



SUSTAINABLE INVESTING MOVING INTO THE MAINSTREAM

Mike Fox – Head of Sustainable Funds

March 2018

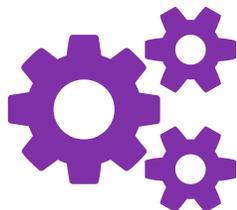
ASSET MANAGEMENT

For professional investors only, not for retail investors

SUSTAINABLE INVESTING OUR KEY STRENGTHS



**Strong, consistent
and experienced
team**



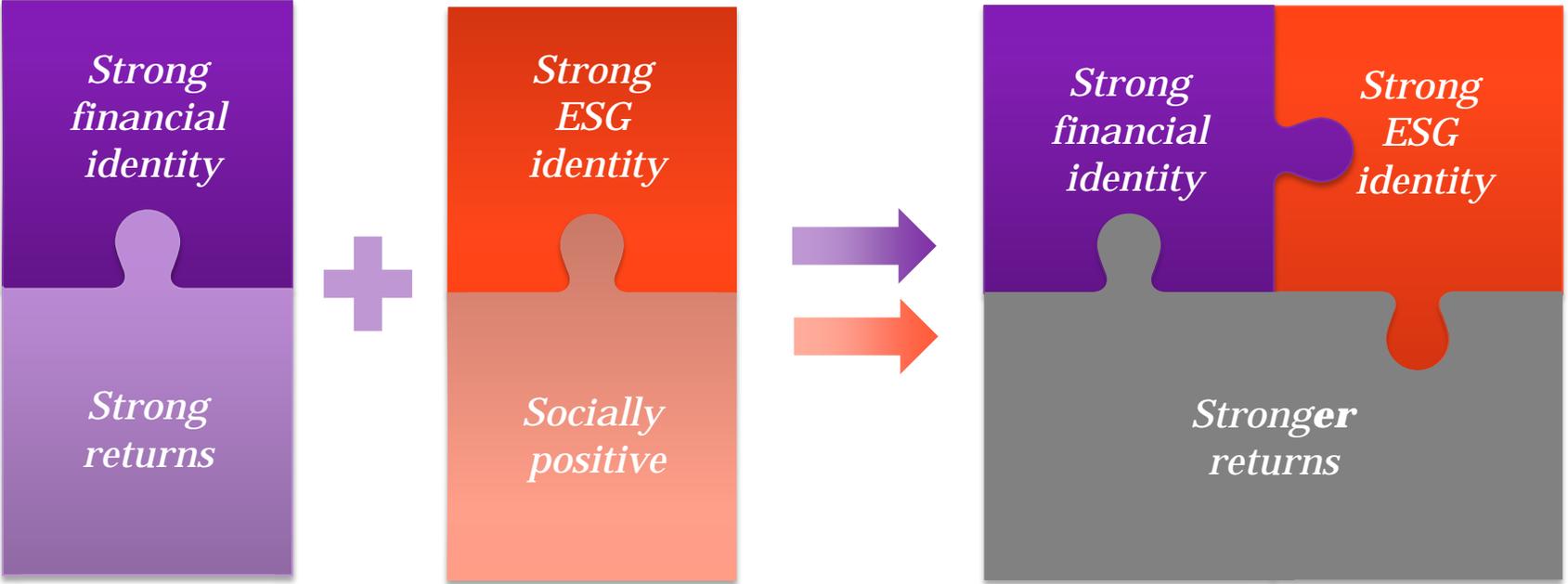
**Clear and repeatable
process**



**Range of funds
across the risk and
asset spectrum**

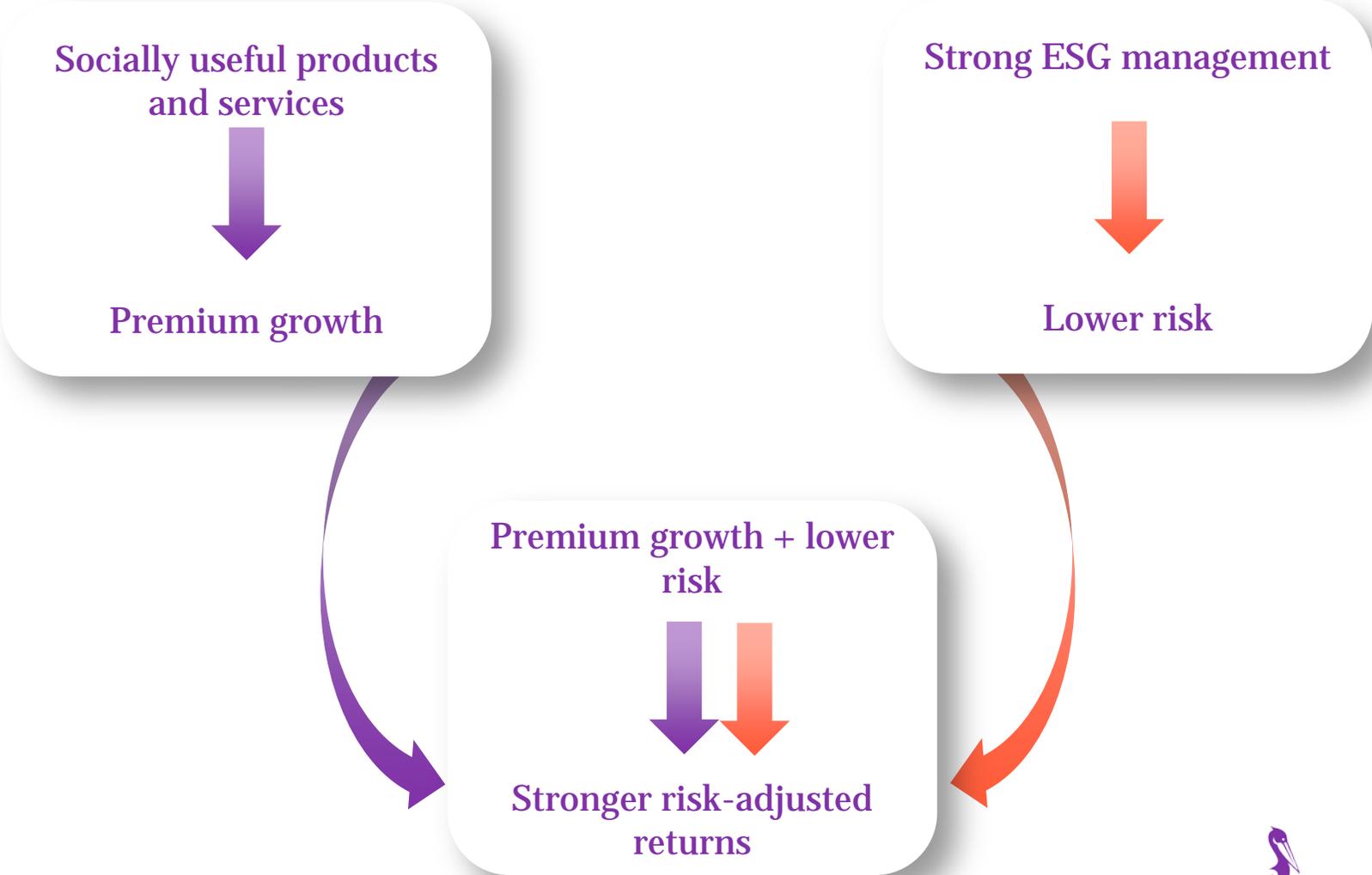
SUSTAINABLE INVESTING OUR PHILOSOPHY

ASSET MANAGEMENT



SUSTAINABLE INVESTING OUR APPROACH

