



# The Avior ESG Strategy

Plan with Intention.  
Live with Purpose.



# Executive Summary

## Strategy Name

The Avior Environmental, Social, and Governance (ESG) Strategy.

## Objective

To align investments with ESG principles while pursuing competitive, risk adjusted financial returns that exceed benchmark.

## Target Audience

Designed for high-net-worth individuals, families, and institutions seeking to integrate ESG factors into a diversified portfolio without compromising on performance goals.

## Key Highlight

Our strategy combines a rigorous, data-driven manager selection process with disciplined portfolio construction to capture ESG opportunities while actively managing risk.

## OUR FIDUCIARY STANDARD:

# A Four-Step Quality Management System

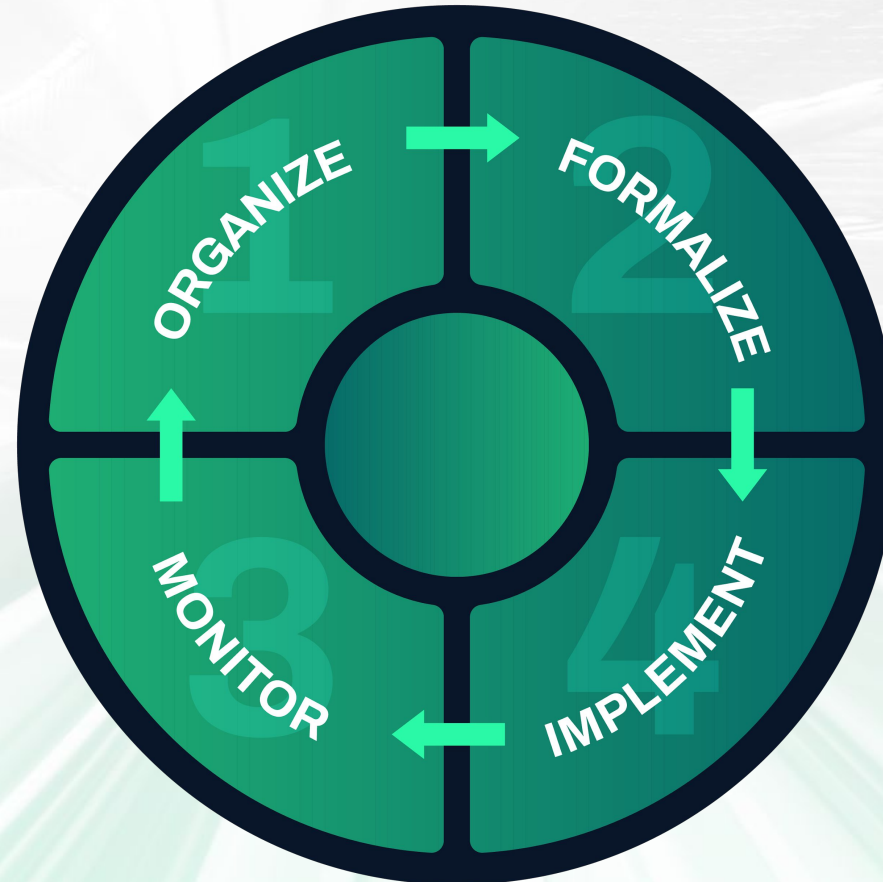
Our process follows the globally recognized ISO 9000 Quality Management System standard, emphasizing continual improvement in decision-making.

## Organize

Identify laws, governing documents, and sources of guidance for fiduciary conduct. Establish roles and responsibilities for all parties involved.

## Monitor

Conduct periodic reviews to ensure objectives are met and Prudent Practices are consistently applied throughout the process.



## Formalize

Define investment objectives and constraints, formulate asset allocation strategies, and adopt comprehensive Investment Policy Statements.

## Implement

Perform investment and service provider due diligence, make decisions about investment safe harbors, and execute the investment strategy.

