

STEWARTGroup
YOUR **FINANCIAL** STEWARDS

*Simply Sustainable*TM

A science-based approach by **Stewart Group**
for sustainable and ethically-minded investors





Sustainable Investing

BUSINESSES ACROSS THE WORLD ARE CONSCIOUS OF ENHANCING THEIR SOCIAL IMAGE BY INCORPORATING ENVIRONMENTAL, SOCIAL AND CULTURAL VALUES AND PRACTICES INTO THEIR OPERATIONS.

Consumers are consciously selecting and paying more for products and services they believe are less harmful to the environment.

Governments are also applying environmental criteria into policy-making procedures with increased consideration of climate change.

INVESTORS CAN NOW BE PART OF THIS STORY.

BEYOND REDUCE, REUSE, AND RECYCLE

Today more than ever, investors are calling for socially responsible investment opportunities, and markets are answering. But sustainable investing isn't as simple as choosing a reusable bag over plastic in the checkout line.

With all the different messages surrounding the concept of sustainable investing, it is often hard for investors to understand its meaning and discover its benefits.

Simply Sustainable™ reinforces the case for workplace sustainability initiatives and introduces a science-based approach to investing for sustainable and ethically-minded investors.

Our investment strategies enable investors to customise their global allocation while consistently applying sustainability criteria across a total portfolio.

FINDING YOUR MOTIVATION

We have seen three common motivations among investors in their Environmental, Social, and Governance (ESG) portfolios.



Sustainable Investing doesn't need to be a one size fits all solution. With various angles to approach it from, we will find the strategy best suited to your motivations.

INVESTING PRINCIPLES

Our sustainable investment portfolios are backed by scientific research and sound investment principles.

We follow a **patented approach*** to applying environmental and ethical criteria within a robust investment framework.

Our portfolios are designed to target measurable sustainability goals while maintaining broad diversification and efficient cost management.

Ultimately, we support investor's personal values while maintaining sound investment principles and pursuing higher expected returns.

START WITH A SOUND INVESTMENT APPROACH

An effective investment solution must be based on sound investment principles.

At Stewart Group, we start with a broadly diversified, systematic investment strategy that emphasises securities with higher expected returns, as indicated by research, while also aiming to minimise unnecessary turnover and trading costs.

In our equity strategies, this means a greater focus on securities with smaller market capitalisations, lower relative prices, and higher profitability. In our fixed income strategies, we use information observed from yield curves to pursue higher expected returns across bonds of varying duration, credit quality, and currencies of issuance.

By starting with a time-tested, systematic investment approach, we can build diversified, cost-effective sustainability strategies that pursue higher expected returns while thoughtfully integrating the environmental criteria that matter most.



GUIDED BY ENVIRONMENTAL SCIENCE

We partner with global and domestic investment managers who work with leading climate scientists to understand current research, with an emphasis on the primary drivers of climate change—greenhouse gas (GHG) emissions and fossil fuel reserves that enable future emissions. Informed by a large body of research, our sustainability solutions are designed to address these and other variables.

PATENTED APPROACH

The strategies we follow are designed to pursue sustainability goals while maintaining broad diversification and systematically emphasising securities with higher expected returns. We apply this approach across both equity and fixed income solutions. By understanding research and balancing tradeoffs, we can improve the environmental profile of the solutions while maintaining a focus on higher expected returns.

TARGETING MEASURABLE SUSTAINABILITY GOALS

We target specific sustainability characteristics that investors can understand and compare to industry standards. We believe this approach enables more transparent reporting on investment and sustainability metrics relative to benchmarks.

GLOBAL SOLUTIONS

Our strong relationships with global and domestic investment managers and industry leaders allow us to bring a comprehensive suite of sustainable investment solutions across global equity, property, emerging and fixed income markets. The diversification enables us to customise global investment allocations while consistently applying sustainability criteria.

