

# Investing with a Conscience to Make a Difference

CLNR



EQU



HART



OCEN



# Harnessing the Power of Purposeful Investing

# Investing in the ETFs That Invest in All of Us

Large-scale societal changes happen when we work together towards a common goal. The IQ Dual Impact ETF suite from IndexIQ, a New York Life Investments company, looks to invite the potential for financial gain through impact investing while helping to inspire change in the process—simply put, a double bottom line approach to environmental, social, and governance (ESG) investing.

The exchange traded funds (ETFs) within the IQ Dual Impact ETF suite provide targeted, thematic investment strategies which seek to deliver compelling performance potential for investors while helping to improve outcomes in the communities we call home. Recognizing that we can't bring about change alone, each IQ Dual Impact ETF aligns with a vetted non-profit like the National Wildlife Federation, Girls Who Code, the American Heart Association, and Oceana in order to support pressing, and sometimes dire, ecological and social causes.

## Tackling big issues is big business

Comprised of stocks from companies whose operations contribute to the advancement of each fund's theme, our ETFs seek to enhance individual portfolios' potential as well as our planet.

We believe each offering in the IQ Dual Impact ETF suite provides a compelling investment opportunity informed by market trends, consumer behaviors, and New York Life Investments' expertise in ESG investing.

### IQ Dual Impact ETF Offerings

SYMBOL	PRODUCT	ASSET CLASS	IN ALIGNMENT WITH
CLNR	IQ Cleaner Transport ETF	Global Equity	National Wildlife Federation
EQUL	IQ Engender Equality ETF	U.S. Equity	Girls Who Code
HART	IQ Healthy Hearts ETF	Global Equity	American Heart Association
OCEN	IQ Clean Oceans ETF	Global Equity	Oceana

# CLNR



# IQ Cleaner Transport ETF

## Why Invest: Working Towards a Cleaner Future With CLNR

On every level, climate change is a threat to growth and prosperity, having a significant impact on individual lives and economic repercussions across industries.<sup>1</sup> However, human intervention can help slow its impact by reducing greenhouse gas emissions caused by fossil fuels. Recognizing that infrastructure and climate change impact countless people, IndexIQ chose to align with the National Wildlife Federation when launching our IQ Cleaner Transport ETF (CLNR). Consider that:



Globally, transportation accounts for up to

# 20%

OF EMISSIONS EACH YEAR<sup>2</sup>



**Fossil fuels**

are a large contributor in the

# 5,000,000

AIR POLLUTION-RELATED DEATHS A YEAR<sup>3</sup>



Only **10.7%** of U.S. energy

COMES FROM **renewable sources**<sup>4</sup>

## A Data-Driven Investment Opportunity

Expected growth in the clean energy and sustainable transportation sectors denote significant investment opportunities:



The clean energy market is projected to grow from \$408 billion to \$1.2 trillion by 2027<sup>5</sup>



Electric vehicle markets are projected to grow from \$140 billion to \$700 billion<sup>6</sup>



The U.S. green economy is estimated to generate over \$1.3 trillion in revenue per year, representing 16.5% of the global green economy<sup>7</sup>

## About CLNR

As part of our IQ Dual Impact ETF suite, CLNR seeks to align climate-related impact investing with investors' financial goals via global companies that are contributing to the advancement of more sustainable transportation through cleaner energy products and solutions.

CLNR tracks the IQ CANDRIAM Cleaner Transport Index, which is designed to provide investors exposure to global stocks of companies that share our commitment to a greener future and are therefore involved in one of the following activities:

- Transportation equipment and services
- Clean energy resources
- Technology (software or hardware) leading to increased efficiency in transportation
- Infrastructure components

## The Portfolio in Action

CLNR's portfolio allocation includes companies such as:



Manufacturer of electric vehicles and electric vehicle powertrain components  
**Sector:** Consumer Discretionary  
**Country:** U.S.



Multinational provider of energy and automation solutions designed for efficiency and sustainability  
**Sector:** Industrials  
**Country:** France



Global producer of semiconductors and integrated circuits  
**Sector:** Technology  
**Country:** Taiwan

Sample holdings are shown for illustrative purposes only.

