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**It's not just about growing trees,
it's about growing your business**

Performance through sustainable investment

Sustainability services

Sustainable investment

Opportunity for financial institutions to provide financial return paired with positive social and environmental impact

Our society is transitioning to become more responsible, transparent and sustainable. Such is the case in the financial industry as well, with the development of new upcoming European regulations, new market and investors expectations.

To ensure this revolution reaches each player in the industry, we need a shift in the business model that is not only led by short-term profit strategy, but also includes sustainable impacts.

Various frameworks exist that can be used to define a responsible investment strategy, such as PRI (Principles for Responsible Finance), UNGC (United Nations Global Compact), or SDG (Sustainable Development Goals), and many financial institutions are building their own guidelines and policies based on a combination of those principles and exclusion lists.

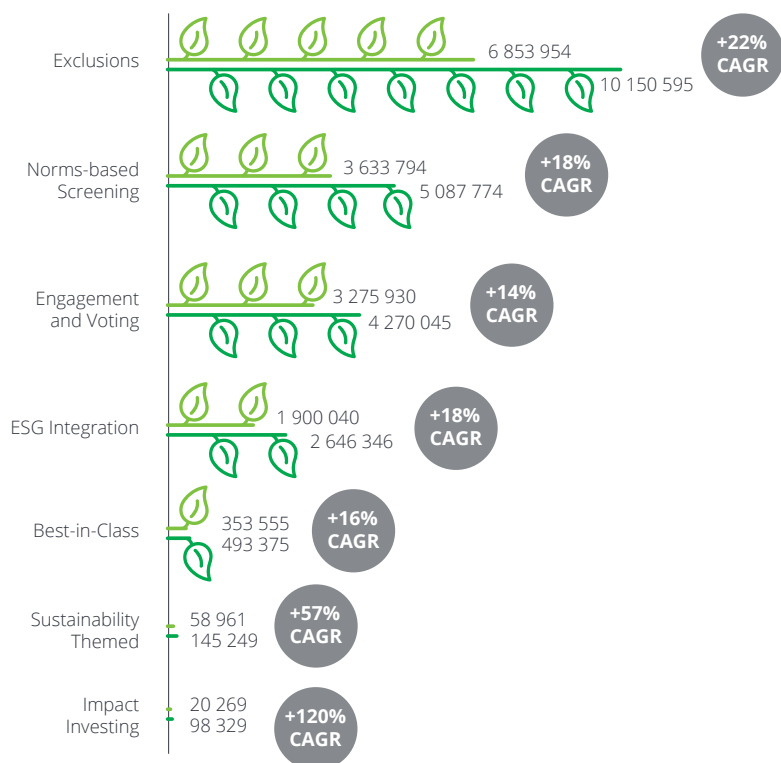
On May 24, 2018, the EU Commission has proposed four action points that are the first steps of the transcription of the 10 initiatives highlighted by the EU Action Plan on Sustainable Finance published on March 8, 2018.

Those actions are:

- A unified EU classification system ("taxonomy")
- Investors' duties and disclosures
- Low carbon benchmarks
- Better clients advising on sustainability products

We can help you to get on board by working with you to tailor a strategy that fits your financial targets while creating positive social and environmental impacts.

Responsible investment continues to expand rapidly and environmental, social, and governance (ESG) integration becomes mainstream



EUR in millions ■ 2013 ■ 2015
Source: Eurosif, European SRI Study, 2016

Glossary

Exclusion: Elimination based on identified criteria

Norms-based Screening: Respect of international standards

Engagement and voting: Shareholders engagement and accountability to their beneficiaries

ESG integration: Integration of Environmental, Social and Governance issues

Best-In-Class: Selection of best ESG score

Sustainability themed: Specific investment areas linked to sustainable development

Impact Investing: Ensure social or environmental impact

Building a sustainable strategy

01



Understand the current state and corresponding opportunities and risks of a responsible investment strategy

- *Key challenges*

Understanding what responsible investment is, how to create new opportunities, and what are the current risks

- *How we can help*

- Identifying the risks and opportunities of current investment practices
- Workshop to explain what responsible investment is and highlight current trends

02



Define your position in a responsible investment context

- *Key challenges*

Understanding the current positioning of your portfolio from a responsible investment perspective

- *How we can help*

- Performing gap analysis of your portfolio versus main responsible investment principles/exclusion lists
- Reviewing your draft responsible investment policy

03



Develop your responsible investment strategy and vision

- *Key challenges*

Selecting the principles that match investor expectations

- *How we can help*

- Identifying the criteria
- Structuring the criteria and the procedures under a responsible investment policy

04



Monitor your investment universe

- *Key challenges*

Ensuring your portfolio is compliant with principles described in your investment policy and offering document

- *How we can help*

- Assisting in developing monitoring criteria
- Providing assurance report on a quarterly/annual basis on the compliance of your portfolio

05



Measure and understand the impact

- *Key challenges*

Demonstrating your portfolio performance and the social/environmental impact

- *How we can help*

- Measuring the impact of investment

06



Develop and adapt your reporting to the needs of your investors and stakeholders

- *Key challenges*

Demonstrating your portfolio compliance to investors, potential investors, and any third parties

- *How we can help*

- Issuing assurance report about the compliance of your investments with your defined framework



Contacts

Sustainability Services



Tom Pfeiffer
Partner - Sustainability Leader
+352 451 454 852
topfeiffer@deloitte.lu



Julie Castiaux
Senior Manager -
Sustainability Coordinator
+352 451 453 648
jucastiaux@deloitte.lu



Guillaume Brousse
Director - Sustainable
Finance Expert
+352 451 452 279
gbrousse@deloitte.lu

Industry Leaders



Luc Brucher
Partner - Public Sector, Healthcare
& Life Sciences Leader
+352 451 454 704
lbrucher@deloitte.lu



Lize Griffiths
Partner - Real Estate Leader
+352 451 452 693
lizgriffiths@deloitte.lu



Georges Kioes
Partner - Non-FSI Leader
+352 451 452 249
gkioes@deloitte.lu



Pascal Martino
Partner - Banking Leader
+352 451 452 119
pamartino@deloitte.lu



Nick Tabone
Partner - Private Equity Leader
+352 451 452 264
ntabone@deloitte.lu



Simon Ramos
Partner - IM & Consulting Leader
+352 451 452 702
siramos@deloitte.lu

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Deloitte Luxembourg

560, rue de Neudorf
L-2220 Luxembourg
Grand Duchy of
Luxembourg

Tel.: +352 451 451
Fax: +352 451 452 401
www.deloitte.lu