

TerraEquitas SRI Asset Allocator (EUR)

Factsheet as of 31.05.2020

TERRAEQUITAS



Description

The TerraEquitas Asset Allocator Certificate aims at offering a sustainable alternative to traditional investments through exposure to a diversified range of investments funds. Each of these funds either follows a strict ESG range of invest in sustainable development and displays above average qualities in these regards. The asset allocation profile is balanced and aims at providing long term capital appreciation while limiting downside risk.

Specificity

15% of the management fees are distributed on a yearly basis to a selection of NGOs active in education, health and microfinance. They are listed on the back of this factsheet.

Market Commentary

The spring of 2020 has been impacted by the so-called corona crash. The year began positively, on the tracks of 2019 but then started to drop heavily on February 19th, when it became clear that the world economy would slow down due to the Covid -19 pandemic.

Central banks and governments have helped their respective economies, injecting money to save all types of sectors. After a very bad month of March, we saw a recovery in April and May as most of our stock funds gained back two third of the drop. In the bond sector, the corporate bonds fell whereas the government bonds and green bonds showed positive returns. Only real estate funds lagged behind.

We are conscious that the forecast GDP decrease coupled with an increase in unemployment rates will last for months or even years and will weight on the volatility we will experience in the financial markets. For the time being, we have not made any changes to the portfolio over the period.

Snapshot

Domicile	Switzerland
Inception Date	01.06.2017
Maturity	Open-Ended
Liquidity	Daily
Reference Currency	EUR
Distribution	Accumulating
Clients	Qualified investors
Characteristic	Pledged certificate
EUR Share Class NAV	101.79
CHF Share Class NAV	101.78
Management Fees	1.00%
ISIN EUR	CH0504159127
ISIN CHF	CH0504159135

Statistics

Time Period: Since Inception to 31.05.2020	
Annualized Return	0.73%
Annualized Volatility	9.16%
Max Drawdown	-20.92%
Sharpe Ratio	0.08
Up Percent Ratio	0.56
Down Percent Ratio	0.44

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Exane – Issuing Bank

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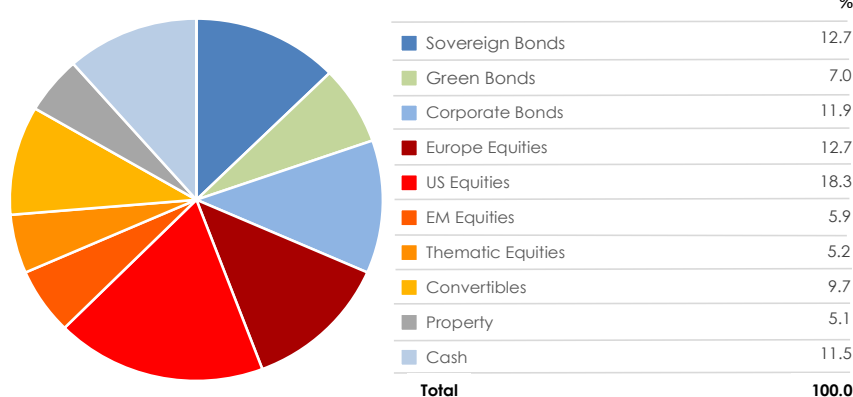
Cumulative Returns



Monthly Returns

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	YTD
2020	-0.1%	-3.4%	-9.5%	6.5%	2.9%								-3.9%
2019	5.3%	2.7%	1.5%	2.2%	-2.4%	2.4%	1.3%	0.3%	0.7%	0.0%	1.6%	0.9%	17.6%
2018	0.0%	-2.1%	-1.2%	1.2%	1.3%	-1.0%	0.6%	0.6%	-0.5%	-3.6%	0.2%	-5.6%	-9.8%
2017						-1.5%	-0.2%	0.0%	1.5%	1.3%	-0.6%	0.3%	0.8%

Asset Class Exposure



Portfolio Composition

Asset Class	Investment	%
Sovereign Bonds	DPAM L - Bonds Government Sustainable	12.7
Green Bonds	Lyxor Green Bond DR UCITS ETF (GY)	7.0
Corporate Bonds	UBS ETF - MSCI Euro Area Liquid Corporate Robeco Capital Growth Funds - High Yield Bonds	7.0 4.9
Europe Equities	UBS ETF - MSCI EMU Socially Responsible Sycomore AM Sycomore Happy @ Work	6.7 6.0
US Equities	Amundi - Amundi Actions USA ISR	18.3
EM Equities	Candriam SRI - Equity Emerging Markets	5.9
Thematic Equities	Vontobel Fund - Clean Technology	5.2
Convertibles	Schelcher Prince Convertibles Mid Cap Euro	9.7
Property	Robeco Capital Growth Funds - Property Equities	5.1
Cash	Exane EUR capitalized monetary index	11.5

100.0



ROKPA, www.rokpa.org. Founded in 1980 in Zurich.
Focuses on education, health and food particularly in Nepal.



PHILEA, www.philea.coop. Founded in 1996 in Geneva
A non-profit cooperative which offers members in Africa and Latin America, financial services and technical support to strengthen their autonomy.



GRAINES DE PAIX, www.grainesdepaix.org. Founded in 2005 in Geneva
NGO focused on developing educational solutions to promote peace to teachers and students.



TOIT POUR TOUS, www.toitpourtous.org. founded in 2017 in Geneva
NGO which Provides access to housing and work integration for the excluded.



GRAINE DE BAOBAB, www.grainedebaobab.org. Created in 2004 in Geneva
Association carrying out development projects in eastern Burkina Faso.



FONDATION GIPRI, www.GIPRI.CH founded in 1984 in Geneva
Institut international de recherches pour la paix, promotes study, teaching and discussions on all questions related to peace.



NON VIOLENCE PROJECT FOUNDATION, www.nonviolence.com. founded 1993 in Geneva
A non profit organisation to inspire, motivate and engage young people on how to solve conflicts peacefully.

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