

Sustainable Impact Model Portfolio Service (SIMPS)

Equity risk | December 2022 | 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: 31/12/2022

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, Aegon, Aegon ARC

INVESTMENT MANAGERS:
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This month

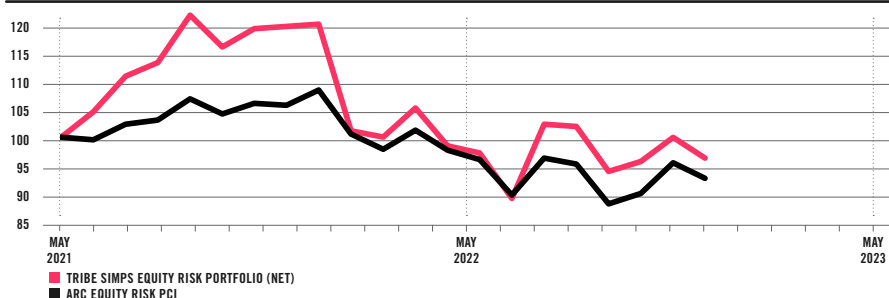
The main focus for markets in December continued to be the economic data releases regarding jobs, inflation and the broader resilience of the economy.

In the US, stronger than expected data led to a sell-off in equities, as the underlying strength of the economy reduces the chance of an early end to the monetary tightening cycle. This put an end to the strong performance of equities seen since mid October.

The Bank of England, Federal Reserve and European Central Bank all raised interest rates by 50 basis points and reaffirmed their view that the fight against inflation is far from over.

The continued relaxation of China's zero-covid policy led to outperformance from Chinese equities, particularly the technology sector. The impact of renewed demand from China on global commodities prices is one of the key considerations for investors heading into the new year.

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.

	SINCE INCEPTION	ROLLING 12M PERIODS
TO 31 DECEMBER 2022	17/05/2021 - 31/12/2022	31/12/2021 - 31/12/2022
EQUITY RISK SIMPS	-2.7%	-15.2%
ARC EQUITY RISK PCI	-5.4%	-10.9%
DIFFERENCE	2.6%	-4.4%

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

RISK METRICS

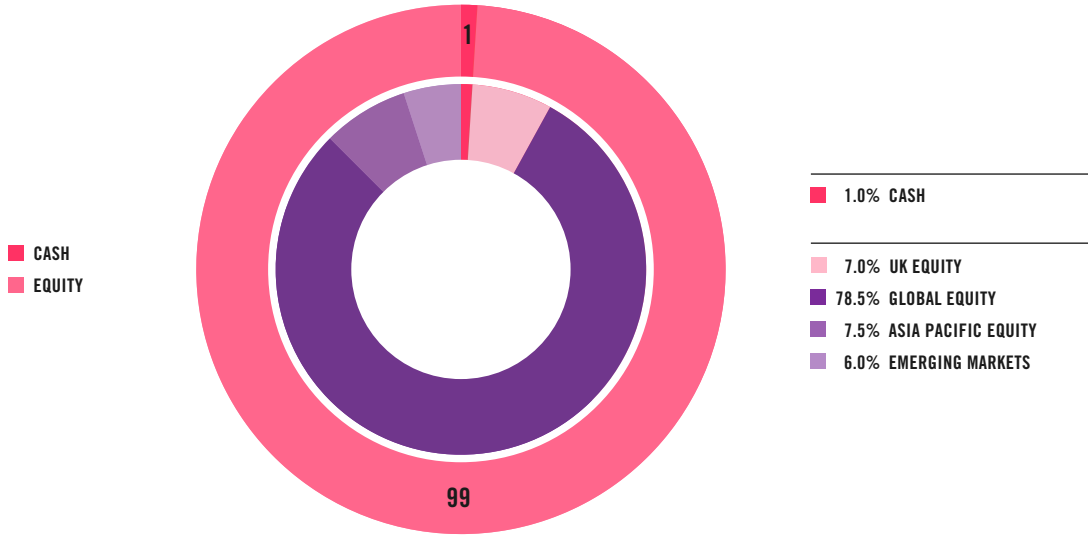
TO 31 DECEMBER 2022	VOLATILITY
EQUITY RISK SIMPS	17.5%
ARC EQUITY RISK PCI	10.7%

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, we do not use an annual figure.

