

Sustainable Impact Model Portfolio Service (SIMPS)

Equity risk | February 2023 | For financial advisers

Portfolio Description

The SIMPS Portfolio range provides a combination of risk-adjusted returns and positive impact: investing that **does well** and **does good**. The portfolios aim to achieve capital appreciation whilst reducing investment risk via a diversified, multi asset class portfolio.

The strategy is based on **actively managed asset allocations** across equities and cash. We invest in funds which align with our investment philosophy; businesses that **avoid controversies**, are **well run** and **solving major global challenges**.

PORTFOLIO FACTS AS AT: 28/02/2023

LAUNCH DATE: 17/05/2021

BENCHMARK: ARC Equity Risk PCI

PORTFOLIO OBJECTIVE: Capital appreciation

MANAGEMENT FEE: 0.25% + VAT

OCF OF UNDERLYING FUNDS: 0.94%**

AVAILABLE THROUGH:
7IM, abrdn wrap, M&G Wealth, Nucleus, Quilter, Transact, True Potential, Aegon, Aegon ARC

INVESTMENT MANAGERS:
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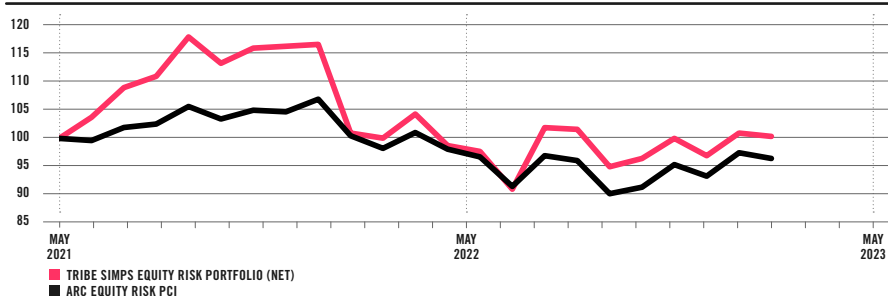
This month

After a strong start to the year, both equity and bond markets gave back some of January's gains in February.

Investor sentiment continued to focus on the interest rate setting path of Central Banks in the US and Europe. Data from the Federal Reserve showed strong labour markets. This contributed to wage growth and an overall rate of inflation above the Central Banks' targets. Despite hikes to interest rates, there was no slow down in demand. Long term high inflation could provide negative valuations for equity and bond valuations and increases the risk of further rate hikes if economic activity eventually weakens.

February marked the anniversary of Russia's invasion of Ukraine with no visible end in sight. The geopolitical focus returned to relations between China and the West, where tensions grew after a balloon from China, suspected of being a spy balloon, was shot down over North America. Animosity between the two countries caused negative implications for global growth due to the trade interdependence between the two countries.

RETURN METRICS*



NET PERFORMANCE: The SIMPS equity risk performance is shown after Tribe's management fee (0.25%) and the underlying fund managers' fees (OCF of 0.94%**). But it does not include platform and adviser charges. Past performance is not a reliable indicator of future results.

BENCHMARK: ARC Benchmarks are calculated by collecting actual performance from over fifty investment managers. The equity risk PCI is suitable for strategies with a relative volatility of 80-120% of global equities as measured by MSCI ACWI.

TO 28 FEBRUARY 2023	SINCE INCEPTION	
	17/05/2021 - 28/02/2023	28/02/2022 - 28/02/2023
EQUITY RISK SIMPS	0.3%	0.3%
ARC EQUITY RISK PCI	-3.1%	-1.6%
DIFFERENCE	3.5%	1.9%

Sources for return metrics graph and table: Bloomberg & ARC Private Client Indices (PCI)

