

# M&G Sustainable Multi Asset Fund

A flexible asset allocation approach to investing sustainably



Maria Municchi  
Fund Manager

"I want to invest responsibly, investing in opportunities that can help protect the environment and prevent its further harm, and which provide benefits to society at large, while also reducing the detrimental impact some investments might have."

## Fund facts



30 Jun  
2019

Fund size:  
£11.1  
million

### Launch date:

14 February 2019

### Comparative sector:

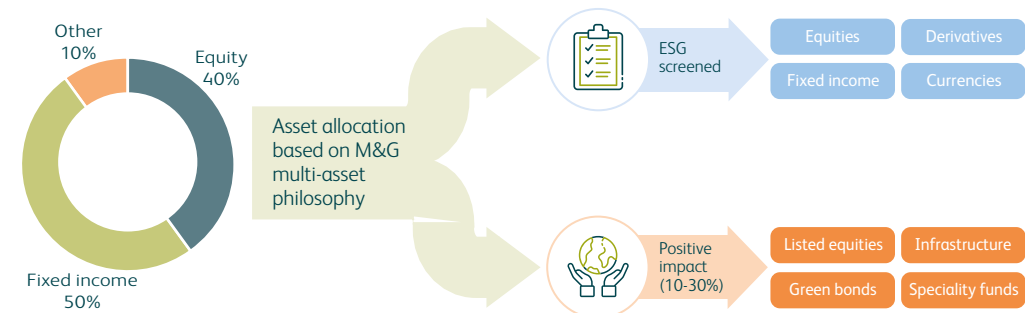
IA Mixed Investment 20-60% Shares

## 1. A multi-asset approach to sustainable investing

- The M&G Sustainable Multi Asset Fund seeks to provide a combination of capital growth and income of 4-8% per annum, net of the ongoing charge figure, over any five-year period, while considering environmental, social and governance (ESG) factors.
- The fund aims to provide a diversified investment across asset classes using a variety of investment tools.
- The fund manager allocates to asset classes based on the M&G multi-asset philosophy.

The value and income from the fund's assets will go down as well as up. This will cause the value of your investment to fall as well as rise. There is no guarantee that the fund will achieve its objective and you may get back less than you originally invested.

### Proposition overview



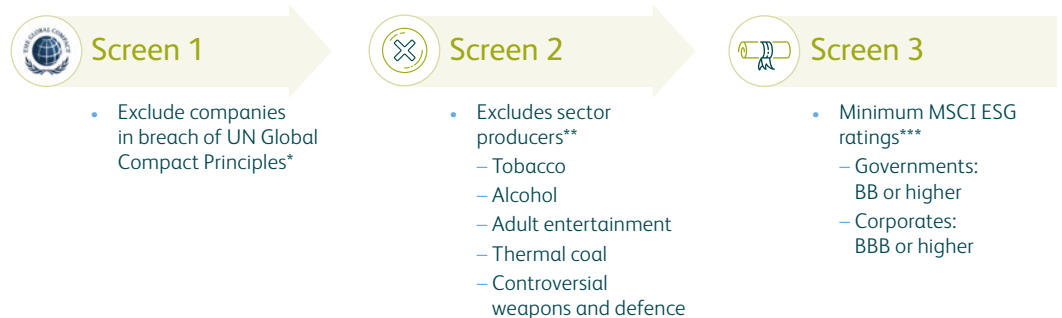
Other securities may include, but not be limited to currencies, convertible bonds and derivatives, such as futures and options.

Source: M&G, November 2018.

## 2. Where can the fund make a difference?

### Applying ESG screens on three levels

Aims to ensure that we invest only in, or provide finance to, companies, governments or organisations that meet our strict criteria for ESG standards



\* UN Global Compact Principles on human rights, labour, environment and anti-corruption

\*\* For excluded sectors, the revenue limit is 0% for production

\*\*\* Note that ESG ratings are not the same as credit ratings

Source: M&G, November 2018.

### Investing for positive impact across asset classes

Assessing investments using the iii framework within the positive impact component of the fund.



### 3. Reasons to consider investing

The fund aims to 'democratise' sustainable investing. It offers investors diversified exposure to a range of ESG-screened assets and to companies and institutions that, by addressing the world's social and environmental challenges, are having a positive impact on society.



A flexible and diversified asset allocation allowing investors to benefit from and withstand changing market environments



Integrates ESG principles, filtering for appropriate investments and adds assets we expect will help make a positive impact



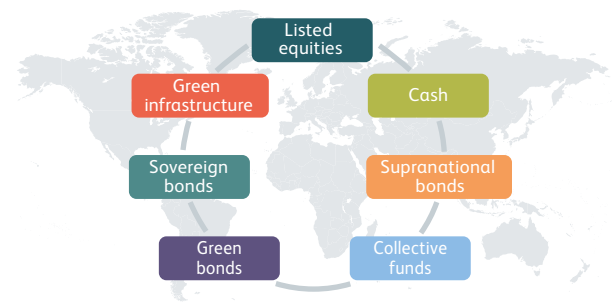
Aims to provide investors with an attractive financial return (total return between 4% and 8% per annum over any five-year period<sup>†</sup>)

<sup>†</sup> The fund aims to provide this return while considering environmental, social and governance (ESG) factors.

Source: M&G, December 2018.

The fund embraces the distinctive, long-standing investment process of the M&G Multi Asset team to construct the portfolio:

- Strategic asset allocation from a robust valuation framework.
- Tactical asset allocation from assessments of 'episodes' created by investor behaviour, which moves asset prices away from our estimate of fair value.
- The fund is exposed to different currencies. Derivatives are used to minimise, but may not always eliminate, the impact of movements in currency exchange rates.



The fund allows for the extensive use of derivatives.

#### Contact

 0345 600 4125<sup>††</sup>

Calls cost 5p per minute, plus your phone company's access charge.

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