REDUCED EMISSIONS EXPOSURE

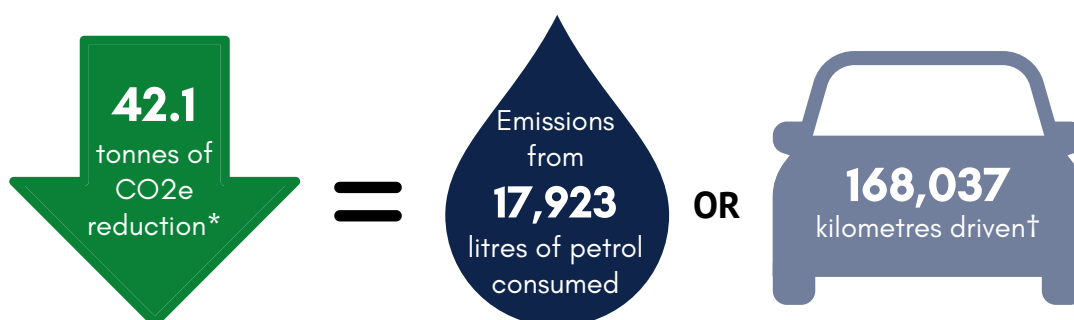
Sustainability Trusts have achieved significant reductions in emissions exposure based on the collective emissions profiles of companies held in the Trusts.

The reductions are measured by both GHG emissions intensity exposure in tonnes of carbon dioxide equivalent (CO₂e) per million of USD sales and potential emissions from reserves in megatonnes of CO₂.

Understanding Reduced Emissions Exposure

As of 31 December 2020

A \$1 million (AUD) investment in the Global Sustainability Trust is exposed to 42.1 fewer tonnes of CO₂e emissions per year than the same investment in the MSCI World ex Australia Index.*

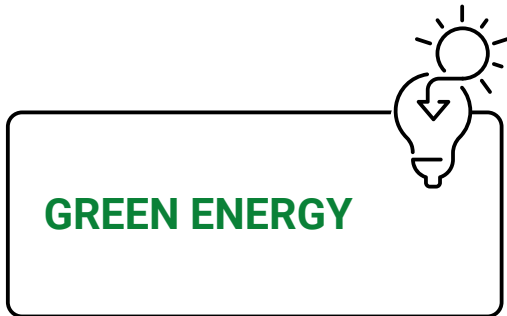


* Emissions exposure is based on the representative share of total emissions of the underlying holdings in the trust and index given a \$1 million (AUD) investment. † Kilometres driven in an average passenger car. Source: Calculated by Dimensional Fund Advisors using data from EPA.gov.

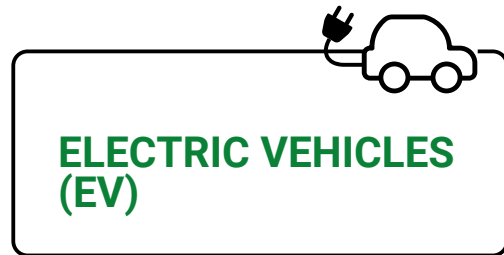
SOME OF OUR ACTIONS (SO FAR)

We believe sustainability starts at home. That's why we are constantly looking for ways to improve environmentally, socially and as a business.

Some of our progress so far...



Our office now runs on solar power. We aim to self-generate our own clean energy, reduce energy costs in the long term and enhance sustainability across our entire company.



We have strengthened our sustainable energy infrastructure by adding EV charging stations. Our fleet is now electric and will be run 100% on solar power.



By integrating our EV fleet with renewable on-site EVNEX charging stations we have simplified the transition to EVs and achieve an integrated system.



Park sharing platform Parkable provides flexibility and a seamless experience for staff, clients & the public to book parking spots with chargers supplying 100% clean energy for their EVs.



Simply Sustainable

Simply



WEALTH MANAGEMENT • SOCIAL

OFF AT THE CO



TE REHE

SOLAR NETWORK

STEPPING UP OUR SOLAR

What started as a way to reduce our own reliance on the grid, has now grown into a community network of environmentally-focussed power users in Hawkes Bay, Taupō and Rotorua.

