

Defaqto Engage - ESG Research

User Guide

January 2024

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Introduction

The Environmental, Social and Governance (ESG) attributes of an investment have come into far greater prominence. Therefore, to help advisers meet both regulatory and client demand, Defaqto Engage includes ESG data and filters within the software's investment workflows. The ESG data compliments Defaqto's existing ESG fund review documents and enables advisers to filter out funds that do not meet their client's ESG related preferences.

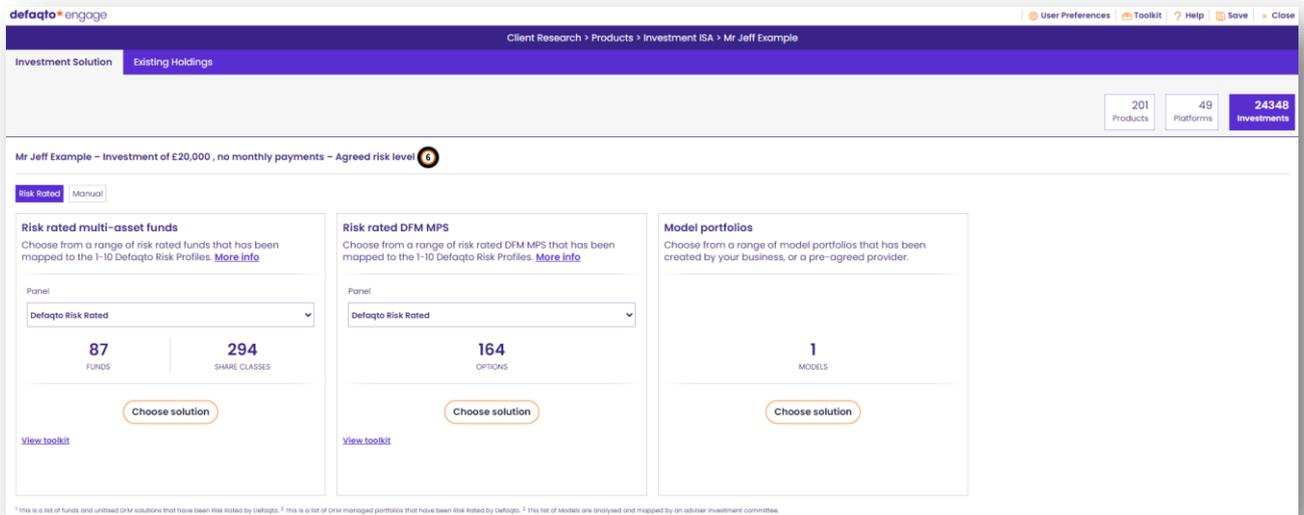
This guide will instruct you how to:

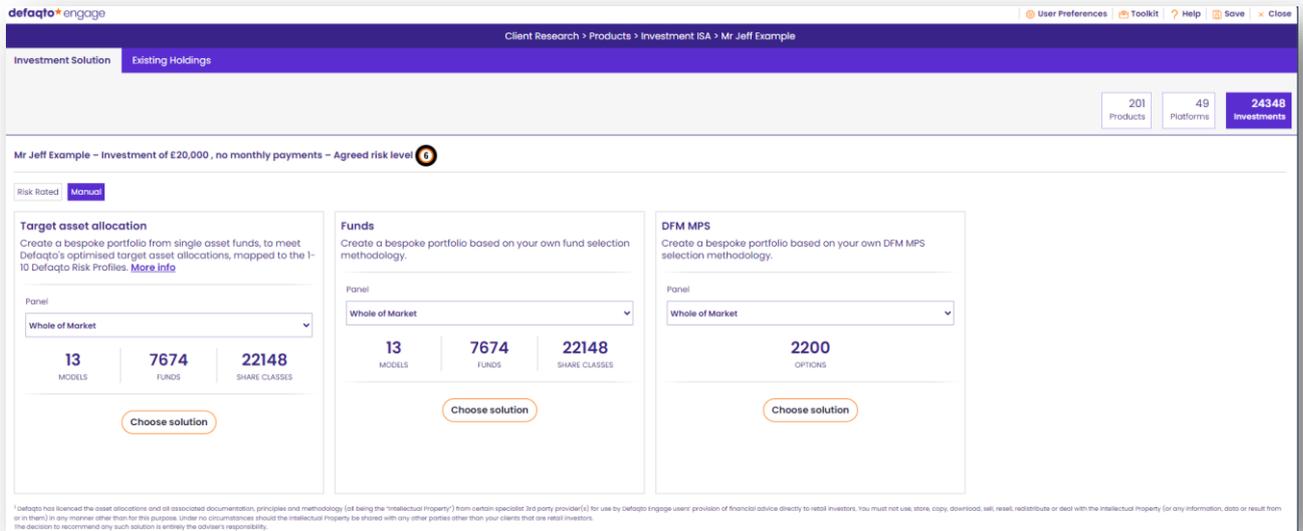
- Filter funds to meet client's ESG requirements
- Sort funds on ESG exposure
- Compare ESG data across a selection of funds
- Access ESG Reviews

If you have any further questions regarding the contents of this guide, please contact Defaqto Customer Support by calling **01844 295544** or emailing customersupport@defaqto.com.

Getting Started

Once you have arrived on the **Investment Solution** screen, you can access the ESG data and filters by choosing either the **Risk rated multi-asset funds**, **TAA** or **Manual Funds** workflow.



