

Verve Money's Investment Universe

The Verve Money Investment Universe is a list of companies, funds and assets that have passed our ethical screening methodology. This means that at any point in time, the Verve Money Fund may be holding some or all of these investments. The Universe will be updated at least six-monthly.

Verve Money does not invest directly in all of these companies, funds and assets. When you do not see an * next to a company, or when the company, fund or asset is listed under the sub-heading "Underlying Holdings", it means the Fund's exposure is obtained indirectly through an investment in an Exchange Traded Fund (ETF). When deciding to invest in an ETF, we consider the values and exposure guidelines of that ETF to ensure that the product fits with the values of the Verve Money Fund. On a day-to-day basis we rely on the screening of the ETF's underlying investments as undertaken by the ETF issuer. We review the screens applied to the ETF on an annual basis to ensure they remain consistent with our ethical screening methodology, however we acknowledge that there are limitations to our control over any changes that the ETF issuers might apply to their process for screening the underlying holdings. The relevant ETF holdings were downloaded on 5 February 2024.

Our ethical screening methodology is outlined in the [Verve Money Investment Guide](#). We encourage you to read the [Product Disclosure Statement](#), [Investment Guide](#), [Target Market Determination](#) and [Financial Services Guide](#) before making a decision to invest, or continue to invest, in the Verve Money Fund.

Invest in you and the greater good too

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Helpful Definitions

We appreciate that the land of investing, managed funds, and finance can be a bit of a complex world to get your head around. We have compiled a list of helpful definitions below, and inserted explainers throughout the document to help you understand where your money is going when you invest with Verve Money.

Asset Types

<p>Alternatives</p>	<p>Alternative assets typically refer to investments that fall outside of the traditional asset classes commonly accessed by most investors, such as stocks, bonds, and cash. They're generally private investments that are obtained directly from their source or issuer and are not tradable on public exchanges like the ASX.</p> <p>Alternatives can come in the form of private equity, private credit/debt, venture capital, real estate, infrastructure, and tangible assets.</p> <p>At Verve, we look for opportunities to invest directly in alternatives that are focused on climate solutions, as well as investments with a positive social impact. For more on climate solutions, see below.</p> <p>Alternatives can be either 'Growth' or 'Defensive'. We expect growth alternatives to typically have higher returns, but more variability and thus more risk. Defensive alternatives are typically lower risk but also provide lower returns.</p>
<p>Equities</p>	<p>Equities are portions of ownership in a publicly-listed company. Equity is bought and sold in the form of shares or stocks, which are issued by companies as a way to raise money. When we invest in 'equities' we acquire shares – which basically means we own a small portion of the company.</p> <p>The Verve Money Fund is invested both directly and indirectly in Australian equities and international equities. An indirect investment means an investment via an Exchange Traded Fund (ETF). For more on ETFs, see below.</p> <p>We're always on the lookout for investments in climate solutions equities, which help us to meet our commitment to ensuring that 20% of each of our portfolios is invested in climate solutions. For more on climate solutions, see below.</p>
<p>Fixed Income</p>	<p>Fixed income assets are investments that pay investors fixed interest or interest payments until their maturity date. At maturity, investors are repaid the principal amount they had invested. Government and corporate bonds are the most common types of fixed-income products.</p> <p>The Verve Money Fund is invested both directly and indirectly in fixed income assets. An indirect investment means an investment via an Exchange Traded Fund (ETF). For more on ETFs, see below.</p> <p>A well-diversified investment portfolio typically includes fixed-income investments because they receive a predictable series of interest payments, and are generally lower risk than other asset types.</p>

Interests in the Verve Money Fund (ARSN 662 622 899) are issued by Melbourne Securities Corporation Limited (ACN 160 326 545, AFSL 428289). The Manager of the Fund is Verve Money Pty Ltd (ABN 71 653 669 366, AFS Representative No. 0012941184), a Corporate Authorised Representative of True Oak Investments Ltd (ABN 81 002 558 956; AFSL 238184).