## Advancing Climate Solutions With the National Wildlife Federation

New York Life Investments and IndexIQ contribute to the National Wildlife Federation's charitable initiatives based on a portion of CLNR's management fee. Through our ongoing donations, we are proud to help the National Wildlife Federation further its mission to advance climate solutions that help create a zero-carbon future where wildlife and people thrive.

Established in 1936, the National Wildlife Federation believes America's experience with cherished landscapes and wildlife has helped define and shape our national character and identity for generations. As such, the organization has been uniting Americans to protect wildlife and our natural resources through hands-on programs, policy work, community outreach, and much more.



Learn More | Visit [iqdualimpactetfs.com](https://www.iqdualimpactetfs.com)

CLNR is available for purchase on all major trading platforms.



# IQ Engender Equality ETF

## Why Invest: Join the Fight for Gender Equality **With EQUL**

Transformative change is not passive — it requires proactive and deliberate action. Achieving true gender equality is no different. Each day, our society is called to remove the obstacles that hinder a more inclusive economy and prosperous future. Recognizing the crucial role of computing in our economy coupled with the lack of women in the field, IndexIQ aligned with Girls Who Code to develop our IQ Engender Equality ETF (EQUL), understanding that:



Fewer than **1 in 5** computer science graduates are women<sup>8</sup>



Women are underrepresented — only **35%** pursue a STEM DEGREE<sup>9</sup>



Women were on track to fill only **28%** of the 6 million jobs available in computing-related fields in 2021<sup>10</sup>

## A Data-Driven Investment Opportunity

Studies indicate that equality-focused opportunities will continue to rise based in part on the following:



### Gender equality is not only a social issue, but also a business issue:

- Evidence suggests that companies with more diverse boards have higher returns and lower risk profiles<sup>11</sup>
- Companies with high participation of women at all staffing levels report better business performance<sup>12</sup>



### Supporting pay equality for women is also supportive of the economy:

- Women worldwide are paid about 23% less than men<sup>13</sup>
- Women influence 83% of spending decisions in the U.S. and account for 70% of global consumer spending<sup>14</sup>

## About EQUL

As purpose-driven investing continues to grow, IndexIQ is working with investors who are focused on gender equality by granting access to select U.S. companies that are leaders in gender equality within the workplace.

EQUL utilizes the Gender Equality Scorecard™ developed by Equileap, an independent data provider with a broad scope of gender metrics, enabling investors to make data-informed investment decisions. Equileap evaluates more than 4,000 companies globally across 19 criteria including:

- Gender balance of the workforce, senior management and board of directors
- Pay gap
- Sexual harassment
- Parental leave

## The Portfolio in Action

EQUL's portfolio allocation includes companies such as:



Online marketplace for unique and creative goods, connecting buyers and sellers worldwide  
**Sector:** Consumer Discretionary



Provider of business and financial management software solutions for small businesses, consumers, and accounting professionals  
**Sector:** Information Technology



Global human resources consulting firm providing temporary and permanent staffing services  
**Sector:** Industrials

Sample holdings are shown for illustrative purposes only.

## Inspiring the Next Generation of Tech With Girls Who Code

Girls Who Code is a non-profit organization that aims to support and increase the number of women in computer science. Founded in 2012, the non-profit offers programs and clubs for girls of all backgrounds, identities and preferences, about half of whom come from historically underrepresented groups.



New York Life Investments and IndexIQ contribute to Girls Who Code's charitable initiatives based on a portion of EQUL's management fee. Through our ongoing donations, New York Life Investments and IndexIQ are proud to help Girls Who Code further its mission to inspire, educate, and equip girls with the computing skills they need to become leaders. By supporting free programs for third to twelfth graders, girls learn coding while also finding role models and peers in the computer science and technology fields.

**Learn More | Visit [iqdualimpactetfs.com](http://iqdualimpactetfs.com)**

**EQUL** is available for purchase on all major trading platforms.



# IQ Healthy Hearts ETF

## Why Invest: Creating Healthy Hearts and Communities **With HART**

As interest in impact investing grows, studies suggest that investors are reconsidering how their investments reflect their personal views and values. The IQ Healthy Hearts ETF (HART), which was created in alignment with the American Heart Association, seeks to focus these values on individual financial goals by investing for both heart health and the fight against health inequity.