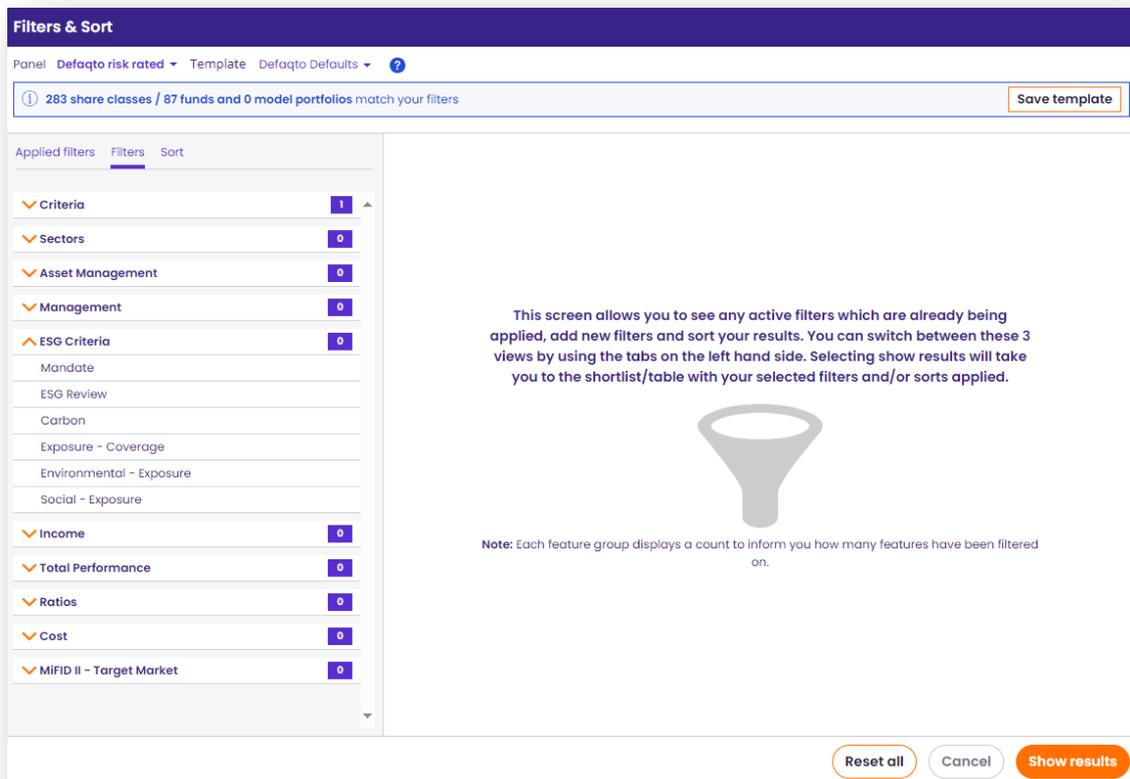


Once you have chosen your workflow, you will be presented with a **Filter & Sort** window.

Note: When selecting the TAA workflow, you first have to select an asset class before the Filter & Sort window will appear.

Filters

Within the **Filters & Sort** window, a heading labelled **ESG Criteria** will appear on the hierarchy.



By expanding the **ESG Criteria** heading, you are presented with a series of subheadings that allow you to apply filters on specific ESG criteria.

Mandate

A manager of a sustainable investment fund selects holdings based on them fulfilling certain sustainability criteria or they deliver a specific and measurable sustainability outcome.

For a fund to be considered sustainable, it must satisfy one of the displayed sustainability mandates.

The screenshot shows the 'Filters & Sort' interface. At the top, it indicates '283 share classes / 87 funds and 0 model portfolios match your filters'. The left sidebar lists various filter categories, with 'ESG Criteria' expanded to show 'Mandate' selected. The main content area displays the 'Mandate' filter options:

- Mandate**: Sustainable investment funds have an investment approach that selects and includes investments on the basis of their fulfilling certain sustainability criteria and/or delivering on specific and measurable sustainability outcomes. These funds can be filtered at a more granular level under Sustainability Mandate.
- Sustainable Investment**:
 - Sustainable Investment (34)
- Sustainability Mandate**:
 - ESG Engagement (86)
 - Climate Action (7)
 - Human Development (0)
 - Basic Needs (0)
 - General Sustainable Investment (26)
 - Healthy Ecosystems (0)
 - Resource Security (0)
- Sharia Compliant**:
 - Sharia Compliant (0)
 - Not Sharia Compliant (3)

At the bottom right, there are buttons for 'Reset all', 'Cancel', and 'Show results'.

This is a close-up of the 'Sustainability Mandate' filter options from the screenshot above:

- ESG Engagement (86)
- Climate Action (7)
- Human Development (0)
- Basic Needs (0)
- General Sustainable Investment (26)
- Healthy Ecosystems (0)
- Resource Security (0)

By applying the **Sustainable Investment** filter, the data will only display funds that have been classed as sustainable.

If your client has a specific ESG preference, you can apply a **Sustainability Mandate** filter.



These filters are defined as:

- **ESG Engagement** –
 - This filter enables you to identify funds with strategies that use shareholder engagement, including raising resolutions, active proxy voting and direct company engagement to pursue ESG goals with invested companies.
- **General Sustainable Investment** –
 - An indication of whether the strategy is focused on climate action. This theme is concerned with the global effort to curb the Earth's temperature rise and cope with unavoidable consequences. It includes measures to promote clean energy, limit greenhouse gas emissions, and climate change adaptation measures. It will encompass funds that are defined as Climate Solutions or Clean Energy/Tech.
- **Healthy Ecosystem** –
 - An indication of whether the strategy is focused on healthy ecosystems. This theme is concerned with the safeguarding of ecologically sound environments on land, air and water. It does not include greenhouse gas emissions and water consumption as these are covered under other themes. Included under this theme are strategies that intend to invest in companies, or securities, that are specifically involved in industries that positively impact the environment. The 'Healthy Ecosystems' encompasses funds that have an environmental theme that is not chiefly related to climate change as outlined above such as circular economy, blue economy and waste.
- **Human Development** –
 - An indication of whether the strategy is focused on human development. This theme is concerned with enhancing human capabilities and promoting social progress. The theme includes but is not limited to securities that support education, improve equality, employment opportunities and advanced healthcare.
- **Resource Security** –
 - An indication of whether the strategy is focused on resource security. This theme is concerned with the contribution to resource security through efficient use and circular economies. Resources of concern include, but are not limited to, water, timber, metals, minerals, gases and all types of manufactured materials.
- **Basic Needs** –
 - An indication of whether the strategy is focused on basic needs. This theme is concerned with addressing the basic needs of humans and focuses particularly on lower-income individuals. Basic needs include providing access to food, housing, essential healthcare concerning major and neglected diseases, clean water and energy for underserved populations, human safety, safe workplaces and safe communities.

ESG Review

By selecting **ESG Review** and clicking **Available**, the data will only show funds that have had an independent ESG Review carried out by Defaqto.

