

Triple Point Navigator Service (the Service) (closed product)

SDR Consumer Facing Disclosure¹

November 2025²

Product Type:
Alternative Investment Fund

Launch Date:
June, 2014

Investment Objective:
The Service provides access to the Navigator Strategy (the Strategy) and allocates funds to one or more established businesses whose principal activity is lending and leasing to a wide range of primary UK based small and medium sized enterprises. The Navigator Strategy seeks to generate an attractive risk-adjusted return and enable shareholders to achieve relief from inheritance tax on the shares held after two years, through qualifying for business relief.

No Label:

This Service does not have a UK sustainable investment label. This Service through the Sustainability commitments undertaken by the Investment Manager (in agreement with its Board) considers how investment decisions relating to the product may result in negative outcomes for people and planet and seeks to mitigate these within the confines of the Investment Objective of the product; we consider this to present sustainability characteristics beyond basic ESG integration for risk mitigation, but not significant enough to enable application of a Label.

Sustainability Characteristics

Sustainability Goal: The Service does not have an explicit sustainability goal. The Service benefits from the sustainability approach and responsible investment commitments of the Investment Manager, Triple Point, who provide the Fund Management Services for the Navigator Strategy. The portfolio companies within the Navigator Strategy have adopted Responsible Investment and ESG Integration policies and these help inform lending and leasing decisions. The Service recognises that proportionate consideration of environmental, social and governance (ESG) factors and sustainability themes can minimise risks and strengthen outcomes and more effectively create value for the UK economy through the support of enterprises which have a long-term role to play. Furthermore, responsible implementation of the sustainability approach can minimise adverse effects the Service's investments may have on people and planet.

What the Service invests in: On behalf of the Service the Investment Manager selects one or more companies carrying out specialist lending and leasing services. These companies in turn provide lending and leasing services to a wide range of primary UK- based small and medium sized enterprises, selection is sector agnostic. The Responsible Investment principles applied by the Investment Manager require consideration of human rights, climate change, biodiversity, and good governance. Both the Responsible Investment Guide and the ESG Integration Policy for the Navigator Strategy should be referred to for full details; see the Additional Information section of this document for how to access.

What the Service will not invest in: In accordance with the Responsible Investment Guide adopted there are a range of exclusions and exposure limits applicable.

The table highlights the approach regarding exposure to specific activities/sectors where engagement is not considered effective and which conflict with Triple Point's purpose. It reflects a willingness to accept some indirect exposure to problematic sectors, acknowledging their interconnected nature with a wide range of services which remain essential to the economy.

To illustrate: a small consumer goods retailer may earn for example 15% of its revenue from the sale of tobacco and related products. This is a counterparty that could be engaged. Should revenues from this source exceed 50% of total revenues, it would not be an acceptable counterparty.

Full details, including definitions for the activities/sectors, are contained in the Triple Point Responsible Investment Guide; see the Additional Information section of this document for how to access.

Activity/Sector	Revenue Threshold (the revenue source of a single counterparty)	
	Producer/Operator	Related revenues (equal to or greater than)
Tobacco and related products	0%	50%
Adult entertainment (including pornography and violent content)	0%	50%
Gambling (excluding charitable lotteries)	0%	50%
Controversial or unconventional weapons	0%	10%
Animal testing for non-medical, pharma or healthcare	0% ⁱ	n/a
Thermal Coal	0% ⁱⁱ	n/a

- i. Exclusion does not apply where a company is clearly and actively driving positive change in the sector and demonstrates adherence to a best practice responsible animal testing policy. A case-by-case approach is adopted.
- ii. This exclusion covers projects associated with mining thermal coal, as well as in coal-fired power generation, as defined by the Science-Based Targets Initiative guidance.

¹ SDR refers to the Sustainability Disclosure Requirement, which requires all in scope products to have a Consumer Facing Disclosure. Triple Point disclosures provide details on the sustainability characteristics of a Triple Point product including which Label is used for the detailed product, or an explanation of when a Label is not applied but sustainability characteristics are still present.

² Alignment with label requirements is reviewed annually and this Consumer Facing Disclosure is valid for a year from its publication date.

Sustainability Characteristics (continued)

Stewardship: The Investment Manager's specialist sustainability team works to ensure the activities of the selected lending and leasing businesses meet the agreed sustainability and responsible investment standards. In turn, the team encourage and support the lending and leasing businesses to work with enterprises who have good sustainability or show evidence of relevant or planned action. Support is also given to encourage extended data collection and to increase sustainability awareness with a view to helping achieve improved long-term outcomes for the enterprise, the lending and leasing businesses, and in turn the customers of the Navigator Strategy.

Performance Measurement

The Strategy does not provide sustainability performance measurement. Sustainability and responsible investment commitments are made by the Investment Manager, and adopted by the Strategy. Commitments are reviewed and confirmed each year, and reported annually, in the Investment Manager's sustainability report also referred to as the Blue Book; see the Additional Information section below for how to access.

Compliance and Reporting

The sustainability approach and characteristics of the Investment Manager are detailed annually in the financial report and accounts.

Alignment with sustainability and responsible investment commitments and details on outcomes are reported in the Investment Manager's annual sustainability report, also referred to as the Blue Book; see the Additional Information section below for how to access.

In line with regulatory requirements, the Investment Manager will publish its first public product-level sustainability report in 2026. This will outline the Investment Manager's sustainability approach, governance, and outcomes. The content of this report will follow the FCA prescribed content and industry guidance as they develop. The report is annual and will be available on the Triple Point website.

Sustainability-related claims are made in compliance with the FCA's anti-greenwashing rule, to provide balanced and evidence-based information and ensure that the content of the report is fair. Disclosures are overseen by internal governance processes to maintain accuracy and consistency across reporting, including financial statements and sustainability publications.

This Consumer Facing Disclosure is reviewed annually and remains publicly available throughout the year.

Risks and Mitigations

In pursuing sustainability goals there is always the possibility of ancillary unintended negative impacts. Key material risks for this Strategy are associated with the underlying activities of the enterprises to which the selected companies provide leasing and lending services. The Investment Manager mitigates these risks by requiring the companies selected to provide leasing and lending services to adopt a range of relevant policies (e.g. ESG integration; Modern Slavery) and through the support of a specialist sustainability team who are available for support in the implementation of the expected sustainability standards, including in relation to net zero action.

Additional Information

Contact Information:

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The product is closed, but for further details on the Navigator Strategy, please visit: tpeps.triplepoint.co.uk

For Triple Point's sustainability commitments, Responsible Investment Guide and the ESG Integration Policy for Navigator Strategy, visit Triple Point's website. Select Approach to Sustainability and go to [Resources](#) for the "Triple Point Responsible Investment Guide," the "Blue Book" sustainability report and the "Triple Point Navigator Strategy ESG Integration Policy."

[Click here](#)

Disclaimer

This document provides you with key information about the Navigator Service. This information is intended to help you to navigate the market for sustainable investment products, compare and understand the sustainability characteristics of this fund with other products and, in particular, understand that the fund does not have a label and the reason why. This information is provided for information purpose only and is not a marketing communication. The Service is an alternative investment fund and is managed by Triple Point Investment Management LLP "Triple Point". Triple Point Investment Management LLP is authorised and regulated by the Financial Conduct Authority (the "FCA") no. 456597