

A sustainable investment opportunity for a greener world



Environmental

Healthy investments in eco-friendly companies.



Social

Invest in those who invest for the greater good.



Governance

Invest your money, where there's transparency.

Investment philosophy is changing

This is how it used to happen

Traditional Investing



Analysis based on financial parameters



Focus on profitability



This is where it is shifting to

Sustainable Investing



Analysis based on financial parameters



Focus on profitability



Focus on Environmental, Social and Governance



Sustainable business model



Increasing stakeholder activism and globalization is shifting company and investor focus towards sustainable growth and development

Sustainable Investing: Invest in companies with sustainable business models

Sustainable Investing


Traditional investing


ESG Focus


Negative Screening


Impact Investing

Focus on Financial Returns

Focus on companies policies and performance on environmental, social and governance parameters

Avoiding companies which does not align with values (controversy, product involvement)

To create direct impact on community

Focus on sustainable financial Returns

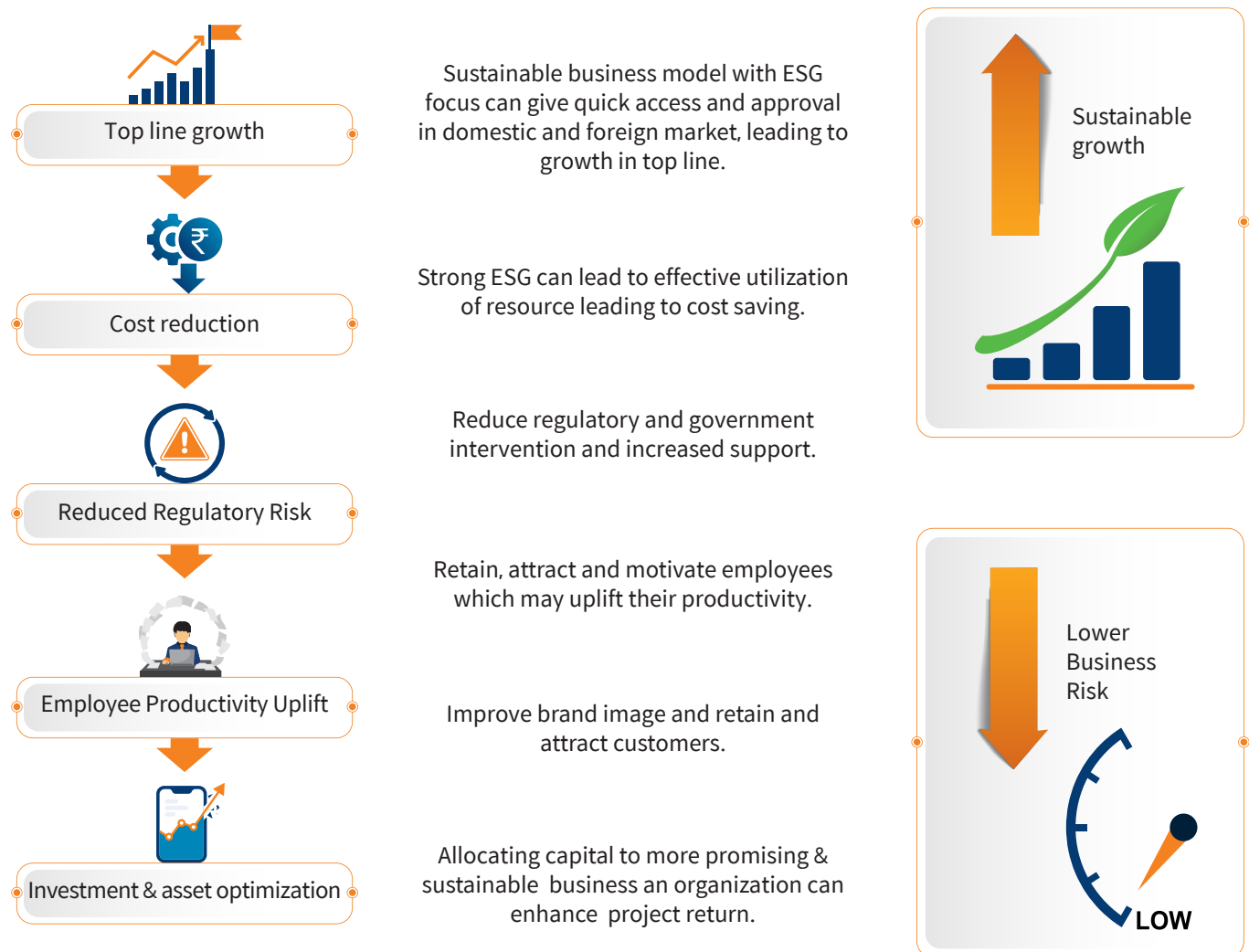
Sustainable Investing- incorporates- Environmental,- Social and Governance (ESG) factors- into investment decisions as a mean to- contribute towards the sustainable development of the community, better manage company specific risk and potentially-enhance long-term returns.

