



Estate planning

Designing a values based legacy

How to Make Ethical Investing Part of Your Legacy

1. Choose an adviser who understands your values

Work with a financial adviser who specialises in ethical investing. They'll work to understand your values and help ensure your portfolio reflects what matters most to you.

2. Formalise your wishes

Include your ethical investment intentions in your will, trust, and estate plan. This could mean directing funds to be managed sustainably or setting up structures that ensure the wealth you leave via this legacy is invested ethically and will continue to reflect your values long after you're gone.

3. Educate others and the next generation

Talk to others, including your people in your life, about investing in line with their ethics. Share your story about why and how you invest ethically helps others see the impact their choices can make. Provide them with resources and guidance on ethical investing so they can make informed decisions – your ethical adviser can help with this.

What to do if inherited investments no longer reflect your values

Why this matters

Many investors are reviewing inherited holdings and choosing investments that better align with their environmental, social and ethical priorities. An inherited portfolio may reflect another generation's values, not your own.

Questions to Ask Yourself

- Do these investments reflect my values?
- Am I comfortable owning every company in the portfolio?
- Does the portfolio suit my objectives and risk tolerance?
- Is greater diversification needed?

Your Options

- Keep the existing holdings.
- Restructure holdings that no longer align with your values.
- Diversify across additional asset classes.
- Reinvest into ethical or impact-focused opportunities.

Practical Considerations

- Understand SRN, HIN and wrap account options.
- Review capital gains tax implications before selling assets.
- Gather cost base information for inherited shares.
- Consider shareholder rights and administrative requirements.