



Introduction to Corporate Social Responsibility (CSR)

CSR refers to the way in which businesses regulate themselves in order to ensure that all of their activities positively affect society as a whole. CSR policies aim to ensure that businesses work ethically, considering human rights as well as the social, economic and environmental impacts of what they do as a business. Businesses should meet, and aim to exceed, any relevant legislation, and if legislation does not exist in a particular area, the business should ensure they carry out best practices anyway.

Stellar Asset Management Limited is committed to ensuring that any business undertakings are conducted as ethically as possible by following the below policy.

Who we are and what we do

Stellar Asset Management Limited (Stellar) is an investment manager regulated by the Financial Conduct Authority (FCA)(reference number: 474710) specialising in tax efficient products and services.

We work with financial advisers to deliver a range of services, which help their clients to retain ownership, control and access to their capital during their lifetime – as well as offer the potential for uncapped investment returns, and the reassurance that their legacy can be passed to their beneficiaries free from inheritance tax.

Stellar's mission statement is: "To provide robust, forward-thinking investment services with exceptional customer service".

There are currently over 30 employees across 5 main areas, investment management, business development, marketing, client services and accounting & administration.

Looking after Employees

- ★ Stellar is an Equal Opportunities Employer as defined in the Human Rights Act 2010. In order to reduce unconscious bias, we request all CV's to be redacted to eliminate any personal identifiers by all recruitment agents that we work with.
- ★ Personal development is extremely important to individuals and therefore to Stellar, we encourage all staff to undertake professional qualifications within their field of expertise and offer study support to all that want to further develop
- ★ Staff are appraised on a quarterly basis to ensure that there is good communication throughout the year and that development targets are relevant and documented.
- ★ Stellar offers enhanced maternity, paternity, adoption, and surrogacy as we believe in supporting, protecting and having a successful happy relationship with all new parents.
- ★ Life insurance, income protection and critical illness cover are standard for all permanent employees which they are eligible for as soon as they pass their probation period.
- ★ Wellbeing support is provided to all employees giving them access to talking therapies and other methods of support.
- ★ An interest free Season Ticket Loan scheme is in place in which employees can spread the cost of their travel, as well as a Bike to Work scheme which provides an interest free loan to employees who wish to purchase a bike to travel to work.
- ★ Stellar understands the importance of teamwork and has an active social committee which organise staff events on a regular basis.
- ★ Flexible working is available and encouraged and is to be agreed with Directors, to ensure staff have a good work life balance.

Looking after Customers

- ★ Stellar has a customer feedback request that is sent to any individual that has had an interaction with us. The outcome of the feedback is reported to the board every month and an action plan presented to improve any specific areas that need to be addressed.
- ★ Feedback and complaints are prioritised to resolve as quickly as possible. An active continual improvement approach is allied to all feedback.
- ★ Client services have set Service Levels and Key Performance Indicators and these are reported to the board.
- ★ Quarterly reports are sent to investors showing the valuation of their investments with semi-annual commentary on the underlying investment sectors, these reports are paperless where possible.

Suppliers' Standards

- ★ All Stellar's suppliers adhere to the Bribery Act 2010.
- ★ Stellar is committed to a monthly payment run to ensure suppliers are paid in a timely manner.
- ★ There is a clear line of communication between the accounting team and suppliers, with a supplier payment policy issued to ensure there is high standard of communication.
- ★ Stellar is committed to checking all new corporate suppliers have a CSR or Environmental Social Governance (ESG) policy.

Protecting the Environment

- ★ Employees come into the office when it is beneficial to do so, this is to reduce emissions by cutting out the commute.
- ★ When employees come into the office they are encouraged to either come in via public transport (Season Ticket Loans for train / tube / bus travel) or cycle in (Bike to Work scheme).
- ★ Several recycling facilities are available throughout the office to encourage anything that can be recycled to not be put in the general waste.
- ★ Stellar discourages printing documents where it is not necessary, by collaborating on SharePoint reducing the number of documents needed to be printed.
- ★ Electricity for our London office is sourced from 100% renewable sources.

Community Engagement

- ★ Employees are encouraged to give and gain, employees can match holiday requests of up to 2.5 days per year to work on a cause or charity of their choice, this can be anything that the employee feels strongly about examples of such are as follows, but are not limited to the below;
 - Organising events for under-represented groups
 - Providing educational information / help to those without access
 - Helping with local charities
 - Environmental clean-up – litter picking in their local areas / setting up a community litter picking day
- ★ Stellar plan to provide one summer internship to an adult school leaver from a disadvantaged community each year.

Measurement

- ★ We will continue to measure staff satisfaction formally through semi-annual staff surveys and informally through conversations with individual staff members.
- ★ Client services will continue to measure customer satisfaction and report to the board, we may aim to publish this on the website in the future.
- ★ Stellar will add an ESG / CSR policy check to the new supplier checklist.
- ★ Community engagement will also be captured formally on the semi-annual staff survey and on leave requests, informally if staff would like to write content to promote their chosen cause / charity this will give further insight into what staff members are contributing to the community.