

Matter

Sustainable pension
savings



**600,000 KR. IN
PENSION
SAVINGS**



= ANNUAL
EMISSIONS FROM
24 CARS

Why does it matter? A standard investment portfolio in a Danish pension company contains hundreds of companies engaged in controversial activities



Corruption

15 companies



Defense and weapons

30 companies



Environmental
damage

60 companies



Fossil fuels

>200 companies



Human rights violations

75 companies



Tobacco

15 companies

PETROLEO BRASILEIRO,
ZTE CORPORATION,
LEONARDO SPA,
LOTTE CHEMICAL
CORPORATION, CHINA
MOBILE LTD, BEIJING
CAPITAL INTERNATIONAL
AIRPORT CO. LTD., SAMSUNG
ELECTRONICS, SUN HUNG KAI
PROP LTD, PORSCHE AUTOMOBIL
HOLDING, JBS SA, CITIC FINANCIAL
HOLDING CO LTD, GERALD SA, KOBELCO
ELECTRIC POWER CO. CORP., VOLVOFINNAN AG, CHINA
RANGLER GROUP

**DASSAULT SYSTEMES,
HEXAGON AB,
RAYTHEON COMPANY,
LEONARDO SPA, SAAB AB,
MITSUBISHI HEAVY
INDUSTRIES, MERCURY
SYSTEMS INC, HANNAH AEROSPACE**

**BHP BILLITON PLC,
ENEA SA,
ARCELORMITTAL,
SOUTHERN COPPER CORP.,
EDP - ENERGIAS DO BRASIL
SA, CHINA RESOURCES POWER
HOLDINGS CO. LTD., VALE SA-SP
PREF. ADR JARDINE CYCLE & CARRIAGE
LTD, HK ELECTRIC INVESTMENT SP ADR, ROBOCOR
AUTOMATED HOLDINGS INC. PUNJNANT KUMAR CORP TAIWAN,
PUNJN KUMAR CORP. JAPAN, COY. WANG KONG CO. LTD.**

**OILWELL VARCO INC,
OASIS PETROLEUM INC,
TOKYO GAS CO,
FORMOSA PETROCHEMICAL,
DIAMOND OFFSHORE DRILLING,
TUPRAS-TURKYE PETROL RAFINE, TURKIE**
SAP-UNEP/ENP/REGIO ALER, CHINA IMPROVING POWER
HOLDINGS CO. LTD., FORMOSA PETROCHEMICAL & FORM

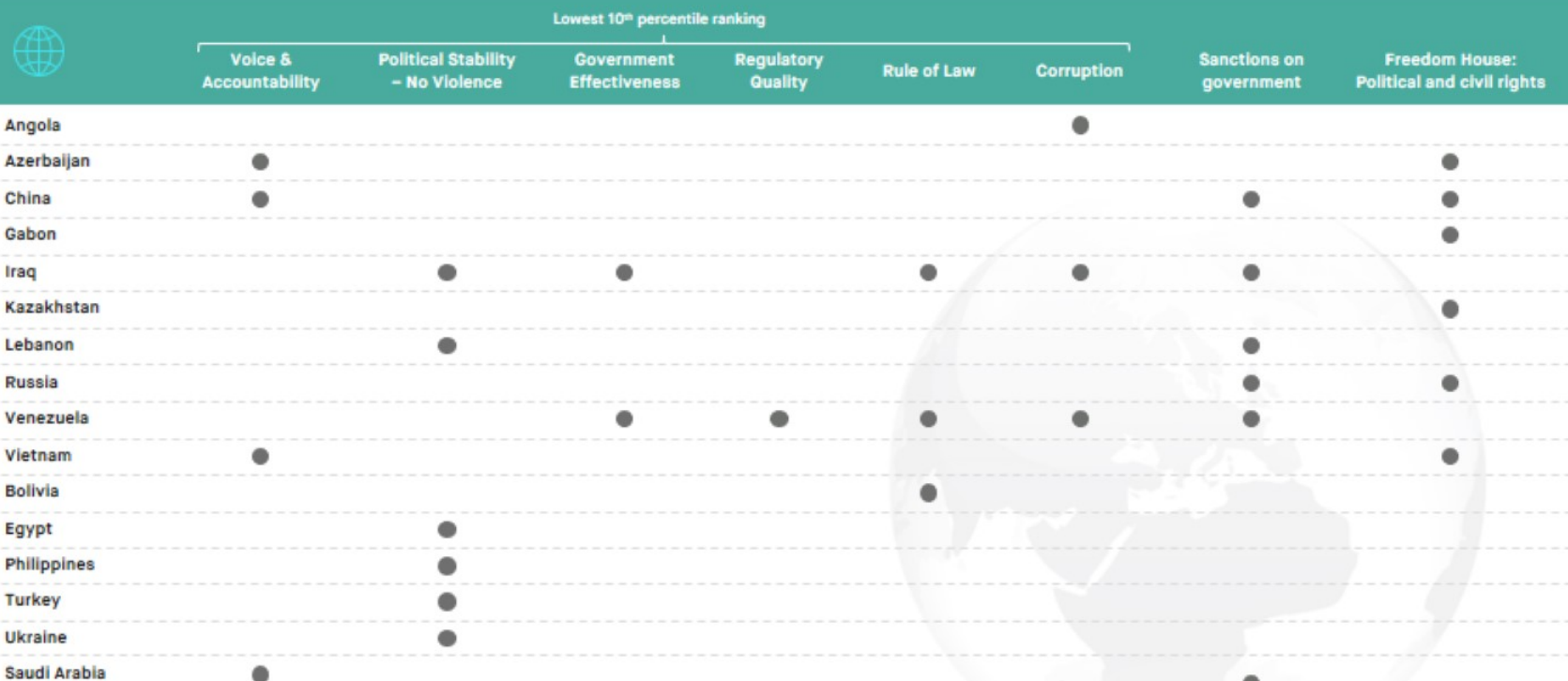
**KROGER CO,
YUM! BRANDS INC,
BANK HAPOLIM LTD,
CHINA COMMUNICATIONS
CONSTRUCTION CO. LTD.,
HEIDELBERGCEMENT AG,
SBERBANK OF RUSSIA, KAZANFAR OIL CO PSC,**

