

# Sustainable Financial Planning

What do we **mean** by that?

## Let’s start with financial planning

A financial plan is a model of your possible financial future. It is built in collaboration between us (the financial planner) and you (the client). It starts with an audit of your current circumstances including all of your income, expenditure, assets and liabilities. The purpose of the plan is to help you understand the likely consequences of choices that are available to you today. It is not to accurately forecast the future, but to provide insight into the likely impacts of decisions taken in the near term.



# So, what is sustainable financial planning?

## Be wary of the buzzword

Nowadays most of us relate the word sustainability to the environment. However, you might see the word sustainable used by accountants and financial planners to simply mean: planning that will stick around for the long term and adapt with you as your life and circumstances change. Rather, when we use the word sustainable we refer to planning that recognises the affects of climate breakdown and helps you plan for the inevitable changes coming your way. It’s more than a way of adapting to climate change. It’s a powerful tool to limit the potential for more climate change.



# A sustainable financial plan considers:

- Reasonable assumptions about the future even in the face of the climate emergency
- The physical climate risks that might affect you, your family and your business
- Potential changes to laws, regulations and public attitudes that might affect you and your investment strategies
- Sensible investments that align with a survivable future



# How Switchfoot Wealth compares

	Traditional Financial Plan + Traditional Investments	Traditional Financial Plan + Sustainable investments	Sustainable Financial Plan + Sustainable Investments (Switchfoot)
Assumptions are credible and take account of climate risk?	X	X	✓
Investments aligned with a survivable future?	X	✓	✓
Helps you adapt to the changes?	X	X	✓
Helps mitigate the climate crisis?	X	partial	✓



## Our Mission

To make sustainable financial planning the default, to be a force for good in our clients lives, so they go on to be a force for good in the world.



## Book a call

[Book now](#)

### Risk warning:

The value of your investments (and any income from them) can go down as well as up and you may not get back the full amount you invested.

Financial returns become increasingly hard to achieve the hotter the planet gets. The higher global temperatures climb, the greater the risk to your capital, income and life. There is a level of global heating beyond which adaptation is not possible.