

● positive impact



For many years we have applied a comprehensive approach to Responsible Investment across our entire portfolio, and we'll continue to do so because we believe it will enhance long-term results.

We understand that some members wish to invest with a greater focus on the part of our existing portfolio where there is a very clear and tangible social or environmental impact. Our PositiveIMPACT option is designed for those members.

We actively seek investments that are environmentally and socially sustainable (provided they meet our standard risk and return hurdles). We believe that climate change poses not only a long-term risk, but also an investment opportunity that the Fund needs to proactively manage.

The Responsible Investment movement began in the early 2000's. Since then, Catholic Super has invested more than \$500 million in a combination of:

- Low carbon transition investments and,
- Broader mandates where the managers have sustainability as a key element of the investment philosophy and process.

This equates to more than 8 per cent of our total fund, and is made up of investment managers such as Stewart Investors, Generation and GEEREF. The hallmarks of our approach to Responsible Investment at Catholic Super are:

- Integrating Environmental, social and governance (ESG) factors into investment decisions through analysis of a broad range of issues
- Active Ownerships through Engagement with investee companies to encourage them to achieve high standards of behaviour in respect of ESG issues and exercise of voting rights at company meetings
- Collaboration with like-minded investors and other parties to enhance the overall operation of capital markets and their ability to meet our member's needs, and
- Sustainability-themed investment where we find opportunities to generate attractive risk adjusted returns and at the same time achieve tangible environmental, social or development benefits.

Making a positive impact

Catholic Super has an investment option called PositiveIMPACT, which is focused on the part of our existing portfolio which is most clearly sustainability-themed and/or where there is a tangible and positive environmental or social outcome. This investment option allows members to invest their savings into projects that are creating a positive social or environmental impact. While all of our investment options have exposure to the companies on the PositiveIMPACT holdings list, strategies in this option were handpicked based on many factors, including sustainability.

These assets include:

- Clean and renewable energy projects in Australia, and in other developed and developing countries
- Property managers that achieve high ratings globally on sustainability criteria
- Listed equity portfolios managed by groups who are the forefront globally of sustainability thinking and
- Social infrastructure such as schools and hospitals.

We have a long history of embracing sustainability and (where opportunities have arisen) social issues within our mainstream options. Due to this heritage, we are able to offer this new option which has reasonable fees, and could not be delivered if we were "starting from scratch" as a number of the underlying strategies are closed for new investors.

With a 10-year return objective similar to our Balanced option, and a risk profile in between our Moderately Aggressive and Aggressive options, the actual benefits of PositiveIMPACT aren't only with your retirement savings

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csf.com.au/positiveimpact or by liking PositiveIMPACT on Facebook at facebook.com/positiveimpactsuper

For more information on PositiveIMPACT:

→ positiveimpact.com.au

If you need assistance, please contact our Service Centre

→ info@csf.com.au

→ 1300 655 002 (8am – 8pm AEST/AEDT, Monday to Friday)