



# ESG Report

Generated 19 November 2024

Account

Amount invested

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£19,854.98

Responsible investment aims to incorporate ESG factors into investment decisions. ESG stands for environmental, social and governance. Incorporating these factors into portfolio and asset-level analysis is increasingly being used as part of the investment process to identify risks and opportunities.

# Introduction

## What is this report?

This report is designed to give you an understanding of the ESG profile of your portfolio against a set of ESG preferences selected by you. Please review the important information section at the end of this document covering the data and limitations of this report. If you have any questions about the data, preferences, or information within this report, please speak with your financial adviser.

## What is ESG?

- **Environmental**

This concerns interaction with the physical environment, for example climate change, biodiversity, natural resources, carbon emissions, air and water pollution.

- **Social**

This looks at the impact of society and communities, including human rights, health and safety issues, and labour standards.

- **Governance**

This focuses on how companies are governed, including diversity, transparency, ownership, board independence, ethics, executive compensation.

## ESG Insights

ESG insights are shown as red, amber or green relative to a default target point or index of global companies as represented by the MSCI ALL COUNTRY WORLD INDEX.



You have chosen ESG preferences important to you. We are showing:

- 1 **total figures for metrics representing these themes over the past year to date.**
- 2 **how these figures compare for the relevant benchmark or target point for the theme.**
- 3 **and how these figures equate to other units.**


## Disclaimer

This report shows data displayed using Trucost data: Carbon, waste, water, temperature alignment data. Copyright ©2021, S&P Global Market Intelligence (and its affiliates as applicable). All rights reserved. For further important information, please read the Data Providers section.

This report shows data displayed on screen using MSCI data: Women in leadership, ESG fund risk, human rights, product involvement data. Copyright ©2021 MSCI ESG Research LLC 2021. All Rights Reserved. For further important information, please read Data Providers section. Deforestation: Data provided by Global Canopy.

# ESG Preferences

## ESG summary




### Climate change

Contributing to a low carbon economy

**463.91 kg CO2**

**+34.1%** than the MSCI ALL COUNTRY  
Higher WORLD INDEX.

**Equivalent to**


 Equivalent to roughly 3246 miles driven.

### Top Investment(s)

Asset	% weighting	vs comparison	Carbon emissions / kg CO2 / £1,000
abrdrn UK All Share Trk B Inc	5.0%	<b>AMBER</b>	78.10
NATIONAL GRID PLC ORD 12 204/473P	1.1%	<b>AMBER</b>	88.65

### Bottom Investment(s)

Asset	% weighting	vs comparison	Carbon emissions / kg CO2 / £1,000
abrdrn Asia Pacific Equity I Inc	19.6%	<b>RED</b>	101.16
First Tst US Large Cap Core Alphadex UCITS ETF	1.2%	<b>RED</b>	156.91




### Water Security

Promoting effective and efficient use of water

**10,075.57 litres**

**-10.5%** than the MSCI ALL COUNTRY  
Lower WORLD INDEX.

**Equivalent to**

 Equivalent to roughly 1259 showers taken.

### Top Investment(s)

Asset	% weighting	vs comparison	Water usage (litres / £1000)
abrdrn Asia Pacific Equity I Inc	19.6%	<b>GREEN</b>	654.05

### Bottom Investment(s)

Asset	% weighting	vs comparison	Water usage (litres / £1000)
abrdrn UK All Share Trk B Inc	5.0%	<b>RED</b>	5,744.86
NATIONAL GRID PLC ORD 12 204/473P	1.1%	<b>RED</b>	8,837.13

## Controversial industries summary

You have **183** companies flagged for **controversial issues**

MSCI ESG Research LLC has developed a framework designed to identify involvement in controversial industries. The above figure displays how many companies in your portfolio have been identified by MSCI as being involved in the following controversial industries which your adviser has selected as being important to you:

- **Tobacco:** Tobacco products through the producer, distributor, licensor, retailer, supplier and/or ownership;
- **Alcohol:** Alcohol, including producer, distributor, retailer, licensor, supplier, and/or ownership;

## ESG detail



### Climate change

RED

Contributing to a low carbon economy

Benchmarked against the MSCI ALL COUNTRY WORLD INDEX based on current portfolio allocation.