Additional Definitions

<p>Climate Solutions</p>	<p>At Verve Money, we seek to invest at least 20% of each of our portfolios in ‘climate solutions’.</p> <p>We consider ‘climate solutions’ to mean activities that reduce or avoid carbon dioxide (CO₂) emissions, like renewable energy, green transport, and sustainable products. A company or asset that derives, or is expected to derive, at least 50% of its revenue from activities that avoid or enable a reduction in CO₂ emissions, qualifies for inclusion in our list of investments contributing to climate solutions.</p> <p>You can read more about what we look for in this blog.</p>
<p>Diversification / Diversified</p>	<p>We often talk about a ‘diversified portfolio’ or that certain assets contribute to ‘diversification’. This is a common investing approach which is applied to ensure that each portfolio is invested in a range of asset classes (equities, fixed income, alternatives).</p> <p>Diversification can also be measured in respect of other factors, including the location of investments (domestic and international), and the size of investments.</p>
<p>Exchange Traded Funds (‘ETF’)</p>	<p>An exchange traded fund, or ‘ETF’, is an investment that is typically listed on a stock exchange, and generally tracks on a defined index.</p> <p>When you invest in an ETF you gain indirect exposure to all of the companies, assets, and funds that the ETF invests in, which is a simple way to increase the diversification of your own investment portfolio.</p>
<p>Underlying Holdings</p>	<p>When we refer to ‘underlying holdings’ in the context of ETFs, we’re referring to the companies, assets, and funds that the ETF is invested in.</p>

We love hearing from you! If you have questions, comments or requests for more information, please reach out to hello@vervemoney.com.au or by commenting on one of our social media channels.



Alternative Impact Investments

Alternatives are generally private investments that are obtained directly from their source or issuer and are not tradable on public exchanges like the ASX. At Verve, we seek out direct investments in alternative investments that are focused on climate solutions, like renewable energy and renewable energy funds, as well as investments with a positive social impact.



KILTER RURAL MURRAY-DARLING BASIN BALANCED WATER FUND*

The Murray Darling Basin Balanced Water Fund has an objective to secure water for agriculture and restore threatened wetlands across the Murray Darling basin. Investment in water rights and water allocations provide an opportunity for low-risk exposure to a growing global demand for agricultural commodities via supply of the key limiting resource in Australia, water.



PLENTI*

Part of Plenti's loan markets is one that offers green loans to consumers so that they can fund solar, home battery, and clean energy installations. Plenti has a Provision Fund which can be used to pay back investors like Verve if individual borrowers can't repay loans. The Provision Fund has a 100% track record of protecting investors.



Australian Equities

In order to ensure that our portfolios are well balanced, and to reduce risk, we seek to invest in a range of companies that can be traded on the Australian Securities Exchange (ASX), which may be held via Exchange Traded Funds (ETFs). When we invest in 'equities' we hold shares – which means we own a small portion of the company.

Australian Climate Solutions Equities

Verve considers “climate solutions” to mean activities that reduce or avoid carbon dioxide (CO₂) emissions. An ASX-listed company that derives, or is expected to derive, at least 50% of its revenue from activities that avoid or enable a reduction in CO₂ emissions, qualifies for inclusion in our list of Australian equities contributing to climate solutions. You can read more about what we look for in [this blog](#).



ALLKEM LIMITED*

Allkem is a sustainable lithium chemicals company with global operations across Australia, Argentina, Japan, and Canada. They are helping to support the global transition to a net zero carbon future.



DUXTON WATER LIMITED*

Duxton Water owns and manages a portfolio of water entitlements, providing the irrigation community with a broad range of water supply solutions. This encourages more sophisticated water strategies and proper pricing of the resource, which in turn encourages efficient use.



LAKE RESOURCES LIMITED*

Lake Resources is a clean lithium developer utilising clean, direct extraction technology for the development of sustainable, high purity lithium from its sites in Argentina. Lake's projects are readily scalable and its battery-quality product is in demand from Tier 1 electric vehicle (EV) makers and battery makers worldwide.



MERIDIAN ENERGY LIMITED*

Meridian Energy is a New Zealand power company that generates electricity through 100% renewable sources – wind, water, and sun. They are New Zealand's largest electricity generator.



MERCURY NZ LIMITED*

Mercury is a New Zealand power company that generates electricity from 100% renewable sources – hydro, geothermal, and wind. Its hydro stations generate on average 10% of New Zealand's annual electricity supply.