RETAIL BANK, DISCOUNT STORE CHAIN, SUPERMARKET

STOCKHOLDERS: KROGER CO., YUM! BRANDS INC., BANK HAPOLIM LTD., CHINA COMMUNICATIONS CONSTRUCTION CO. LTD., HEIDELBERGCEMENT AG, SBERBANK OF RUSSIA, KAZANFAR OIL CO PSC.
KROGER CO. IS A PUBLIC COMPANY LISTED ON THE NEW YORK STOCK EXCHANGE UNDER THE TICKER SYMBOL "KR". YUM! BRANDS INC. IS A PUBLIC COMPANY LISTED ON THE NASDAQ STOCK EXCHANGE UNDER THE TICKER SYMBOL "YUM". BANK HAPOLIM LTD. IS A PUBLIC COMPANY LISTED ON THE MOSCOW STOCK EXCHANGE UNDER THE TICKER SYMBOL "HAPOLIM". CHINA COMMUNICATIONS CONSTRUCTION CO. LTD. IS A PUBLIC COMPANY LISTED ON THE SHANGHAI STOCK EXCHANGE UNDER THE TICKER SYMBOL "CCCC". HEIDELBERGCEMENT AG IS A PUBLIC COMPANY LISTED ON THE FRANKFURT STOCK EXCHANGE UNDER THE TICKER SYMBOL "HEI". SBERBANK OF RUSSIA IS A PUBLIC COMPANY LISTED ON THE MOSCOW STOCK EXCHANGE UNDER THE TICKER SYMBOL "SBER". KAZANFAR OIL CO PSC IS A PRIVATE COMPANY NOT LISTED ON ANY STOCK EXCHANGE.

LAGARDERE S.C.A.,
SEVEN & I HOLDINGS,
LAWSON INC,
COMPANIA DE
DISTRIBUCION INTEGRAL
LOGISTA HOLDINGS,
PRESIDENT CHAIN STORE
CORP, CELANESE CORP,
FAMILYMARK UNY HOLDINGS CO
LTD, CORE MARK HOLDING CO
INC, EASTMAN CHEMICAL CO, DUFFY
GROUP, ESSENTIAL P.C., ARIEL GROUP,
GAMCOY GROWTH CORPORATION, KLINGSTADT
CHEMICALS, SARGENT, JENSEN, CHEMICAL INDUSTRIES

... while bond portfolios contain debt issued by a range of questionable states, from Russia to Venezuela



EXAMPLE: SCREENING OF A GLOBAL SOVEREIGN BOND PORTFOLIO

- The table above shows controversial issuer states found in a typical sovereign bond portfolio
- The states may be flagged for various reasons, which is seen in the table

**TODAY'S
PENSIONS ARE
BETTING
AGAINST OUR
FUTURE**



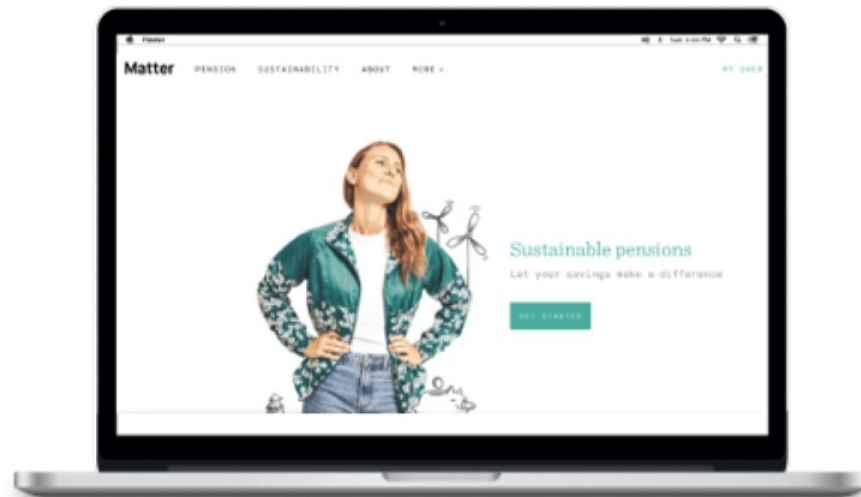
Matter is a Danish fintech-startup founded in 2017.

