



# EdenTree Multi-Asset Balanced Fund

**This product does not have a UK sustainable investment label.**  
Sustainable investment labels help investors find products that have a specific sustainability goal.

**The Fund only has a financial investment objective, and no sustainability objective. Therefore, this product does not have a UK sustainable investment label under the Sustainability Disclosure Requirements (“SDR”) rules. The Fund does have sustainability characteristics, which are outlined in the Sustainability Approach below.**

## Sustainability Approach

### What the fund invests in

#### In assets with sustainable characteristics

The Fund seeks to invest at least 70% in assets with sustainable characteristics. These include the units of collective investment schemes (including EdenTree’s range of funds) and direct holdings which meet EdenTree’s Sustainability Approach.

#### Investment in Funds and Collective Investment Vehicles:

To be considered sustainable, an underlying fund needs to satisfy one of the following conditions:

1. The fund has a label under the FCA’s Sustainability Disclosure Requirements (“SDR”).
2. The fund is classified as having sustainable characteristics under SDR or a recognised overseas sustainability regulatory framework, such as the European Commission’s Sustainable Finance Disclosure Regulation (SFDR).

#### Investment in other Asset Classes

Any investment held by the Fund directly will need to meet EdenTree’s Sustainability Approach. Under EdenTree’s Sustainability Approach, companies and issuers are assessed in a systematic way, considering multiple dimensions of social and environmental sustainability to encompass a rounded assessment of a company’s practices.

The suitability of potential assets is assessed across six key areas of sustainable business practice: Climate Change & Environment, Employment & Labour, Human Rights, Business Ethics, Community and Corporate Governance. In addition, investments aligned to the following sustainability themes are also favoured: Education & Financial Inclusion, Health & Wellbeing, Sustainable Solutions, and Social Infrastructure.

### What the fund will not invest in

#### Excluded sectors and activities:

- The Fund will avoid investment in companies and issuers which have a material involvement (10% or more) in alcohol and tobacco production, conventional weapon production, gambling, publication of violent or explicit materials, intensive farming, fossil fuel exploration and production and high interest (sub-prime) lending.
- It will also avoid companies and issuers that have exposure to the manufacture of unconventional weapons, where these are defined as nuclear, biological and chemical weapons, land mines and cluster bombs.
- The Fund will seek to avoid companies and issuers using animals to test cosmetic, beauty or household products.

#### Oppressive Regimes

- The Fund will avoid companies, issuers and governments with material operations in oppressive regimes.
- The Fund’s proprietary means of assessing oppressive regime risk is based on an assessment by Freedom House and Transparency International and operates on a case-by-case basis.
- For further information on our screening process please see [Oppressive Regimes](#).

# EdenTree Multi-Asset Balanced Fund

## Investor Stewardship

EdenTree will engage with companies and issuers in the portfolio (either directly or through collaboration with other investors and organisations) on a range of topics to ensure companies and issuers in the portfolio continue to demonstrate sustainable practices. As active managers, engaging with investee companies and issuers is fundamental to understanding the risks and challenges they face from an environmental, social and governance (ESG) perspective. We use engagement as a tool to assess how companies and issuers are considering and managing their ESG impacts, which feeds into our investment case. Engagement is also a core way in which we can leverage our influence as investors to drive real-world, positive change and contribute towards a more sustainable future.

Our engagement is categorised into two types:

- **Fact-Finding:** Ad-hoc and reactive engagement often with an aim to gain information on a specific topic, which is most commonly used for emerging controversies, voting-related issues and screening clarifications
- **Thematic:** long-term engagement with a specific objective(s) to drive change on topics which we deem material to the long-term value of our investments

Our thematic engagement priorities are outlined below:



### A Just Climate Transition

#### Priority Engagements:

- Decarbonisation of high emitters
- Paris Alignment of Banks
- Just transition in renewable energy



### Water Stress

#### Priority Engagements:

- River pollution in the UK
- Water stewardship of chemical companies



### Social & Financial Inclusion

#### Priority Engagements:

- Financial Inclusion within the UK
- Responsible use of technology



### Good Governance

#### Priority Engagements

- Duty to shareholders
- Duty to workforce
- Duty to societies impacted by operations

## Sustainability Metrics

Manager will report on the following metrics:

- The proportion of the portfolio invested in Collective Investment Vehicles;
- The proportion of the portfolio invested in other Asset Classes;
- The proportion of the portfolio invested in Funds which have a label under SDR;
- The proportion of the portfolio invested in the EdenTree range of Funds;
- The proportion of the portfolio invested in Article 8 or Article 9 Funds under SFDR; and
- The proportion of portfolio invested in assets with sustainable characteristics.

At a minimum, we expect each of the Fund's assets to contribute positively towards at least one of the Fund level KPIs.

|        | The proportion of the portfolio invested in Collective Investment Vehicles (%) | The proportion of the portfolio invested in other Asset Classes (%) | The proportion of the portfolio invested in Funds which have a label under SDR (%) | The proportion of the portfolio invested in the EdenTree range of Funds (%) | The proportion of the portfolio invested in Article 8 or Article 9 Funds under SFDR (%) | The proportion of the portfolio invested in assets with sustainable characteristics (%) |
|--------|--------------------------------------------------------------------------------|---------------------------------------------------------------------|------------------------------------------------------------------------------------|-----------------------------------------------------------------------------|-----------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------|
| 1 year | –                                                                              | –                                                                   | –                                                                                  | –                                                                           | –                                                                                       | –                                                                                       |

**Please note: The first set of data will be available following publication of the Fund's Annual Sustainability Report.**

## Further Information

For further Fund information, including about costs and charges, please refer to the Key Investor Information Document (KIID) and Prospectus and the Fund's Annual Sustainability Disclosure. These are available at [edentreeim.com/fund-literature](https://edentreeim.com/fund-literature).

Fund identifier: FCA PRN reference – 954003

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**The value of an investment and the income from it can fall as well as rise as a result of market and currency fluctuations, you may not get back the amount originally invested.**

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