

MAKE A GLOBAL IMPACT

NEI Global Sustainable Balanced Fund

Do you know the companies around the world that are working on solutions to the world's biggest challenges? From small, incremental improvements to big, bold steps, these innovators are helping build a more sustainable future for people and the planet.



NEI Global Sustainable Balanced Fund provides the opportunity to invest in the companies that are shaping a better future, offering you the chance to achieve your financial goals – while making a positive impact on the world.

WHY IMPACT INVESTING?

The term “impact investing” has been around for more than a decade. It challenges the view that the pursuit of financial returns and finding solutions to the world’s environmental and social problems are mutually exclusive. Investors have discovered that not only is it possible to pursue both at the same time, but that doing so significantly increases the potential to drive positive change.

The case for impact investing is easy to make: if you can achieve your financial goals *and* help solve environmental and social problems, why wouldn’t you? Many investors have chosen to do just that.

In its latest impact investing report, the Responsible Investment Association states that from 2014 to 2017 Canadian assets in impact investments nearly doubled – from just over \$8 billion to almost \$15 billion. The Association says investors “overwhelmingly reported that performance has met or exceeded their expectations.” Finally, they note 89% of respondents expect “moderate to high levels of growth” in impact investing over the next two years.

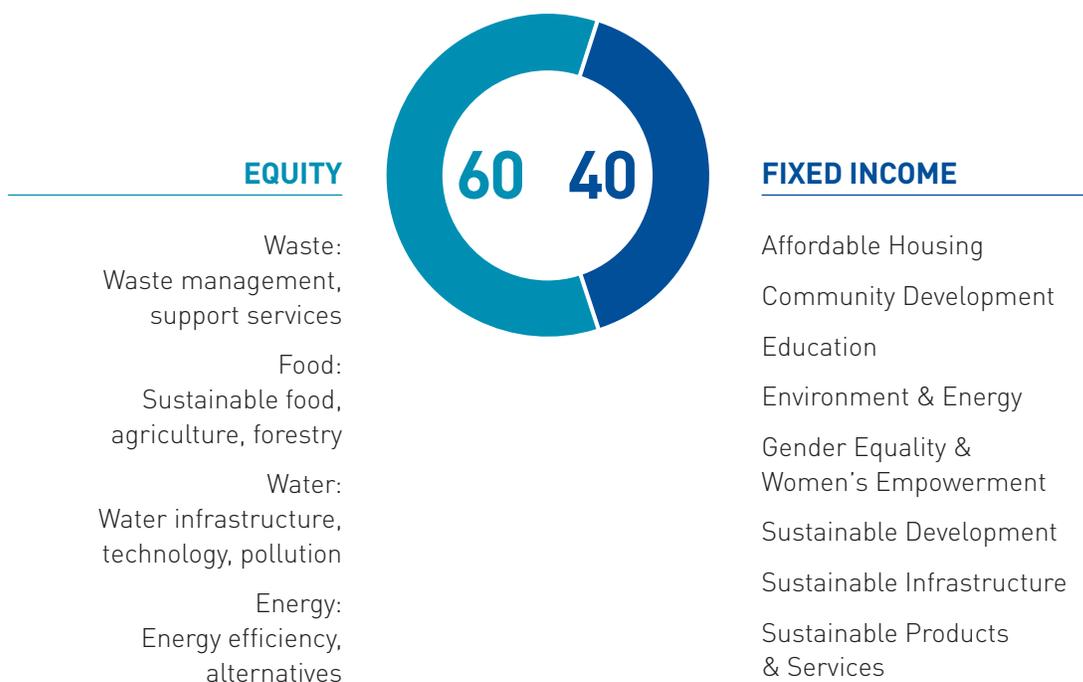


An increasing number of people are recognizing that their money should do more than just make more money. Their investments can – and should – also seek to fuel meaningful, sustainable social and environmental impact.”

Global Impact Investing Network

INSIDE NEI GLOBAL SUSTAINABLE BALANCED FUND

When you choose NEI Global Sustainable Balanced Fund* for your portfolio, you get a strategic mix of 60% equity and 40% fixed income investments in a single fund. Stocks and bonds typically rise and fall in value at different times, so when you own both together, it creates the potential to provide a smoother investment journey over time. The two allocations are divided into different areas of impact:



The **equity allocation** is made up of an investment in NEI Environmental Leaders Fund, which selects companies involved in environmental markets and resource optimization.

- Companies located anywhere in the world
- Generally large and medium-sized businesses
- Companies with at least four years of profitability, deriving 20% revenue from environmental markets
- Fossil fuel free (no investments in oil and gas companies)

The **fixed income allocation** is made up of individual bonds.

