

Investments with an ecological and social impact

Sustainable banking platform Tomorrow launches climate equity fund

-
- Tomorrow is the first digital banking provider in Europe to offer an impact-oriented equity fund
 - Managed by Evergreen, the fund is geared towards the Paris Climate Agreement, taking into account ecological, socially just and ethical criteria
 - Tomorrow's customers can invest directly via its banking app
-

Tomorrow GmbH is the first European banking platform to launch an impact-oriented equity fund. With Tomorrow Better Future Stocks, the Hamburg-based company now has a publicly offered fund that aims not only to generate a positive return, but also to make a contribution towards solving ecological and social problems. This is done by channeling investors' money exclusively into verifiably sustainable companies.

Tomorrow Better Future Stocks are geared towards long-term private investors who already have experience in trading equity funds. From today, those who have signed up for the waiting list can invest directly as part of the public beta testing via the Tomorrow app and view the composition of the fund on a daily basis. All other customers will be able to access it in two weeks' time. It will also be possible to access the financial product via other brokers or custodian banks.

Sustainability at the highest level

As an impact-oriented fund, Tomorrow Better Future Stocks is in line with the Paris Climate Agreement and invests exclusively in securities that follow the strictest investment criteria. This means that it meets the requirements set out in Article 9 of the EU Sustainable Finance Disclosure Regulation [SFDR]. All shares have been assessed by the Tomorrow Impact Council and other bodies.

The Impact Council is an independent supervisory body consisting of experts from civil society, science and business that focuses on sustainability. The fund is examined continually with the XDC model developed by external climate metrics provider right. based on science to ensure that the shares are in keeping with the Paris Climate Agreement in the long term as well.

Contributing to a fairer and more ecological world

As Inas Nureldin, co-founder and co-CEO of Tomorrow, explains: “We firmly believe that, with the right investment offers and decisions, it is possible to make a difference in the fight against the looming climate catastrophe. Addressing the climate crisis is a mammoth task that calls for all sectors to play their part – and the financial sector has a very central responsibility here. With Tomorrow Better Future Stocks, we offer a verifiably ecological, socially equitable and ethical investment that sets itself apart from the growing number of greenwashing products and services. Our selection and verification process demonstrates what is possible from both a genuine sustainability and a transparency perspective. Our approach can serve as a blueprint for the shift towards genuine sustainability in the financial sector.”

Asset management with Universal & Evergreen

Tomorrow Better Future Stocks is being issued in collaboration with the capital management company Universal-Investment mbH and Evergreen GmbH. Evergreen and Tomorrow focus on sustainable investments and their products meet the UN's ESG and sustainability criteria and have B-Corp sustainability certification. Evergreen founder and CEO Iven Kurz says: “We firmly believe that truly sustainable investments also need a sustainable provider. The fund offers investors an ideal opportunity to put their money to work in a meaningful, environmentally conscious and socially responsible way.”

Globally positioned equity fund Tomorrow Better Future Stocks invests primarily in industry, information technology, healthcare, utilities and consumer goods. Its securities include Shimano, EDP Renewables, Sonova and Encavis. As its shares come mainly from the USA and Germany, they are mostly in euros and US dollars.

Investments

- **Fund information**
- **Fact sheet**

Legal note

Tomorrow GmbH brokers the above investment product in its capacity as a contractually tied broker – as defined in section 2[10] of the German Banking Act (KWG) – on behalf of and for the account of Solarisbank AG. Tomorrow GmbH has been entered in the public register kept by the BaFin [Federal Financial Supervisory Authority]. The register can be viewed at: portal.mvp.bafin.de/data-base/VGVInfo/. Tomorrow's investment products in cooperation with Solaris are also supported by Baader Bank AG in its capacity as custodian bank.

The above capital investment entails risks. This text does not contain any investment advice or direct recommendations.

The value of capital investments can fall or rise. It can lead to a loss of some or even all of the invested capital. Early price performance, simulations or projections are not reliable indicators of an investment's future value development.

About Tomorrow

Tomorrow GmbH is the first sustainable digital banking provider in Europe. It was founded in 2018 by Inas Nureldin, Jakob Berndt and Michael Schweikart based on a vision of using money as a lever for positive change. Geared towards the sustainable development goals of the United Nations and certified as a B Corporation, Tomorrow works to promote climate protection and social justice. It supports different social or climate protection projects around the world and invests exclusively in sustainable investment products. Up until the first quarter of 2022, Tomorrow generated over € 80 million in impact investments, protected over 90 million square meters of forest and offset more than 27,000 tonnes of CO₂. Based in Hamburg, the company and its 120-strong workforce attend to the needs of around 120,000 customers and, with their help, raised € 8 million through crowdfunding within the space of 24 hours.

About Evergreen

Evergreen is a sustainable and independent asset manager. It administers exclusively sustainable and transparent capital investment products, combining ecological, social and economic sustainability for institutional and private customers. As a B Corp, Evergreen believes in holistic sustainability, both as a company and within the entire product range. Evergreen is a regulated financial services institution in accordance with section 15 of the Investment Firm Act (WpIG).

About right. based on science

right. based on science GmbH (right°) is a climate tech company that provides transparency on the climate impact of economic activities – plain & simple in °C. The right° software and metrics enable decision makers from the real economy, finance, and real estate to plot pathways to 1.5°C alignment and to let their climate-related decisions be guided by the best available science and data. right° was founded by Hannah Helmke and Dr. Sebastian Müller in 2016. Together with their interdisciplinary team of nearly 35 experts they aim to help shape a future, in which economic success is no longer dependent on emissions. In 2020, right° was awarded the prestigious Next Economy Award.

About Solaris

Solaris is Europe's leading embedded finance platform and a prominent innovator in the finance sector. The technology firm allows companies to offer their customers secure and innovative financial services. Through APIs, partners can integrate financial services quickly and easily within their own range of products. Solaris has its headquarters in Berlin and employs over 750 people at eight other locations in Europe and India. Its combined net revenue in 2021 was over € 100 million, which is equivalent to year-on-year growth of over 90 percent.

Tomorrow contact

Lilli Staack | lilli@tomorrow.one
Tomorrow GmbH, Neuer Pferdemarkt 23, 20359 Hamburg

TLGG contact

Giuliana Fuchs | giulianafuchs@tlgg.de
TLGG GmbH, Paul-Lincke-Ufer 39/40, 10999 Berlin