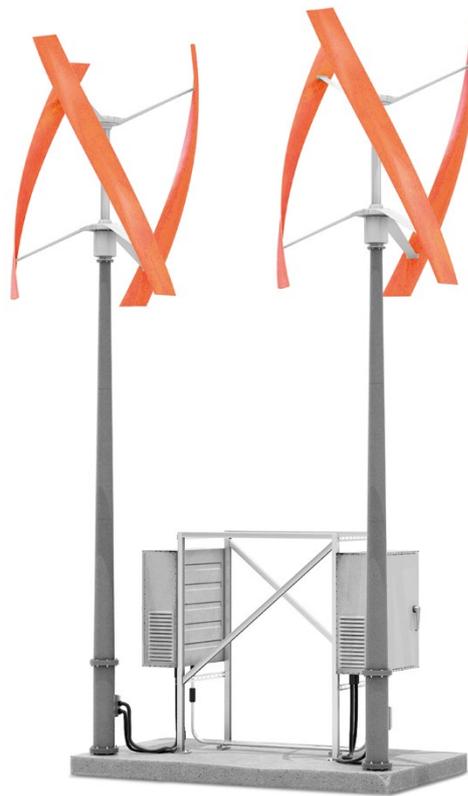


# SUSTAINABLE INVESTING



FOR PROFESSIONAL  
CLIENTS ONLY,  
NOT SUITABLE FOR  
RETAIL INVESTORS.

## **Responsible investing is at the core of who we are**

It's not just about doing business, it's about doing business the right way. As a member-owned business, Royal London makes social responsibility a priority in all areas to effect positive social change.

At Royal London Asset Management (RLAM), we have been dedicated to constructing and managing sustainable funds for over 25 years.

Leveraging our extensive experience, we continue to demonstrate that this style of investment can outperform the investment markets to produce strong, risk-adjusted returns.

## Our approach to sustainable investing

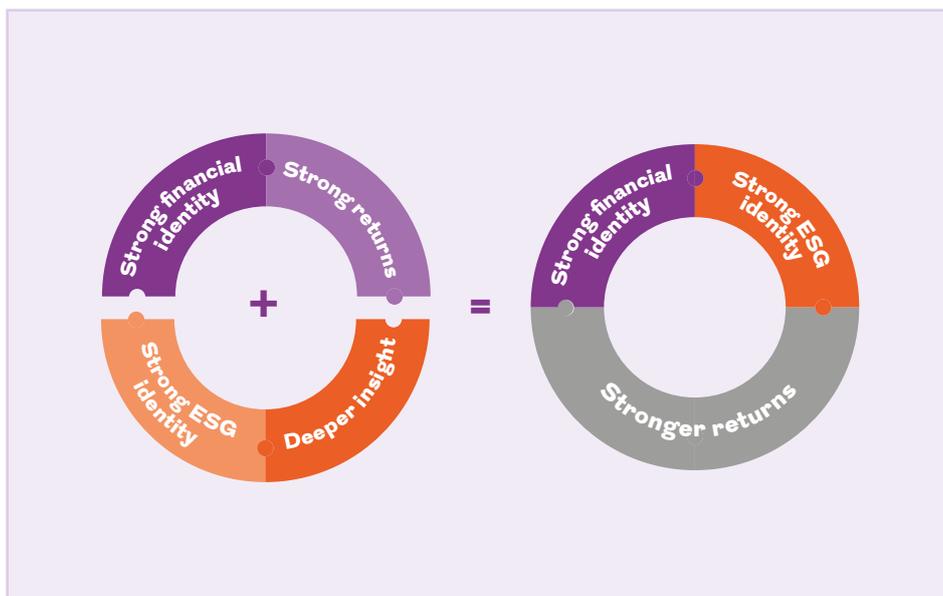
We recognise that companies offering a tangible benefit to society through environmental, social and governance (ESG) principles are frequently undervalued by markets. By embedding ESG analysis into our investment process we can identify opportunities and risks missed by others. As a result of our investment approach, we have seen progression and innovation in:

- Healthcare
- Cloud computing
- Artificial intelligence
- Social and economic development of emerging markets
- Urban regeneration
- The transition to low carbon economy

We invest in companies who are leaders in their field with strong management teams and business franchises. As part of our bespoke investment process we screen out companies involved with human rights abuses, tobacco and armaments manufacture, products involving animal testing (except for the benefit of human or animal health), generation of nuclear power, animal fur products, pornography, irresponsible gambling and worker exploitation or exploitative consumer practices.