Heart disease is the **#1** CAUSE OF DEATH in the U.S.<sup>15</sup>

**127 million** Americans over 20 live with heart disease<sup>16</sup>

Heart disease costs the U.S. **229 billion** PER YEAR<sup>17</sup>

## A Data-Driven Investment Opportunity

Statistics suggest that an attractive investment opportunity has arisen from health-focused trends:

-  The global cardiovascular drug market is projected to reach \$64 billion by 2026, exhibiting a compound annual growth rate (CAGR) of 3.8% during the forecast period.<sup>18</sup>
-  Companies involved in consumer-packaged goods saw impressive sales growth in 2019 from fresh foods (+\$4.6 billion), organics (\$925 million) and foods that support plant-based diets (+\$982 million).<sup>19</sup>
-  The fitness equipment market size is expected to reach \$15.4 billion by 2028, registering a CAGR of 0.3% during the forecast period.<sup>20</sup>



## About HART

As the first ETF in our IQ Dual Impact ETF suite, HART grants access to stocks of companies that are contributing to the fight against heart disease or are promoting healthy lifestyles.

HART tracks the IQ CANDRIAM Healthy Hearts Index, which utilizes positive selection criteria and exclusionary screens, to provide investors exposure to stocks of global companies that:

- Seek to diagnose or treat cardiovascular disease
- Enable people to adopt healthier lifestyles through above-average involvement in healthy food & wellness products
- Provide solutions for people to engage in regular exercise and track their fitness
- Offer access to health education through IT services

## The Portfolio in Action

HART'S portfolio allocation includes companies such as:



Multinational consumer electronics manufacturer specializing in mobile devices, personal computers, tablets, and wearables

**Sector:** Information Technology  
**Country:** United States



Developer and manufacturer of athletic footwear, apparel, and accessories  
**Sector:** Consumer Discretionary  
**Country:** United States



Pharmaceutical products manufacturer focused on diabetes care and insulin delivery systems  
**Sector:** Health Care  
**Country:** Denmark

Sample holdings are shown for illustrative purposes only.

## Fighting Health Inequity With The American Heart Association

New York Life Investments and IndexIQ are donors to and supporters of the American Heart Association's Social Impact Fund. Investing in HART helps to further these contributions, through which we will be able to help under-resourced communities achieve health equity.



American Heart Association  
Social Impact Fund

The American Heart Association's Social Impact Fund seeks to mitigate health inequity in underserved communities and enable everyone, regardless of social standing or background, to live long, healthy lives. Nearly 80% of an individual's health is determined by factors other than access and quality of clinical care, which is why the Social Impact Fund invests in efforts to help communities develop sustainable solutions to social detriments of health, including environmental and social conditions.

New York Life Investment Management LLC (NYLIM) and IndexIQ Advisors LLC (IndexIQ) are donors to and supporters of the American Heart Association's Social Impact Fund and are making a substantial contribution to the Social Impact Fund.

**Learn More | Visit [iqdualimpactetfs.com](http://iqdualimpactetfs.com)**

**HART** is available for purchase on all major trading platforms.



# IQ Clean Oceans ETF

## Why Invest: Protecting Our Oceans With OCEN

The global blue economy, which consists of economic activities that are based in and are actively good for the ocean, is crucial to our continued growth and prosperity across multiple industries and countless communities worldwide. As such, the IQ Clean Oceans ETF (OCEN) was developed in alignment with Oceana, a leading organization in the fight for ocean conservation. As an interest-based ETF, OCEN reflects the overwhelming importance of our oceans to livelihoods worldwide.

The “blue economy” is sustainable use of ocean resources for economic growth, improved livelihoods and jobs, and ocean ecosystem health.



