

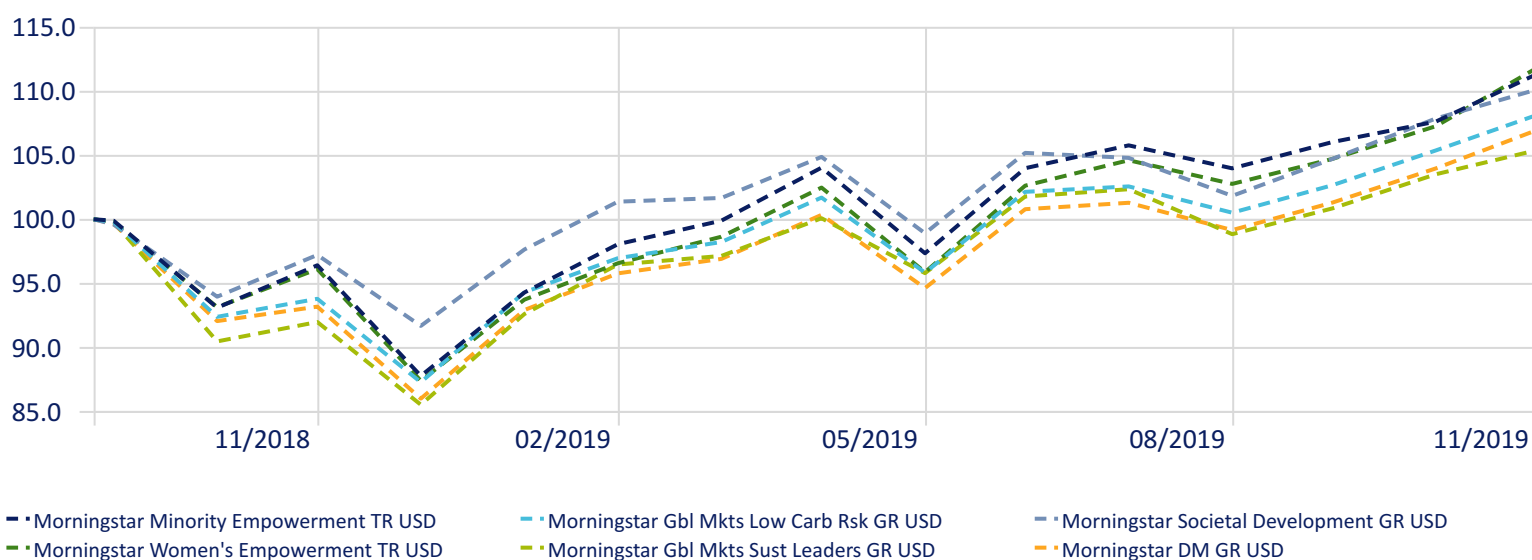
Concentric Financial Services Limited

Sustainable Investment Monthly Snapshot

November 2019

Investment Growth

Time Period: 25/09/2018 to 30/11/2019



Trailing Returns

	1 Month	YTD	1 Year (Annualised)	3 Years (Annualised)	5 Years (Annualised)
Morningstar Minority Empowerment TR USD	3.42	26.79	15.44	—	—
Morningstar Gbl Mkts Low Carb Rsk GR USD	2.60	23.85	15.26	13.11	8.33
Morningstar Societal Development GR USD	2.08	20.09	13.26	—	—
Morningstar Women's Empowerment TR USD	4.20	27.88	16.29	—	—
Morningstar Gbl Mkts Sust Leaders GR USD	1.80	23.20	14.56	11.85	7.53
Morningstar DM GR USD	2.85	24.32	14.75	12.68	8.44

Sustainable Investment in the news

MSCI ESG Ratings of over 2,800 companies now publicly available on msci.com MSCI rate 7,500 companies (13,500 issuers including subsidiaries) and more than 650,000 equity and fixed income securities globally as of October 2019.*

Schroders has announced its intention to integrate ESG across all of its investments by 2020. The accreditation includes 'Screened', 'Integrated', 'Sustainable' and 'Impact' categories and is designed to help the firm's clients distinguish how ESG factors are considered across its products.**

Barclays launches sustainable banking group. The group will focus on identifying new, high-growth clients that are solving global environmental and social challenges, and advising existing clients on sustainable growth strategy and finance.***

Data sources *msci.com **schroders.com ***home.barclays/news

Concentric Financial Services Limited is regulated by the Jersey Financial Services Commission to conduct investment business under the Financial Services (Jersey) Law 1998