## Our philosophy

The combination of our strong financial and ESG identities translates to the potential for stronger returns.



## Why Sustainable at RLAM?

### 1 Experience

25 years' experience constructing and managing sustainable funds.

### 2 Track record

Our track record on longevity, reputation and prudent management of risk, makes us well placed to become the trusted partner of charities, institutional investors and intermediaries seeking strong superior and sustained returns over the longer term which reflect their goals.

### 3 Our approach

We understand the importance of integrating ESG factors and financial analysis into our process to take advantage of opportunities which other investors miss.

### 4 Flexibility

Our investment process is inherently flexible across equities and fixed income, capable of meeting client needs on both a segregated, pooled and global basis.

### 5 Award winning

Our sustainable funds and the managers that run them are regularly recognised by the industry for their performance and investment approach.

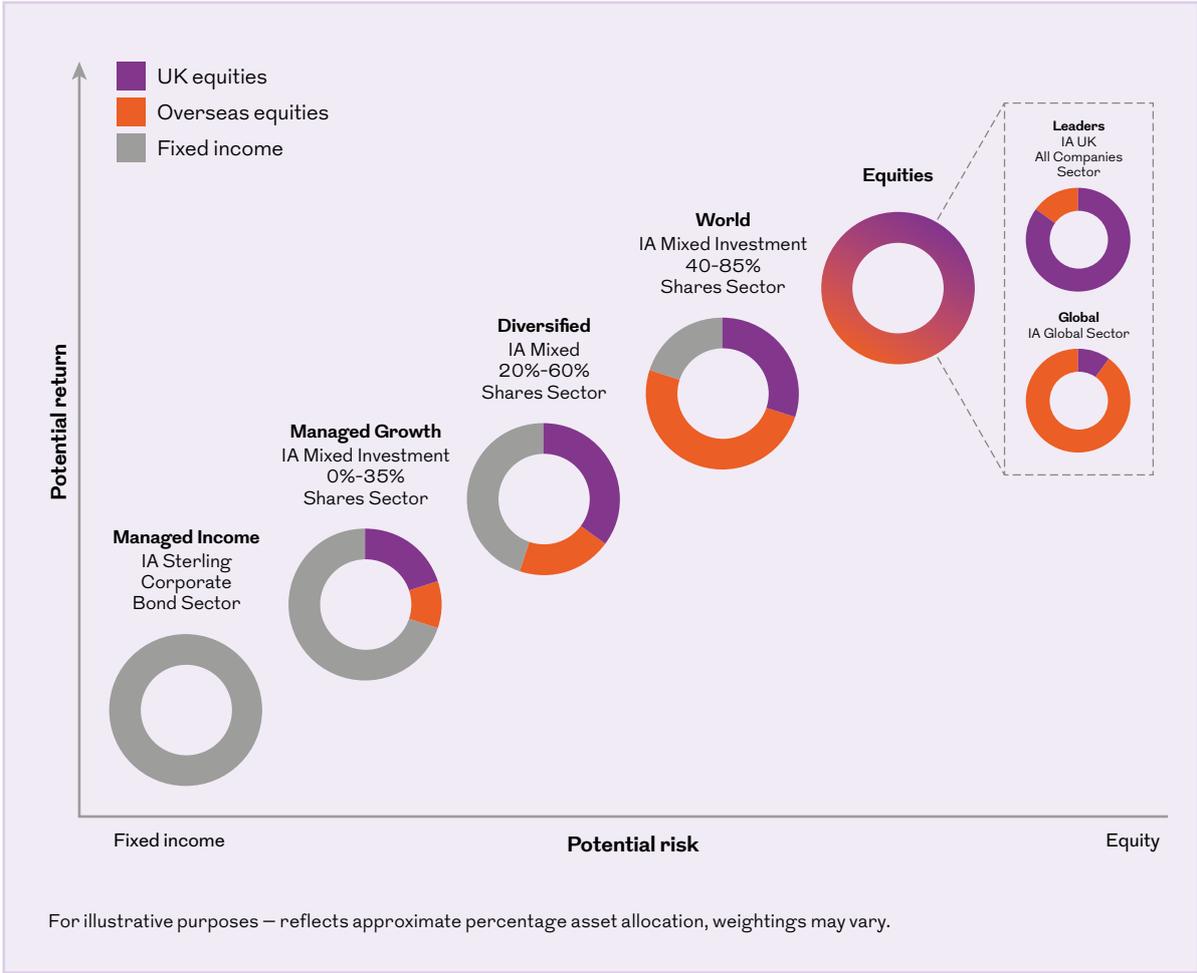
#### Over the last 12 months we have:

