

Sustainable Impact Model Portfolio Service (SIMPS)

Equity risk | December 2024 | 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 are **solving major global challenges**.

PORTFOLIO FACTS AS AT: 31/12/2024

LAUNCH DATE: 17/05/2021

BENCHMARK: ARC Equity Risk PCI

PORTFOLIO OBJECTIVE: Capital appreciation

MANAGEMENT FEE: 0.25%

OCF OF UNDERLYING FUNDS: 0.85%**

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

INVESTMENT MANAGERS:
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This quarter

Q4 2024 revealed significant political, economic, and environmental shifts. In the US, Trump's election victory marked a pivotal moment, with markets rallying on hopes of a pro-business agenda. This drove US stock gains and a surge in the value of the US dollar. However, inflation concerns weighed on US government debt markets, pushing 10-year treasury yields higher. Trump's proposed tax cuts and tariffs are likely to exacerbate these pressures.

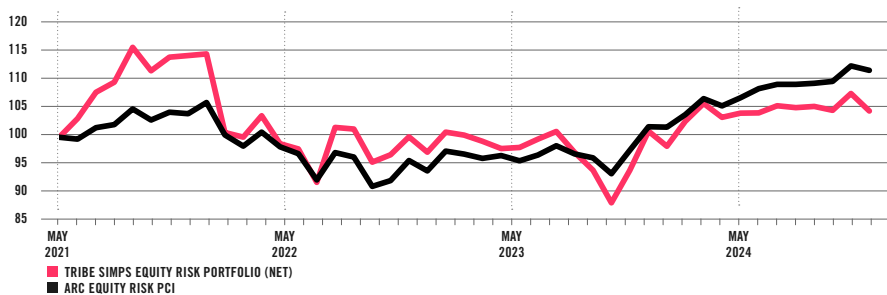
In Europe, political instability deepened as Germany's coalition collapsed, and France faces a political vacuum until mid-2025, when elections are permitted. The UK grappled with rising inflation, slow growth, and fears of stagflation, driving a sell-off in government bonds.

Globally, progress on critical environmental issues remained slow but highlighted opportunities for impact investors. At the biodiversity COP in Colombia, the new "Cali fund" was established to restore nature through contributions from industries like pharmaceuticals and biotech.¹ COP 29 in Azerbaijan saw developed nations pledge \$300 billion annually for climate action, though this fell short of developing countries' needs.²

¹ United Nations. (November 2024). Biodiversity COP 16: Important Agreement Reached Towards Goal of "Making Peace with Nature".

² World Economic Forum. (November 2024). Climate finance, carbon markets and more: 4 key takeaways from COP29.

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 0.85%**). 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	
	17/05/2021 - 31/12/2024	31/12/2023 - 31/12/2024	31/12/2022 - 31/12/2023
TO 31 DEC 2024			
EQUITY RISK SIMPS	4.7%	3.5%	3.8%
ARC EQUITY RISK PCI	11.8%	9.8%	8.3%
DIFFERENCE	-7.1%	-6.3%	-4.5%