We have taken further steps from producing our own power and being a net exporter. We maxed out our solar panel placement with the help of Power Technology and Freenergy, and paired up with energy technology company Our Energy to create a first-of-our-kind collaborative, peer-to-peer electricity (P2P) solar network - all from little old Hastings, Hawkes Bay.

A TAONGA OF TE REHE GROUP

Te Rehe Solar Network has roots in Aotearoa's history, as well as an eye to our future.

The name "Te Rehe" pays homage to Nick's paternal fifth great-grandfather. Te Rehe was a Ngāi Tahu rangatira from the Ngāti Huirapa 'Arowhenua' hapū during the time of Te Tiriti o Waitangi. Te Rehe fought against the cunning Ngāti Toa chief Te Raparaha.

Our overall holding company, Te Rehe Group, holds many of our business taonga (treasures). We extended the concept to name Te Rehe Solar Network as well, as it is a reminder of our commitment to being kaitiakitanga (guardians, stewards) for our people, clients and community.





Our Story

Over 35 years ago in 1987, Stewart Group (then called DL Stewart & Associates) was established in Hawke's Bay with one purpose—to provide tailored investment and insurance advice for individual circumstances.

We have grown and evolved since that day - we've updated our name, moved down the road from our original location, and had a few friendly faces come and go. One thing that has not changed is our values. We are committed to providing our clients with financial solutions directly aligned with their needs.

Stewart Group is a founding member of the **Global Association of Independent Advisors™ (GAIA)**, which is an international network of investment advisory firms, whose overriding commitment to fiduciary excellence ensures they always put their clients' interests first.

Every GAIA firm must hold a **Center for Fiduciary Excellence (CEFEX)** certification. As a certifying organisation, CEFEX provides independent recognition of a firm's conformity to a defined Standard of Practice. It implies that a firm can demonstrate adherence to the industry's best practices, and is positioned to earn the public's trust.

For a client of Stewart Group, this means the highest fiduciary standards will be followed throughout every step of the investment process.

To date, just over 100 firms across the globe have achieved this certification. Stewart Group is one of the eight CEFEX Certified Investment Management firms in New Zealand.

Through our owners, directors, and team members Stewart Financial Group (NZBN:9429040213187) is identified as a Māori Business.

OUR COMMITMENT

- Client-centered, values-based financial advice
- New Zealand owned and operated
- Transparent fee structure
- Best in class independent research

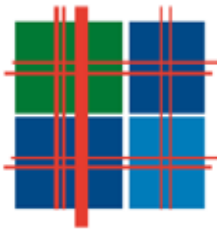
Kaitiakitanga

Traditionally, there was an intimate relationship between people and their environment. The health of a community was reflected in its environment and vice versa.

The process and practices of protecting and looking after the environment are referred to as "Kaitiakitanga".

