

## Pier ESG 60

The Pier ESG 60 Portfolio is designed for clients wishing to invest using Environmental and Social criteria to underpin the construction of their investment portfolios. In building the portfolio, Pier Financial Investments has remained faithful to our core belief that tracking markets is the most efficient method of delivering returns for our investors and an important part of keeping costs to a minimum. This approach has led us to seek out newly emerging indices which have evolved to screen out or reduce the impact of social and environmentally harmful sectors in favour of positive and sustainable sectors such as renewable energy. The Pier ESG 60 has a 60% equity content and invests in traditional assets such as global equities using a range of selection or screening criteria to reduce the flow of capital to companies and activities that are deemed to have a negative impact on the environment, or more broadly on society.

Currently the ESG screening is only applied to the equity content of the portfolio as we see higher risks in the fixed interest element due to both sector concentration and lower investment grade. It is the intention to gradually introduce ESG screened bonds as we see these risks decline.

**Investors should be aware that the value of their investments and the income from them can fall as well as rise and investors may not receive back the full amount they invest. Past performance is not a reliable indicator of future results.**

## Investment Growth

Time Period: 03/03/2021 to 28/02/2023



## Calendar Year Returns

	YTD	2022	2021	2020	2019	2018
PFI Pier ESG 60	3.27%	-14.25%	—	—	—	—
IA Mixed Investment 20-60% Shares	2.19%	-9.67%	6.31%	3.49%	12.08%	-5.11%

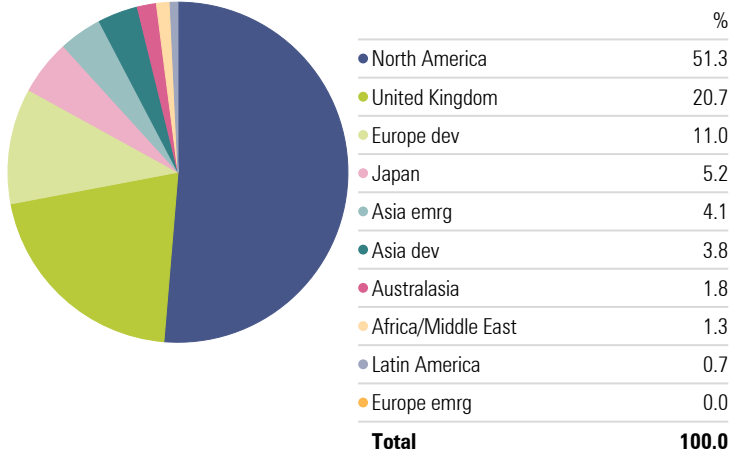
## Top 10 Equity Holdings - Pier ESG 60

Portfolio Date: 28/02/2023

	Portfolio Weighting %
NVIDIA Corp	1.51
Tesla Inc	1.46
Microsoft Corp	1.36
The Home Depot Inc	1.32
Coca-Cola Co	1.06
PepsiCo Inc	1.04
The Walt Disney Co	0.79
HSBC Holdings PLC	0.77
Texas Instruments Inc	0.68
Adobe Inc	0.66
	10.65

