

Sustainable Impact Model Portfolio Service (SIMPS)

Medium 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, fixed income 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: 30/11/2016

BENCHMARK: ARC Balanced PCI

PORTFOLIO OBJECTIVE: Balance between capital preservation and capital appreciation

MANAGEMENT FEE: 0.25%

OCF OF UNDERLYING FUNDS: 0.71%**

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

INVESTMENT MANAGERS: Tribe Impact Capital LLP
52 Jermyn St, London, SW1Y 6LX

AUTHORISED AND REGULATED BY: FCA (Number 756411)
Companies House: (OC411984)

CONTACT: advisers@tribeimpactcapital.com

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.

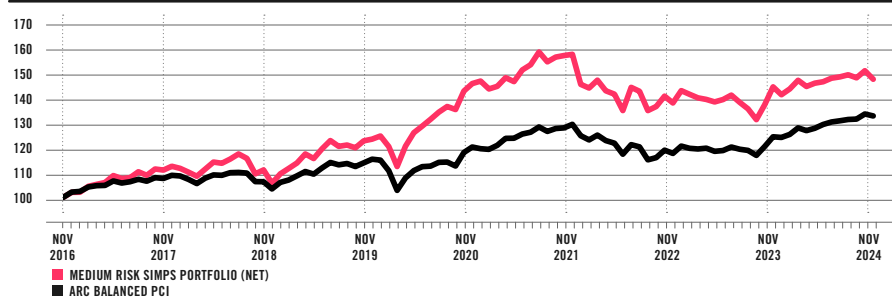
In Europe, political instability deepened as Germany's coalition collapsed, and France faces a political vacuum until mid-2025, when elections are permitted. The UK grappled with rising inflation, slow growth, and fears of stagflation, driving a sell-off in government bonds.

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 medium risk performance is shown after Tribe's management fee (0.25%) and the underlying fund managers' fees (OCF of 0.71%**). But it does not include platform and adviser charges. Please note, for the period since inception to 28 February 2022 performance is reported gross of VAT. 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 balanced PCI is suitable for strategies with a relative volatility of 40-60% of global equities as measured by MSCI ACWI.

TO 31 DEC 2024	SINCE INCEPTION	ROLLING 12M PERIODS				
	30/11/2016 - 31/12/2024	31/12/2023 - 31/12/2024	31/12/2022 - 31/12/2023	31/12/2021 - 31/12/2022	31/12/2020 - 31/12/2021	31/12/2019 - 31/12/2020
MEDIUM RISK SIMPS	48.1%	2.1%	4.7%	-12.5%	8.1%	18.4%
ARC BALANCED PCI	33.2%	6.8%	5.8%	-9.1%	7.6%	4.3%
DIFFERENCE	14.9%	-4.7%	-1.1%	-3.4%	0.5%	14.1%

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

RISK METRICS

TO 31 DEC 2024	VOLATILITY
MEDIUM RISK SIMPS	9.3%
ARC BALANCED PCI	6.5%

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.