NOVONIX LIMITED*

NOVONIX provides advanced, high-performance materials, equipment, and services for the global lithium-ion battery industry at all stages of the battery life-cycle and supply chain. The company specialises in lithium-ion batteries used to power electric vehicles, mobile phones, and energy storage units.



SIMS LIMITED*

Sims Limited is a global leader in metal recycling and providing circular solutions for technology, and an emerging leader in renewable energy. Its purpose is to create a world without waste to preserve our planet.



VULCAN ENERGY RESOURCES LIMITED*

Vulcan Energy is aiming to decarbonise the transition to electric mobility, through its world-first Zero Carbon Lithium™ Project for electric vehicle batteries, and its renewable energy business. Its geothermal and lithium brine resource in Germany is Europe's largest lithium resource.

Other Australian Equities

Exchange Traded Funds

FAIR Australian Sustainability Leaders*

FAIR aims to track the performance of an index (before fees and expenses) that includes ASX-listed companies that have passed screens to exclude companies with direct or significant exposure to fossil fuels or that are engaged in activities deemed inconsistent with responsible investment considerations.

The Fund's methodology also prefers companies classified as 'Sustainability Leaders' based on their involvement in business activities aligned to the United Nations' Sustainable Development Goals.

For more information, including a full list of portfolio holdings, see the [Betashares website](#).



FAIR's Underlying Holdings

A2 MILK CO LTD/THE	IDP EDUCATION LTD	PEXA GROUP LTD
ALPHA HPA LTD	INSURANCE AUSTRALIA GROUP LTD	PILBARA MINERALS LTD
ALTIUM LTD	IONEER LTD	POLYNOVO LTD
ARB CORP LTD	IPH LTD	PRO MEDICUS LTD
ARGOSY MINERALS LTD	IRESS LTD	RAMSAY HEALTH CARE LTD
ASX LTD	JB HI-FI LTD	REECE LTD
AUD – AUSTRALIA DOLLAR	KELSIAN GROUP LTD	RESMED INC
AUSSIE BROADBAND LTD	LAKE RESOURCES NL	SEEK LTD
BANK OF QUEENSLAND LTD	LEO LITHIUM LTD	SIGMA HEALTHCARE LTD
BAPCOR LTD	LINK ADMINISTRATION HOLDINGS L	SIMS LTD
BEGA CHEESE LTD	LIONTOWN RESOURCES LTD	SMARTGROUP CORP LTD
BENDIGO & ADELAIDE BANK LTD	MEDIBANK PVT LTD	SONIC HEALTHCARE LTD
BRAMBLES LTD	MEGAPORT LTD	SPARK NEW ZEALAND LTD
BREVILLE GROUP LTD	MERCURY NZ LTD	SPI 200 FUTURES MAR24 MAR24
CARSALES.COM LTD	MERIDIAN ENERGY LTD	STEADFAST GROUP LTD
CENTURIA OFFICE REIT	MIRVAC GROUP	STOCKLAND
CHALLENGER LTD	NANOSONICS LTD	SUNCORP GROUP LTD
CHARTER HALL GROUP	NEUREN PHARMACEUTICALS LTD	SYRAH RESOURCES LTD
CHORUS LTD	NEXTDC LTD	TECHNOLOGY ONE LTD
COCHLEAR LTD	NIB HOLDINGS LTD/AUSTRALIA	TELIX PHARMACEUTICALS LTD
COMPUTERSHARE LTD	NINE ENTERTAINMENT CO	TELSTRA GROUP LTD
CSL LTD	HOLDINGS	TPG TELECOM LTD
DEXUS	NOVONIX LTD	TYRO PAYMENTS LTD
EAGERS AUTOMOTIVE LTD	ORORA LTD	VULCAN ENERGY RESOURCES LTD
FISHER & PAYKEL HEALTHCARE COR		WISETECH GLOBAL LTD
FLETCHER BUILDING LTD		XERO LTD
FLIGHT CENTRE TRAVEL GROUP LTD		
GPT GROUP/THE		
GROWTHPOINT PROPERTIES		
AUSTRAL		
GUD HOLDINGS LTD		
HEALTHCO REIT		
HMC CAPITAL LTD		
HOMECO DAILY NEEDS REIT		

International Equities

In order to ensure that our portfolios are well balanced and to reduce risk, we seek to invest in a range of international companies that can be traded on the share market, and may be held via Exchange Traded Funds (ETFs). When we invest in 'equities' we hold shares – which means we own a small portion of the company.