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

RISK METRICS

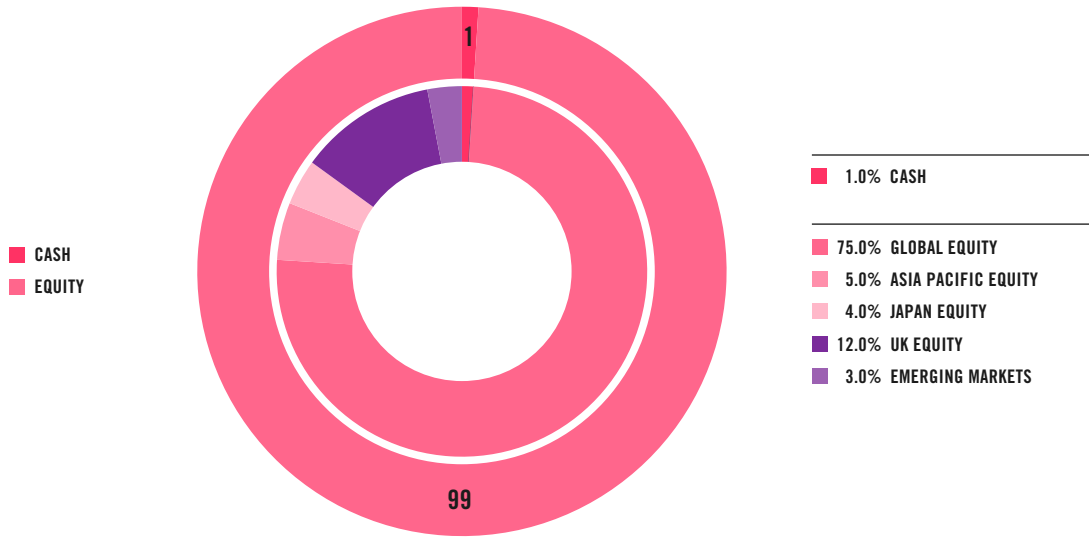
TO 31 DEC 2024	VOLATILITY
EQUITY RISK SIMPS	14.1%
ARC EQUITY RISK PCI	8.6%

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

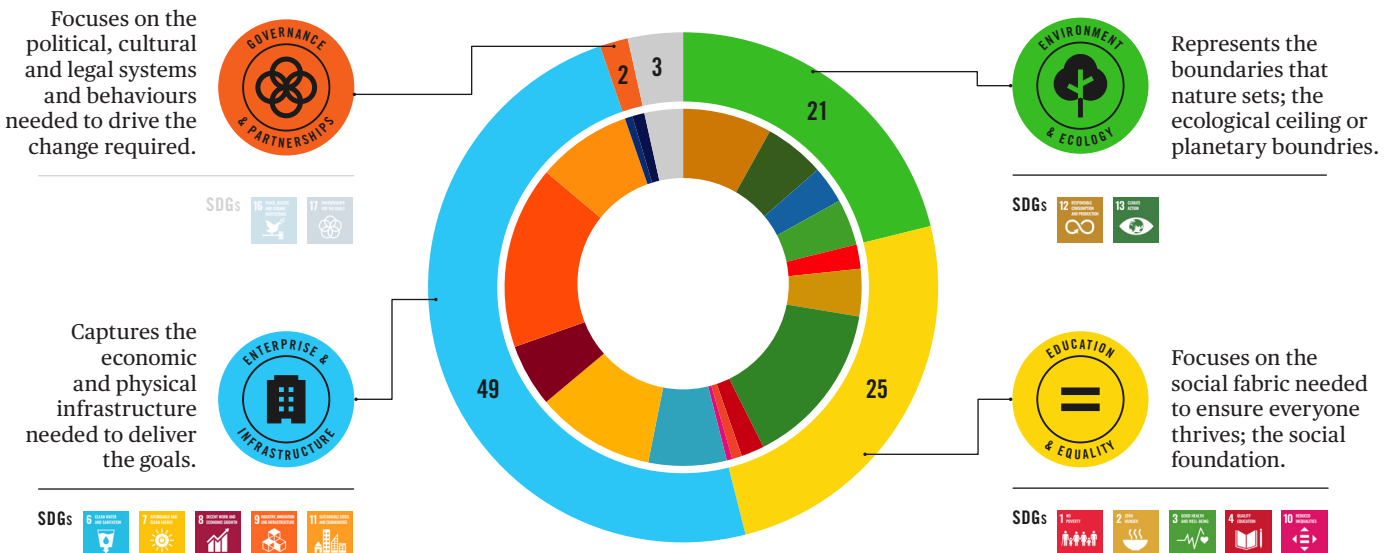
JANUS HENDERSON GLOBAL SUSTAINABLE EQUITY	13%	PICTET GLOBAL ENVIRONMENT OPPORTUNITIES	13%
NINETY ONE GLOBAL SUSTAINABLE EQUITY	13%	LIONTRUST SUSTAINABLE FUTURE UK	12%
WELLINGTON GLOBAL IMPACT	13%	STEWART WORLDWIDE	10%

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.

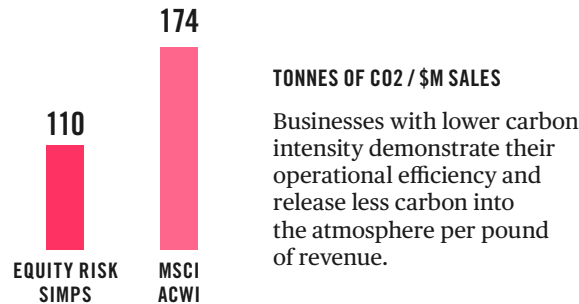


THE GREY SECTION OF THE GRAPH WHICH MAKES UP 3% OF THE SIMPS EQUITY RISK PORTFOLIO REPRESENTS CASH AND FUNDS THAT ARE MULTI-THEMED AND CAN'T BE ATTRIBUTED TO ONLY ONE SDG.

PORTFOLIO IMPACT PERFORMANCE

Carbon Intensity¹

The equities in the equity risk **SIMPS Portfolio** are **36%** **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 **6.6 tonnes** of carbon dioxide (CO2) if invested for 12 months. This represents:



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



THE CARBON SEQUESTERED BY:
108
medium grown coniferous tree seedlings grown for 10 years

Source: MSCI & US EPA Carbon calculator as at 30/09/2024.

¹ Based on scope 1 and 2 emissions of covered listed equities (71% of equity risk SIMPS portfolio).

Healthcare

Across all equity fund holdings² in the equity risk **SIMPS Portfolio**, **56** 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 **1,383,255,302** people this reporting year³.

That's the equivalent of **22.7** 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.

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

In total, these 10 companies have provided financial services to **971,554,928** people who previously didn't have access to financial services this reporting year³.

That's the equivalent of **4.7** 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 **442** companies could produce their own renewable energy by investing in on-site renewable energy infrastructure.

76 companies report on renewable energy generation.

In total, these 76 companies have generated **28,739,566** MWh of renewable energy this reporting year³.

That's the equivalent of **1.1** 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 **442** companies can create new jobs, as well as terminate existing jobs.

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

In total, these 342 companies generated **875,915** net jobs in this reporting year³.

That's the equivalent of **0.0124** 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 **442** companies can recycle part or all of their waste.

152 companies report on waste recycled.

In total, these 152 companies have recycled **16,185,075** tonnes of waste this reporting year³.

That's the equivalent of **548** 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 **442** companies. Out of 442 companies, the average percentage of female board members is **34%**³.



² 94% of the equity risk SIMPS portfolio holdings.

³ Third-party fund holding data as at 30/09/2024. 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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