- Had 260 engagement interactions with 175 companies  
We talked about corporate governance, diversity and inclusion, water and environmental management, executive pay and corporate culture
- Voted 15,665 resolutions at 1,129 meetings.

Source: RLAM as at 31 December 2019

**Our range**

Our six sustainable funds range from 100% equities to 100% fixed income, and offer a flexible mix of capital growth and income.



## Our investment process

Our bespoke investment process allows us to fully integrate financial and ESG analysis.



## Meet the team

Our Sustainable Investment team is an integral part of our wider equities and fixed income capabilities and draws on expertise across the business. The team has an average experience of over 18 years.

Mike Fox, Head of Sustainable Investments, helped to establish our sustainable philosophy. He is a specialist in sustainable investing and one of the few fund managers in this area with such long tenure.

We have a disciplined approach to investing, based around clear principles and a framework to ensure that individually and as a team we make consistently high quality investment decisions on behalf of our clients.



**Mike Fox**  
Head of Sustainable  
Investments



**George Crowdy**  
Fund Manager



**Victoria McArdle**  
Sustainable  
Investment Analyst



**Richard Nelson**  
Senior Fund  
Manager



**Rachid Semaoune**  
Senior Fund  
Manager

## Independent Advisory Committee

The team works alongside an external Independent Advisory Committee in assessing and monitoring existing and potential holdings within the fund. The committee consists of members from the charity, academic, corporate and investment worlds, each an expert in sustainability and how it is applied in their respective professional environments. Alongside our internal team of analysts, the committee provides perspectives on a whole range of issues that are important to our investors and, we believe, enhance the decision-making process of the team.

### Contact us

For more information about our range of products and services, please contact us.

#### **Royal London Asset Management**

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[www.rlam.co.uk](http://www.rlam.co.uk)

Past performance is not a reliable indicator of future results. The value of investments and the income from them is not guaranteed and may go down as well as up and investors may not get back the amount originally invested.

For more information on the fund or the risks of investing, please refer to the fund factsheet, Prospectus or Key Investor Information Document (KIID), available via the relevant Fund Information page on [www.rlam.co.uk](http://www.rlam.co.uk)

All information is correct at July 2020 unless otherwise stated.

Issued August 2020 by Royal London Asset Management Limited, Firm Registration Number: 141665, registered in England and Wales number 2244297; Royal London Unit Trust Managers Limited, Firm Registration Number: 144037, registered in England and Wales number 2372439; RLUM Limited, Firm Registration Number: 144032, registered in England and Wales number 2369965. All of these companies are authorised and regulated by the Financial Conduct Authority. Royal London Asset Management Bond Funds Plc, an umbrella company with segregated liability between sub-funds, authorised and regulated by the Central Bank of Ireland, registered in Ireland number 364259. Registered office: 70 Sir John Rogerson's Quay, Dublin 2, Ireland.

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Ref: BR RLAM PD 0034