International Climate Solutions Equities

Verve considers “climate solutions” to mean activities that reduce or avoid carbon dioxide (CO₂) emissions. An international company that derives, or is expected to derive, at least 50% of its revenue from activities that avoid or enable a reduction in CO₂ emissions, qualifies for inclusion in our list of International equities contributing to climate solutions. You can read more about what we look for in [this blog](#).

Exchange Traded Funds

ERTH Climate Change Innovation*

ERTH aims to track the performance of an index (before fees and expenses) that comprises a portfolio of up to 100 leading global companies that derive at least 50% of their revenues from products and services that help to address climate change and other environmental problems through the reduction or avoidance of CO₂ emissions. This covers clean energy providers, along with leading companies tackling green transport, waste management, sustainable product development, and improved energy efficiency and storage.

For more information, including a full list of portfolio holdings, see the [Betashares website](#).

ERTH's Underlying Holdings

ACCIONA SA	ENERGIX-RENEWABLE ENERGIES LTD	POWERCELL SWEDEN AB
ACUITY BRANDS INC	ENLIGHT RENEWABLE ENERGY LTD	REGAL REXNORD CORP
ADVANCED ENERGY INDUSTRIES INC	ENPHASE ENERGY INC	RENEW ENERGY GLOBAL PLC
ALBEMARLE CORP	EUR – EURO	RENOVA INC
ALFEN N.V.	EVGO INC	RESIDEO TECHNOLOGIES INC
ALSTOM SA	FIRST SOLAR INC	RIVIAN AUTOMOTIVE INC
AMERESCO INC	FLUENCE ENERGY INC	SAMSUNG SDI CO LTD
AMERICAN WATER WORKS CO INC	FUELCELL ENERGY INC	SCATEC ASA
ARCADIUM LITHIUM PLC	GBP – BRITISH POUND	SEK – SWEDISH KRONA
ARRAY TECHNOLOGIES INC	GIANT MANUFACTURING CO LTD	SHOALS TECHNOLOGIES GROUP INC
AUD – AUSTRALIA DOLLAR	HANNON ARMSTRONG SUSTAINABLE I	SMA SOLAR TECHNOLOGY AG
AZBIL CORP	HELLOFRESH SE	SMART METERING SYSTEMS PLC
BADGER METER INC	HKD – HONG KONG DOLLAR	SOCIEDAD QUIMICA Y MINERA DE C
BALLARD POWER SYSTEMS INC	ILS – ISRAEL ISRAELI SHEKEL	SOLAREEDGE TECHNOLOGIES INC
BEYOND MEAT INC	INNERGEX RENEWABLE ENERGY INC	SOLARIA ENERGIA Y MEDIO AMBIEN
BLINK CHARGING CO	ITM POWER PLC	STEM INC
BLOOM ENERGY CORP	JINKOSOLAR HOLDING CO LTD	SUNNOVA ENERGY INTERNATIONAL I
BORALEX INC	JOHNSON MATTHEY PLC	SUNPOWER CORP
BORGWARNER INC	JPY – JAPANESE YEN	SUNRUN INC
BRL – BRAZILIAN REAL	KINGSPAN GROUP PLC	SUZANO SA
BYD CO LTD	KION GROUP AG	TESLA INC
CAD – CANADA DOLLAR	KLABIN SA	TOMRA SYSTEMS ASA
CANADIAN SOLAR INC	KRW – KOREAN WON	TPI COMPOSITES INC
CERES POWER HOLDINGS PLC	LG ENERGY SOLUTION LTD	TWD – TAIWANESE DOLLAR
CHARGEPOINT HOLDINGS INC	LI AUTO INC	UNITED RENEWABLE ENERGY CO LTD
CHF – SWISS FRANC	LUCID GROUP INC	USD – UNITED STATES DOLLAR
CIE DE SAINT-GOBAIN	MERCURY NZ LTD	VALEO SE
CLP – CHILEAN PESO	MERIDIAN ENERGY LTD	VESTAS WIND SYSTEMS A/S
CORP ACCIONA ENERGIAS RENOVABL	MEYER BURGER TECHNOLOGY AG	XINJIANG GOLDWIND SCIENCE & TE
DAQO NEW ENERGY CORP	NEL ASA	XINYI SOLAR HOLDINGS LTD
DKK – DANISH KRONE	NEOEN SA	XPENG INC
DOCUSIGN INC	NEXANS SA	YADEA GROUP HOLDINGS LTD
DOOSAN FUEL CELL CO LTD	NIBE INDUSTRIER AB	ZOOM VIDEO COMMUNICATIONS INC
DS SMITH PLC	NIO INC	
DSM-FIRMENICH AG	NOK – NORWEGIAN KRONE	
EAST JAPAN RAILWAY CO	NORDEX SE	
ECOLAB INC	NOVOZYMES A/S	
ECOPRO BM CO LTD	NZD – NEW ZEALAND DOLLAR	
ECOPRO HN CO LTD	OATLY GROUP AB	
EDP RENOVAVEIS SA	ORMAT TECHNOLOGIES INC	
ENCAVIS AG	PENTAIR PLC	
	PLUG POWER INC	

