

SUSTAINABLE IMPACT MODEL PORTFOLIO SERVICE (SIMPS)

FOR FINANCIAL ADVISERS | JANUARY 2020

PORTFOLIO DESCRIPTION

The SIMPS PORTFOLIO provides a combination of risk-adjusted returns and positive impact: investing that **does well** and **does good**. The portfolio aims 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, fixed income 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: 31/01/2020

LAUNCH DATE: 30/11/2016

BENCHMARK: ARC PCI BALANCED

MANAGEMENT FEE: 0.25% + VAT

OCF OF UNDERLYING FUNDS: 0.68%*

AVAILABLE THROUGH: TRANSACT

INVESTMENT MANAGERS: TRIBE IMPACT CAPITAL LLP
40 CONDUIT STREET
LONDON
W1S 2YQ

AUTHORISED AND REGULATED BY: FCA (NUMBER 756411)

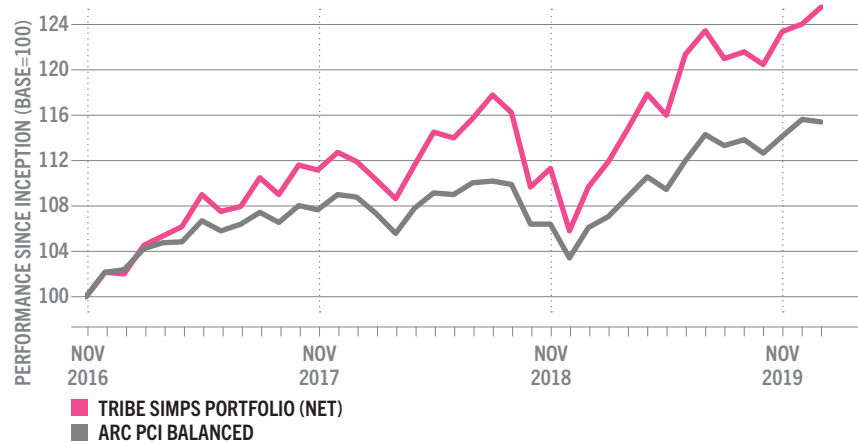
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THIS MONTH

At the start of the month equities shrugged off geopolitical concerns after the US killed a top Iranian military commander. Markets were supported by improving manufacturing data in the Eurozone and consumer confidence in the US. Some US stock indices also reached record highs as earnings season kicked off mid-month and President Trump signed a phase one trade deal with China.

Markets were then knocked by the emergence of the Coronavirus in China and Chinese stocks had their biggest one day decline in eight months. Given China's role in manufacturing within the global economy, stocks across the world sold off. As a result of the uncertainty stemming from the virus, gold and government bonds rallied. The Bank of England and Federal Reserve decided to keep rates on hold following the more positive economic data in the month.

RETURN METRICS



NET PERFORMANCE: The Sustainable Impact performance is shown after Tribe's management fee (0.25% plus VAT) and the underlying fund managers' fees (OCF of 0.68%) have been deducted. It does not include platform and advisor charges.

BENCHMARK:** ARC Benchmarks are calculated by collecting actual performance from over fifty investment managers. The Balanced PCI is suitable for strategies with a relative volatility of 40-60% of global equities as measured by MSCI ACWI.

	SINCE INCEPTION (NOV 16 - JAN 20)	ROLLING 12M PERIODS			YEAR TO DATE (DEC 19 - JAN 20)
		(JAN 19 - JAN 20)	(JAN 18 - JAN 19)	(JAN 17 - JAN 18)	
TO 31 DECEMBER 2019					
Tribe Sustainable Impact	25.4%	14.3%	-2.0%	9.6%	1.2%
ARC PCI Balanced	15.3%	8.7%	-2.4%	6.2%	-0.2%
Difference	10.1%	5.7%	0.5%	3.4%	1.4%

RISK METRICS

TO 31 DECEMBER 2019	VOLATILITY
Tribe Sustainable Impact	7.5%
ARC PCI Balanced	4.7%

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.