### Why this matters

The lower the carbon footprint figure shown, the lower the environmental impact of the activities that a company is performing, or a portfolio has, from a carbon perspective.

By reducing carbon emissions, companies can help us limit warming to below +1.5°C by decarbonising their operations and supply chains through continuously improving energy efficiency.

### Key facts



**463.91 kg CO2**

Total share of carbon emissions ownership over the past year.



Equivalent to roughly 3246 miles driven.



**That's 34.1% higher**

relative to an index of global companies.

### Climate change for **MSCI, EUROPEAN, SUSTAINABLE INVESTMENT**

### Asset type coverage

Certain asset classes are out of scope of this Report. If more than 50% of the assets in a fund or your portfolio are out of scope, no data will be displayed and the metric for the theme and comparison will read "Not specified". For more information, please speak to your financial adviser.

### In scope asset type coverage

Data available for securities and corporate bonds (and exclusive of asset types deemed not relevant for ESG analysis) should have coverage of at least 65% for the fund's holdings calculated by portfolio weighting.

Asset	Asset type coverage	In scope asset type coverage	Value (GBP)	% weighting	vs comparison	Carbon emissions / kg CO2 / £1,000
<b>GBP Cash</b>			£13,532.66	68.2%	NOT SPECIFIED	Not specified
<b>abrdn Asia Pacific Equity I Inc</b>	89.7%	96.2%	£3,884.17	19.6%	RED	101.16
<b>abrdn UK All Share Trk B Inc</b>	98.9%	93.1%	£992.12	5.0%	AMBER	78.10
<b>BlackRock Cash D Inc</b>		8.1%	£500.56	2.5%	NOT SPECIFIED	Not specified
<b>HSBC GblstratCnstvPrft C Acc</b>			£497.72	2.5%	NOT SPECIFIED	Not specified
<b>First Tst US Large Cap Core Alphasdex UCITS ETF</b>	98.5%	96.3%	£230.56	1.2%	RED	156.91

Asset	Asset type coverage	In scope asset type coverage	Value (GBP)	% weighting	vs comparison	Carbon emissions / kg CO2 / £1,000
<b>NATIONAL GRID PLC ORD 12 204/473P</b>	100.0%	100.0%	£217.18	1.1%	<b>AMBER</b>	88.65



## Water security

AMBER

Promoting effective and efficient use of water

Benchmarked against the MSCI ALL COUNTRY WORLD INDEX based on current portfolio allocation.

### Why this matters

The United Nations Sustainable Development Goals recognise that social development and economic prosperity depends on the sustainable management and sharing of water resources and ecosystems.

This shows the share of the water used by the companies in your portfolio.

### Key facts



**10,075.57 litres**

Water usage ownership in litres over the past year.



Equivalent to roughly 1259 showers taken.



**That's 10.55% lower**

relative to an index of global companies.

### Water security for **ESG, BUSINESS, FINANCIAL IMPACTS**

### Asset type coverage

Certain asset classes are out of scope of this Report. If more than 50% of the assets in a fund or your portfolio are out of scope, no data will be displayed and the metric for the theme and comparison will read "Not specified". For more information, please speak to your financial adviser.

### In scope asset type coverage

Data available for securities and corporate bonds (and exclusive of asset types deemed not relevant for ESG analysis) should have coverage of at least 65% for the fund's holdings calculated by portfolio weighting.

