

# Sustainable Impact Model Portfolio Service (SIMPS)

Equity risk | December 2021 | 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:** 31/12/2021

**LAUNCH DATE:** 17/05/2021

**BENCHMARK:** ARC Equity Risk PCI

**PORTFOLIO OBJECTIVE:** Capital appreciation

**MANAGEMENT FEE:** 0.25% + VAT

**OCF OF UNDERLYING FUNDS:** 0.90%\*\*

**AVAILABLE THROUGH:**  
7IM, Nucleus, Old Mutual - Quilter, abrdn wrap, Transact

**INVESTMENT MANAGERS:**  
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**AUTHORISED AND REGULATED BY:**  
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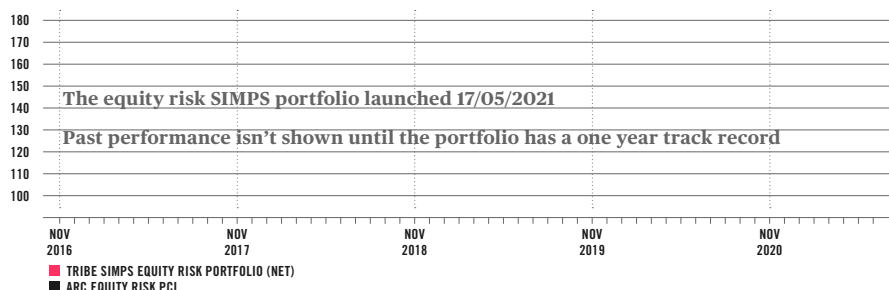
## This month

There were high levels of volatility at the beginning of the month of December, with markets trading largely on news regarding the Coronavirus Omicron variant.

The December meetings of central banks across the world focused on monetary tightening. We saw the Bank of England increasing base rates from 0.1% to 0.25% and the US Federal Reserve continue its reduction in the speed of asset purchases.

In America Senator Joe Manchin's hold up of President Biden's Build Back Better Act also added to volatility. This Act is expected to provide a significant boost to US GDP in the year ahead. As a result of the standstill analysts at Goldman Sachs cut their quarterly GDP forecasts by as much as one percentage point.

## RETURN METRICS\*



IN APRIL 2020 TRIBE CHANGED INVESTMENT REPORTING PLATFORM. DURING THE MIGRATION THE VAT APPLICABLE ON TRIBE'S ANNUAL MANAGEMENT CHARGE WAS NOT INCLUDED AS A COST WHEN CALCULATING THE PERFORMANCE RETURNS. WE WANT TO SHOW INVESTMENT RETURNS AFTER ALL COSTS, SO THIS MEANT THAT PERFORMANCE WAS OVER-STATED BY APPROXIMATELY 5 BASIS POINTS PER YEAR. FOR THE EQUITY RISK SIMPS THE CUMULATIVE EFFECT OF THIS ERROR SINCE THE INCEPTION OF THE PORTFOLIO WAS -0.02%, AS THE INCORRECT CUMULATIVE RETURN SINCE INCEPTION WAS STATED 11.7% WHEN THE CORRECT RETURN SHOULD HAVE BEEN 11.7%. THIS AFFECTED FACTSHEETS THAT WERE PRODUCED FROM APRIL 2020 TO OCTOBER 2021. WE HAVE REMOVED THESE FACTSHEETS AND CORRECTED THEM, SO ALL PERFORMANCE IS NOW SHOWING NET OF TRIBE'S FEE AND VAT.

**NET PERFORMANCE:** The SIMPS equity risk performance is shown after Tribe's management fee (0.25% plus VAT) and the underlying fund managers' fees (OCF of 0.90%\*\*\*) have been deducted. But it does not include platform and adviser charges.

