

Annex IV

Template precontractual disclosure for financial products referred to in Article 9(1), (2) and (3) of Regulation (EU) 2019/2088

Product name/legal identifier: *[complete]*

Sustainable investment objective

[tick when relevant]

This product:

Promotes environmental or social characteristics, but does not have as its objective a sustainable investment

It does not invest in sustainable investments

It invests partially in sustainable investments

In activities aligned with the EU Taxonomy

In activities not aligned with the EU Taxonomy

Has sustainable investment as its objective. Sustainable investment means an investment in an economic activity that contributes to an environmental or social objective, provided that the investment does not significantly harm any environmental or social objective and that the investee companies follow good governance practices.

In activities aligned with the EU Taxonomy

In activities not aligned with the EU Taxonomy



What is the sustainable investment objective of this financial product?

[for financial products referred to in Article 5 of Regulation (EU) 2020/852, in respect of sustainable investments with environmental objectives, list the environmental objectives set out in Article 9 of that Regulation to which the sustainable investment underlying the financial product contributes]

- **What sustainability indicators are used to measure the attainment of the sustainable investment objective of this financial product?**

Sustainability indicators measure how the environmental or social characteristics promoted by the financial product are attained.



What investment strategy does this financial product follow?

Investment strategies guide investment decisions based on factors such as investment objectives and risk tolerance.

- **What are the binding elements of the investment strategy used to select the investments to attain the sustainable investment objective?**
- **How is that strategy implemented in the investment process on a continuous basis?**
- **What is the policy to assess good governance practices of the investee companies?**
- **Where can I find further details on the investment strategy?**

Good governance practices include sound management structures, employee relations, remuneration of staff and tax compliance.

Has a reference sustainable benchmark been designated for the purpose of meeting the sustainable investment objective?

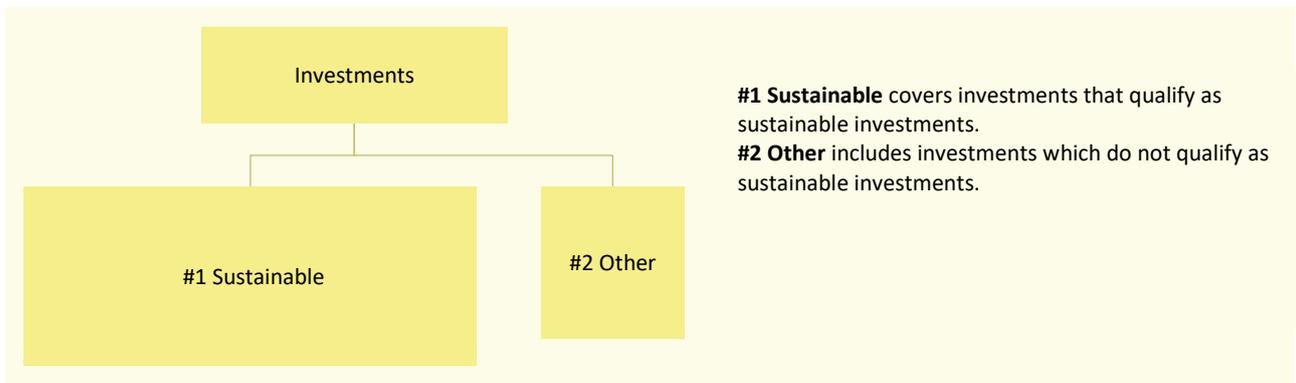
[tick relevant box]

Yes No



What is the asset allocation planned for this financial product?

Asset allocation describes the share of investments in specific assets.



- **How does the use of derivatives attain the sustainable investment objective?** *[include where derivatives are used to attain the sustainable investment objective]*

- **What investments are included under “#2 Other”, what is their purpose and are there any minimum environmental or social safeguards?**

- **How does the proportion and use of such investments not affect the delivery of the sustainable investment objective?**



To which objectives do the sustainable investments contribute to and how do they not cause significant harm?



What is the minimum share of investments aligned with the EU Taxonomy?

*[include subsection for financial products referred to in Article 5 of Regulation (EU) 2020/852]
[where information relating to the taxonomy alignment of investments is not readily available from public disclosures by investee companies, include details of how equivalent information was obtained directly from investee companies or from third party providers]*

The graph below shows in green the minimum percentage of investments that are aligned with the EU Taxonomy.



[include statement and question for financial products referred to in Article 5 of Regulation (EU) 2020/852 with sustainable investments in environmentally sustainable economic activities]

The minimum percentage of investments of the financial product that are aligned with the EU Taxonomy are made in environmentally sustainable economic activities.

Was this statement subject to an external review by a third party?

Yes: *[include name of third party]*

No



The symbol refers to investments that finance activities considered sustainable under the EU Taxonomy. The EU Taxonomy is a classification system, establishing a list of environmentally sustainable economic activities.

- **What methodology is used for the calculation of the alignment with the EU Taxonomy and why?** *[indicate methodology chosen for non-financial investee companies and the reasons for that choice including how that choice is appropriate for investors in the financial product]*

- **What is the minimum share of transitional and enabling activities?**



What is the minimum share of sustainable investments that are not aligned with the EU Taxonomy?

[include subsection (i) where the financial product includes sustainable investments with social objectives; or (ii) for financial products referred to in Article 5 of Regulation (EU) 2020/852 where the financial product invests in economic activities that are not environmentally sustainable economic activities]

- **Why does the financial product invest in economic activities that are not environmentally sustainable?** *[include question for financial products referred to in Article 5 of Regulation (EU) 2020/852 where the financial product invests in economic activities that are not environmentally sustainable economic activities]*

- **How will sustainable investments contribute to a sustainable investment objective and not significantly harm any sustainable investment objective?**

— How have the indicators for adverse impacts on sustainability factors been taken into account?

— Are sustainable investments aligned with the OECD Guidelines for Multinational Enterprises and the UN Guiding Principles on Business and Human Rights? Details:



Does this product take into account principal adverse impacts on sustainability factors?

- Yes
- No

Principal adverse impacts are the most significant negative impact of investment decisions on sustainability factors relating to environmental, social and employee matters, respect for human rights, anti-corruption and anti-bribery matters.



Is a specific index designated as a reference sustainable benchmark to meet the sustainable investment objective? *[include section for financial products referred to in Article 9(1) of Regulation (EU) 2019/2088 and indicate where the methodology used for the calculation of the designated index can be found]*

- How does the reference benchmark take into account sustainability factors in a way that is continuously aligned with the sustainable investment objective?
- How is the alignment of the investment strategy with the methodology of the index ensured on a continuous basis?
- Why and how does the designated index differ from a relevant broad market index?

[include note for financial products referred to in Article 9(1) of Regulation (EU) 2019/2088]

Reference sustainable benchmarks are indexes to measure whether the financial product attains the environmental or social characteristics that they promote.



Does the financial product have the objective of a reduction in carbon emissions? *[include section for financial products referred to in Article 9(3) of Regulation (EU) 2019/2088 and indicate where the methodology used for the calculation of the reference benchmark can be found]*



Can I find I find more product specific information online?

More product-specific information can be found on the website: *[insert hyperlink to the website]*