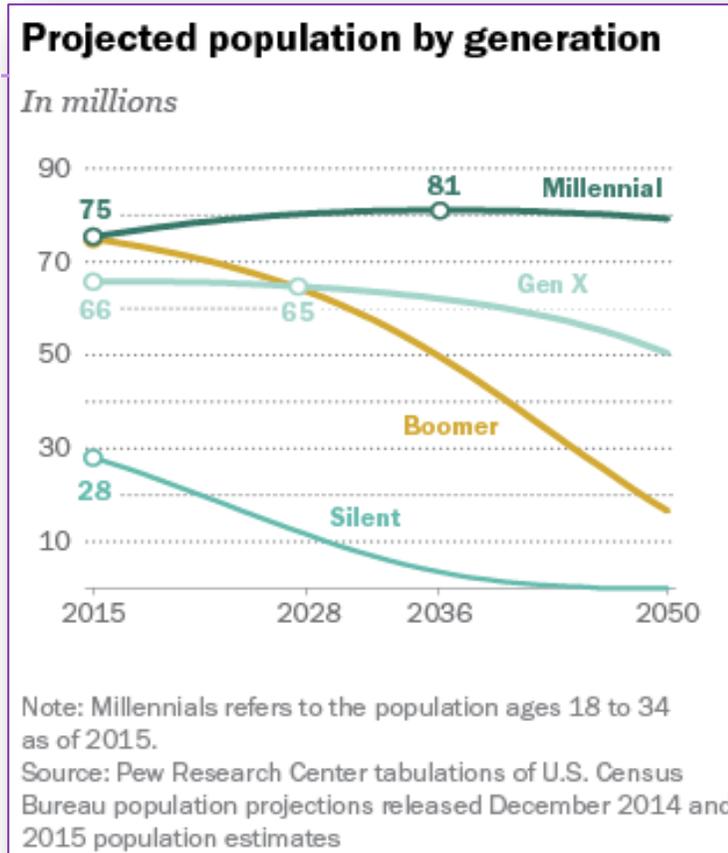
ASSET MANAGEMENT





SUSTAINABILITY – WHY NOW?

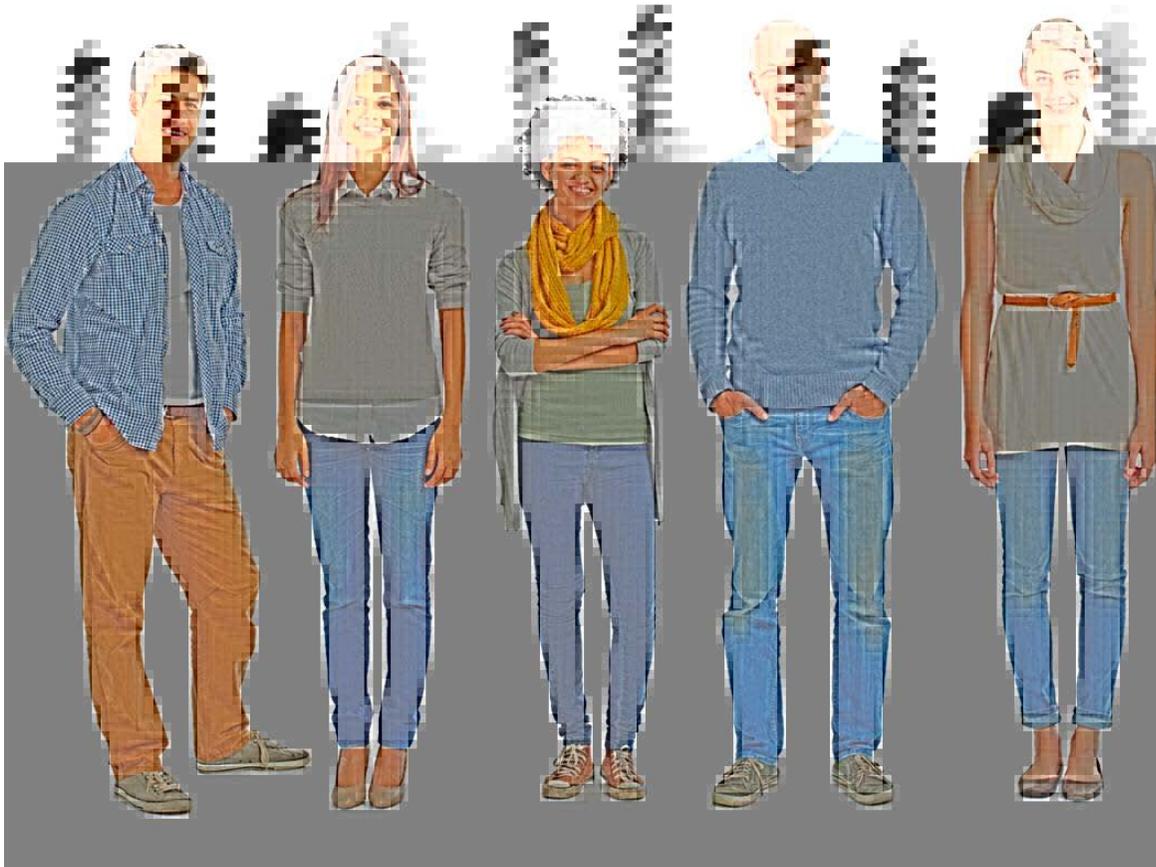
The Global Consumer is Changing



More than 50% of the world's population are under 30

The Millennial Profile

Who are Generation Y?



