

Psigma Socially Responsible Investment Service

How does it work?

Psigma's Socially Responsible Investment (SRI) Service provides discretionary portfolio options and a range of model portfolio strategies.

Our SRI strategies are designed to achieve a dual objective; to achieve a set target return based on our existing inflation-plus expertise whilst at the same time, portfolio investments are aligned to the personal values of our clients.

Psigma's SRI framework comprises of four key elements of Socially Responsible Investing; ESG integration, Sustainable and Impact investing, as well as Engagement. This framework works in conjunction with Psigma's existing asset allocation and real return capabilities to provide a unified investment and SRI approach.

Our SRI framework focuses on positive inclusion, as opposed to negative exclusion. This means that the underlying investments held within our strategies are investments that we want to hold and where we see the potential for a positive contribution to be made.

By adopting this approach, we can naturally exclude and limit undesired exposure to perceived 'sin sectors'*.

The strategies within this service are dedicated to providing real, risk-adjusted returns. Returns that seek to outpace inflation by varying degrees and factor in the personal values of our clients.

Clients this could be suitable for

- Clients who value and want to understand the impact of the investments they make.
- Clients who are seeking exposure to a wide range of SRI investments through a multi-asset portfolio.
- Clients who have a minimum time horizon of 5 years.

*Sin sectors traditionally include investment in alcohol, tobacco, gambling, sex-related industries and weapons manufacturers, but they can also be defined by regional and societal expectations that vary widely across the globe.



Key Features

Clean and transparent fee structure

- No entry fees
- No trading fees
- No exit fees

Positive inclusion, not negative exclusion

Focus on delivering real returns; defence against inflation

SRI is an extension of our existing investment philosophy and process

We offer genuinely multi-asset investment for investors seeking a SRI portfolio

Key pillars of our SRI framework; ESG integration, Sustainable and Impact investing, as well as Engagement

We avoid anything that is complex or illiquid

Comprehensive reporting package

Choice of discretionary or managed portfolio strategies

Available for tax-efficient wrappers

Clients have direct access to their investment manager

Regular and ongoing communications

Minimum Investment: £50,000

Our Investment Process

Specialists, not generalists

With improvements in the release of corporate information relating to environmental, social and corporate governance (ESG) issues, access to the data necessary to enable good due diligence has become easier. That said, it is imperative to have access to expert interpretation of this data in order to perform the additional financial analysis required to assess SRI compliance and sustainability.

We have a strong track record in identifying and working with investment managers who are specialists in their field and our investment process means that we can seek out the right funds and mandates to enable us to deliver long-term returns aligned to the four pillars of SRI.

How does Psigma's investment process work?

- Our funds are genuinely multi-asset and diversified.
- We focus on our core skill of asset allocation and uses a concentrated multi-manager approach.
- Innovation is a key feature of our investment selection process.
- We avoid anything that is complex or illiquid.
- Our investment process is built around long-term themes.

Delivering positive impact from a range of leading managers

We provide real, risk-adjusted returns that aim to outpace inflation by varying degrees. Our strategies are not just designed to deliver out-performance of a particular index or of that of a competitor. Performance benchmarks are discussed and agreed with our clients at the outset. This agreed, inflation-plus benchmark is how we measure meaningful performance.