Asset	Asset type coverage	In scope asset type coverage	Value (GBP)	% weighting	vs comparison	Water usage (litres / £1000)
<b>GBP Cash</b>			£13,532.66	68.2%	NOT SPECIFIED	Not specified
<b>abrdn Asia Pacific Equity I Inc</b>	89.7%	96.2%	£3,884.17	19.6%	GREEN	654.05
<b>abrdn UK All Share Trk B Inc</b>	98.9%	93.1%	£992.12	5.0%	RED	5,744.86
<b>BlackRock Cash D Inc</b>		8.1%	£500.56	2.5%	NOT SPECIFIED	Not specified
<b>HSBC GblstratCnstvPrtf C Acc</b>			£497.72	2.5%	NOT SPECIFIED	Not specified
<b>First Tst US Large Cap Core Alphadex UCITS ETF</b>	98.5%	96.3%	£230.56	1.2%	RED	3,295.18
<b>NATIONAL GRID PLC ORD 12 204/473P</b>	100.0%	100.0%	£217.18	1.1%	RED	8,837.13

## Controversial industries detail

Below shows a list of companies under the top 5 holdings by weight flagged for controversial industries that you have selected. Please note that for holdings that have more than 10 companies flagged, only the top 10 will show based on their weighting within that holding.

GBP Cash		Value: £13,532.66		Portfolio weighting (%): 68.16%	
		<b>Alcohol</b>	<b>0</b>	<b>Tobacco</b>	<b>0</b>
abrdn Asia Pacific Equity I Inc		Value: £3,884.17		Portfolio weighting (%): 19.56%	
		<b>Alcohol</b>	<b>6</b>	<b>Tobacco</b>	<b>4</b>
		Mahindra & Mahindra Ltd		Indian Hotels Co Ltd	
		Indian Hotels Co Ltd		John Keells Holdings PLC	
		China Resources Land Ltd		momo.com Inc	
		John Keells Holdings PLC		Millennium & Copthorne Hotels New Zealand Ltd	
		momo.com Inc			
		Millennium & Copthorne Hotels New Zealand Ltd			
abrdn UK All Share Trk B Inc		Value: £992.12		Portfolio weighting (%): 5.00%	
		<b>Alcohol</b>	<b>70</b>	<b>Tobacco</b>	<b>32</b>
		Tesco PLC		Tesco PLC	
		Marks & Spencer Group PLC		Imperial Brands PLC	
		International Consolidated Airlines Group SA		Marks & Spencer Group PLC	
		Sainsbury (J) PLC		DS Smith PLC	
		easyJet PLC		International Consolidated Airlines Group SA	
		Burberry Group PLC		Sainsbury (J) PLC	
		Tate & Lyle PLC		easyJet PLC	
		Ocado Group PLC		Ocado Group PLC	
		Wizz Air Holdings PLC		Card Factory PLC	
		SSP Group PLC		PPHE Hotel Group Ltd	

<b>BlackRock Cash D Inc</b>		<b>Value: £500.56</b>		<b>Portfolio weighting (%): 2.52%</b>	
		<b>Alcohol</b>	<b>0</b>	<b>Tobacco</b>	<b>0</b>





<b>HSBC GblstratCnstvPrtf C Acc</b>		<b>Value: £497.72</b>		<b>Portfolio weighting (%): 2.51%</b>	
		<b>Alcohol</b>	<b>0</b>	<b>Tobacco</b>	<b>0</b>









## Sustainability Labels

The FCA has introduced a package of measures to help you navigate the market for sustainable investment products. These include the introduction of 4 new investment labels. The labels aim to help you differentiate between the different sustainability objectives and different investment approaches of investment products allowing customers to meet their sustainability investment objectives.

Fund managers can choose to use labels for their products if they meet the qualifying criteria. Where a fund manager has chosen to apply a label, this will be displayed in the 'Sustainability label' column.