RISK METRICS

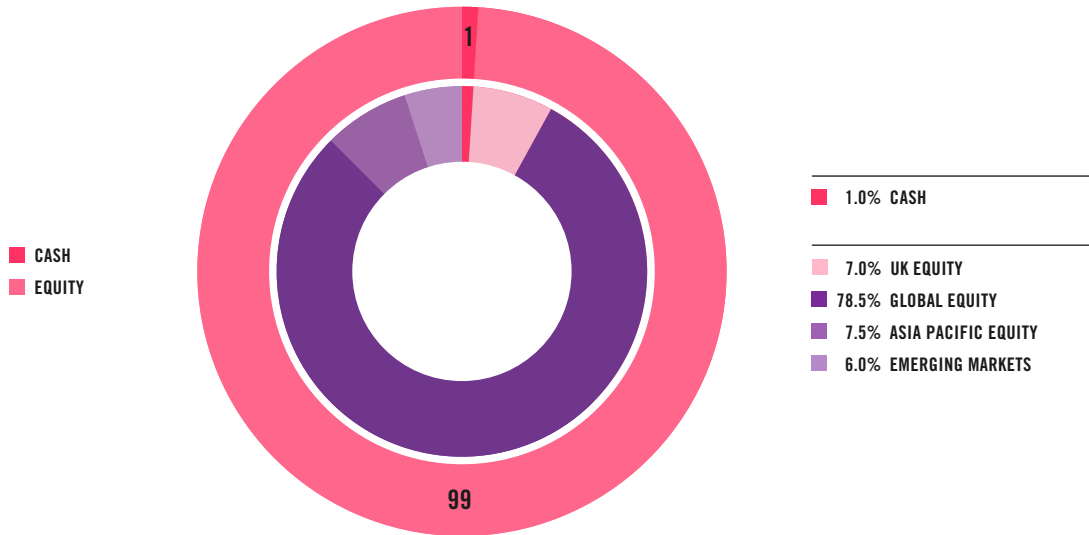
TO 28 FEBRUARY 2023	VOLATILITY
EQUITY RISK SIMPS	16.6%
ARC EQUITY RISK PCI	10.5%

Volatility is measured as the standard deviation of monthly returns since inception. We believe this is more representative of the risk associated with our long term strategic asset allocation, we do not use an annual figure.

TOP 6 EQUITY HOLDINGS

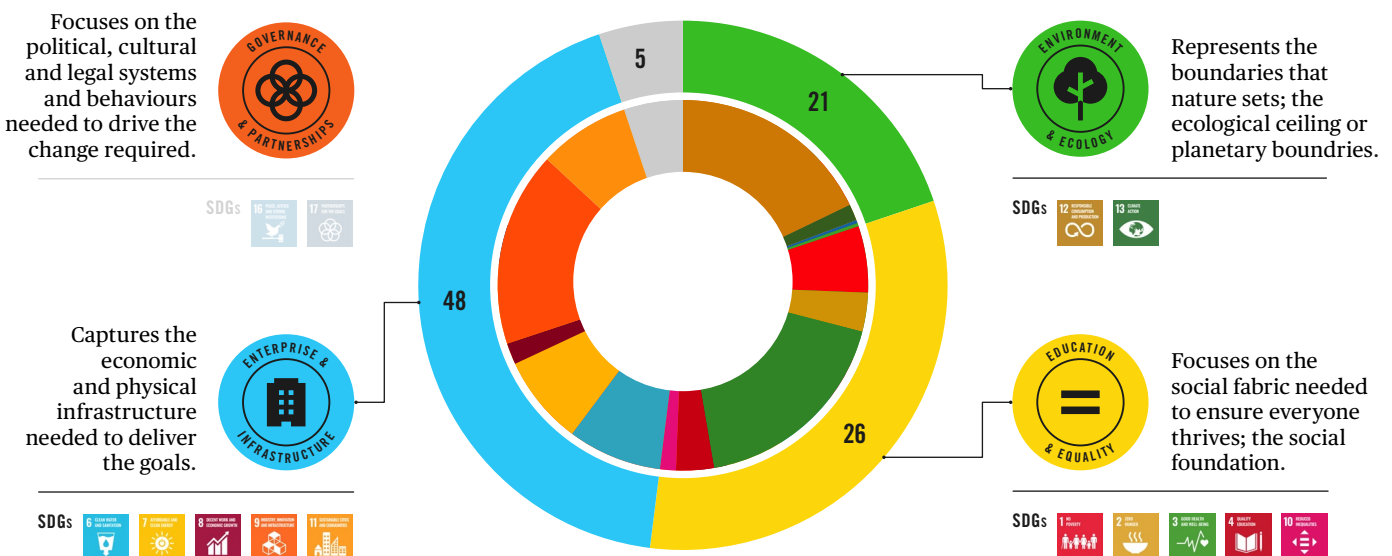
SCHRODER GLOBAL ENERGY TRANSITION	10%	WELLINGTON GLOBAL IMPACT	9%
JANUS HENDERSON GLOBAL SUSTAINABLE EQUITY	9%	STEWART INVESTORS ASIA PACIFIC LEADERS	8%
MONTANARO BETTER WORLD	9%	NINETYONE GLOBAL ENVIRONMENT FUND	7%

ASSET ALLOCATION



IMPACT ALLOCATION

The UN Sustainable Development Goals (SDGs) are the blueprint to achieve a better and more sustainable future for all. To help translate the Goals into the **SIMPS Portfolios** we have aggregated them into our four Impact Themes.

