

Climate Unified Managed Account (UMA)

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Our Climate UMA Compared to a Direct Index Solution

	Direct Index	Climate UMA	
Negative screening (exclusions)	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	Both direct indexes and our Climate UMA can remove stocks from a portfolio (e.g., based on client values)
Passive management options	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	Our Climate UMA has the flexibility to include passive sleeves, while a direct index solely uses passive investments
Active management options	<input type="checkbox"/>	<input checked="" type="checkbox"/>	Our Climate UMA offers the vast experience and rigorous research of managers focused on climate change
Alpha seeking	<input type="checkbox"/>	<input checked="" type="checkbox"/>	As a primarily active management solution, our Climate UMA is alpha seeking, whereas a direct index is not
Investment track record	<input type="checkbox"/>	<input checked="" type="checkbox"/>	Our Climate UMA has a 3+ year composite track record, while a customized direct index has no track record to show a client

A GPS for Climate Investing

Especially when considering climate, active management differs from passive investing in many ways

	Direct Index	Climate UMA
Data Quality & Richness	<ul style="list-style-type: none"> Limited to tracking an established index Removes stocks based upon (often backward-looking, high-level) ESG criteria 	<ul style="list-style-type: none"> Managers leverage multiple data sources and vast experience to select securities Research goes beyond top-level scores and quantitative data
Strategy Responsiveness	<ul style="list-style-type: none"> Cannot actively take in and respond to real-time information, therefore may result in holding positions not aligned with investment thesis "Follow the herd" response to business cycle or macroeconomic landscape 	<ul style="list-style-type: none"> Latitude to act upon data (e.g., extreme events, earnings, etc.) which may mitigate drawdowns and help capitalize on opportunities Ability to invest in undervalued stocks and sectors, seeking to capture upside as conditions change

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