Filters & Sort

Panel **Defaqto risk rated** ▾ Template **Defaqto Defaults** ▾ ?

i 20 share classes / 9 funds and 0 model portfolios match your filters

Applied filters
Filters
Sort

- ▼ **Criteria** 1
- ▼ **Sectors** 0
- ▼ **Asset Management** 0
- ▼ **Management** 0
- ▲ **ESG Criteria** 1
 - Mandate
 - ESG Review** ✓
 - Carbon
 - Exposure - Coverage
 - Environmental - Exposure
 - Social - Exposure
- ▼ **Income** 0
- ▼ **Total Performance** 0
- ▼ **Ratios** 0
- ▼ **Cost** 0
- ▼ **MIFID II - Target Market** 0

ESG Review

Funds that have a Fund Review document by Defaqto

ESG Review

Available (20)

By clicking **Show results**, a fund grid will load that shows the funds that match your entered criteria. An ESG Review can be easily downloaded by clicking the **ESG Review** icon located next to your desired fund(s).

Name		ISIN	ESG Review
<div style="display: flex; align-items: center;"> <input style="margin-right: 10px;" type="checkbox"/> </div> <p>CT Sustainable Universal MAP Growth 3 Acc</p> <p style="color: #2c3e50;">Show 1 alternative share class</p>	▼	Add	GB00BKV44977
			↓

Alternatively, place a tick against the desired fund and click **Fund Documents**.



The **Fund Documents** window will then load, which allows you to download an ESG Review along with other fund documentation.

Documents

<ul style="list-style-type: none"> Fund documents ^ KIIDs and PRI/IPS Fund fact sheet Consumer duty profile Fund prospectus Defaqto fund review <li style="background-color: #e0e0ff;">Defaqto ESG review Defaqto risk rating review (Accumulation) Defaqto risk rating review (Income drawdown) Defaqto risk rating review (Natural income) 	<p>Defaqto ESG review</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 60%;">Name</th> <th style="width: 20%;">Publish date</th> <th style="width: 20%;">Actions</th> </tr> </thead> <tbody> <tr> <td>CT Sustainable Universal MAP Growth 3 Acc</td> <td>02/02/2023</td> <td style="text-align: center;"> Preview ▼ </td> </tr> </tbody> </table> <p style="font-size: 0.8em; margin-top: 5px;">All documents shown are the most recent made available to Defaqto.</p>	Name	Publish date	Actions	CT Sustainable Universal MAP Growth 3 Acc	02/02/2023	Preview ▼
Name	Publish date	Actions					
CT Sustainable Universal MAP Growth 3 Acc	02/02/2023	Preview ▼					

ESG Reviews consider the ESG policy of a fund, as well as evidence as to whether or not the fund is following that policy. Other aspects looked at in ESG Reviews include the fund's levels of ESG integration, the manager's voting and engagement policies and records, the team and wider ESG resources behind the fund as well as the fund's alignment to the United Nations sustainable development goals.

Example

LIONTRUST
COURAGE · POWER · PRIDE
SUSTAINABLE FUTURE MANAGED FUND

KEY INVESTOR
INFORMATION
DOCUMENT

This document provides you with key investor information about this Fund. It is not marketing material. The information is required by law to help you understand the nature and the risks of investing in this Fund. You are advised to read it so you can make an informed decision about whether to invest.

Liontrust Sustainable Future Managed Fund is a sub-fund of the Liontrust Sustainable Future ICVC and categorised as a UCITS scheme. This document is based upon the 2 Inc class (ISIN: GB0030030398). This Fund is managed by Liontrust Fund Partners LLP, a subsidiary of Liontrust Asset Management PLC.

Objective

- The Fund aims to deliver income and capital growth over the long term (5 years or more) through investment in sustainable securities.

Policy

- The Fund is actively managed without reference to any benchmark meaning that the Investment Adviser has full discretion over the composition of the Fund's portfolio, subject to the stated investment objectives and policies.
- The Fund will invest globally. All investments will be expected to conform to our social and environmental criteria as set out on the Liontrust website (liontrust.co.uk).
- The investment objective of the Fund will be achieved through investment in securities that provide or produce sustainable products and services as well as having a progressive approach to the management of environmental, social and governance ("ESG") issues.
- Allocations to equities, fixed income, and cash will vary over time depending on market circumstances. Asset allocation limits will remain in line with the IA Mixed Investments (40-85% shares) Sector.
- Asset allocation ranges:
 - Equity – 60-85%
 - Fixed income – 10-40%
 - Cash – 0-10%
- The Fund may invest in collective investment schemes including other Liontrust Funds (up to 10% of Fund assets), other transferable securities, money market instruments, warrants, deposits.
- The Fund is permitted to use derivatives for the purposes of efficient portfolio management and for investment purposes.

Recommendation

- This Fund may not be appropriate for investors who plan to withdraw their money within 5 years.

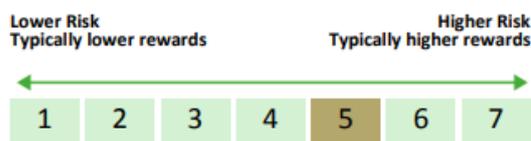
How to buy

- You may buy or sell shares on a daily basis (but not weekends or Bank Holidays). Orders must be received by 11:59am for execution at 12:00 midday valuation point on the same day. Further details can be found at www.liontrust.co.uk.

Investment process

- The Fund can invest in equities, bonds and cash.
- For equities, the process starts with a thematic approach in identifying the key structural trends that will shape the global economy of the future. We currently invest in three transformative trends (Better Resource Efficiency, Improved Health and Greater Safety and Resilience) and 20 themes within these. The team then invests in well-run companies whose products and operations capitalise on these transformative changes.
- While themes are at the heart of idea generation, there are three further criteria all holdings have to satisfy:
 - Broader sustainability: While a company might have significant exposure to a theme, the team has to check how sustainable the rest of its activities are.
 - Business fundamentals: The team assesses a company's ability to generate high returns on equity.
 - Financial modelling and valuation: This information is used to construct financial models detailing the revenue, margin and earnings progression the company is likely to deliver over the next five years.
- For the fixed income process, macroeconomic analysis determines the managers' top-down view of the world and this helps shape portfolio construction and appetite for risk. After this, the managers aim to focus on high-quality issuers and believe this can reduce bond specific risk. Assessment of quality is a distinctive part of their process, combining traditional credit analysis with a detailed sustainability assessment based on their proprietary model.
- The managers seek the best-value bonds from high-quality issuers across the capital structure, along the maturity curve and issued in primary credit markets (UK, US and Europe).
- The Fund's asset allocation is based on long-term risk/return profiles of equities, bonds and cash. The managers then tactically adjust these exposures within predefined ranges to enhance overall investment returns. Tactical positioning is driven by analysis of leading economic indicators and then an assessment of asset class valuations relative to both their own history and to each other.

