




Objectives <i>The strategy for achieving the client's goals.</i>	<ol style="list-style-type: none"> 1) Maximise risk adjusted financial returns. 2) Maximise sustainability credentials. 3) Keep costs low. 	<ol style="list-style-type: none"> 1) Maximise risk adjusted financial returns. 2) Support the transition to net zero. 3) Lower carbon footprint than the benchmark. 	<ol style="list-style-type: none"> 1) Maximise risk adjusted financial returns. 2) Maximise alignment to positive impacts on the world's significant environmental and social challenges.
Targeted profile of underlying companies <i>The types of companies you will find in the portfolio.</i>	<p>Companies with strong Environmental, Social & Governance (ESG) credentials across industries.</p> <p>Includes specific exposure to companies with products and services that solve social or environmental problems, which are aligned with the UN Sustainable Development Goals (SDGs).</p> <p>Diversified across sectors and regions.</p>	<p>Companies with low carbon footprint relative to industry peers (low carbon leaders).</p> <p>Companies with higher emissions but with a credible plan to decarbonise (transition).</p> <p>Companies whose products and services provide solutions to climate change mitigation and adaptation.</p> <p>Diversified across sectors and regions.</p>	<p>Companies whose products and services solve social and environmental problems, providing intentional, material, and additional impact on the SDGs.</p> <p>Companies also need to show leading and/or improving ESG credentials.</p> <p>Diversified across sectors and regions.</p>
Investment approach	Passive	Hybrid	Active
Underlying fund cost <i>MiFID II Total Cost (OCF + Transactional + Incidental costs)</i>	0.25%	0.5%	0.7%
DFM fee <i>No VAT. Fee depends on AUM.</i>	0.1–0.24%	0.18–0.32%	0.18–0.32%

 #futureleaders	 #climateaction	 #positiveimpact
<p>Investor profile <i>Illustrating different client needs and priorities.</i></p> <ul style="list-style-type: none"> • Wants to invest sustainably at low cost. • Prioritises cost over, e.g. sustainability preferences. • Wants to support sustainability leaders across most sectors. 	<ul style="list-style-type: none"> • Conscious about climate change, wants to support transition to net zero. • Concerned with climate change over other sustainability challenges. • Interested in influencing transition to a green economy through shareholder voting and engagement. • Wants to invest in solutions to the world's climate challenges • Believes there is significant opportunity in aligning investments to a low carbon world, and risks to not doing so. 	<ul style="list-style-type: none"> • Wants to maximise their positive social and environmental impact • Wants to target solutions to global problems. • Interested in advancing impact across social and environmental issues. • Wants to see the measurable impact of their investments. • Passionate about sustainability in their personal life. • Wants to exclude as many controversial activities as possible.
<p>Negative screens / exclusions <i>The types of companies you will NOT find in the portfolio.</i></p> <p>EQ's minimum exclusions:</p> <ul style="list-style-type: none"> • Armaments • Gambling • Pornography • Tobacco • Thermal coal <p>Additional exclusions:</p> <ul style="list-style-type: none"> • Fossil fuel exploration and production • Fossil fuel reserves • Alcohol • Genetically Modified Organisms 	<p>EQ's minimum exclusions:</p> <ul style="list-style-type: none"> • Armaments • Gambling • Pornography • Tobacco • Thermal coal <p>Additional exclusions:</p> <ul style="list-style-type: none"> • Fossil fuel exploration and production 	<p>Naturally avoids most controversial sectors and business activities preventing progress towards the UN Goals, including:</p> <ul style="list-style-type: none"> • Air travel • Alcohol • Armaments • Fossil fuel exploration, production, distribution and service • Gambling • Military contracting • Mining • Poor labour standards • Thermal coal • Tobacco • Unhealthy food and beverages



Impact / sustainability reporting <i>Measurements available</i>	Carbon footprinting UN Sustainable Development Goal (SDG) alignment	Carbon footprinting Science Based Targets initiative (SBTi) Carbon avoided Carbon attribution	SDG alignment Impact calculator Carbon footprinting
SDG alignment <i>Proportion of the portfolio that positively contributes to at least one of the SDGs.</i>	c. 60–70%	Not relevant for this proposition	>80%
Negative impact <i>Proportion of the portfolio that negatively impacts on (any) SDG.</i>	<5%	Not relevant for this proposition	<1%
Carbon footprint <i>Carbon emissions covering Scope 1, 2 & 3 within the portfolio.</i>	24% lower than MSCI ACWI IMI Index (All Equity Portfolio, Feb '22)	30% lower than MSCI ACWI IMI Index (All Equity Portfolio, Feb '22)	33% lower than MSCI ACWI IMI Index (All Equity Portfolio, Feb '22)
Climate alignment <i>The proportion of the portfolio in companies that are contributing to decarbonisation</i>	Not relevant for this proposition	85% via: <ul style="list-style-type: none"> • Solutions (core products & services) • Low Carbon (industry-leading practices regarding climate management) • Transition (credible plans in place to decarbonise their business model) 	Not relevant for this proposition

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Past performance is not a guide to future performance. The value of investments and the income derived from them can go down as well as up, so you could get back less than you originally invested.