**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.

	SINCE INCEPTION
TO 31 DECEMBER 2021	May '21 to Dec '21
EQUITY RISK SIMPS	N/A
ARC EQUITY RISK PCI	N/A
DIFFERENCE	N/A

## RISK METRICS

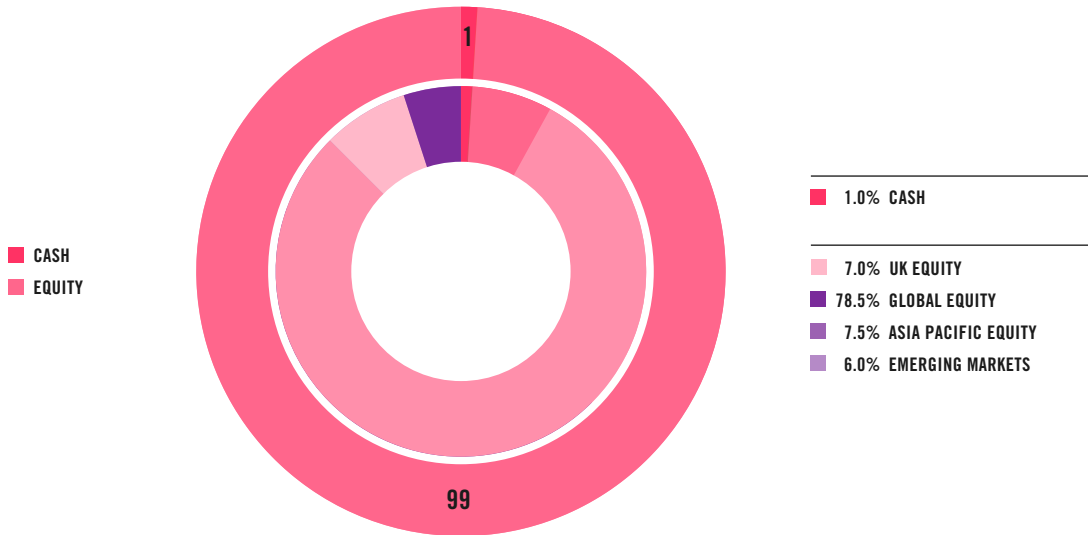
TO 31 DECEMBER 2021	VOLATILITY
EQUITY RISK SIMPS	N/A
ARC EQUITY RISK PCI	N/A

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**

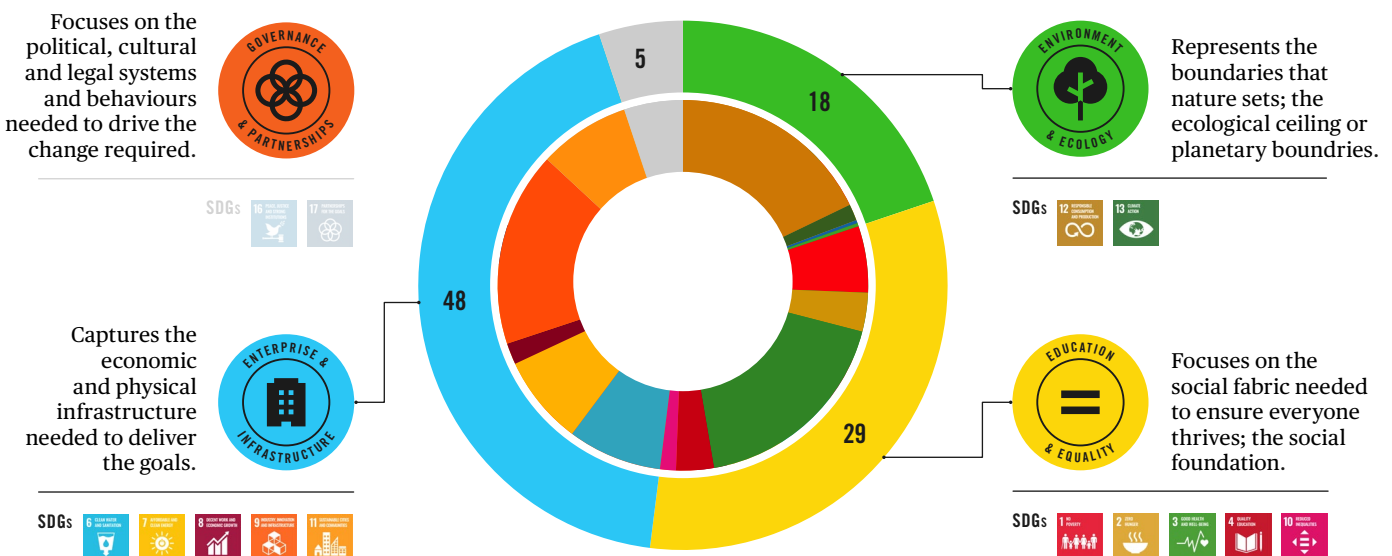
SCHRODER GLOBAL ENERGY TRANSITION	10%	STEWART INVESTORS ASIA PACIFIC LEADERS	8%
JANUS HENDERSON GLOBAL SUSTAINABLE EQUITY	9%	FP WHEB SUSTAINABILITY	8%
WELLINGTON GLOBAL IMPACT	9%	NINETY ONE GLOBAL ENVIRONMENT FUND	7%

**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

The equity risk SIMPS portfolio launched 17/05/2021.

Past impact performance isn't shown until the portfolio has a one year track record.

**TRIBE'S COMMITMENTS** As dedicated impact wealth managers, we are signatories to a number of important initiatives including the UN Principles for Responsible Investing and the UN Environment Programme Finance Initiative, as well as HM Treasury's Women in Finance, Science Based Targets and the Principles of Positive Impact Finance. We are also a proud certified B Corp which means everything we do balances purpose and profit.



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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.