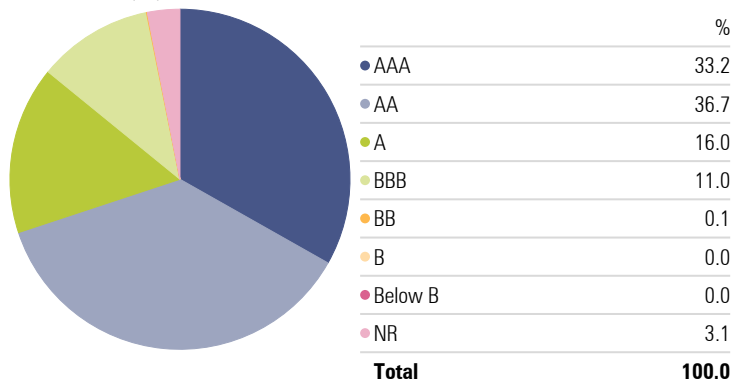
## Equity Regional Exposure

Portfolio Date: 28/02/2023



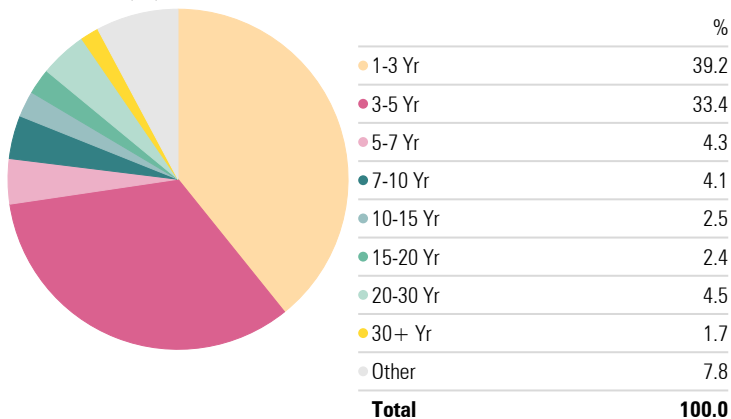
## Fixed Income Credit Rating

Portfolio Date: 28/02/2023



## Fixed Income Maturity

Portfolio Date: 28/02/2023



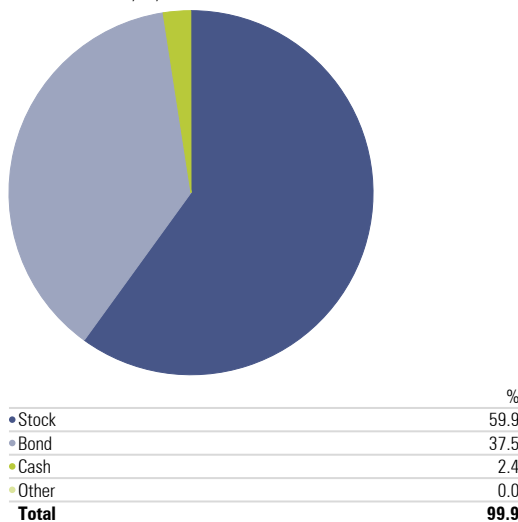
## Portfolio Holdings - Pier ESG 60

Portfolio Date: 28/02/2023

Portfolio Holding	Portfolio Weighting %
iShares MSCI USA SRI ETF GBP Dist	22.70
UBS ETF MSCI UK IMI SRI GBP A dis	12.37
Vanguard Glb S/T Bd Idx E H Acc	9.69
iShares MSCI USA SRI ETF USD Acc	8.38
iShares UK Gilts 0-5yr ETF GBP Dist	7.74
UBS(Lux)FS MSCI EMU SRI EUR Adis	6.34
iShares \$ TIPS 0-5 ETF GBP H Dist	5.81
UBS(Lux)FS MSCI EM SRI USD Adis	5.45
UBS(Lux)FS MSCI Pacific SRI USD Adis	4.84
L&G All Stocks Gilt Index C Inc	4.22
SPDR® Blmbrg 0-5 Yr Stlg Corp B ETF	3.91
Vanguard Glb Bd Idx E H Dist	3.89
L&G Sterling Corporate Bond Index C Inc	2.73

## Asset Allocation - PFI Pier ESG 60

Portfolio Date: 28/02/2023

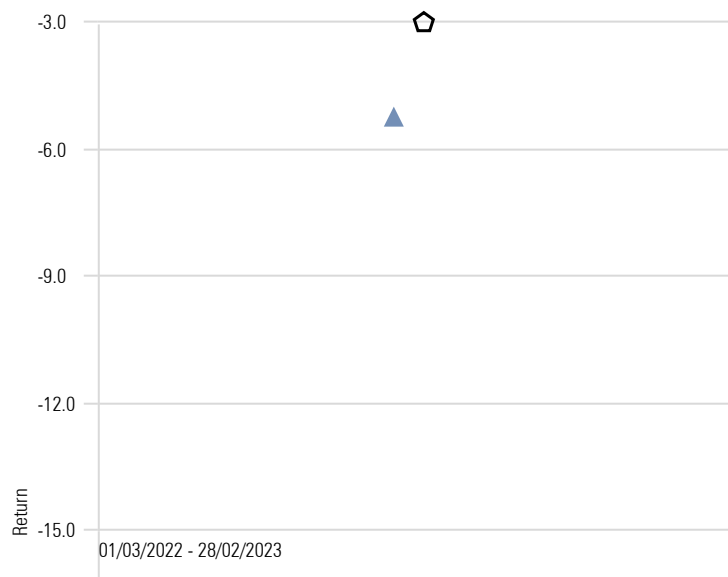


## Key facts

Inception Date	03/03/2021
KIID Ongoing Charge	0.19

## Performance Relative to Peer Group

Calculation Benchmark: IA Mixed Investment 20-60% Shares

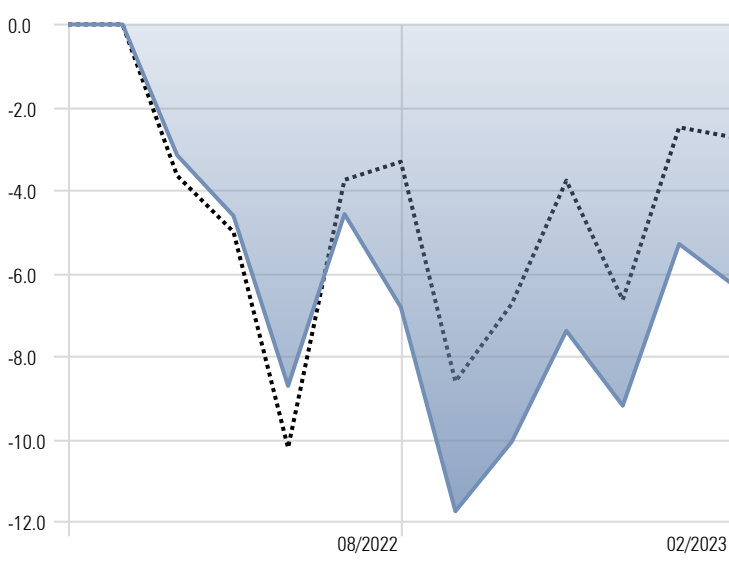


▲ PFI Pier ESG 60

◆ IA Mixed Investment 20-60% Shares

## Portfolio Drawdown vs 100% Global Equity benchmark

Time Period: 01/03/2022 to 28/02/2023



■ PFI Pier ESG 60

● IA Global

Performance of Pier Portfolios shown is after the deduction of the Pier fee (up to a maximum of 0.39%) and applicable Fund Management fees for the underlying funds within the portfolio (such as OCF).

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