**33 billion pounds** of plastic leaks into the marine environment

**from**

**LAND-BASED SOURCES EVERY YEAR<sup>21</sup>**



**Globally, the ocean has absorbed**

**90% of**

**THE EXTRA HEAT IN OUR ATMOSPHERE<sup>22</sup>**



**RESTORING** the oceans could feed

**1 billion people** a healthy seafood meal each day<sup>23</sup>

## A Data-Driven Investment Opportunity

Studies show that attractive investment opportunities exist in protecting our oceans:



The blue economy is estimated to be worth **\$2.5 trillion a year<sup>24</sup>**



The blue economy is expected to grow **2x faster than the mainstream economy by 2030<sup>25</sup>**



Ocean-related industries comprise up to **7% of global gross domestic product<sup>26</sup>**

## About OCEN

IndexIQ believes that investors can enhance their portfolio's potential by seeking exposure to select global companies that are taking steps towards mitigating harm to our oceans through their products or services.

OCEN tracks the IQ CANDRIAM Clean Oceans Index, which is designed to provide investors exposure to global stocks of companies that share a commitment to protecting our oceans by reducing pollution and increasing resource efficiency, and are therefore involved in one of the following activities:

- **Pollution Reduction**
- **Carbon Efficiency**
- **Clean Energy**
- **Sustainable Oceans**
- **Cleaner Shipping**

## The Portfolio in Action

**OCEN's portfolio allocation includes companies such as:**



World's largest utility company, with a focus on renewable energy and sustainable power solutions  
**Sector:** Utilities  
**Country:** United States



Engineering and manufacturing company focusing on automation and digitalization to offer energy efficient and resource-saving technologies  
**Sector:** Information Technology  
**Country:** Germany



Manufacturer of cosmetics, perfume, hair care, and skin care products  
**Sector:** Consumer Staples  
**Country:** France

Sample holdings are shown for illustrative purposes only.

## Preserving Ocean Health With Oceana

New York Life Investments and IndexIQ contribute to Oceana's charitable initiatives based on a portion of OCEN's management fee.

Oceana, founded in 2001, is the largest international advocacy organization focused solely on ocean conservation. Their offices around the world work together to win strategic, directed campaigns that achieve measurable outcomes intended to make our oceans more biodiverse and abundant. Since its founding, Oceana has won more than 225 victories and protected nearly 4 million square miles of ocean.

Through our ongoing donations, New York Life Investments and IndexIQ are proud to help Oceana further its mission of restoring fisheries by stopping overfishing, preventing bycatch, protecting habitat, and reducing pollution from single-use plastics.



**Learn More | Visit [iqduoimpactetfs.com](https://www.iqduoimpactetfs.com)**

**OCEN** is available for purchase on all major trading platforms.

# IQ Dual Impact ETFs

## Investing with a Conscience to Make a Difference

The wisdom of impact investing lies in its innate commitment to doing good, both by possibly generating financial returns and as a vehicle for multifaceted impact. IndexIQ created IQ Dual Impact ETFs to help tackle a variety of social and environmental issues important to you and to everyone. Believing that when we invest together, everyone benefits.

When you invest in any of our IQ Dual Impact ETFs, you're furthering our shared commitment to enhancing individual portfolios' potential and advancing the causes that matter to our lives and our planet. Most of all, IndexIQ is helping you align your investments with your values. Which means you're empowered to do more today, for tomorrow.

**Learn More | Visit [iqdualimpactetfs.com](http://iqdualimpactetfs.com)**

**The IQ Dual Impact ETF suite is available for purchase on all major trading platforms.**

**Invest with purpose. Invest in the IQ Dual Impact ETF suite from IndexIQ.**



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The IQ CANDRIAM Cleaner Transport Index seeks to track companies that support the transition to more sustainable and efficient modes of transportation, which includes supporting technology and infrastructure.

The IQ Engender Equality ETF tracks the Solactive Equileap US Gender Equality Index, which was built in alignment with Equileap, a leader in gender equality research. This research in turn provides gender metrics to assess the risk and opportunities presented by gender (in)equality in financial markets. Equileap evaluates over 3,000 companies globally across 4 key dimensions, including gender balance in the workforce, equal compensation & work-life balance, policies promoting gender equality, and commitment to women's empowerment.

The IQ CANDRIAM Healthy Hearts Index seeks to provide investors with exposure to select companies that are involved in the diagnosis and/or treatment of heart disease, or that provide goods or services that allow people to adopt or maintain a healthy lifestyle.