Born just before
the millennium

1980-2000

Fighting climate
change and
challenging
inequality

Sustainable

Grew up in the
world, not the
neighbourhood

Global

Driving force
behind changing
digital landscape

Digital

Source: Credit Suisse

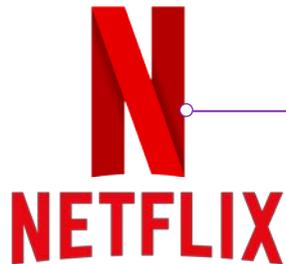
Winners



2010 valuation: \$200 million
2017 valuation: \$20 billion



2011 valuation: £1 billion
2017 valuation: £5.6 billion



2010 valuation: \$3.4 billion
2017 valuation: \$83 billion

Losers

2005 valuation: £1 billion
2017 valuation: £0



2000 valuation: £200million
2017 valuation: £0



2010 valuation: \$12.2 billion
2017 valuation: \$12.6 billion



Source: Bloomberg as at 31 December 2017



INVESTMENT OPPORTUNITIES

ASSET MANAGEMENT

ELECTRIC/AUTONOMOUS VEHICLES INVESTMENT OPPORTUNITIES



Environmental targets



Transport must change



Electric / autonomous vehicles



ELECTRIC/AUTONOMOUS VEHICLES WHO ARE THE INNOVATORS?

ASSET MANAGEMENT



More intelligent vehicles



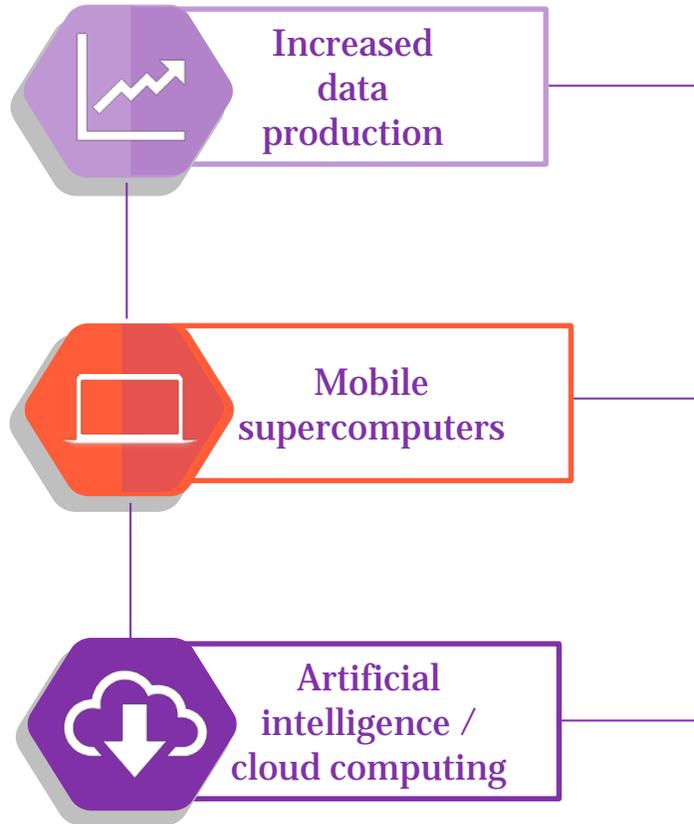
EV component supplier



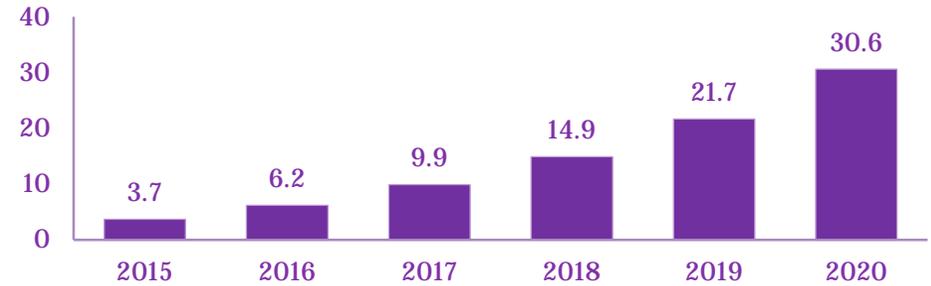
Safer, greener, more connected cars

ARTIFICIAL INTELLIGENCE/CLOUD COMPUTING INVESTMENT OPPORTUNITIES

ASSET MANAGEMENT

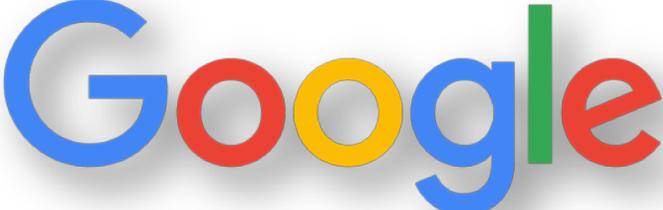


Exabytes per Month



ARTIFICIAL INTELLIGENCE/CLOUD COMPUTING WHO ARE THE INNOVATORS?

