BROKER SOLUTIONS



Broker Solutions

Creating Investment Strategies that employ Environmental, Social and Governance (ESG) criteria

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MMPI Limited trading as Broker Solutionsis regulated by the Central Bank of Ireland.

BACKGROUND

In September 2019, Broker Solutions commenced the process of creating investment solutions designed not only to meet each investor's investment objectives but that are also invested in companies that are managed with a strong focus on ESG standards.

Environmental, social and governance (ESG) criteria are a set of standards for a company's operations that socially conscious investors use to screen potential investments. Environmental criteria consider how a company performs as a steward of nature. Social criteria examine how it manages relationships with employees, suppliers, customers, and the communities where it operates. Governance deals with a company's leadership, executive pay, audits, internal controls, and shareholder rights.

BROKER SOLUTIONS' APPROACH TO ESG INVESTING

Broker Solutions has created and designed a series of new and innovative ESG focused investment solutions that:

- 1. Are invested in companies selected due to their high ESG standards and
- 2. Facilitate Broker Solutions, its Financial Brokers and their investors to participate in a forest restoration programme in Ireland whereby **1 tree is planted for every €1,000 invested**.

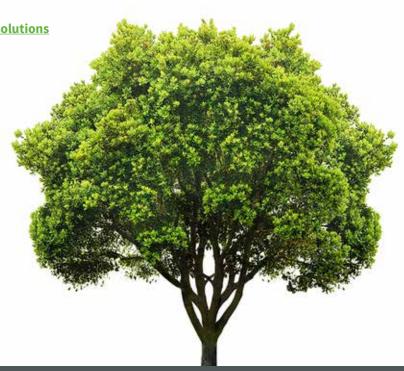
Broker Solutions has already attracted investments in ESG focused solutions totalling over €16 million and expects that total to rise to over €20 million by the end of 2020.

INITIAL BROKER SOLUTIONS REFOREST PROJECTS

In Autumn 2019, as a result of investments by investor clients of Financial Brokers in Broker Solutions' new ESG focused Bonds, 10,385 trees were planted by Reforest'Action in Tinryland, Co. Carlow.

Approximately 4,000 trees have also been planted by Reforest'Action in Ballyla, Co. Wexford. Additional trees will be planted in Ballyla and Ballinruan, Co. Wexford later in 2020 and in 2021 as Broker Solutions continues in efforts in supporting these projects.

For more information on the initial project in Tinryland, Co. Carlow and the current projects in Ballyla and Ballinruan, Co. Wexford, please visit: https://www.reforestaction.com/en/sri-broker-solutions



AFFORESTATION PROJECTS

Type of Project:

Afforestation of agricultural wasteland.

Context:

Agriculture represents 25% of greenhouse gas (GHG) emissions worldwide. Faced with this situation, Ireland has committed to doubling its forest area from 9% to 18%, which is not much when we know that the afforestation rate in France is 34%. The many years of traditional intensive farming that this land has been subjected to has impoverished the soil and damaged its structure. Today, there is little chance of finding many earthworms per cubic metre of ground or a following of a variety of insects. Single-crop farming and the related processes leave very little chance for the natural vegetation to become established and provide a home for biodiversity.

Benefits:

The planting of various dynamic tree species in this area will make it possible to recreate a functional and resilient forest ecosystem. The growth of this new sustainably managed forest will capture carbon dioxide from the atmosphere, thus helping to combat global warming. The variety of tree species will make it possible to optimise biodiversity while supplying timber for industry as well as providing a renewable energy source. Furthermore, in an environment of agricultural plains with no forest, this tree-planting project will bring an additional layer to the landscape.

Examples of tree species planted



Oak



Birch



Alder

WHY THESE PROJECTS ARE IMPORTANT?

Ireland, a country with little woodland

Ireland is one of the five countries in Europe with the least woodland. The main objective of the Irish forest is to produce timber but interest in its social and environmental aspect is growing. The reason that forests only cover a small area is due to farming, which only leaves the most arid land for forests. As a country with sparse forest cover and low demand for tree-planting, the costs are high, all the more so as the large presence of game requires tree-planting to be protected here. This only makes the help given to the owner more relevant.

The beginning of a new forest

This tree-planting project will make it possible to recreate a genuine forest ecosystem. It will restore all of this land's biodiversity potential. Thanks to the introduction of various tree species, broadleaved and coniferous, this future forest will be able to more effectively withstand natural hazards such as storms, recurring drought and the many diseases that Europe's forests are suffering from with increasing regularity. These phenomena are often accentuated by climate change and single-crop farming practices.

WHY PLANT A TREE?

Climate change is a collective challenge, therefore everyone must strive to continually reduce his/her personal carbon footprint and plan trees to offset the residual CO2 emissions.

Did you know that the CO2 emissions of the average person over their lifetime can be offset in full by planting 5,000 trees?

PROTECTING CLIMATE AND BIODIVERSITY

If everybody makes a contribution by reducing his or her carbon footprint and leaves behind his/her individual forest, the impact on the climate will be visible very quickly!



Every €1,000 investment in a Broker Solutions Environmentally and Socially Responsible investment Bond = 1 new tree planted in a forest in Ireland



Reforest'Action

Founded in 2010, Reforest'Action is a company which allows individuals and companies alike to take concrete action towards climate and biodiversity. Since the company's inception, Reforest'Action has planted more than 3 million trees with the help of more than 100,000 citizens, and helped improve the living conditions of over 30,000 people worldwide. As part of this product offer, Reforest'Action acts, through a cooperation with the debt issuer, as a service provider to plant trees associated with responsible investment products, without any partnership relation with the distributor distributing concerned products.

For more information visit: www.reforestaction.com/en

Warning: This document is intended for Financial Broker firms only and is not suitable for potential Investors. This document should be read in conjunction with the relevant product Brochure where a full list of warnings is provided.