Risk and reward profile



- This Synthetic Risk and Reward Indicator (SRRRI) is based on historical data and may not be relied upon to gauge the future risk profile of the Fund.
- The SRRRI shown is not guaranteed to remain the same and may shift over time.
- The lowest category (1) does not mean 'risk free'.

- The Fund may, under certain circumstances, invest in derivatives, but it is not intended that their use will materially affect volatility. Derivatives are used to protect against currencies, credit and interest rate moves or for investment purposes. There is a risk that losses could be made on derivative positions or that the counterparties could fail to complete on transactions. The use of derivatives may create leverage or gearing resulting in potentially greater volatility or fluctuations in the net asset value of the Fund. A relatively small movement in the value of a derivative's underlying investment may have a larger impact, positive or negative, on the value of a fund than if the underlying investment was held instead. The use of derivative contracts may help us to control Fund volatility in both up and down markets by hedging against the general market.
- The Fund may encounter liquidity constraints from time to time. The spread between the price you buy and sell shares will reflect the less liquid nature of the underlying holdings.

Carbon

The filters available under **Carbon** will help you identify funds with low carbon exposure and specify the risk they pose to society transitioning to a low carbon economy.

Carbon

Identifies low carbon funds, taking into account Fossil Fuel involvement and the expected ability of each company in the portfolio to adapt to a low carbon economy.

Low Carbon Designation

Yes (21) No (262)

Carbon Risk Classification

Low Risk (120) Medium Risk (9)

High Risk (0)

By clicking **Yes** under **Low Carbon Designation**, you can identify low carbon funds that take into account fossil fuel involvement in their holdings.

To receive this designation, a fund must meet two criteria:

- A 12-month trailing average Morningstar Portfolio Carbon Risk Score below 10. Such portfolios are considered to have low carbon risk
- A 12-month trailing average exposure to fossil fuels of less than 7% of assets, which is approximately a 33% underweighting to the global equity universe. A portfolio's fossil-fuel exposure is a key driver of its overall carbon intensity

The filters available under **Carbon Risk Classification** help you set the level of risk a fund poses to society transitioning to a low carbon economy. Users can filter on **Low**, **Medium** and **High Risk**

Risk in this context is referring to the expected ability of each company in the portfolio to adapt to a low carbon economy and hence the likelihood of the company ending up with stranded assets and the associated negative financial implications of these.

Exposure - Coverage

For ESG data to show, a fund must have over 50% of its assets assessed as having ESG exposure. Where a fund has less than 50% of its assets assessed, no ESG data will show. This is designed to ensure that low exposure for a particular risk is not simply a reflection of a low percentage of the fund's assets being assessed.

Filters & Sort

Panel **Defaqto risk rated** ▾ Template **Defaqto Defaults** ▾ ?

① 283 share classes / 87 funds and 0 model portfolios match your filters Save template

Applied filters **Filters** Sort

- ▼ Criteria 1
- ▼ Sectors 0
- ▼ Asset Management 0
- ▼ Management 0
- ▲ ESG Criteria 0
 - Mandate
 - ESG Review
 - Carbon
 - Exposure - Coverage
 - Environmental - Exposure
 - Social - Exposure
- ▼ Income 0
- ▼ Total Performance 0
- ▼ Ratios 0
- ▼ Cost 0
- ▼ MiFID II - Target Market 0

Exposure - Coverage Use in sort

The percentage of the fund that the ESG data covers, by assets under management.

⌵ from % to % Values range from 61.36% to 100.00%

Reset all
Cancel
Show results

The **Exposure – Coverage** filter allows you to specify what percentage of a fund's overall assets need to be assessed for ESG exposure.

For example, by typing '90' in the **From** box, you will only be able to view funds that have had a minimum of 90% of their holdings assessed for ESG exposure.

The screenshot shows the 'Filters & Sort' interface. At the top, it indicates '241 share classes / 72 funds and 0 model portfolios match your filters' and includes a 'Save template' button. The left sidebar lists various filter categories: Criteria (1), Sectors (0), Asset Management (0), Management (0), ESG Criteria (1), Income (0), Total Performance (0), Ratios (0), Cost (0), and MiFID II - Target Market (0). The 'Exposure - Coverage' filter is selected and expanded, showing sub-options: Mandate, ESG Review, Carbon, Exposure - Coverage (checked), Environmental - Exposure, and Social - Exposure. The main configuration area for 'Exposure - Coverage' includes a description: 'The percentage of the fund that the ESG data covers, by assets under management.' Below this is a range selector with 'from 90 %' and 'to' followed by an empty input box. A note states 'Values range from 61.36% to 100.00%'. At the bottom right, there are three buttons: 'Reset all', 'Cancel', and 'Show results'.

Environmental - Exposure

When it comes to investing, your client may have a specific environmental concern that they do not wish to be exposed to. To help meet this requirement, the **Environmental – Exposure** filter enables you to filter funds based on a series of environmental considerations such as nuclear power or pesticides exposure.

