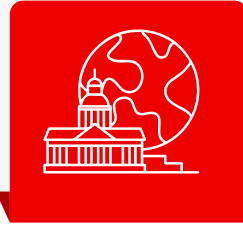
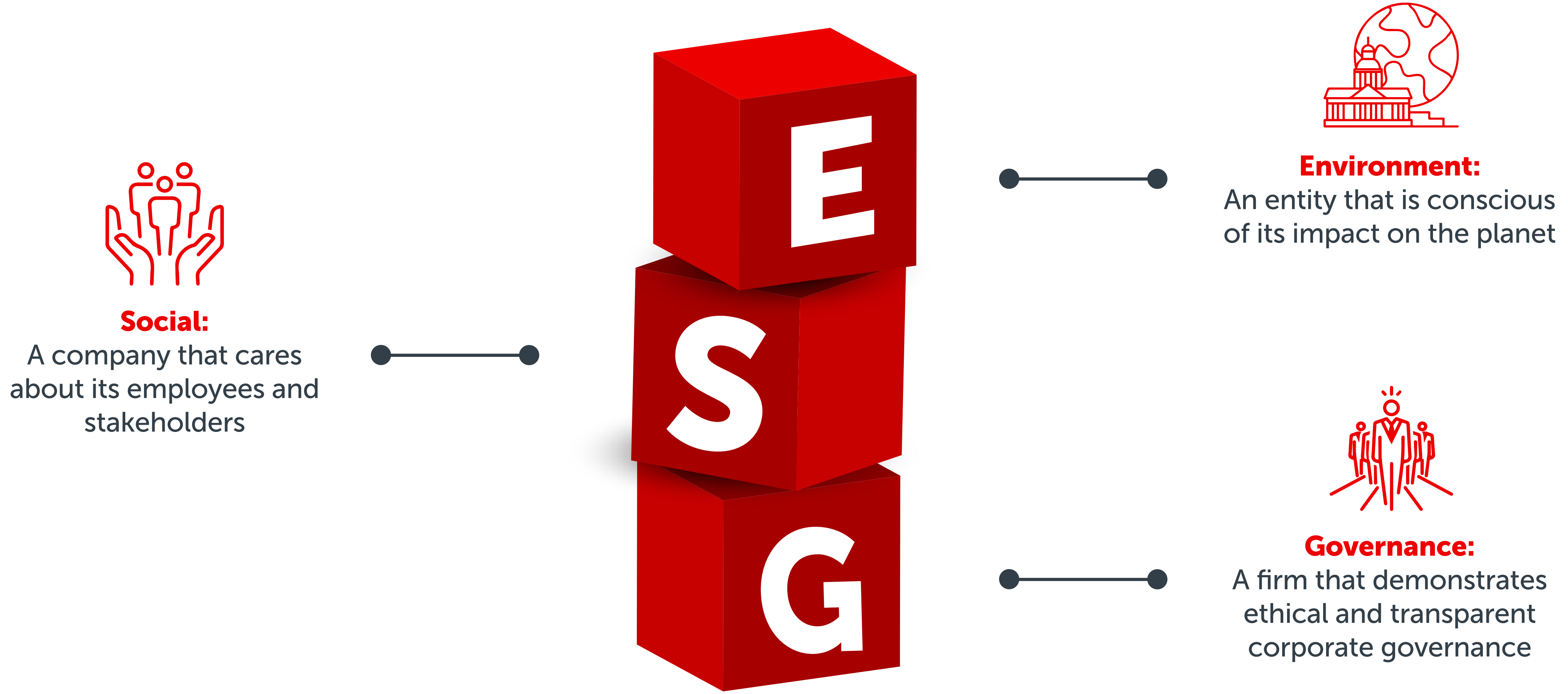


What is ESG investing?