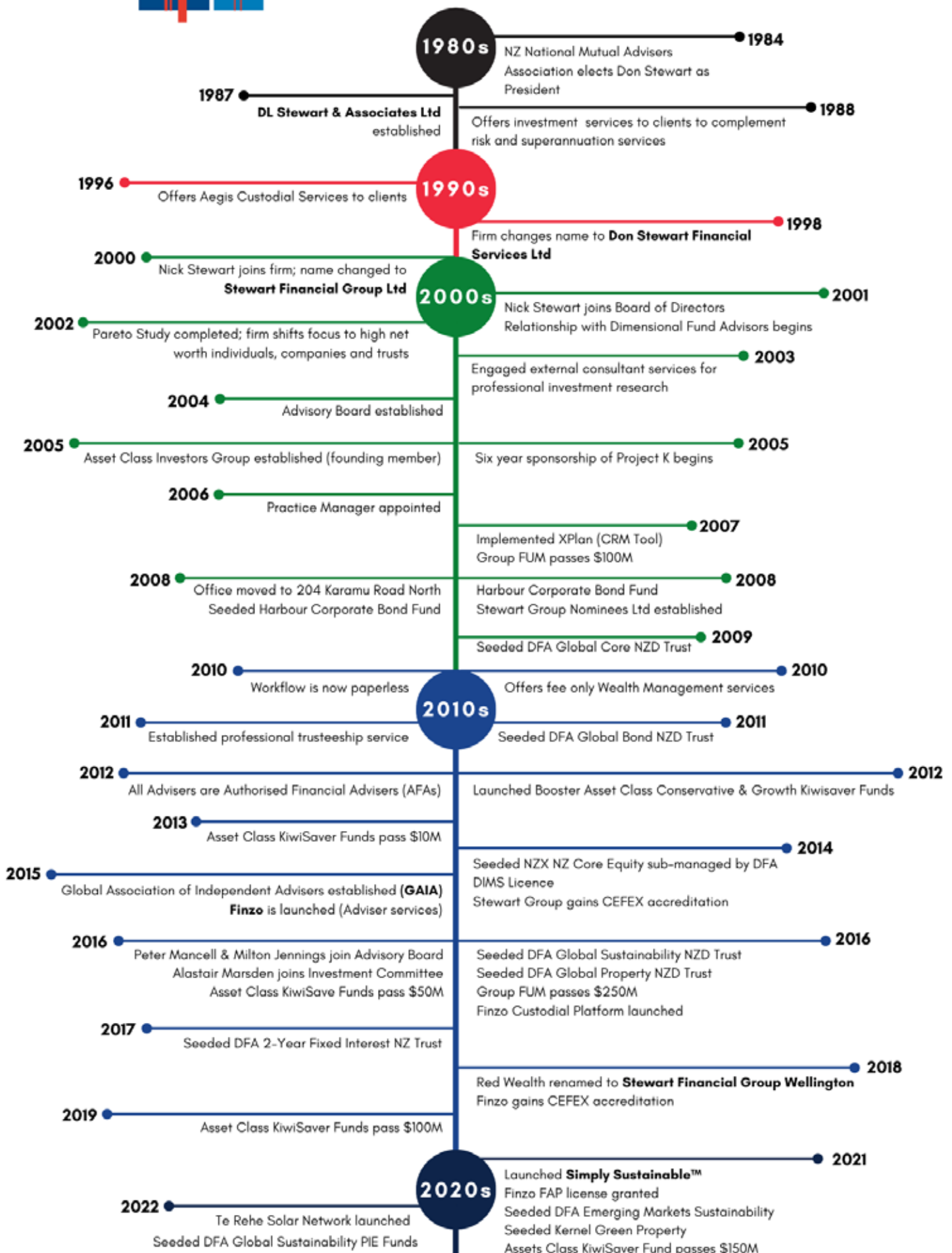
We at Stewart Group take our community and environmental responsibilities very seriously. We have long championed operating ethically and upholding our legacy toward corporate and social responsibility.

WE BELIEVE SUSTAINABILITY STARTS AT HOME. JOIN US ON OUR JOURNEY TODAY.



STEWART GROUP

35 YEARS OF CLIENT-FIRST SERVICE



We as Financial Advisers must adhere to strict regulations defined by the Financial Markets Authority and provide important information free of charge to you before providing you with advice.

Important information can be also obtained by visiting our website, STEWARTGROUP.CO.NZ

The information provided, or any opinions expressed in this document, are of a general nature only and should not be construed or relied on as a recommendation to invest in a financial product or class of financial products. You should seek financial advice specific to your circumstances from a Financial Adviser before making any financial decisions.

In accordance with the provisions of the Financial Services Legislation Amendment Act 2019 and the Financial Market Conduct (Regulated Financial Advice Disclosure) Amendment Regulations 2020, we provide a Disclosure Statement with information about our advisers so that you may determine if you would like to do business with us.

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OUR INVESTMENT PRACTICES ARE
MONITORED & VALIDATED BY



WE ADHERE TO GLOBAL BEST PRACTICES
AND PEER TO PEER LEADERSHIP



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LIMITED



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