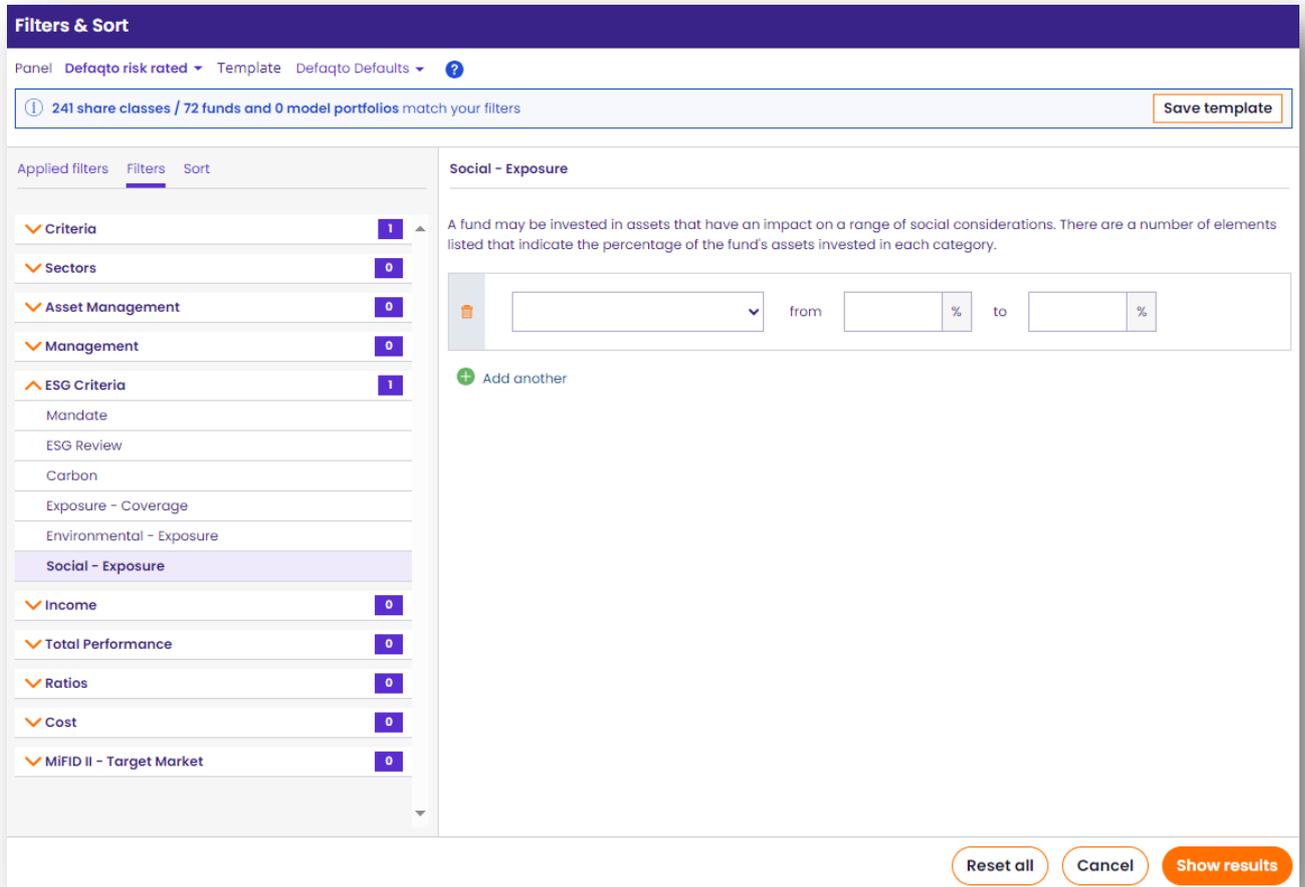
The screenshot shows the 'Filters & Sort' interface. At the top, it indicates '241 share classes / 72 funds and 0 model portfolios match your filters'. The left sidebar lists various filter categories: Criteria (1), Sectors (0), Asset Management (0), Management (0), ESG Criteria (1), Income (0), Total Performance (0), Ratios (0), Cost (0), and MiFID II - Target Market (0). Under 'ESG Criteria', 'Environmental - Exposure' is selected. The main panel is titled 'Environmental - Exposure' and contains a description: 'A fund may be invested in assets that have an impact on a range of environmental considerations. There are a number of elements listed that indicate the percentage of the fund's assets invested in each category.' Below this is a configuration area with a dropdown menu (currently empty), 'from' and 'to' labels, and percentage input fields. An 'Add another' button is visible below the configuration area. At the bottom right, there are 'Reset all', 'Cancel', and 'Show results' buttons.

The dropdown allows you to select an environmental concern, for instance, pesticides. Then enter how much exposure is acceptable to your client, for instance, 0% of pesticides. An additional filter can be added by clicking **Add another**.

This close-up screenshot shows the 'Environmental - Exposure' filter configuration. The dropdown menu is now populated with 'Pesticides Exposure'. Below the dropdown, it states 'Values range from 0.00% to 2.76%'. The 'from' and 'to' labels are present, followed by empty percentage input fields. The 'Add another' button is also visible at the bottom left of the configuration area.

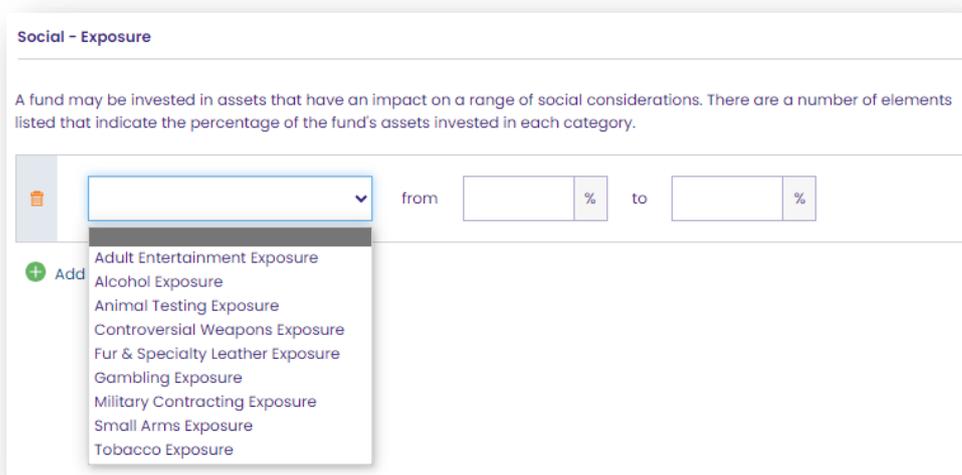
Social - Exposure

When it comes to investing, your client may have a specific social concern that they do not wish to be exposed to. To help meet this requirement, the **Social – Exposure** filter enables you to filter funds based on a series of social considerations such as alcohol or gambling exposure.