In October 2018, we launched our first sustainable pension savings in collaboration with Skandia.



Track your impact

We have launched sustainable pension plans with a personalised dashboard to track financial performance and environmental impact for end-customers in collaboration with Skandia



Ved du, hvad dine penge laver
når du sover?

Matter

... and avoid harmful companies and industries



Weapons



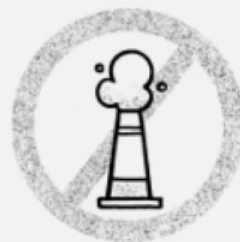
Fossil fuels



Tobacco



Corruption



Pollution

Matter

We actively select sustainable investments...



Green
energy



Recycling



Health
technology



Medicine and
health care



Human
rights

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Compared to an average equity portfolio in a Danish pension company, the Matter sustainable portfolios contain...



100%

Less oil, coal and
gas reserves



75%

less waste
generation

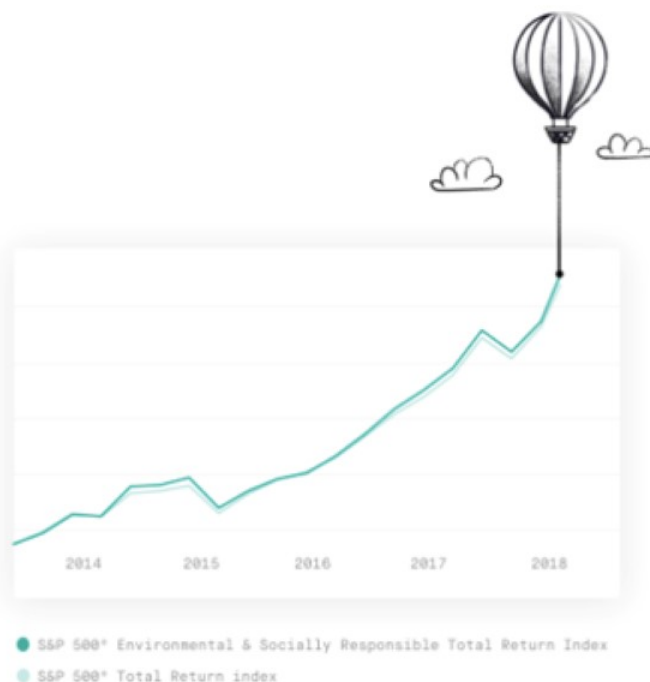


15x

more renewable
energy

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The two Matter investment portfolios have tracked the market well in the first four months of 2019



16.4%

High risk

13.2%

Medium risk


Questions?



Matter

Our investment screening tools are automated and powered by machine learning...

Investment portfolio



Name	Identifier	Weight	Asset type
APPLE INC	US0378331005	2.3%	Equity
NVIDIA CORP	US6706661040	1.9%	Equity
TOTAL SA	FR0000120271	1.8%	Equity
ALLIANZ SE	DE000A1499N8	1.6%	Corp. bond
CZECH REPUBLIC	CZ0001002547	1.2%	Sov. bond
...



CO2 emissions



Water use



Waste generation



Total reserves CO2 emissions



Renewable power generation



Gender equality statistics



Controversial companies (e.g. fossil fuels, weapons or tobacco companies)



Beneficial companies (companies praised for sustainability by thought-leaders)



Sovereign metrics

... while the input includes 360 degree perspective of the most critical voices in the room



Controversial companies

Adult entertainment
Alcohol
Business ethics violations
Correctional facilities
Corruption
Defense & weapons
Environmental damage & disasters
Ethical norms violations
Extreme executive pay
Fossil fuels
Gambling
GMO
High GHG emissions
Human & labor rights violations
Israeli settlements
Meat production
Nuclear
Pork
Stem cells
Tax avoidance
Tobacco



Beneficial companies

Best in class (among peers)

Business ethics pioneers

Diversity & inclusion pioneers

Environmental protection

Great work environment

Green energy production

Health & safety pioneers

Human & labor rights pioneers

Low GHG emissions



Controversial sovereigns

High fossil fuels exports
Authoritarian state
Child labor
Civil liberties
Conventional weapons export
Corruption
Financial secrecy
Government effectiveness
Low share of women in national parliament
Not free state
Peace
Political rights
Political stability - no violence
Press freedom
Regulatory quality
Rule of law
Sanctions
Slavery
Tax haven
Voice and accountability

The topics are based on more than 60 well renowned sources