TOP 6 EQUITY HOLDINGS

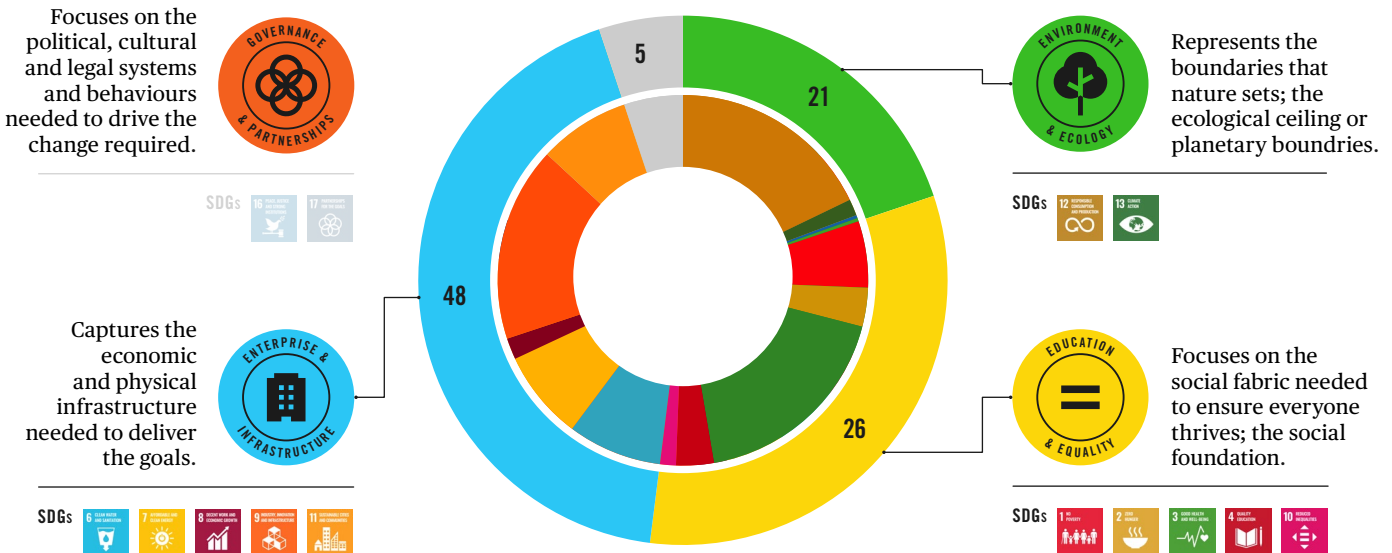
SCHRODER GLOBAL ENERGY TRANSITION	10%	WELLINGTON GLOBAL IMPACT	9%
JANUS HENDERSON GLOBAL SUSTAINABLE EQUITY	9%	STEWART INVESTORS ASIA PACIFIC LEADERS	8%
MONTANARO BETTER WORLD	9%	FP WHEB SUSTAINABILITY	8%

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.

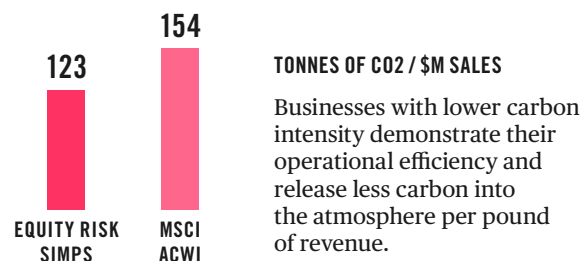


THE GREY SECTION OF THE GRAPH WHICH MAKES UP 5% OF THE SIMPS EQUITY RISK PORTFOLIO REPRESENTS CASH AND FUNDS THAT ARE MULTI-THEMED AND CAN'T BE ATTRIBUTED TO ONLY ONE SDG.

PORTFOLIO IMPACT PERFORMANCE

Carbon Intensity¹

The equities in the equity risk **SIMPS Portfolio** are **20%** **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 **7.6 tonnes** of carbon dioxide (CO2) if invested for 12 months. This represents:



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



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

Source: MSCI & US EPA Carbon calculator as at 30/06/2022.
¹ Based on scope 1 and 2 emissions of covered listed equities (89% 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 **232,885,928** people this reporting year³.

That's the equivalent of **2.75** 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**, **24** companies provide financial services.

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

In total, these 12 companies have provided financial services to **694,632,253** people who previously didn't have access to financial services this reporting year³.

That's the equivalent of **3.6** 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 **414** companies could produce their own renewable energy by investing in on-site renewable energy infrastructure.

70 companies report on renewable energy generation.

In total, these 70 companies have generated **474,936,656** MWh of renewable energy this reporting year³.

That's the equivalent of **7.0** MWh of renewable energy for each £100,000 invested in the equity risk **SIMPS Portfolio** for 12 months.



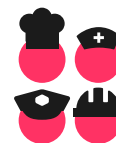
Net jobs created

Across all equity fund holdings² in the equity risk **SIMPS Portfolio**, all **414** companies can create new jobs, as well as terminate existing jobs.

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

In total, these 352 companies generated **199,856** net jobs in this reporting year³.

That's the equivalent of **0.0003** 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 **414** companies can recycle part or all of their waste.

135 companies report on waste recycled.

In total, these 135 companies have recycled **12,752,958** tonnes of waste this reporting year³.

That's the equivalent of **701** 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 **414** companies. Out of 416 companies, the average percentage of female board members is **31%**³.



² 89% of the equity risk SIMPS portfolio holdings.

³ Third-party fund holding data as at 30/06/2022. 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.

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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