The screenshot shows the 'Filters & Sort' interface. At the top, it indicates '241 share classes / 72 funds and 0 model portfolios match your filters'. A 'Save template' button is visible. On the left, a sidebar lists various filter categories: Criteria (1), Sectors (0), Asset Management (0), Management (0), ESG Criteria (1), Income (0), Total Performance (0), Ratios (0), Cost (0), and MiFID II - Target Market (0). The 'Social - Exposure' filter is selected and expanded, showing a list of social considerations: Mandate, ESG Review, Carbon, Exposure - Coverage, Environmental - Exposure, and Social - Exposure (which is highlighted). Below this list, the 'Social - Exposure' configuration panel is shown. It includes a descriptive text: 'A fund may be invested in assets that have an impact on a range of social considerations. There are a number of elements listed that indicate the percentage of the fund's assets invested in each category.' Below the text is a form with a dropdown menu, a 'from' label, two percentage input boxes, and a 'to' label. A '+ Add another' button is also present. At the bottom right, there are 'Reset all', 'Cancel', and 'Show results' buttons.

The dropdown allows you to select a social concern.



This close-up screenshot shows the 'Social - Exposure' dropdown menu. The menu is open, displaying a list of social concerns: Adult Entertainment Exposure, Alcohol Exposure, Animal Testing Exposure, Controversial Weapons Exposure, Fur & Specialty Leather Exposure, Gambling Exposure, Military Contracting Exposure, Small Arms Exposure, and Tobacco Exposure. The dropdown is positioned over the form area of the previous screenshot, showing the 'from' and 'to' percentage fields.

The dropdown allows you to select an environmental concern, for instance, tobacco.
Then enter how much exposure is acceptable to your client, for instance, 0% of tobacco.

Filters & Sort

Panel Defaqto risk rated ▾ Template Defaqto Defaults ▾ ?

36 share classes / 12 funds and 0 model portfolios match your filters Save template

Applied filters **Filters** Sort

- Criteria 1
- Sectors 0
- Asset Management 0
- Management 0
- ESG Criteria 2
 - Mandate
 - ESG Review
 - Carbon
 - Exposure - Coverage
 - Environmental - Exposure
 - Social - Exposure** ✓
- Income 0
- Total Performance 0
- Ratios 0
- Cost 0
- MiFID II - Target Market 0

Social - Exposure

A fund may be invested in assets that have an impact on a range of social considerations. There are a number of elements listed that indicate the percentage of the fund's assets invested in each category.

Tobacco Exposure ▾ from % to 0 %

Values range from 0.00% to 4.89%

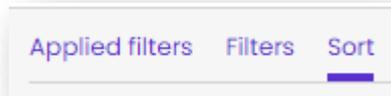
+ Add another

Reset all Cancel Show results

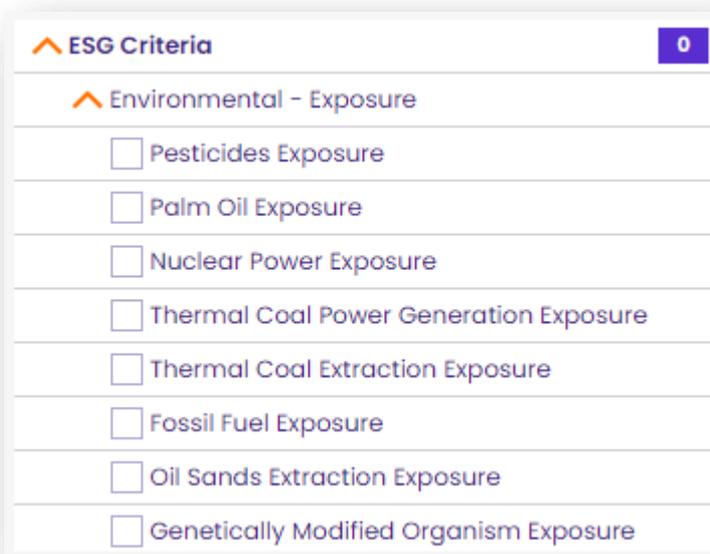
An additional filter can be added by clicking **Add another**.

Sorting

As well as being able to apply filters, you are also able to sort the ESG data based on the level of exposure a fund has to any of the **Social/Environmental** concerns and overall ESG coverage.



By clicking on the **ESG Criteria** subheading and selecting either **Environmental** or **Social**, you will be able to sort the data based on the exposure the remaining funds have to any of the listed concerns. This sort will default to ascending order.



Alternatively, you can sort the data by overall ESG exposure. This sort will default to descending order.



Fund grid

Once you have finished applying filters and sorts, click **Show results** to load the **Fund grid**.

The grid will show a **table** view, which provides the fund data and allows you to download **Fund Review** and **ESG Review** documents.

The screenshot shows the 'Fund grid' interface in the defaqto application. The top navigation bar includes 'Investment Solution', 'Portfolio', 'Research', and 'Existing Holdings'. Below this is a toolbar with various actions like 'Filters', 'Sorting', 'Show selected', 'Clear selected', 'Performance', 'Cumulative', 'Data Compare', 'Fund Documents', 'Asset Allocation', 'Top 10 holdings', 'Add', and 'Generate report and edit'. A summary bar indicates 'Showing 36 share classes / 12 funds risk rated' and 'Using the Whole of market'. Below the summary bar are tabs for 'Summary', 'Classification', 'Total Performance', 'Ratios (GBP)', 'Cost', 'Management', 'ESG Criteria', and 'MIFID II - Target Market'. The main table displays the following data:

Name	ISIN	ESG Review	Fund Review	Inv. Type	Currency	Fund Size (GBP)	Dividend Frequency	Family Diamond Rating	Defaqto Risk Rating	Diamond Rating	Diamond Rating Type	Defaqto Quant Rating	Available to Adviser	Unutilised Wk Profits/Smo
M&G Sustainable Multi Asset Growth Fund Sterling A Acc Show 5 alternative share classes	GB00BNW217	↓	↓	UF / OIC	GBP	£24,170,302	Quarterly		6			1	Yes	No
Vanguard Sustainable Life 60-70% Equity Fund A GBP Acc Show 1 alternative share class	GB00BZS3054	↓	↓	UF / OIC	GBP	£743,465,203			6	Multi-Manager Return Focused		4	Yes	No
BNY Mellon Future Legacy 8 Fund B Shares GBP Accumulation Show 5 alternative share classes	GB00BQ49341			UF / OIC	GBP		Quarterly		6				Yes	No
Liontrust Sustainable Future Managed Fund Class 2 Net Income Show 1 alternative share class	GB0030030388	↓	↓	UF / OIC	GBP	£2,518,650,795	Semi-Annually		6	Multi-Asset Return Focused		1	Yes	No
CI Sustainable Universal MAP Growth 3 Acc Show 1 alternative share class	GB00BKV44977	↓	↓	UF / OIC	GBP	£85,896,975	Annually		6			1	Yes	No
Climate Assets Balanced Fund B GBP Accumulation Show 3 alternative share classes	GB00C3K3H55			UF / OIC	GBP	£440,744,504	Semi-Annually		6	Multi-Asset Return Focused		2	Yes	No
Rathbone Greenbank Strategic Growth Portfolio 5 GBP ACC Show 1 alternative share class	GB00BMC4P58			UF / OIC	GBP	£325,347,484	Quarterly		6	Multi-Asset Return Focused		1	No	No
Grind Multi-Asset Climate Solutions Fund Institutional Accumulation Shares									6	Multi-Asset Return				

Users can navigate the data by using the section headings.