ASSET MANAGEMENT



Google

Enhancing knowledge



amazon.com[®]

Making IT greener

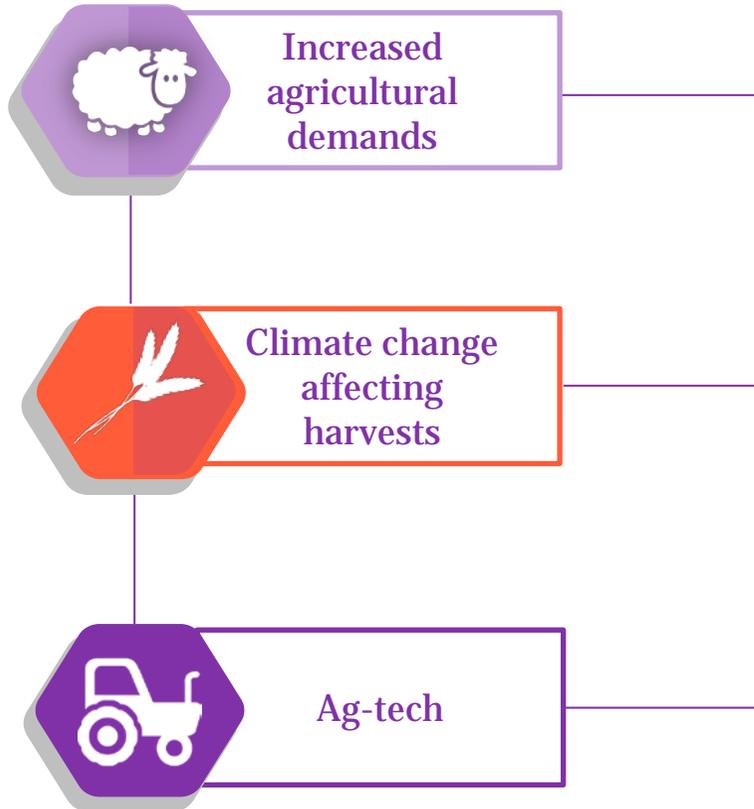


Microsoft

Improving decision making

AGRICULTURE INVESTMENT OPPORTUNITIES

ASSET MANAGEMENT



AGRICULTURE WHO ARE THE INNOVATORS?

ASSET MANAGEMENT

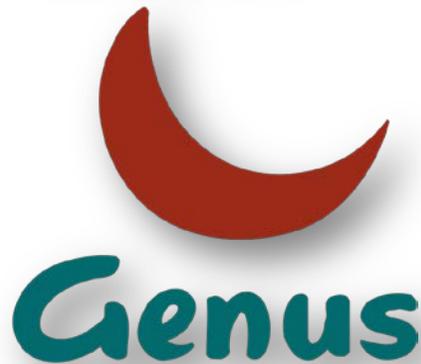


JOHN DEERE

Next generation tractors



Removing pesticides and herbicides



Enhancing protein production

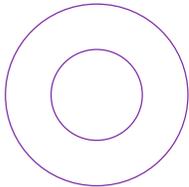


FUND RANGE AND PERFORMANCE

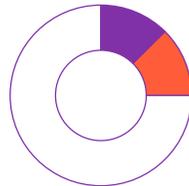
ASSET MANAGEMENT

- UK equities
- Overseas equities
- Fixed income

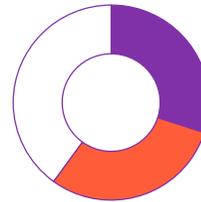
Managed Income
iBoxx Sterling Non-Gilts
All Maturities Index*



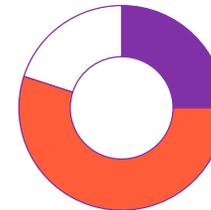
Managed Growth
IA Mixed Investment
0%-35% Shares Sector



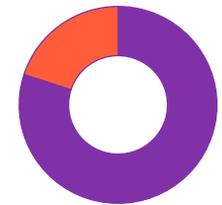
Diversified
IA Mixed 20%-60%
Shares Sector



World
IA Mixed Investment
40-85% Shares Sector



Leaders
IA UK All
Companies Sector



Fixed Income

Equity

For illustrative purposes – reflects approximate percentage asset allocation, weightings may vary.
The value of investments and the income from them is not guaranteed and may go down as well as up and investors may not get back the amount originally invested

* Fund sits within IA unclassified sector. Benchmark used for comparative performance.

