

MONTHLY UPDATE DECEMBER 2022

About the Fund

The Fund aims to achieve long-term capital growth through a diversified portfolio of growth and income assets, with a specific focus on investments that are seeking to create a positive impact on our climate and environment. The Fund is also biased to investments with high ESG scores and currently invests in select ETFs.

FUND OBJECTIVE

To deliver returns exceeding the CPI by 4.0% per annum before fees and tax, over a suggested investment timeframe of 10+ years. The Fund also targets a lower MSCI carbon intensity than its market index over the medium to long term.

FUND RETURNS

As at 31 December 2022	1mth %	3mth %	6mth %	1year (%)	3year (% p.a)
Fund return *	-3.06	-0.23	-0.50	-12.96	-
Fund Objective**	-	2.93	5.53	11.18	-

*Fund returns are after fees, before taxes

**Fund objective is CPI+4%. Latest CPI is used, as at 31 December 2022.

TOP 10 HOLDINGS BREAKDOWN

As at 31 December 2022	Asset class	% Weight
Cash	Cash	2.00
Microsoft	Equity	1.82
Nvidia	Equity	1.26
Tesla	Equity	1.13
Home Depot	Equity	1.12
Coca-Cola	Equity	0.90
PepsiCo	Equity	0.86
Novo Nordisk	Equity	0.77
Roche	Equity	0.76
ASML	Equity	0.75

CARBON RISK IN THE FUND

GLOBAL CARBON EFFICIENCY RATING (GCER)*: 87/100

The higher the GCER score, the lower the carbon exposure of a portfolio. The current score suggests a medium-low carbon exposure. For more about the GCER, click [here](#).

Source: EMMI

MSCI WEIGHTED AVERAGE CARBON INTENSITY SCORE:

Fund: 176 Benchmark: 158

This describes the carbon output per \$million of revenue. The Fund is showing a higher average carbon intensity than the benchmark, mainly due to the US Green Bond exposure, where there has been increased investment in US power companies transitioning to renewables.

Source: MSCI

Annual management fee: 1.50%

Annual admin fee: \$36

Suggested investment timeframe: 10+ years

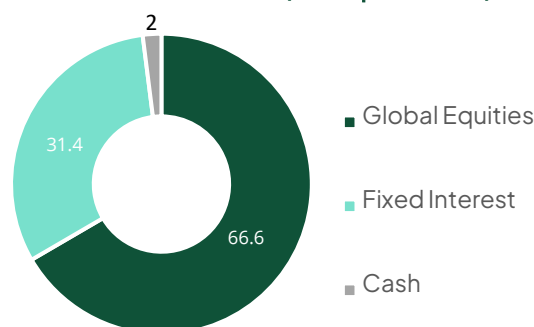
Long term asset allocation: 69% Growth/ 31% Income.

Risk factor (1-7 scale): 4

Carbon and Climate Focus

The Fund has a focus on reducing carbon by avoiding investments engaged in carbon extraction while also allocating capital to the clean energy sector and energy companies that are transitioning from carbon to renewable energy over the medium term. The Fund also has exposure to global water and timber companies via ETFs.

Asset Allocation (% of portfolio)



More information

Before you decide to invest, please read the Product Disclosure Statement (PDS) and speak to your financial adviser.

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