By clicking **ESG Criteria**, you will be able to view the underlying ESG data. The displayed scroll bars will help you navigate the columns of data.



Data Compare

To start comparing ESG data across different funds, place a tick against the funds you wish to analyse and click **Data Compare**.



Once the **Data Compare** window has loaded, expand the **ESG Criteria** heading and start to select the features you wish to compare.

Data compare

Funds Features

- ▼ Summary
- ▼ Classification
- ▼ Total Performance
- ▼ Ratios
- ▼ Cost
- ▼ Management
- ▲ **ESG Criteria**
 - Sustainable Investment
 - ESG Engagement
 - General Sustainable Investment
 - Climate Action
 - Healthy Ecosystems
 - Human Development
 - Resource Security
 - Basic Needs
 - Sharia Compliant
 - Low Carbon Designation
 - Carbon Risk Classification
 - Exposure - Coverage
 - Pesticides Exposure
 - Palm Oil Exposure
 - Nuclear Power Exposure

Comparison Table

	BNY Mellon FutureLegacy 6 Fund B Shares GBP Accumulation GB00BQH89341	M&G Sustainable Multi Asset Growth Fund Sterling A Acc GB00BN0W2117	Vanguard SustainableLife 70% Equity Fund A GBP Ac GB00BZ830054
Sustainable Investment	No	Yes	Yes
ESG Engagement	Yes	Yes	Yes
General Sustainable Investment	No	Yes	Yes
Climate Action	No	No	No
Healthy Ecosystems	No	No	No
Human Development	No	No	No
Resource Security	No	No	No
Basic Needs	No	No	No
Sharia Compliant			
Low Carbon Designation	Yes	No	No
Carbon Risk Classification	Low Risk		Low Risk
Exposure - Coverage	96.32%	100.00%	97.20%
Pesticides Exposure	0.94%	0.00%	0.09%
Palm Oil Exposure	0.00%	0.00%	0.00%
Nuclear Power Exposure	0.52%	0.25%	5.00%

Close
Add to report

Glossary

ESG column	Definition	Values	Filterable	Sortable
Sustainable Investment	An investment that is considered a sustainable investment.	Yes/No	YES	NO
ESG Engagement	Strategies that use shareholder engagement, including raising resolutions, active proxy voting, and direct company engagement to pursue ESG goals with invested companies.	Yes/No	YES	NO
General Sustainable Investment	Strategy is focused on climate action. This theme is concerned with the global effort to curb the Earth's temperature rise and cope with unavoidable consequences. It includes measures to promote clean energy, limit greenhouse gas emissions, and climate change adaptation measures. It will encompass funds that are defined as Climate Solutions or Clean Energy/Tech.	Yes/No	YES	NO
Healthy Ecosystem	Strategy is focused on healthy ecosystems. This theme is concerned with the safeguarding of ecologically sound environments on land, air and water. It does not include greenhouse gas emissions and water consumption as these are covered under other themes. Included under this theme are strategies that intend to invest in companies, or securities, that are specifically involved in industries that positively impact the environment. The 'Healthy Ecosystems' encompasses funds that have an environmental theme that is not chiefly related to climate change as outlined above such as circular economy, blue economy and waste.	Yes/No	YES	NO
Human Development	Strategy is focused on human development. This theme is concerned with enhancing human capabilities and promoting social progress. The theme includes but is not limited to securities that support education, improve equality, employment opportunities and advanced healthcare.	Yes/No	YES	NO
Resource Security	Strategy is focused on resource security. This theme is concerned with the contribution to resource security through efficient use and circular economies. Resources of concern include, but are not limited to, water, timber, metals, minerals, gases and all types of manufactured materials.	Yes/No	YES	NO

Basic Needs	Strategy is focused on basic needs. This theme is concerned with addressing the basic needs of humans and focuses particularly on lower-income individuals. Basic needs include providing access to food, housing, essential healthcare concerning major and neglected diseases, clean water and energy for underserved populations, human safety, safe workplaces and safe communities.	Yes/No	YES	NO
Low Carbon Designation	Identifies low carbon funds, taking into account Fossil Fuel involvement and the expected ability of each company in the portfolio to adapt to a low carbon economy.	Yes/No/Blank	YES	NO
Carbon Risk Classification	Identifies the level of risk associated with a transition to a low carbon economy. Risk in this context is referring to the expected ability of each company in the portfolio to adapt to a low carbon economy and hence the likelihood of the company ending up with 'stranded assets' and the associated negative financial implications of these.	Low risk/ Medium risk/ High risk/ Blank	YES	NO
Exposure - Coverage	The percentage of the fund that the ESG data covers, by assets under management.	numeric %	YES	YES
Pesticides Exposure	Illustrates the exposure to: - Companies that derive at least 5% of revenue from manufacturing pesticides, including herbicides, fungicides or insecticides - Companies that derive at least 50% or more of their revenues from the distribution and/or retail sale of pesticides.	numeric %	YES	YES
Palm Oil Exposure	Illustrates the exposure to: - Companies that derive at least 5% of revenue from the production and/or distribution of palm oil.	numeric %	YES	YES