Flexible asset allocation

SUSTAINABLE INVESTING 5 YEAR PERFORMANCE



*RL Sustainable World
Fund*



*RL Sustainable
Diversified Fund*



*RL Sustainable Managed
Growth Fund*



Past performance is not necessarily a reliable indicator of future performance
Source: FE Trustnet, as at 31 December 2017.



APPENDIX

ASSET MANAGEMENT

Mike Fox – Head of Sustainable Investments

Mike is Head of Sustainable Investments, Fund manager of the Sustainable Leaders, World and Diversified Trusts. He has managed the Sustainable Leaders since November 2003. The Sustainable Leaders Trust holds a Bronze Morningstar / OBSR Analyst rating as at May 2012 and was the first ethical fund to top the UK All Companies sector for the 12 months ending 31/01/2007. The second fund managed by Mike, the Sustainable World Trust, also topped its sector for the 12 months ending 31/04/2012. Prior to this, Mike worked as a Deputy Fund manager at the Co-operative employee pension fund for two years and an investment analyst for two years covering the utility, support services and media sectors. Mike originally trained and qualified as a Chartered Accountant with Ernst & Young in Manchester.



Important Information

For professional and retail investors

This document is for information purposes only and it is not intended as promotional material in any respect. The material is not intended as an offer or solicitation for the purchase or sale of any financial instrument. Nor does it provide, and should not be relied on for, accounting, legal or tax advice, or investment recommendations.

The views expressed are the author's own and do not constitute investment advice.

Past performance is not a guide to future performance. The value of investments and the income from them is not guaranteed and may go down as well as up and investors may not get back the amount originally invested.

For funds that use derivatives, their use may be beneficial, however, they also involve specific risks. Derivatives may alter the economic exposure of a fund over time, causing it to deviate from the performance of the broader market.

All confidential information relating to any Royal London Group company must be treated by you in the strictest confidence. It may only be used for the purposes of assessing the proposal to engage Royal London Asset Management Limited (RLAM). Confidential information should not be disclosed to any third party and should only be disclosed to those of your employees and professional advisers who are required to see such information for the purpose set out above. You should ensure that these persons are made aware of the confidential nature of such information and treat it accordingly. You agree to return and/ or destroy all confidential information on receipt of our written request to do so.

Issued by Royal London Asset Management Limited, 55 Gracechurch Street, London, EC3V 0RL Registration Number 141665 which is authorised and regulated by the Financial Conduct Authority.

Full details of the risks are available in the prospectus

Any potential client must also read the Key Investment Information Document (KIID). Both the prospectus and KIID are available on www.rlam.co.uk in English

This document is a financial promotion



For any queries or questions please contact:

Business Development Support

Royal London Asset Management Limited

55 Gracechurch Street
London
EC3V 0RL

T +44 (0)207 506 6754

F +44 (0)207 506 6796

BDsupport@rlam.co.uk

For professional customers only. The views expressed are the author's own and do not constitute investment advice.

Past performance is not a guide to future performance. The value of investments and the income from them is not guaranteed and may go down as well as up and investors may not get back the amount originally invested. For more information concerning the risks of investing, please refer to the Prospectus and Key Investor Information Document (KIID).

Financial promotion issued by Royal London Asset Management February 2018. Information correct at that date unless otherwise stated.

Royal London Asset Management Limited, registered in England and Wales number 2244297; Royal London Unit Trust Managers Limited, registered in England and Wales number 2372439. RLUM Limited, registered in England and Wales number 2369965. All of these companies are authorised and regulated by the Financial Conduct Authority.

All of these companies are subsidiaries of The Royal London Mutual Insurance Society Limited, registered in England and Wales number 99064. Registered Office: 55 Gracechurch Street, London, EC3V 0RL. The marketing brand also includes Royal London Asset Management Bond Funds Plc, an umbrella company with segregated liability between sub-funds, authorised and regulated by the Central Bank of Ireland, registered in Ireland number 364259. Registered office: 70 Sir John Rogerson's Quay, Dublin 2, Ireland.

Our ref: PR RLAM PN 0483-02/2018-PB

ASSET MANAGEMENT