

*Annex I*

**Template precontractual disclosure for financial products referred to in Article 8(1) of Regulation (EU) 2019/2088**

Product name/legal identifier: [complete]

## Environmental and/or social characteristics

*[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 environmental and/or social characteristics are promoted by this financial product?**

*[for financial products referred to in Article 6 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 environmental or social characteristics promoted by 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?**

- **What are the binding elements of the investment strategy used to select the investments to attain each of the environmental or social characteristics promoted by this financial product?**

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

- **How is that strategy implemented in the investment process on a continuous basis?**
- **What is the committed minimum rate to reduce the scope of the investments considered prior to the application of that investment strategy?** *[include question where there is a commitment to reduce the scope of investments by a minimum rate]*
- **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.

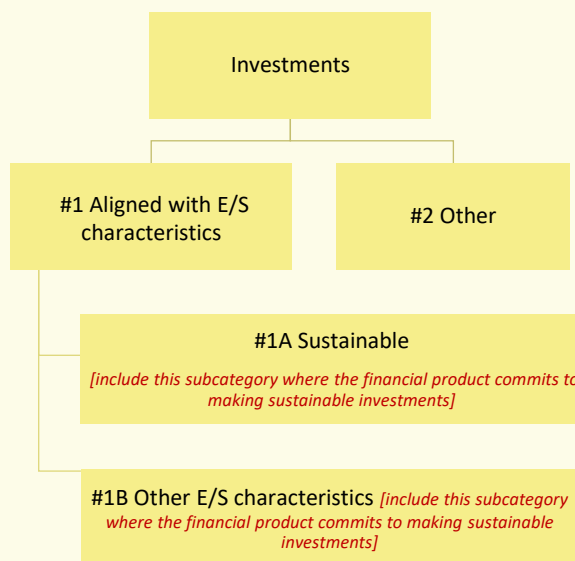
Has a reference benchmark been designated for the purpose of attaining the environmental or social characteristics promoted by the financial product? *[tick relevant box]*

Yes  No



## What is the asset allocation planned for this financial product?

**Asset allocation** describes the share of investments in specific assets.



**#1 Aligned with E/S characteristics** includes the investments of the financial product used to attain the environmental or social characteristics promoted by the financial product.

**#2 Other** includes the remaining investments of the financial product which are neither aligned with the environmental or social characteristics, nor are qualified as sustainable investments.

*[include the note below where the financial product commits to making sustainable investments]*

The category **#1 Aligned with E/S characteristics** covers:

- The Subcategory **#1A Sustainable** covers investments that qualify as sustainable investments:

- The sub-category **#1B Other E/S characteristics** covers investments aligned with the environmental or social characteristics that do not qualify as sustainable investments.

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

- **How does the use of derivatives attain the environmental or social characteristics promoted by the financial product?** *[include question where derivatives are used to attain the environmental or social characteristics promoted by the financial product]*



**To which objectives do the sustainable investments contribute to and how do they not cause significant harm?** *[include section where the financial product includes sustainable investments]*



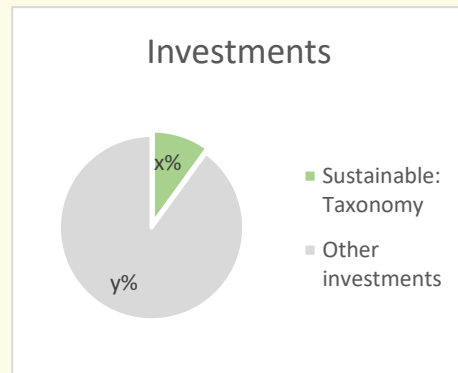
**What is the minimum share of investments aligned with the EU Taxonomy?**

*[include subsection for financial products referred to in Article 6 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 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.

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 6 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

- **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 6 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 6 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 are indicators for adverse impacts on sustainability factors 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 financial 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 benchmark to determine whether this financial product is aligned with the environmental or social characteristics that it promotes?** *[include this section where an index has been designated as a reference benchmark for the purpose of attaining the environmental or social characteristics promoted by the financial product and indicate where the methodology used for the calculation of the designated index can be found]*

*[include note where an index has been designated as a reference benchmark]*

- **How does the designated index differ from a relevant broad market index?**
- **How is the reference benchmark continuously aligned with each of the environmental or social characteristics promoted by the financial product and with the investment strategy?**

*[include note where an index has been designated as a reference benchmark]*

**Reference benchmarks** are indexes to measure whether financial products attain the environmental or social characteristics that they promote.



**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]*