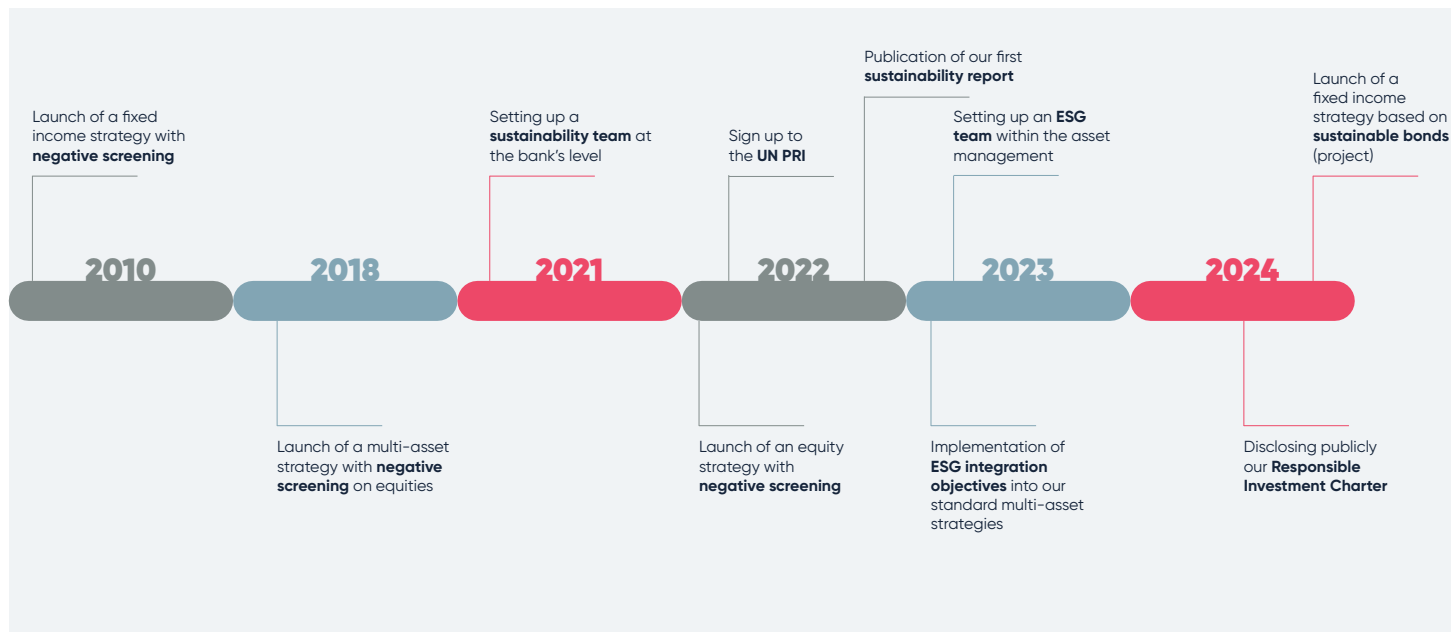




**RESPONSIBLE
INVESTMENT
CHARTER**

ONE

OUR KEY MILESTONES TOWARDS RESPONSIBLE INVESTING



MEMBERSHIP AND SUPPORT FOR ASSOCIATIONS OR SIMILAR BODIES

ONE became a signatory in 2022 and remitted its first PRI reporting in September 2023.



Strategic memberships



CONVICTIONS, OBJECTIVES AND EXPECTATIONS



– **Our objectives**

We aim to offer our clients the best-suited investment solutions based on the integration of ESG* criteria, the enhancement of risk-adjusted performance and the consideration of clients' values.



– **Our convictions**

We are fully committed to making investment decisions that not only yield financial returns but also consider their impact on the society and the environment. We want to integrate sustainable investing progressively.



– **Our expectations**

We want to promote responsible investing as an additional decision-making factor, offering various levels of investment solutions to match our clients' expectations.

*ESG: Environmental, Social and Governance

OUR RESPONSIBLE INVESTMENT APPROACHES

We do ESG incorporation as we consider ESG issues when managing an investment strategy. For that purpose, we apply two Responsible Investment approaches:

– **Screening** (with three categories of severity: low, moderate, severe)

- **Negative screening**

It refers to the exclusion of certain sectors or practice based on specific ESG criteria. It aims to avoid exposure to controversial activities or practices.

- **Norms-based screening**

It refers specifically to the exclusion of companies that do not comply with international or regional norms and defined by organizations such as the UN Global Compact or the Swiss Association for Responsible Investments (SVVK-ASIR).

– **ESG integration**

It refers to the intentional inclusion of ESG factors in the investment decision-making process. It aims to effectively manage risk and strengthen the potential long-term risk/reward profile of our investments without necessarily altering the investment objectives.

OUR RESPONSIBLE INVESTMENT APPROACHES VERSUS INVESTOR'S GOAL

Our responsible investment approaches are defined as per the UN PRI framework.

The PRI has collaborated with the CFA Institute and the Global Sustainable Investment Alliance (GSIA) to refine and harmonise terminology regarding Responsible Investment approaches. The publication was disclosed on 1 November 2023.¹

ONE Responsible Investment approaches

RI* approaches Investor's goal	Screening	ESG integration	Thematic investing	Stewardship	Impact investing
Financial performance	++	+++	+	+	+
Values alignment	+++		++		++
Positive change	+		++	++	+++

Correlation between investor's goal (vertical axis)
and RI approaches (horizontal axis)

+ low ++ high +++ very high

¹ Source: <https://www.unpri.org/investment-tools/definitions-for-responsible-investment-approaches/11874.article>

* Responsible Investment

SCOPE OF APPLICATION

Our Responsible Investment Charter applies to discretionary mandates as follows:

– **Multi assets**

- **Standard mandates**

ESG considerations are integral to our investment process.

The investment team directly manages these considerations, ensuring the investment decisions take into account ESG risks and opportunities.

- **Bespoke mandates**

Tailored to meet specific client requirements, these mandates allow for the incorporation of specific ESG considerations into the investment guidelines. The investment team is responsible for integrating these specific considerations into our investment decisions.

– **Single assets**

- **Bespoke mandates**

Similar to our multi-asset approach, these mandates are customized according to the client's investment guidelines and implemented by the investment team.

MONITORING AND REPORTING

– ESG Metrics & Reporting

Regular measurement and reporting of ESG metrics across our funds and discretionary mandates. To ensure objectivity and avoid conflicts of interest, we use external data from various data providers.

- **Standard mandate**
We provide monthly factsheets including an ESG quality scorecard and the carbon footprint.
- **Bespoke clients**
We define reporting requirements with each client.

– Due Diligence

Ongoing evaluation of third-party managers' sustainability practices.

– Continuous Improvement

Adapting our responsible investment guidelines and approaches in response to evolving methodologies and accessibility of ESG data.

OUR SELECTION PROCESS FOR EXTERNAL FUND MANAGERS

5 KEY ELEMENTS are considered in our selection process:

- Encouraging a below-average ESG risk profile
- Establishing collaborative and ongoing mechanisms of communication and oversight with external asset managers
- Considering a clear and robust responsible investment policy that outlines their commitment to integrating ESG considerations into their investment strategies and decision-making processes
- Prioritising signatories of the UN Principles for Responsible Investment
- Giving preference to asset managers having a dedicated ESG team, a committee, or a similar framework.



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