 Sustainability Mixed Goals	Invests mainly in a mix of assets that either focus on sustainability, aim to improve their sustainability over time, or aim to achieve a positive impact for people or the planet
 Sustainability Improvers	Invests mainly in assets that may not be sustainable now, with an aim to improve their sustainability for people or the planet over time
 Sustainability Impact	Invests mainly in solutions to sustainability problems, with an aim to achieve a positive impact for people or the planet
 Sustainability Focus	Invests mainly in assets that focus on sustainability for people or the planet

Non-UK funds are not subject to the UK sustainable investment labelling and disclosure requirements and therefore labels are not currently available for non-UK funds. To help you identify these funds, you will see 'Non-UK' in the 'Sustainability label' column applied to all overseas domiciled products regardless of whether the product uses any sustainable related terms in its name, marketing, product features or content.

Asset	Asset type coverage	In scope asset type coverage	Value (GBP)	% weighting	Sustainability label
<b>GBP Cash</b>			£13,532.66	68.2%	
<b>abrdn Asia Pacific Equity I Inc</b>	89.7%	96.2%	£3,884.17	19.6%	
<b>abrdn UK All Share Trk B Inc</b>	98.9%	93.1%	£992.12	5.0%	
<b>BlackRock Cash D Inc</b>		8.1%	£500.56	2.5%	
<b>HSBC GblstratCnstvPrft C Acc</b>			£497.72	2.5%	
<b>First Tst US Large Cap Core Alphasdex UCITS ETF</b>	98.5%	96.3%	£230.56	1.2%	
<b>NATIONAL GRID PLC ORD 12 204/473P</b>	100.0%	100.0%	£217.18	1.1%	

# Important Information

This report has been generated by your financial adviser on **19 November 2024**.

Please note:

- **This report provides information on your portfolio relating to specific ESG themes. It does not judge or evaluate the ESG credentials of your portfolio or any investments, nor does it provide information on the financial or ESG/sustainable performance of investments.**
- **Any valuations shown in this report are based on the value of the fund at the date shown, and do not represent the transfer value, nor are they guaranteed values. All valuations are taken at the close of the previous business day and may exclude recent or pending transactions. No reliance should be placed upon the information provided in this report for tax-related purposes.**
- **The information in this report is provided at a specific point in time and reflects the present positioning of investments.**
- **In the UK, there is currently no industry-wide defined criteria for the assessment of ESG factors. Given the subjective nature of ESG ratings, investments could be rated differently elsewhere.**
- **There are still some gaps of reliable ESG data which means that this report will not currently be able to provide a comprehensive data set for all themes and investments.**
- **This report does not currently show whether a fund that you invest in has any ESG investment objectives or whether it employs a particular ESG strategy to achieve its aims.**
- **This report does not constitute advice or a personal recommendation.**
- **Information displayed in, or used to create, this report which has been obtained from third party sources has not been independently verified with respect to its accuracy and/or completeness.**

Please consult your financial adviser for help using this report.

## Comparative Index

In this report, ESG insights are shown as red, amber or green relative to an index of global companies as represented by the MSCI World All Countries Index.

If the 'women in leadership' theme has been chosen as one of your preferences, a default target point of 50% female directors is used instead of a comparative index. Because the target point is a 50% split of male and female directors, a higher proportion of female directors to male directors may show as an amber or red rating.

For more information, please speak to your financial adviser.

## Data coverage

Certain asset classes are out of scope of this report. If more than 50% of the assets in a fund or your portfolio are out of scope, no data will be displayed and the metric for the theme and comparison will read "Not specified".

Data is also unavailable for some companies and funds. If data is not available for at least 65% of a fund or your portfolio's components (by weight), excluding assets which are out of scope, no data will be displayed and the metric for the theme and comparison will read "Not specified".

For more information, please speak to your financial adviser.

## Data Providers

This report uses information obtained from the third-party data providers, which may include: Trucost, MSCI, Global Canopy, GIST, Sustainalytics, and Morningstar.

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For more information, please speak to your financial adviser.