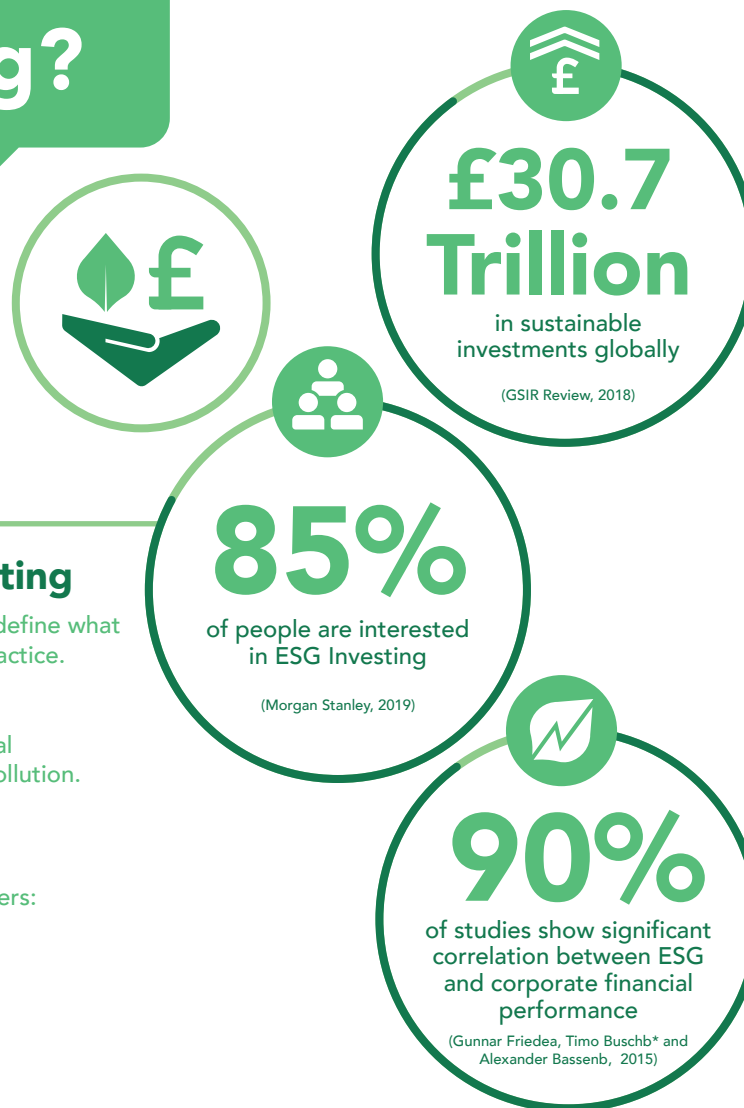


What is ESG Investing?

A responsible investment strategy that seeks both financial return & positive change.

What the numbers say...



The three pillars of ESG investing

(environmental, social & governance) combine to define what most people would categorise as good business practice.



Environmental

Producing more output with less natural resources, energy, water, waste, and pollution.



Social

Improving relations with key stakeholders: employees, customers, suppliers.



Governance

Reducing risk through board oversight and risk controls.

	Traditional Passive Portfolio	ESG Integrated Portfolio
Low Cost	✓	✓
Well Diversified	✓	✓
Performs In Line With The Market	✓	✓
Includes ESG Screening	✗	✓

Does The Portfolio Improve:

Water & Air Pollution	✗	✓
Biodiversity	✗	✓
Energy Efficiency	✗	✓
Gender & Diversity	✗	✓
Employee Engagement	✗	✓
Labour Standards	✗	✓
Board Composition	✗	✓
Political Contribution	✗	✓

Does The Portfolio Reduce:

The Carbon Footprint	✗	✓
Tobacco	✗	✓
Weaponry	✗	✓
UN Global Compact Violators	✗	✓
Thermal Coal	✗	✓
Oil Sands	✗	✓
Deforestation	✗	✓
Bribery & Corruption	✗	✓

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THE VALUE OF INVESTMENTS CAN GO DOWN AS WELL AS UP & IT IS POSSIBLE TO GET BACK LESS THAN THE AMOUNT INVESTED. PAST PERFORMANCE IS NOT A RELIABLE INDICATOR OF FUTURE PERFORMANCE.