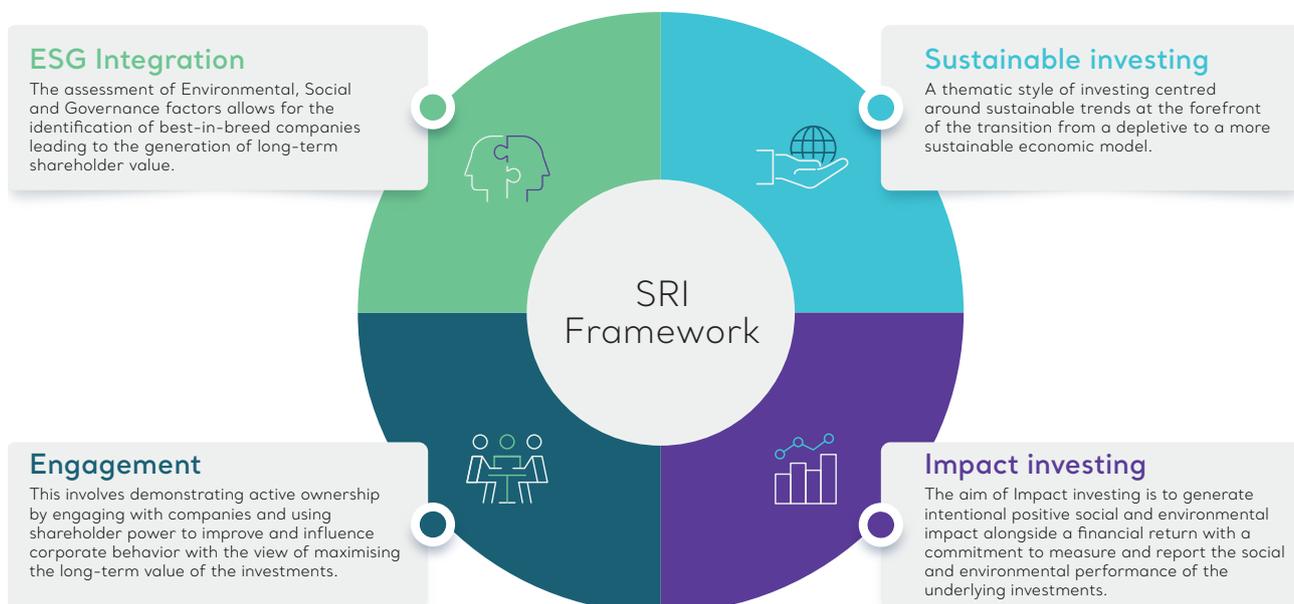
This is an approach we have adopted since the launch of our business and continue to believe is the best methodology to deliver real value to our clients.

We are forward-looking, dynamic and move decisively to capture potential market returns.

- A focus on delivering real returns and inflation protection.
- Rigorous risk oversight with an emphasis on downside protection.
- Our flexible investment process is designed to maximise opportunity and minimise risk.
- Our investment style is long term and contrarian.

SRI Framework

The SRI framework dictates the selection of the underlying funds, the four elements of SRI that we assess when selecting the underlying assets are; ESG integration, Sustainable and Impact investing and Engagement.



Generating performance while benefiting society

Our global commitment to Responsible Investment

The SRI Service is aligned to the United Nations Sustainable Development Goals (SDG). The SDGs are an internationally recognised set of 17 ambitious sustainable investment goals to aim for by 2030.

They serve as guidance for measuring the impact in environmental, social and governance focused-investing. Together they provide a comprehensive framework for investors who wish to evaluate companies positive impact on the world.

- Emphasis on positive inclusion, naturally leads to negative exclusion.
- Clients benefit from Psigma’s existing asset allocation and real return capabilities.
- Benefit from the trends that will be transforming economies and society over the long-term.
- Sustainable and Impact themed investing, linked to the 17 United Nations Sustainable Development Goals.



Source: United Nations

Why Consider Psigma Socially Responsible Investment Service?



- Our SRI investment solution is an extension of our existing investment philosophy and process.
- We offer genuinely multi-asset investment for investors seeking a SRI portfolio.
- Our approach is based on positive inclusion, not negative exclusion; owning assets we want to own not just what we can own.
- SRI framework dictates underlying fund selection and our four key pillars; ESG integration, Sustainability and Impact investing and Engagement.
- We focus on delivering real returns to provide investors with an element of defence against the effects of inflation.
- We provide portfolios and strategies across the full risk and return spectrum.
- Clean and transparent fee structure.



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Investment Risks:

- The value of investments and the income from them can fall as well as rise. An investor may not get back the amount of money that he/she invests. Past performance is not a guide to future performance.
- Foreign currency denominated investments are subject to fluctuations in exchange rates that could have a positive or adverse effect on the value of, and income from, the investment.
- Investors should consult their professional advisers on the possible tax and other consequences of their holding any of the investments contained in this publication.

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