<p>Nuclear Power Exposure</p>	<p>Illustrates the exposure to:</p> <ul style="list-style-type: none"> - Companies that derive at least 5% of revenue from producing nuclear power, including utilities that own or operate nuclear power generators - Companies that derive at least 10% of revenue from providing products/services that support the nuclear power industry, such as designing and constructing nuclear power plants, manufacturing specialised parts for use in nuclear power plants, or companies involved in uranium mining exploration - Companies that derive at least 10% of revenue from distributing electricity generated from nuclear power. 	<p>numeric %</p>	<p>YES</p>	<p>YES</p>
<p>Thermal Coal Power Generation Exposure</p>	<p>Illustrates the exposure to:</p> <p>Companies that derive at least 5% of revenue from coal-based power generation, including utilities that own/operate coal-fired power plants.</p>	<p>numeric %</p>	<p>YES</p>	<p>YES</p>
<p>Thermal Coal Extraction Exposure</p>	<p>Illustrates the exposure to:</p> <ul style="list-style-type: none"> - Companies that derive at least 5% of revenue from thermal coal mining and exploration. 	<p>numeric %</p>	<p>YES</p>	<p>YES</p>
<p>Fossil Fuel Exposure</p>	<p>Illustrates the exposure to:</p> <ul style="list-style-type: none"> - Companies that derive at least 5% of revenue from thermal coal extraction, thermal coal power generation, oil and gas production, and oil and gas power generation - Companies that derive at least 50% of their revenue from oil and gas products & services. 	<p>numeric %</p>	<p>YES</p>	<p>YES</p>
<p>Oil Sands Extraction Exposure</p>	<p>Illustrates the exposure to:</p> <ul style="list-style-type: none"> - Companies that derive at least 0.1% of revenue from the extraction of oil sands <p>Oil sands are a mixture of clay, sand, water, and bitumen that are mined and refined into oil.</p>	<p>numeric %</p>	<p>YES</p>	<p>YES</p>
<p>Genetically Modified Organism Exposure</p>	<p>Illustrates the exposure to:</p> <ul style="list-style-type: none"> - Companies that derive at least 0.1% of revenue from growing genetically modified crops - Companies that derive at least 5% of revenue from the development and/or cultivation of genetically modified seeds and/or plants. 	<p>numeric %</p>	<p>YES</p>	<p>YES</p>
<p>Adult Entertainment Exposure</p>	<p>Illustrates the exposure to:</p> <ul style="list-style-type: none"> - Companies that derive at least 50% of revenue from the production of adult entertainment and/or owns/operates adult entertainment establishments, including adult entertainment movies and television programs, magazines, and adult websites. - Companies that derive at least 50% of revenue from the distribution of adult entertainment materials. 	<p>numeric %</p>	<p>YES</p>	<p>YES</p>

<p>Alcohol Exposure</p>	<p>Illustrates the exposure to:</p> <ul style="list-style-type: none"> - Companies that derive at least 5% of revenue from manufacturing alcoholic beverages - Companies that derive at least 50% of revenue from supplying alcohol-related products/services to alcoholic beverage manufacturers, including specialised equipment or raw materials to produce alcohol - Companies that derive at least 25% of revenue from the distribution and/or retail sale of alcoholic beverages 	<p>numeric %</p>	<p>YES</p>	<p>YES</p>
<p>Animal Testing Exposure</p>	<p>Illustrates the exposure to:</p> <ul style="list-style-type: none"> - Companies that conduct animal testing for pharmaceutical products, medical devices, biotechnology, or nonpharmaceutical products. 	<p>numeric %</p>	<p>YES</p>	<p>YES</p>
<p>Controversial Weapons Exposure</p>	<p>Illustrates the exposure to:</p> <ul style="list-style-type: none"> - Companies involved in the core weapon system, or components/services of the core weapon system that are considered tailor-made and essential for the lethal use of the weapon. - Companies providing components/services for the core weapon system, which are either not considered tailor-made or not essential to the lethal use of the weapon. <p>Controversial weapons consist of antipersonnel mines, biological and chemical weapons, cluster weapons, depleted uranium ammunition, nuclear weapons, and white phosphorus weapons.</p>	<p>numeric %</p>	<p>YES</p>	<p>YES</p>
<p>Fur & Specialty Leather Exposure</p>	<p>Illustrates the exposure to:</p> <ul style="list-style-type: none"> - Companies that derive at least 25% of revenue or where at least 50% of production is from manufacturing products made from fur or speciality leather, including products made from animals solely hunted or bred for their skin and fur. - Companies that derive at least 10% of revenue from the distribution and/or retail sale of products made from fur or specialty leather. 	<p>numeric %</p>	<p>YES</p>	<p>YES</p>

<p>Gambling Exposure</p>	<p>Illustrates the exposure to:</p> <ul style="list-style-type: none"> - Companies that derive at least 5% from owning and/or operating a gambling establishment, such as a casino, racetrack, or online gambling - Companies that derive at least 5% from manufacturing specialised equipment used exclusively for gambling, including slot machines, roulette wheels, and lottery terminals - Companies that derive at least 5% from supporting products/services to gambling operations, such as gambling technology or credit lines to casinos. 	<p>numeric %</p>	<p>YES</p>	<p>YES</p>
<p>Military Contracting Exposure</p>	<p>Illustrates the exposure to:</p> <ul style="list-style-type: none"> - Companies that derive at least 5% of revenue from manufacturing military weapon systems and/or integral, tailor-made components of these weapons - Companies that derive at least 5% of revenue from providing tailor-made products and/or services that support military weapons - Companies that derive at least 25% of revenue from providing non-weapons-related tailor-made products and/or services to the military or defence industry. <p>Military contracting includes companies involved in contracts related to military weapons, weapon systems, secondary components of weapons, or weapon-related services.</p>	<p>numeric %</p>	<p>YES</p>	<p>YES</p>
<p>Small Arms Exposure</p>	<p>Illustrates the exposure to:</p> <ul style="list-style-type: none"> - Companies that derive at least 0.1% of revenue from manufacturing and selling small arms to civilian customers or military/law enforcement - Companies that derive at least 0.1% of revenue from manufacturing and selling key components of small arms - Companies that derive at least 5% of revenue from retail and/or distribution of small arms and/or key components 	<p>numeric %</p>	<p>YES</p>	<p>YES</p>
<p>Tobacco Exposure</p>	<p>Illustrates the exposure to:</p> <ul style="list-style-type: none"> - Companies that derive at least 10% of revenue from supplying tobacco-related products/services, such as pipes or rolling papers - Companies that derive at least 10% of revenue from distribution and/or retail sales of tobacco products/services 	<p>numeric %</p>	<p>YES</p>	<p>YES</p>

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