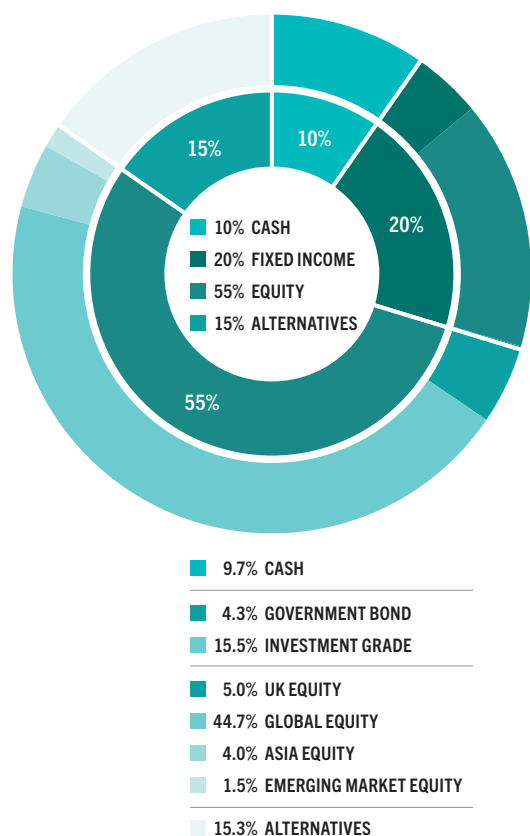
TOP 3 EQUITY HOLDINGS

Janus Henderson Global Sustainability	9%
WHEB Sustainability	8%
Baillie Gifford Positive Change	7%

TOP 3 FIXED INCOME HOLDINGS

Threadneedle UK Social Bond Fund	10%
EdenTree Amity Short Dated Bond	6%
Royal London Short Duration Global Index Linked	4%

ASSET ALLOCATION



GOAL ALLOCATION

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



We harness the interconnectivity of the Goals to create the SIMPS PORTFOLIO. **Tribe Theme 1** focuses on the boundaries that Nature sets; the ecological ceiling or planetary boundary. **Tribe Theme 2** focuses on the social fabric needed to ensure everyone thrives; the social foundation. **Tribe Theme 3** focuses on the economic and physical infrastructure needed to deliver **Tribe Theme 2** whilst respecting **Tribe Theme 1**; the fabric for delivery of the goals. **Tribe Theme 4** focuses on the political, cultural and legal systems and behaviours needed to drive the change required; the behavioural shift needed to succeed.

THE GRAPH REPRESENTS 80% OF THE SIMPS PORTFOLIO. THE REMAINDER IS CASH & INVESTMENTS THAT CAN'T BE ATTRIBUTED TO ONLY ONE SDG.

TRIBE'S COMMITMENTS As dedicated impact wealth managers, Tribe are signatories to a number of important initiatives including the UN's Principles for Responsible Investment, UN Environment Programme Finance Initiative and HM Treasury's Women in Finance Charter. Tribe are also part of the B Corps movement: businesses as a force for good.



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is not an indication of future performance and the value of investments and the income derived from them may fluctuate and you may not receive back the amount you originally invested and (ii) any type of impact investment will involve risk to investors capital and the expected impact or financial return may not be achieved. The tax treatment of investments depends on each investor's individual circumstances and is subject to change in tax legislation. The performance of actual portfolios linked to this SIMPS PORTFOLIO may differ from the performance of the SIMPS PORTFOLIO shown here due to the variation in timing of the initial investment or rebalancing differences resulting from minimum transaction size limits on the Investment platform. The

information in this factsheet is believed to be correct but we cannot guarantee this. No representation or warranty (express or otherwise) is given as to the accuracy or completeness of the information contained in this factsheet and Tribe Impact Capital LLP ("Tribe") and its partners and employees accept no liability for the consequences of your acting upon the information contained herein. * The ongoing charge figure is variable and is for example purposes only. ** From 31 October 2019 we changed our industry performance benchmark from the ARC Steady Growth to the ARC Balanced benchmark. The ARC Balanced benchmark is more reflective of our long term Strategic Asset Allocation and relative risk objective over the long term.