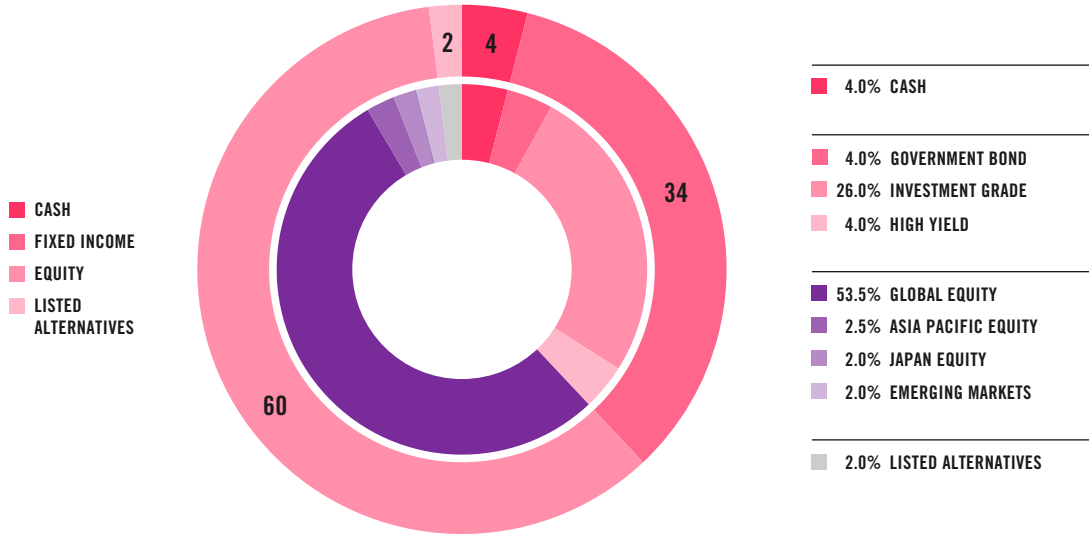
TOP 3 EQUITY HOLDINGS

JANUS HENDERSON GLOBAL SUSTAINABLE EQUITY	10%
NINETY ONE GLOBAL SUSTAINABLE EQUITY	10%
PICTET GLOBAL ENVIRONMENT OPPORTUNITIES	10%

TOP 3 FIXED INCOME HOLDINGS

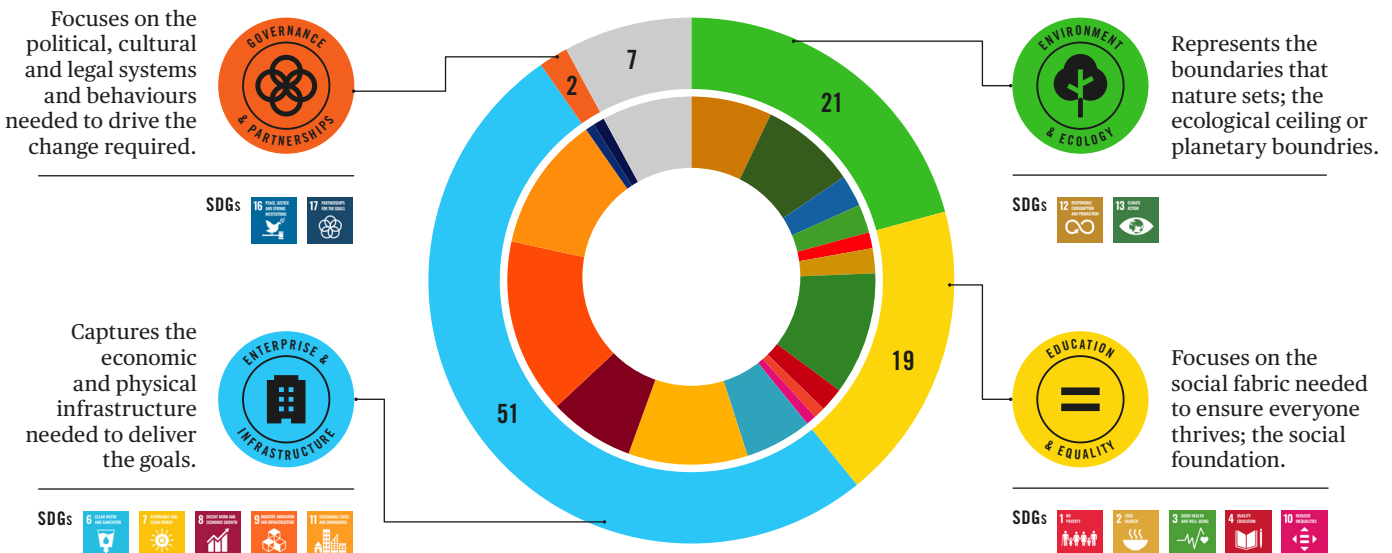
BLUEBAY IMPACT ALIGNED BOND FUND	6%
WELLINGTON IMPACT BOND	6%
COLUMBIA THREADNEEDLE GLOBAL SOCIAL BOND FUND	6%

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.

