



Harbour | ASSET
MANAGEMENT

Harbour Sustainable Impact Fund

Objective

**OCR+4% p.a.
Positive Impact**

Management fee

1.2% p.a.

exc GST

Unit pricing

Daily

T+2 pricing

Launch date

30/11/21

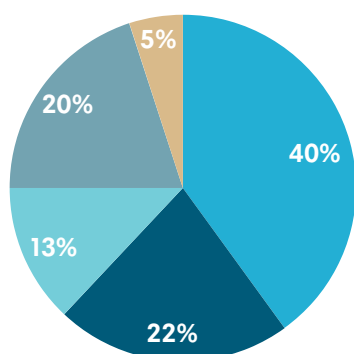
FUND DESCRIPTION

A multi-asset fund designed for the sustainability minded investor. The fund will provide exposure to a mix of domestic and global investments with a focus on the positive impact that these investments will have on various objectives linked to the UN Sustainable Development Goals, whilst achieving positive investment returns.

INVESTMENT OBJECTIVE

Official Cash Rate + 4% over rolling 5-year periods
Positive impact as measured against UN Sustainable Development Goals (measured using independent data from ISS)

ASSET ALLOCATION



Harbour Impact Bonds & Private Credit Mirova Global Sustainable Equity T. Rowe Price Global Impact Equity Harbour Australasian Impact Equity Icehouse Sustainable Technology

EXTERNAL FUND
MANAGERS

mirova
Investing in sustainability

**ICEHOUSE
VENTURES**

T.RowePrice®
INVEST WITH CONFIDENCE



WHAT DOES THE FUND DO?

The fund will invest approximately 20% in domestic impact equities and 40% in domestic impact fixed interest, managed by Harbour. Additionally, approximately 35% in global impact equities and 5% in impact private equity will be managed by sector specialist managers.

NATURAL INVESTOR

Desires capital growth, risk management, and a positive impact from their investments.

KEY FACTS

Management fee: 1.20% per annum

Buy/sell spreads: N/A

Investment horizon: Long-term

Risk/return: Higher

Unit pricing: Daily

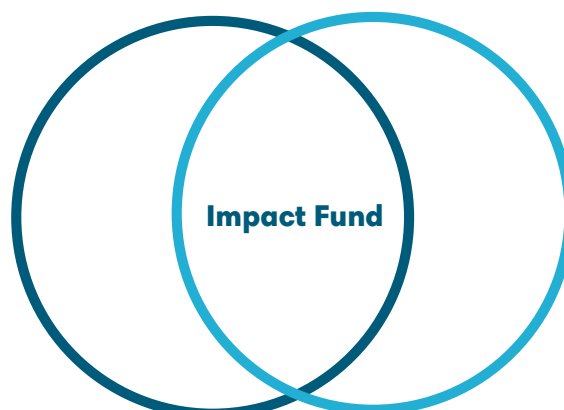
Distribution: N/A

Risk indicator: This Fund has a risk rating of 4. For more information on the risks associated with this Fund, please see our Product Disclosure Statement (PDS).

The fund lies at the intersection of investment returns and investment impact

Performance

Impact



UN SUSTAINABLE DEVELOPMENT GOAL ALIGNMENT

Environmental	Climate Change Mitigation	7 AFFORDABLE AND CLEAN ENERGY 	13 CLIMATE ACTION 		
	Natural Capital	6 CLEAN WATER AND SANITATION 	14 LIFE BELOW WATER 	15 LIFE ON LAND 	
	Resource Sustainability	12 RESPONSIBLE CONSUMPTION AND PRODUCTION 			
Social	Wellness	2 ZERO HUNGER 	3 GOOD HEALTH AND WELL-BEING 		
	Social Inclusion	1 NO POVERTY 	4 QUALITY EDUCATION 	5 GENDER EQUALITY 	10 REDUCED INEQUALITIES 
	Thriving Communities & Infrastructure	8 DECENT WORK AND ECONOMIC GROWTH 	9 INDUSTRY, INNOVATION AND INFRASTRUCTURE 	11 SUSTAINABLE CITIES AND COMMUNITIES 	16 PEACE, JUSTICE AND STRONG INSTITUTIONS 

CARBON OFFSETTING PROJECT

The fund's investments will be carbon neutral over the life of the fund. This will be achieved by measuring the CO₂ emissions generated by the value of the fund's investments in companies, and then purchasing carbon credits. The cost of the carbon credits will be borne by Harbour Asset Management rather than the fund itself.

The offsets that will be purchased for the fund will be generated by the Bagepalli Coolie Sangha Biogas cookstoves project in India. The Bagepalli Coolie Sangha is a membership-based people's organisation formed by small and poor peasant families (landed and landless agricultural labourers) in their respective villages.

The purpose of project is to set up 18,000 biogas plants (digesters) for single households, and in this way non-renewable biomass (coal and kerosene) combustion with biogas for cooking and hot water heating. A biogas plant of two cubic metre capacity is sufficient to provide cooking fuel for a family of four to five people. Feedstock for the digester is cow dung, organic waste and other biomass waste.

This Fund Information Sheet is provided in good faith for general information purposes only. The information provided is not intended to constitute advice to any person. See www.harbourasset.co.nz/disclaimer. The Harbour Investment Funds Product Disclosure Statement, Statement of Investment Policy and Objectives, Other Material Information and latest collection of quarterly Fund Updates can be found at www.harbourasset.co.nz. This document has been prepared in accordance with the Financial Markets Conduct Act 2013 (FMC Act). If you aren't sure about anything, we recommend you seek advice from a qualified financial advisor. Full disclaimer for use of the S&P/NZX Index data can also be found on our website.