The IQ CANDRIAM Clean Oceans Index seeks to track companies that help to protect and/or achieve a cleaner ocean through reduced pollution and increased resource efficiency.

## ABOUT RISK

**Foreign securities** can be subject to greater risks than U.S. investments, including currency fluctuations, less liquid trading markets, greater price volatility, political and economic instability, less publicly available information, and changes in tax or currency laws or monetary policy. These risks are likely to be greater for emerging markets than in developed markets.

### **Large-Capitalization Companies**

Risk Large-capitalization companies may be less able than smaller capitalization companies to adapt to changing market conditions. Large-capitalization companies may be more mature and subject to more limited growth potential compared with smaller capitalization companies. During different market cycles, the performance of large-capitalization companies has trailed the overall performance of the broader securities markets.

### **New Fund Risk**

The Fund is a new fund. As a new fund, there can be no assurance that it will grow to or maintain an economically viable size, in which case it could ultimately liquidate.

**Small and mid-cap stocks** are often more volatile than large-cap stocks. Smaller companies generally face higher risks due to their limited product lines, markets and financial markets.

### **ESG Investing Style Risk**

Impact investing and/or Environmental, Social and Governance (ESG) managers may take into consideration factors beyond traditional financial information to select securities, which could result in relative investment performance deviating from other strategies or broad market benchmarks, depending on whether such sectors or investments are in or out of favor in the market. Further, ESG strategies may rely on certain values based criteria to eliminate exposures found in similar strategies or broad market benchmarks, which could also result in relative investment performance deviating. There is no assurance that employing ESG strategies will result in more favorable investment performance.

### **Cleaner Transport Investing Style Risk**

The returns on a portfolio of securities that excludes companies that have not adopted practices and policies [to support the transition to more efficient transportation technologies] may trail the returns on a portfolio of securities that includes companies that have not adopted these practices and policies. Investing only in a portfolio of securities [of companies that help to achieve cleaner transportation] may affect the Fund's exposure to certain types of investments and may adversely impact the Fund's performance depending on whether such investments are in or out of favor in the market.

IQ Cleaner Transport ETF (the "Fund") is offered by IndexIQ, the Fund's sponsor, in alignment with the National Wildlife Federation ("NWF"). The Fund is designed to promote investment objectives consistent with NWF's mission. Shares of the Fund are not sponsored, endorsed or promoted by NWF, and NWF is not an investment adviser or service provider to the Fund. NWF makes no representations or warranties regarding the performance of the Fund and will have no obligation or liability in connection with the Fund. The Fund's sponsor, IndexIQ, and its affiliates are supporters of and donors to NWF and are making a substantial contribution to NWF in connection with NWF's agreement to license use of its name and trademarks to IndexIQ and its affiliates. NYLIM and IndexIQ's contribution to NWF is calculated on an annualized basis to be the lower of: (i) 0.045% of the Fund's average daily net managed assets (the average daily value of the total assets of the Fund, less all accrued liabilities of the Fund and less any management fees waived by the Fund's adviser or sub-adviser); or (ii) ten percent of the Fund's net annual management fee taking into account all applicable fee waivers and expense reimbursements. NYLIM and IndexIQ will make annual minimum contributions to NWF of \$30,000 in each of the years 2021 to 2025 so long as their commercial co-venture is in effect.

New York Life Investment Management LLC ("NYLIM") and IndexIQ Advisors LLC ("IndexIQ") are donors to and supporters of the National Wildlife Federation ("NWF"). NWF has authorized NYLIM and IndexIQ to reference its name and certain marks owned by NWF in connection with a commercial co-venture entered into between the Parties. None of the payments made by NYLIM and IndexIQ to NWF are in exchange for services provided by NWF.

### **Gender Equality Investing Style Risk**

The returns on a portfolio of securities that excludes companies that have not adopted the gender diversity and inclusion practices and policies may trail the returns on a portfolio of securities that includes companies that have not adopted these practices and policies. Investing only in a portfolio of securities that are gender diverse may affect the Fund's exposure to certain types of investments and may adversely impact the Fund's performance depending on whether such investments are in or out of favor in the market.