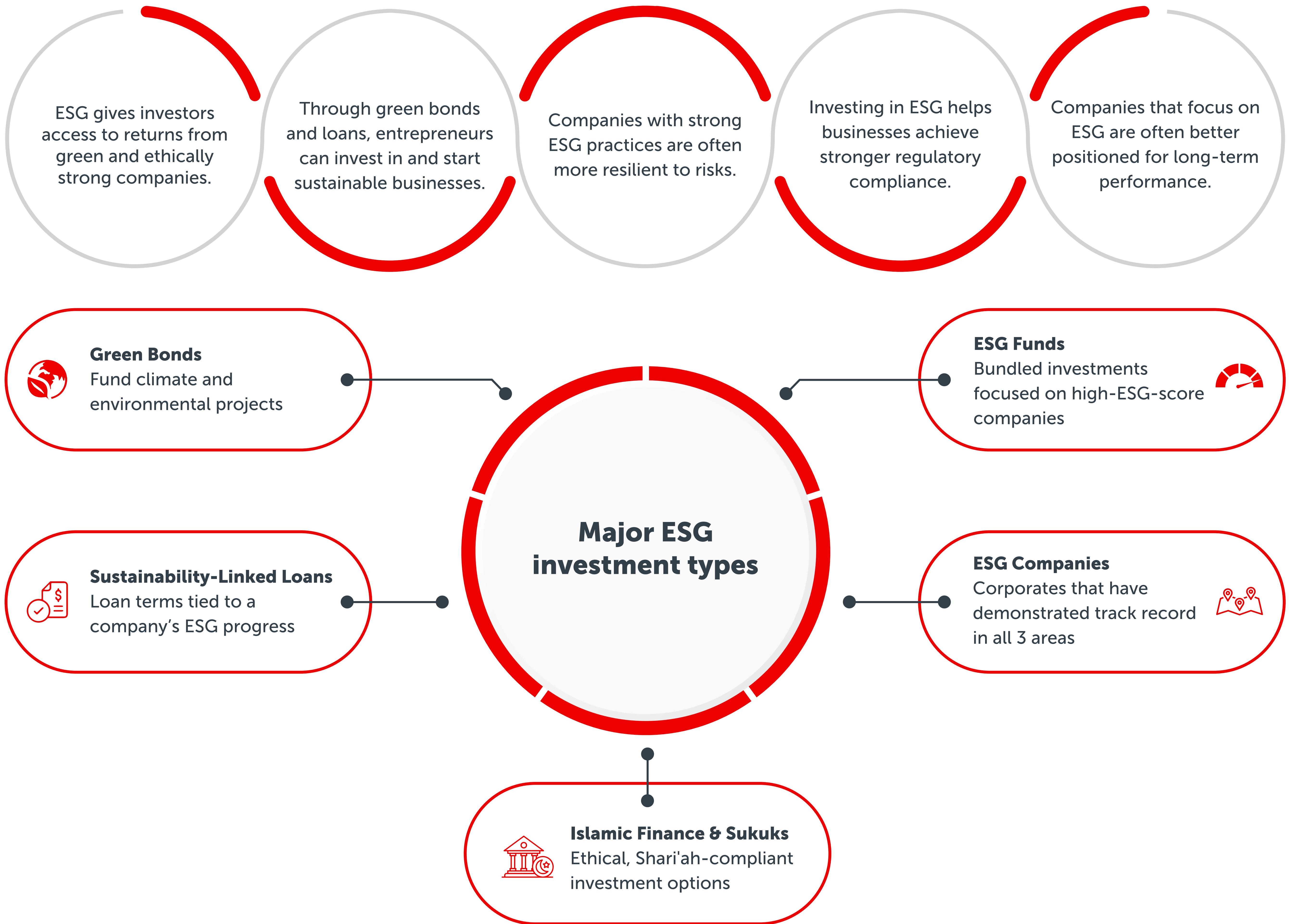


Environmental, social and governance (ESG) investing considers three factors alongside traditional financial factors when assessing and evaluating investments.

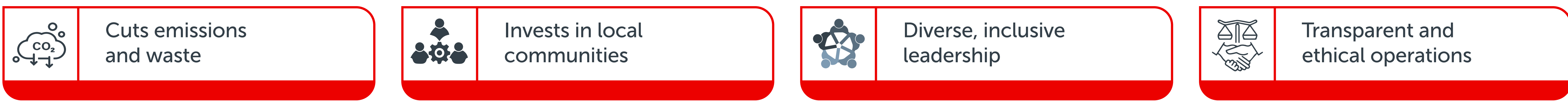
What makes for an ESG-compliant company?



What are the benefits of ESG investing



What to look for in ESG-companies



How to start investing with an ESG lens

Define your priorities:
What are you most concerned about? Climate change, women's rights, or corporate ethics? Start with what matters to you.

Start small, build up:
Begin with a modest ESG allocation and grow it as your confidence and knowledge increase.

Check ESG ratings:
Platforms like Morgan Stanley Capital International (MSCI), Sustainalytics, or Morningstar measure companies' ESG scores.

Ask your advisor:
Many investment apps and financial advisors now offer ESG-focused portfolios—ask what's available.

Explore ESG-labelled products:
Explore ESG mutual funds, exchange-traded funds (ETFs), or sukuks that align with your values.

Assess performance and fees:
Compare ESG options not just on values, but also on returns, risks, and costs.

Review fund strategies:
Some funds avoid harmful industries (e.g., tobacco, coal), others actively invest in positive-impact firms—understand the difference.

For more information, visit our website <https://www.adcb.com/wealth>