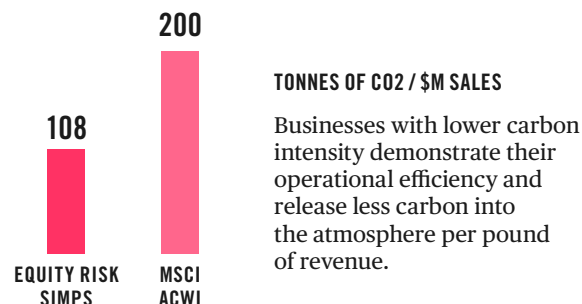


THE GREY SECTION OF THE GRAPH WHICH MAKES UP 5% OF THE SIMPS EQUITY RISK PORTFOLIO REPRESENTS CASH AND FUNDS THAT ARE MULTI-THEMED AND CAN'T BE ATTRIBUTED TO ONLY ONE SDG.

PORTFOLIO IMPACT PERFORMANCE

Carbon Intensity¹

The equities in the equity risk **SIMPS Portfolio** are **46%** **less** carbon intensive than the MSCI ACWI benchmark.



Carbon Saved¹

By investing £100,000 into the equity risk **SIMPS Portfolio** rather than the MSCI ACWI benchmark, you save **10.7 tonnes** of carbon dioxide (CO2) if invested for 12 months. This represents:



THE CARBON EMITTED BY:
12 flights
from London to New York (economy class)



THE CARBON SEQUESTERED BY:
177
medium grown coniferous tree seedlings grown for 10 years

Source: MSCI & US EPA Carbon calculator as at 31/12/2022.

¹ Based on scope 1 and 2 emissions of covered listed equities (92% of equity risk SIMPS portfolio).

Healthcare

Across all equity fund holdings² in the equity risk **SIMPS Portfolio**, **60** companies provide access to healthcare.

15 report on the number of people who received access to healthcare.

In total, these 15 companies have provided healthcare to **257,384,428** people this reporting year³.

That's the equivalent of **2.4** people for each £100,000 invested in the equity risk **SIMPS Portfolio** for 12 months.



Financial services

Across all equity fund holdings² in the equity risk **SIMPS Portfolio**, **26** companies provide financial services.

10 report on the provision of financial services to those previously excluded.

In total, these 10 companies have provided financial services to **886,337,561** people who previously didn't have access to financial services this reporting year³.

That's the equivalent of **3.9** people for each £100,000 invested in the equity risk **SIMPS Portfolio** for 12 months.



Renewable energy

Across all equity fund holdings² in the equity risk **SIMPS Portfolio**, all **416** companies could produce their own renewable energy by investing in on-site renewable energy infrastructure.

60 companies report on renewable energy generation.

In total, these 60 companies have generated **373,744,614** MWh of renewable energy this reporting year³.

That's the equivalent of **5.1** MWh of renewable energy for each £100,000 invested in the equity risk **SIMPS Portfolio** for 12 months.



Net jobs created

Across all equity fund holdings² in the equity risk **SIMPS Portfolio**, all **416** companies can create new jobs, as well as terminate existing jobs.

356 companies report on jobs created and terminated (as a net job equivalency).

In total, these 356 companies generated **624,034** net jobs in this reporting year³.

That's the equivalent of **0.0048** net jobs created for each £100,000 invested in the equity risk **SIMPS Portfolio** for 12 months.



Waste recycled

Across the equity fund holdings² in the equity risk **SIMPS Portfolio**, all **416** companies can recycle part or all of their waste.

168 companies report on waste recycled.

In total, these 168 companies have recycled **35,728,809** tonnes of waste this reporting year³.

That's the equivalent of **495** kg of waste recycled for each £100,000 invested in the equity risk **SIMPS Portfolio** for 12 months.



Gender

Multiple studies show that gender parity in business is essential in driving sustainable growth. Across the equity holdings² in the equity risk **SIMPS Portfolio** there are **416** companies. Out of 416 companies, the average percentage of female board members is **32%**³.



² 92% of the equity risk SIMPS portfolio holdings.

³ Third-party fund holding data as at 31/12/2022. Impact data is provided from the following sources: MSCI, Net Purpose Ltd and the underlying company's latest available public reports. Reporting timetables vary company by company.

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