



Out with the old, and in with the new...

As part of our ongoing development plan, we are pleased to announce that our recently launched International SIPP, will soon be going paperless.

A paperless SIPP...

The International SIPP has been a very popular product since its launch a few weeks ago, but at Novia Global, we are always looking for ways to improve what we do, so with this in mind, we will be moving the whole application process online before the end of 2019.

Moving this process online will provide you with a quicker, slicker, and much more fluid experience. We will be able to capture all of the required information in one smooth transition, and begin the process of establishing a new account immediately upon submission.

A wet signature will still be required on the transfer authority form(s), but as these will now be pre-populated with your client's information, it will provide you, and your clients with a much improved experience.

More information on this new process will be available over the coming weeks.



In the spotlight...

Novia Global is pleased to be partnering with a specifically selected panel of Discretionary Fund Managers (DFM).



Each DFM offers their own uniquely tailored investment philosophies and style. To showcase this variety, over the coming months, we are going to be shining a spotlight on each of our panel, beginning with **EQ Investors** who focus on sustainable impact investing:

Introducing EQ Investors

EQ Investors (EQ) is an employee-owned discretionary fund management firm, experts in impact investing and a certified B Corporation, the international standard for companies who believe in business as a force for good.



The EQ Positive Impact Portfolios

We offer a unique ethical/sustainable investment strategy through a positive impact approach. Our positive impact portfolios are managed under a dual mandate:

- Maximise risk adjusted returns; and
- Maximise positive impacts on planet & people

We seek out investment opportunities in specialised funds that invest in companies that align their core purpose with solving some of the greatest societal and environmental challenges, using the [UN Sustainable Development Goals](#) 2030 for guidance.

People	Planet
We invest in:	
<ul style="list-style-type: none">✓ Affordable housing✓ Education✓ Financial inclusion✓ Healthcare access✓ Sustainable food	<ul style="list-style-type: none">✓ Clean energy✓ Sustainable infrastructure✓ Recycling and waste management
We avoid:	
<ul style="list-style-type: none">✗ Armaments and military✗ Gambling✗ Tobacco✗ Poor labour standards	<ul style="list-style-type: none">✗ Coal and mining✗ Oil majors✗ Palm oil✗ Poor environmental practices

In the past year, £1m investment in our portfolios (Balanced, onshore) would have generated positive impacts, including:

- 155MWH renewable energy – enough for 47 households
- Reached 29 people with preventative healthcare, and treated 40 patients for illness
- Provided 390 hours of education etc.

The methodology used to calculate these figures is outlined in our [Impact Report 2019](#).

Invest sustainably without sacrificing returns

The EQ Positive Impact Portfolios have consistently beaten industry-standard ARC benchmarks over the past 7 years. We see this as no coincidence.

- The recent [Morgan Stanley](#) study reviewing the performance of over 11,000 mutual funds (2004- 18) concludes that sustainable investing reduces downside risk;
- Impact investing adds to this by capturing potential upsides from competitive advantages, megatrends and legislative support;
- By investing in companies that align their business models with providing solutions to growing global challenges – these are the growth stories of today and well aligned for the long-term.

Our service offering

We have a strong emphasis on in-house research and our portfolio construction is guided by an overarching long-term asset allocation strategy, with tactical change input. We design portfolios around risk/return profiles benchmarked against Managed Portfolio Indices (MPI).

We offer Positive Impact Offshore Model Portfolios in three risk profiles: cautious (low), balanced (medium), and adventurous (high). These are available in GBP, EUR, USD. Our service also includes connecting your clients with their investments via:

1. Annual impact reporting
2. Bi-annual sustainability case study updates
3. Dedicated portfolio management team contact and support for any questions
4. [Online positive impact calculator](#) that allows for personalised impact reporting prepared by you

Further information

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Remaining Secure

During the week commencing 04/11/2019, we will be updating our platform with the latest Transport Layer Security (TLS) update. This is a mandatory update, which once implemented, could impact your use of the platform if you are using an older, incompatible internet browser. To ensure continued, uninterrupted use of the platform, please check that you have downloaded and installed the latest version of your chosen browser.

Further Information

If you would like any further information regarding the above, please do not hesitate to contact us through your Novia Global International Sales Manager, email us on clientservices@novia-global.com or telephone on +44 (0) 1225 517 517.

To find out more about Novia's businesses click on any of the links below:



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The Novia International SIPP is a transfer only Personal Pension Plan provided by Novia Financial Plc and distributed exclusively by Novia Global Ltd. Its value and returns will depend on the performance of the underlying investments and is not guaranteed. The value may fall and you may get back less than your original investment.

Past performance is not a reliable indicator of future performance. The value of investments and income derived from them can go down as well as up and you may get back less than originally invested.