Focus on ESG factors: Increasing importance of non-financial parameters



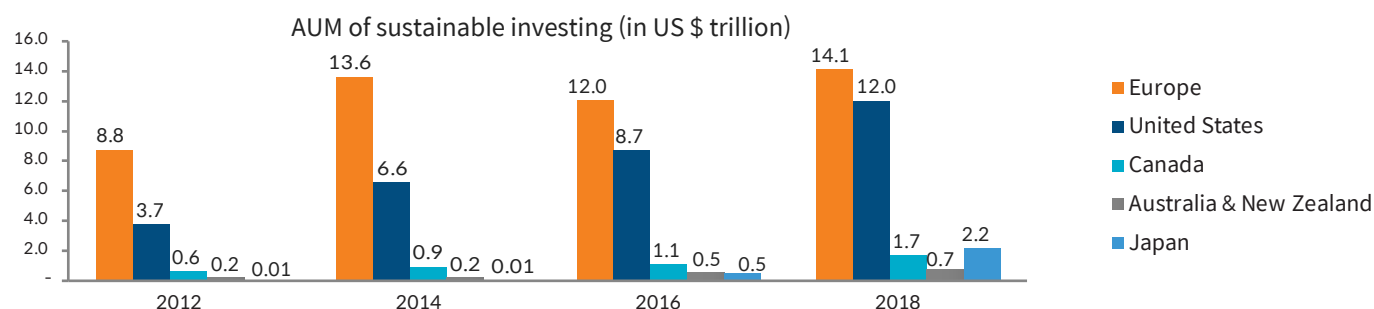
Focus now on environmental, social and governance (ESG) factors to make companies grow sustainably with positive impact on internal and external stakeholders

Not just risk avoidance: ESG creates Positive impact on companies



Source: McKinesy & Company Report, By Witold Henisz, Tim Koller, and Robin Nuttall

Overall benefit has made sustainable investment huge globally



• Total sustainable investment has increased from US \$ 13.2 trillion to US \$ 30.7 trillion at the start of 2018.

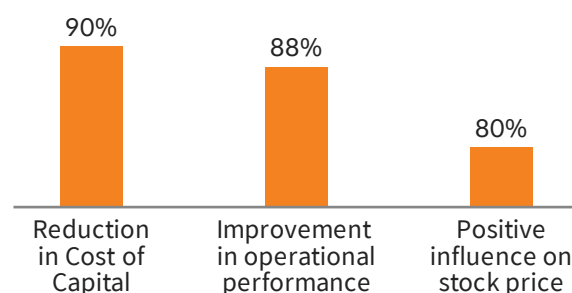
Source: Global Sustainable Investment Review Reports 2012, 2014, 2016 & 2018

Sustainable companies have shown better Financial and stock performance

80% of the studies analyzed by Oxford concluded that there is positive performance associated with ESG investing.

63% of studies indicated direct positive impact of ESG on Financial Performance.

ESG leads to significant reduction in cost of capital leading to premium valuation.



Source :Gunnar Friede, Timo Busch & Alexander Bassen, 2015 ; Oxford report 'From stockholder to stakeholder' based on more than 200 academic studies , MSCI Foundation of ESG Investing

ESG focused companies aims to create wealth for Investor

Lower Risk	<ul style="list-style-type: none"> • Above average risk control standard • Less frequent severe incident • Lower stock specific risk and volatility
Improved financial performance	<ul style="list-style-type: none"> • More competitive than peers • Better at developing long-term business plan • Firm can leverage and generate high level of profitability
Improve Valuation	<ul style="list-style-type: none"> • High profitability leads to higher sustainable cash flows • Strong ESG decreases cost of capital • Higher cash flow along with lower WACC will increase the valuation • Better brand image
Higher Potential to shareholder	<ul style="list-style-type: none"> • Strong ESG practice can lead to higher and stable return to shareholder • Improved valuation will help in commanding premium • Strong cash flow will also lead to higher dividend

An investor education initiative by Mirae Asset Mutual Fund.

All Mutual Fund investors have to go through a one-time KYC (Know Your Customer) process. Investors should deal only with Registered Mutual Funds (RMF). For further information on KYC, RMFs and procedure to lodge a complaint in case of any grievance, you may refer the Knowledge Center section available on the website of Mirae Asset Mutual Fund.

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Mutual Fund investments are subject to market risks, read all scheme related documents carefully.

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