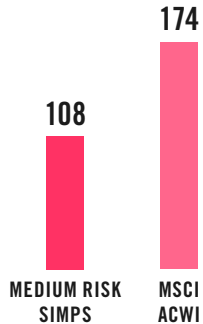


THE GREY SECTION OF THE GRAPH WHICH MAKES UP 7% OF THE SIMPS MEDIUM RISK PORTFOLIO REPRESENTS CASH AND FUNDS THAT ARE MULTI-THEMED AND CAN'T BE ATTRIBUTED TO ONLY ONE SDG.

PORTFOLIO IMPACT PERFORMANCE

Carbon Intensity¹

The equities in the medium risk **SIMPS Portfolio** are **38% less** carbon intensive than the MSCI ACWI benchmark.



TONNES OF CO2 / \$M SALES

Businesses with lower carbon intensity demonstrate their operational efficiency and release less carbon into the atmosphere per pound of revenue.

Carbon Saved¹

By investing £100,000 into the medium risk **SIMPS Portfolio** rather than the MSCI ACWI benchmark, you save **3.4 tonnes** of carbon dioxide (CO2) if invested for 12 months. This represents:



THE CARBON EMITTED BY:

4 flights from London to New York (economy class)



THE CARBON SEQUESTERED BY:

56 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 (36% of medium risk SIMPS portfolio).

Healthcare

Across all equity fund holdings² in the medium risk **SIMPS Portfolio**, **44** companies provide access to healthcare.

14 report on the number of people who received access to healthcare.

In total, these 14 companies have provided healthcare to **1,278,255,302** people this reporting year³.

That's the equivalent of **8.8** people for each £100,000 invested in the medium risk **SIMPS Portfolio** for 12 months.



Financial services

Across all equity fund holdings² in the medium risk **SIMPS Portfolio**, **20** companies provide financial services.

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

In total, these 8 companies have provided financial services to **960,517,928** people who previously didn't have access to financial services this reporting year³.

That's the equivalent of **3.4** people for each £100,000 invested in the medium risk **SIMPS Portfolio** for 12 months.



Renewable energy

Across all equity fund holdings² in the medium risk **SIMPS Portfolio**, all **360** 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 **28,706,158** MWh of renewable energy this reporting year³.

That's the equivalent of **0.7** MWh of renewable energy for each £100,000 invested in the medium risk **SIMPS Portfolio** for 12 months.



Net jobs created

Across all equity fund holdings² in the medium risk **SIMPS Portfolio**, all **360** companies can create new jobs, as well as terminate existing jobs.

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

In total, these 275 companies generated **801,616** net jobs in this reporting year³.

That's the equivalent of **0.0063** net jobs created for each £100,000 invested in the medium risk **SIMPS Portfolio** for 12 months.



Waste recycled

Across the equity fund holdings² in the medium risk **SIMPS Portfolio**, all **360** companies can recycle part or all of their waste.

125 companies report on waste recycled.

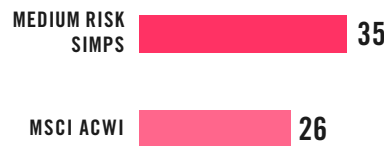
In total, these 125 companies have recycled **14,541,951** tonnes of waste this reporting year³.

That's the equivalent of **256** kg of waste recycled for each £100,000 invested in the medium 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 medium risk **SIMPS Portfolio** there are **360** companies. Out of 360 companies, the average percentage of female board members is **35%**³.



² 54% of the medium 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.

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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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.

Tribe Impact Capital LLP is authorised and regulated by the Financial Conduct Authority (FCA).