Other International Equities

Exchange Traded Funds

ETHI Global Sustainability Leaders*

ETHI aims to track the performance of an index (before fees and expenses) that includes a portfolio of large global stocks identified as “Climate Leaders” that have also passed screens to exclude companies with direct or significant exposure to fossil fuels or engaged in activities deemed inconsistent with responsible investment considerations.

For more information, including a full list of portfolio holdings, see the [Betashares website](#).

HETH Global Sustainability Leaders – Currency Hedged*

HETH aims to track the performance of an index (before fees and expenses) that includes a portfolio of large global stocks identified as “Climate Leaders” that have also passed screens to exclude companies with direct or significant indirect exposure to fossil fuels or engaged in activities deemed inconsistent with responsible investment considerations.

HETH currently obtains its investment exposure by investing in the Betashares Global Sustainability Leaders ETF (ASX: ETHI), with the currency exposure hedged back to the Australian dollar.

For more information, including a full list of portfolio holdings, see the [Betashares website](#).



ETHI and HETH's Underlying Holdings

ABBVIE INC	COGNIZANT TECHNOLOGY SOLUTIONS	ING GROEP NV
ADOBE INC	COMCAST CORP	INSULET CORP
ADVANTEST CORP	COSTAR GROUP INC	INTACT FINANCIAL CORP
ADYEN NV	CROWDSTRIKE HOLDINGS INC	INTERPUBLIC GROUP OF COS INC/T
AFLAC INC	CROWN CASTLE INC	INTUIT INC
AIA GROUP LTD	CVS HEALTH CORP	JPY – JAPANESE YEN
ALLEGION PLC	DAI-ICHI LIFE HOLDINGS INC	KERRY GROUP PLC
ALLIANZ SE	DAIICHI SANKYO CO LTD	KEYENCE CORP
ALLSTATE CORP/THE	DANSKE BANK A/S	KEYSIGHT TECHNOLOGIES INC
AMERICAN EXPRESS CO	DATADOG INC	KIMCO REALTY CORP
AMERICAN WATER WORKS CO INC	DKK – DANISH KRONE	KLA CORP
AMERIPRISE FINANCIAL INC	DOCUSIGN INC	KONE OYJ
AMGEN INC	DR HORTON INC	KRW – KOREAN WON
APPLE INC	EDWARDS LIFESCIENCES CORP	LABORATORY CORP OF AMERICA HOL
APPLIED MATERIALS INC	EISAI CO LTD	LAM RESEARCH CORP
ARGENX SE	ELEVANCE HEALTH INC	LEGAL & GENERAL GROUP PLC
ARISTA NETWORKS INC	ENPHASE ENERGY INC	LIBERTY BROADBAND CORP
ASHTREAD GROUP PLC	EQUITY LIFESTYLE PROPERTIES IN	LIVE NATION ENTERTAINMENT INC
ASM INTERNATIONAL NV	EQUITY RESIDENTIAL	LKQ CORP
ASML HOLDING NV	ESSEX PROPERTY TRUST INC	LOGITECH INTERNATIONAL SA
ASTELLAS PHARMA INC	ESSILORLUXOTTICA SA	LOWE'S COS INC
ASTRAZENECA PLC	ETSY INC	M3 INC
AUD – AUSTRALIA DOLLAR	EUR – EURO	MANDATUM HOLDING OY
AUTODESK INC	EXPEDIA GROUP INC	MARVELL TECHNOLOGY INC
AUTOMATIC DATA PROCESSING INC	EXTRA SPACE STORAGE INC	MASTERCARD INC
AUTOZONE INC	FANUC CORP	MCCORMICK & CO INC/MD
AVALONBAY COMMUNITIES INC	FASTENAL CO	MERCEDES-BENZ GROUP AG
AVIVA PLC	FIRST SOLAR INC	METTLER-TOLEDO INTERNATIONAL I
BAYERISCHE MOTOREN WERKE AG	FISHER & PAYKEL HEALTHCARE COR	MOLINA HEALTHCARE INC
BCE INC	FORD MOTOR CO	MONGODB INC
BEST BUY CO INC	FORTREA HOLDINGS INC	MUENCHENER RUECKVERSICHERUNGS-NASDAQ INC
BIO-RAD LABORATORIES INC	GBP – BRITISH POUND	NET LEASE OFFICE PROPERTIES
BIOGEN INC	GILEAD SCIENCES INC	NETAPP INC
BOOKING HOLDINGS INC	HANNOVER RUECK SE	NISSAN MOTOR CO LTD
BRISTOL-MYERS SQUIBB CO	HENRY SCHEIN INC	NITTO DENKO CORP
BUNZL PLC	HKD – HONG KONG DOLLAR	NN GROUP NV
BURLINGTON STORES INC	HOME DEPOT INC/THE	NOKIA OYJ
CAD – CANADA DOLLAR	HONDA MOTOR CO LTD	NORDEA BANK ABP
CAPITAL ONE FINANCIAL CORP	HP INC	NORTHERN TRUST CORP
CDW CORP/DE	HUBSPOT INC	
CENTENE CORP	HUMANA INC	
CHARLES SCHWAB CORP/THE	ILLINOIS TOOL WORKS INC	
CHF – SWISS FRANC	ILS – ISRAEL ISRAELI SHEKEL	
CHUGAI PHARMACEUTICAL CO LTD	INCYTE CORP	
CIGNA GROUP/THE	INFINEON TECHNOLOGIES AG	
CISCO SYSTEMS INC		

