in your time frames.



ESG (environmental, social, governance) factors are used, alongside traditional criteria, to evaluate potential investments. ESG is not only about what a company manufactures or sells, but also how it goes about it.





Why are the SDPs different?

The SDPs are designed to offer you more than a standard investment portfolio, to deliver aspirational outcomes that reflect your financial objectives, build confidence, and solve common problems investors may encounter. The Sustainable Dynamic Portfolios do this in 7 key ways:



Using ESG criteria as an essential filter



Adapting to market changes



Selecting a risk level that matches you



A robust fund selection process



Frequent reviews



Active and passive investment styles



Understanding expected returns

But don't just take our word for it...

What makes the SDPs stand out?

Gavin Francis, Founder and Director of our research partner Worthstone, believes that the SDPs are at the forefront of the market, and here's why:



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I believe that the SDPs are at the forefront of the market and clients can be confident in a robust and rigorous process.

From my experience of talking to other financial advisory firms, and what I see out in the marketplace, I believe the SDPs follow a process which is **best** in class. They are **authentic** and go beyond a tick box exercise.

The SDPs start from one of the **largest defined** universe of sustainable funds that are available to a UK retail investor. Starting from a **comprehensive** range, means you improve your likelihood of identifying the most impactful funds, as well as the opportunity to achieve the desired diversification requirements of a portfolio.

Foster Denovo inputs **significant resource** to delivering a solution that meets the challenge of blending the dual objectives of financial goals and doing good!

I'm confident that if you're being offered the SDPs by Foster Denovo, you can be certain of the **authenticity** and **integrity** in the construction process and robust data that backs up the selections within these portfolios.

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If you have any questions about the Sustainable Dynamic Portfolios, speak to your Foster Denovo Partner or, if you are new to Foster Denovo:

call 0330 332 7866;

email info@FDdynamicportfolios.com; or

visit www.fosterdenovo.com/investment-solutions/sustainable-investing/

Calls are charged at your standard landline rate

Important information

Potential investors should be aware that past performance is not an indication of future performance and the value of investments and the income derived from them may fluctuate and they may not receive back the money they originally invested.

The tax treatment of investments depends on each investor's individual circumstances and is subject to changes in tax legislation.

The FD Sustainable Dynamic Portfolios are investment portfolios provided by FD Dynamic Portfolios Limited (FDDPL) which is an appointed representative of Foster Denovo Limited (FRN 462728), and is authorised and regulated by the Financial Conduct Authority (FCA). FDDPL has issued this document in its capacity as investment adviser to the investment manager, AB Investment Solutions Limited (FRN 705062), which is authorised and regulated by the Financial Conduct Authority (FCA).