

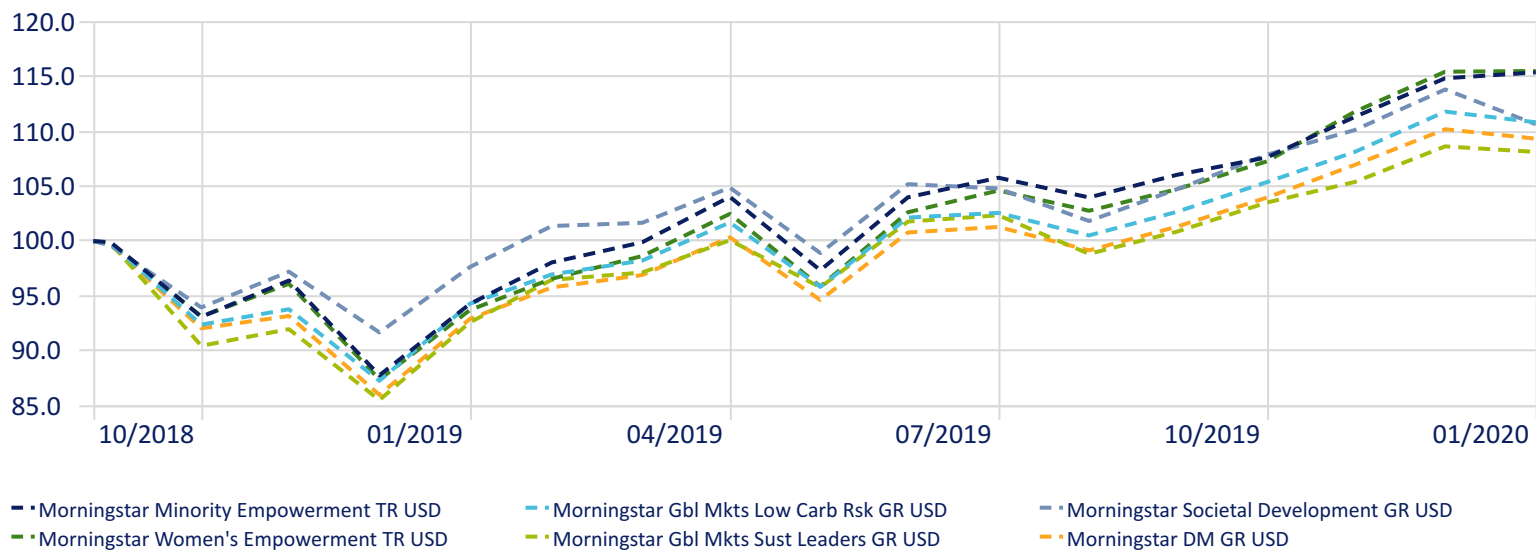
Concentric Financial Services Limited

Sustainable Investment Monthly Snapshot

January 2020

Investment Growth

Time Period: 25/09/2018 to 31/01/2020



Trailing Returns

	1 Month	YTD	1 Year (Annualised)	3 Years (Annualised)	5 Years (Annualised)
Morningstar Minority Empowerment TR USD	0.46	0.46	22.34	—	—
Morningstar Gbl Mkts Low Carb Rsk GR USD	-0.87	-0.87	17.51	12.16	9.58
Morningstar Societal Development GR USD	-2.78	-2.78	13.31	—	—
Morningstar Women's Empowerment TR USD	0.05	0.05	23.20	—	—
Morningstar Gbl Mkts Sust Leaders GR USD	-0.47	-0.47	16.74	11.33	9.22
Morningstar DM GR USD	-0.77	-0.77	17.66	11.71	9.51

Sustainable Investment in the news

S&P Global has unveiled “The Big Picture on Corporate Climate Risk” during 2020 Annual World Economic Forum in Davos. The findings revealed in S&P Global’s presentation show that companies in the S&P 500 Index own physical assets across 68 countries globally, while 60% of these entities (with a market capitalization of \$18 trillion) hold assets that are at high risk of at least one type of climate-related physical event.*

MSCI has published “The Principles of Sustainable Investing,” a framework to improve ESG integration for investors. MSCI urges all investors globally to integrate ESG considerations into their investment processes. MSCI strongly believes that a systemic and large-scale integration of ESG considerations throughout the entire investment process will enable a more efficient allocation of capital globally towards the most productive assets in the long term and will contribute to a more effective and balanced transition towards a sustainable and inclusive economy.**

Data sources: *www.spglobal.com **www.msci.com

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