- Minimum 50% allocation to impact bonds
- Predominantly government and high-grade corporate bonds, with a small portion of high-yield
- Corporate bonds issued by companies with products and services that address global sustainability challenges, including:
 - Healthcare innovation and access
 - Automotive and energy efficiency
 - Resource conservation

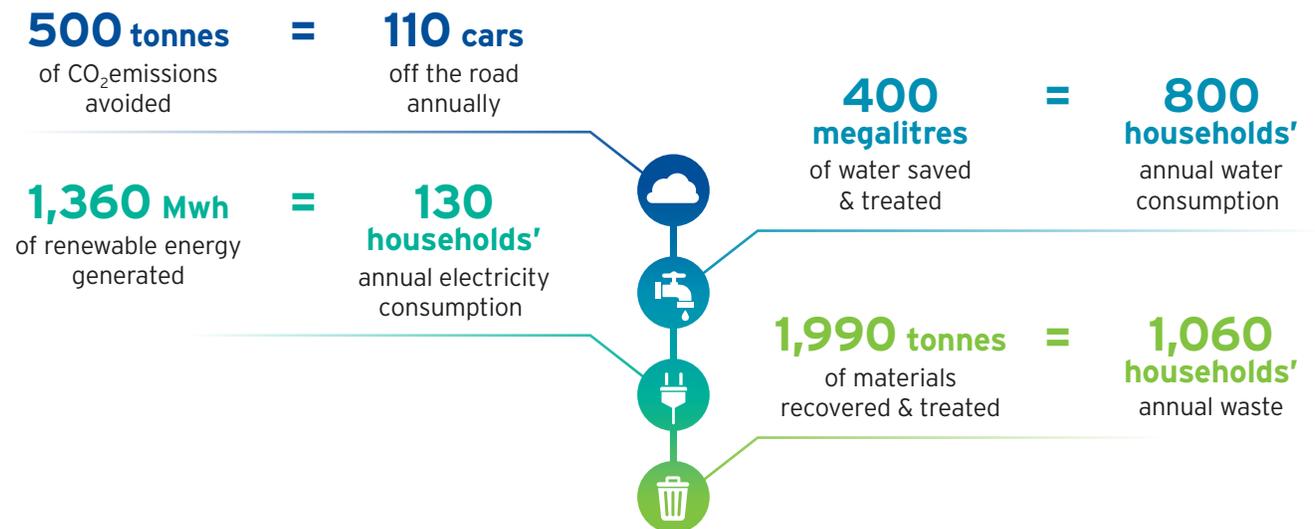
*Formerly NEI Balanced RS Fund.

PUT YOUR MONEY TO WORK FOR THE WORLD

NEI Global Sustainable Balanced Fund is sub-advised for NEI Investments by Impax Asset Management, a world leader in responsible investing. Impax is responsible for researching, analyzing, and selecting which stocks and bonds the fund will invest in.

Impax, as the name implies, is committed to helping investors make a positive *impact* with their money. One of the defining features of impact investing is the measurement and reporting of progress toward objectives.

Impax provides details about how investors are contributing to improving the environment through more efficient use of resources. Here's what that looked like in 2018 for the equity allocation of the fund for every \$10 million invested:



Source: Impax Asset Management. Data as of December 31, 2018.

And here are some selected impact metrics for the fixed income allocation:

- **124,919** solar loans financed
- **30,228** student loan borrowers financed
- **20.8** megalitres of water use avoided
- **6,459** tonnes of waste avoided

Source: Impax Asset Management. Based on Pax Core Bond Fund, as of September 30, 2019.

Three reasons to consider NEI Global Sustainable Balanced Fund for your portfolio:

One decision

Equity and fixed income investments are strategically combined in a single diversified solution.

Innovative

Invested in companies on the cutting edge of resource optimization and fixed income opportunities focused on positive change.

Measurable impact

Get a by-the-numbers look at how your money is being put to work improving society and the environment.



In our view, impact investments can drive positive societal and environmental outcomes, improve portfolio diversification and risk management, and generate competitive returns.”

Impax Asset Management

Opportunity for income

Consider NEI Global Sustainable Balanced Fund for your income needs. The fund has a 5% annual distribution, which is paid monthly. You can reinvest in additional fund units (to increase your impact) or take the distribution in cash. Talk to your advisor about what makes the most sense for your circumstances.

Fund codes and fees

	Series A	Series F	Series P	Series PF
Fund code	NWT064	NWT964	NWT8064	NWT8964
Management fee %	1.70	0.70	1.50	0.50
Administration fee %	0.30	0.25	0.25	0.20

Talk to your advisor today about how
NEI Global Sustainable Balanced Fund
can fit your portfolio.

NEI

» DEMAND MORE. WE DO.

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