

MONTHLY UPDATE JANUARY 2023

About the Strategy

The Strategy aims to grow your investment over the long term by investing in a diversified portfolio of mainly growth assets, with a specific focus on investments that are seeking to create a positive impact on our climate and environment. Broader Environmental, Social and Governance (ESG) considerations are also integrated into the investment decision making of the strategy.

STRATEGY OBJECTIVE

To deliver returns exceeding the CPI by 4.0% per annum before fees and tax, over a suggested investment timeframe of 10+ years.

STRATEGY RETURNS

As at 31 January 2023	1mth %	3mth %	6mth %	1year (%)	3year (% p.a)
Strategy return *	4.32	4.05	-0.92	-5.72	-
Strategy Objective**	-	2.93	5.53	11.18	-

*Strategy returns are after fees, before taxes

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

TOP 10 HOLDINGS BREAKDOWN

As at 31 January 2023	Asset class	% Weight
Cash	Cash	3.55
Microsoft	Equity	1.94
Novo Nordisk	Equity	1.29
Roche	Equity	1.29
Charles Schwab	Equity	1.07
Accenture	Equity	1.06
Thermo Fisher Scientific	Equity	1.06
Canadian National Railway	Equity	1.05
Estee Lauder	Equity	1.00
Cigna	Equity	0.97

CARBON RISK IN THE STRATEGY

Global Carbon Efficiency Rating (GCER)*: **90/100**

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

*Source: EMMI

More information

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

DISCLAIMER

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Annual management fee: 1.50%

Annual admin fee: \$36

Minimum suggested investment timeframe: 10+ years

Long term asset allocation: 74% Growth/ 26% Income.

Risk factor (1-7 scale): 5

ESG - What the Fund will not invest in

The Fund excludes industries that we believe do more social or environmental harm than good. These include:

- Armament production
- Pornography production
- Tobacco production
- Uranium mining
- Whaling
- Fossil Fuel Extraction, including,
 - Integrated Oil & Gas
 - Oil & Gas exploration and production
 - Coal Mining

Asset Allocation (% of portfolio)