IQ Engender Equality ETF (the "Fund") is offered by IndexIQ, the Fund's sponsor, in alignment with Girls Who Code Inc. ("GWC"). The Fund is designed to promote investment objectives that are deemed to be consistent with GWC's mission. Shares of the Fund are not sponsored, endorsed or promoted by GWC, and GWC is not an investment adviser or service provider to the Fund. GWC makes no representations or warranties regarding the performance of the Fund and will have no obligation or liability in connection with the Fund. The Fund's sponsor, IndexIQ, and its affiliates are supporters of and donors to GWC and are making a substantial contribution to GWC in connection with GWC's agreement to license use of its name and trademarks to IndexIQ and its affiliates. NYLIM and IndexIQ's contribution to GWC is calculated on an annualized basis to be the lower of: (i) 0.045% of the Fund's average daily net managed assets (the average daily value of the total assets of the Fund, less all accrued liabilities of the Fund and less any management fees waived by the Fund's adviser or sub-adviser); or (ii) ten percent of the Fund's net annual management fee taking into account all applicable fee waivers and expense reimbursements. NYLIM and IndexIQ will make annual minimum contributions to GWC of \$25,000 in each of the years 2021 to 2025 so long as their commercial co-venture is in effect.

New York Life Investment Management LLC ("NYLIM") and IndexIQ Advisors LLC ("IndexIQ") are donors to and supporters of Girls Who Code Inc. ("GWC"). GWC has authorized NYLIM and IndexIQ to reference its name and certain marks owned by GWC in connection with a commercial co-venture entered into between the Parties. None of the payments made by NYLIM and IndexIQ to GWC is in exchange for services provided by GWC.

### Healthy Hearts Investing Style Risk

Companies involved in health and wellness activities include companies that diagnose and treat diseases, operate gyms and fitness/wellness facilities as well as companies that provide, manufacture or distribute natural/organic foods, sports/fitness equipment, wearable fitness technology, fitness/athletic apparel, nutritional supplements, anti-aging products and dietary services. The risks related to investing in such companies include rapid changes in medical and pharmaceutical advancements, consumer trends, social trends, marketing campaigns, and consumers' disposable income. The customers and/or suppliers of health-related companies may be concentrated in a particular country, region or industry. Any adverse event affecting one of these countries, regions or industries could have a negative impact on health and wellness companies.

Shares of IQ Healthy Hearts ETF (the "Fund") are not sponsored, endorsed or promoted by American Heart Association, Inc. ("AHA"). The Fund's sponsor, IndexIQ, and its affiliates are donors to and supporters of AHA's Social Impact Fund and are making a substantial contribution to the Social Impact Fund in connection with AHA's agreement to license use of its name and trademarks to IndexIQ and its affiliates. AHA makes no representation or warranty, express or implied, to prospective or actual investors in the Fund or to any member of the public regarding the advisability of investing in any financial product, including one seeking to track the Underlying Index, the ability of the Fund to track the performance of the Underlying Index, the ability of the Underlying Index to meet or exceed stock market performance, the suitability of the Fund or the ability of the Underlying Index or Fund to achieve its investment goals. AHA has no obligation or liability in connection with the administration, marketing or trading of shares of the Fund. AHA is not an investment adviser or a fund distributor or service provider. Inclusion of a security within the Underlying Index is not a recommendation by AHA to buy, sell or hold such security, nor is it considered to be investment advice or a guarantee that the investment goals of the Underlying Index will be achieved. AHA does not guarantee the accuracy and/or the completeness of the Underlying Index or any data included therein.

### Clean Oceans Investing Style Risk

The returns on a portfolio of securities that excludes companies that have not adopted practices and policies that help to protect and/or achieve a cleaner ocean through reduced pollution and increased resource efficiency may trail the returns on a portfolio of securities that includes companies that have not adopted these practices and policies. Investing only in a portfolio of securities of companies that help to protect and/or achieve a cleaner ocean through reduced pollution and increased resource efficiency may affect the Fund's exposure to certain types of investments and may adversely impact the Fund's performance depending on whether such investments are in or out of favor in the market.

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