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ETHI and HETH's Underlying Holdings (Cont.)

NOVARTIS AG	ROGERS COMMUNICATIONS INC	T ROWE PRICE GROUP INC
NOVO NORDISK A/S	ROSS STORES INC	TAKE-TWO INTERACTIVE SOFTWARE
NVIDIA CORP	SALESFORCE INC	TAKEDA PHARMACEUTICAL CO LTD
NZD - NEW ZEALAND DOLLAR	SAMPO OYJ	TELUS CORP
OKTA INC	SANDOZ GROUP AG	TERNA - RETE ELETTRICA NAZIONA
OMNICOM GROUP INC	SANOFI	TOKIO MARINE HOLDINGS INC
OMRON CORP	SAP SE	TOKYO ELECTRON LTD
ONO PHARMACEUTICAL CO LTD	SEGRE PLC	TOYOTA MOTOR CORP
ORIENTAL LAND CO LTD/JAPAN	SEK - SWEDISH KRONA	TRADE DESK INC/THE
OTIS WORLDWIDE CORP	SEKISUI HOUSE LTD	TWILIO INC
PALO ALTO NETWORKS INC	SERVICENOW INC	UCB SA
PAYCHEX INC	SGD - SINGAPORE DOLLAR	UDR INC
PAYPAL HOLDINGS INC	SHIMADZU CORP	UNICREDIT SPA
PFIZER INC	SHOALS TECHNOLOGIES GROUP INC	UNITED UTILITIES GROUP PLC
POOL CORP	SNOWFLAKE INC	UNITEDHEALTH GROUP INC
POWER CORP OF CANADA	SOFTBANK CORP	USD - UNITED STATES DOLLAR
PROGRESSIVE CORP/THE	SONOVA HOLDING AG	VEEVA SYSTEMS INC
PROLOGIS INC	STATE STREET CORP	VERISK ANALYTICS INC
PRUDENTIAL FINANCIAL INC	STERIS PLC	VERTEX PHARMACEUTICALS INC
PRUDENTIAL PLC	STRYKER CORP	VESTAS WIND SYSTEMS A/S
PUBLICIS GROUPE SA	SUN COMMUNITIES INC	VISA INC
QUEST DIAGNOSTICS INC	SVENSKA HANDELSBANKEN AB	WALGREENS BOOTS ALLIANCE INC
RECRUIT HOLDINGS CO LTD	SWEDBANK AB	WATERS CORP
REGENERON PHARMACEUTICALS INC	SWISS LIFE HOLDING AG	WOLTERS KLUWER NV
REVVITY INC	SWISS RE AG	WORKDAY INC
ROBLOX CORP	SWISSCOM AG	WORLDLINE SA/FRANCE
ROCHE HOLDING AG	SYNCHRONY FINANCIAL	WP CAREY INC
	SYSCO CORP	WPP PLC
		YASKAWA ELECTRIC CORP
		ZEBRA TECHNOLOGIES CORP
		ZOOM VIDEO COMMUNICATIONS INC