## STRATEGIC OBJECTIVES:

# The Blueprint for Long-Term Success

The strategy is managed by the Avior ESG Committee to accomplish the following long-term objectives.



### Performance Target

Achieve a total return exceeding a blended S&P 500 & Barcap AGG benchmark.



### Investment Horizon

Manage to a five-year holding period.



### Risk Profile

Maintain a Tax & Trading Efficiency: portfolio price volatility (standard deviation) of less than 15%.



### Tax & Trading Efficiency:

Monitor tax efficiency with monthly tactical reallocations.

**INVESTMENT THESIS:**

# Integrating Values with Value

Our thesis is built on three interconnected pillars that identify both risks and opportunities.



Environmental



Social



Governance

## INVESTMENT THESIS:

# Integrating Values with Value

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## Environmental

### Feature

Prioritizing investments with strong climate-awareness and sustainable operational practices.

### Benefit

Mitigates exposure to long-term climate-related financial risks and captures growth opportunities in the transition to a more sustainable global economy.



## Social

### Feature

Allocating capital towards themes that foster positive societal outcomes, such as gender diversity and sustainable communities.

### Benefit

Aligns the portfolio with powerful secular trends and enhances returns by investing in companies with strong human capital management and brand loyalty.



## Governance

### Feature

Applying strict due diligence on corporate governance, including management stability and regulatory oversight.

### Benefit

Reduces downside risk by avoiding companies with weak internal controls and improves long-term stability by favoring well-managed, resilient organizations..

**PORTFOLIO CONSTRUCTION:**

# Our Competitive Edge

To maintain a favorable risk-return profile while significantly improving ESG performance, our portfolio is constructed using three distinct components.

## Impact Allocation

Customizes the portfolio to reflect personal or investor-specific values with themes such as gender diversity, clean water, or sustainable cities.

## Core Allocation

Forms the foundation of the portfolio with a focus on broad ESG and climate considerations, providing diversified market exposure.

## Tactical Allocation

Allows for dynamic, opportunistic investments based on evolving region, sector, or style-based views.

# Delivering on Our Mandate for Quality and Risk Management

| Metric                  | Target   | Current Portfolio        |
|-------------------------|----------|--------------------------|
| Expense Ratio           | < 0.50%  | <b>0.42%</b>             |
| 1 Year Price Volatility | < 15.00% | <b>6.28%</b>             |
| Equity P/E Ratio        | < 15     | <b>17</b>                |
| Number of Holdings      | 8-15     | <b>8-15 (Per Policy)</b> |

The portfolio is currently operating well within its stated risk and cost parameters, with a valuation reflecting a growth-oriented stance.

## MANAGER SELECTION:

# A Rigorous, Multi-Factor Approach



**Organizational Stability:** Management team in place for at least 2 years.



**Minimum Track Record:** Product inception date more than 3 years ago.



**Assets Under Management:** At least \$75 million under management.



**Regulatory Oversight:** Must be a regulated bank, insurance company, mutual fund organization, or registered investment company/adviser.



**Peer Group Performance (1, 3, 5 YR):**

Must place in the top 50% of its peer group.



**Risk-Adjusted Returns (Alpha/Sharpe):**

Must place in the top 50% of its peer group.



**Expense Ratio:** Must place in the top 75% of its peer group (i.e., not be among the most expensive).

## OUR COMMITMENT:

# Transparency through Reporting

We believe clear and consistent communication is fundamental to a successful partnership. Our reporting process is designed to keep you fully informed of your portfolio's progress and our strategic thinking.

## Quarterly Reporting

- ✓ Clients receive comprehensive portfolio performance reports.
- ✓ Each report includes a clear rationale for any changes made to the strategy during the quarter.

## Annual Review

- ✓ Clients receive an annual strategy performance update.
- ✓ This annual review will focus on performance relative to the assigned benchmark.

# Team



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**Britt Campbell**

Chief Executive Officer / PM\*



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For additional information, please contact your Avior advisor.



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