Fixed Income Investments

Fixed income assets broadly refers to investments that pay investors fixed interest or interest payments until their maturity date. At maturity, investors are repaid the principal amount they had invested. Government and corporate bonds are the most common types of fixed-income products. A well-diversified investment portfolio typically includes fixed-income investments because they receive a predictable series of interest payments.

Fixed Income Climate Solutions Investments

Verve considers “climate solutions” to mean activities that reduce or avoid carbon dioxide (CO₂) emissions. A fixed income investment that derives, or is expected to derive, at least 50% of its revenue from activities that avoid or enable a reduction in CO₂ emissions, qualifies for inclusion in our list of fixed income investments contributing to climate solutions. You can read more about what we look for in [this blog](#).



EUROPEAN INVESTMENT BANK BOND*

The European Investment Bank (EIB) is the European Union's investment bank and is owned by the EU Member States. It was responsible for issuing the world's first Green Bond in 2007.

The proceeds from EIB's Climate Awareness Bonds will be used for climate action, particularly in the spaces of renewable energy, energy efficiency, electric rail and buses, and research and development into low carbon technologies.



ARTESIAN GREEN AND SUSTAINABLE BOND FUND*

The Artesian Green and Sustainable Bond Funds invests in global green and sustainable corporate bonds and cash. The investment manager has made a commitment to provide data about the carbon outcomes (e.g. carbon abatement) of the fund, as well as additional case studies where appropriate.

Other Fixed Income Investments

BENDIGO & ADELAIDE BANK CAPITAL NOTE*

GBND (BETASHARES SUSTAINABILITY LEADERS DIVERSIFIED BOND ETF – CURRENCY HEDGED)*

SUNCORP CAPITAL NOTE*

Disclaimer

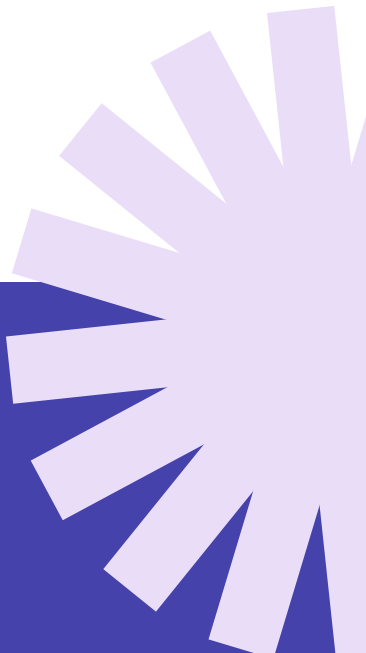
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A friendly reminder that all the financial information contained in this document is general in nature and does not take into account your personal financial objectives, situation or needs. It's important to do your own research and consider getting in touch with a professional adviser to access specific information tailored to your unique situation.

You should read the [Product Disclosure Statement](#), [Investment Guide](#), [Target Market Determination](#) and [Financial Services Guide](#) before making a decision to acquire, hold, or continue to hold, an interest in the Verve Money Fund.

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When considering financial returns, return of capital is not guaranteed and past performance is not indicative of future performance.



For the money and the many

By investing with Verve Money, you're helping to build a more inclusive, more sustainable, and more ethically minded world. To learn more about Verve Money, the App or what we invest in, visit our [website](#) or get in touch via hello@vervemoney.com.au today.