

ANNEX II

Template pre-contractual 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

This product: ☒ ☐ ☐ Promotes environmental or social characteristics, but does not have as its objective a sustainable investment

☐ It does not invest in sustainable investments *[tick when relevant]*

☐ It invests partially in sustainable investments *[tick when relevant]*

☐ ☒ ☒ 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.

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

1



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

- **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.

2



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 each of the environmental or social characteristics promoted by this financial product?*
- *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?*

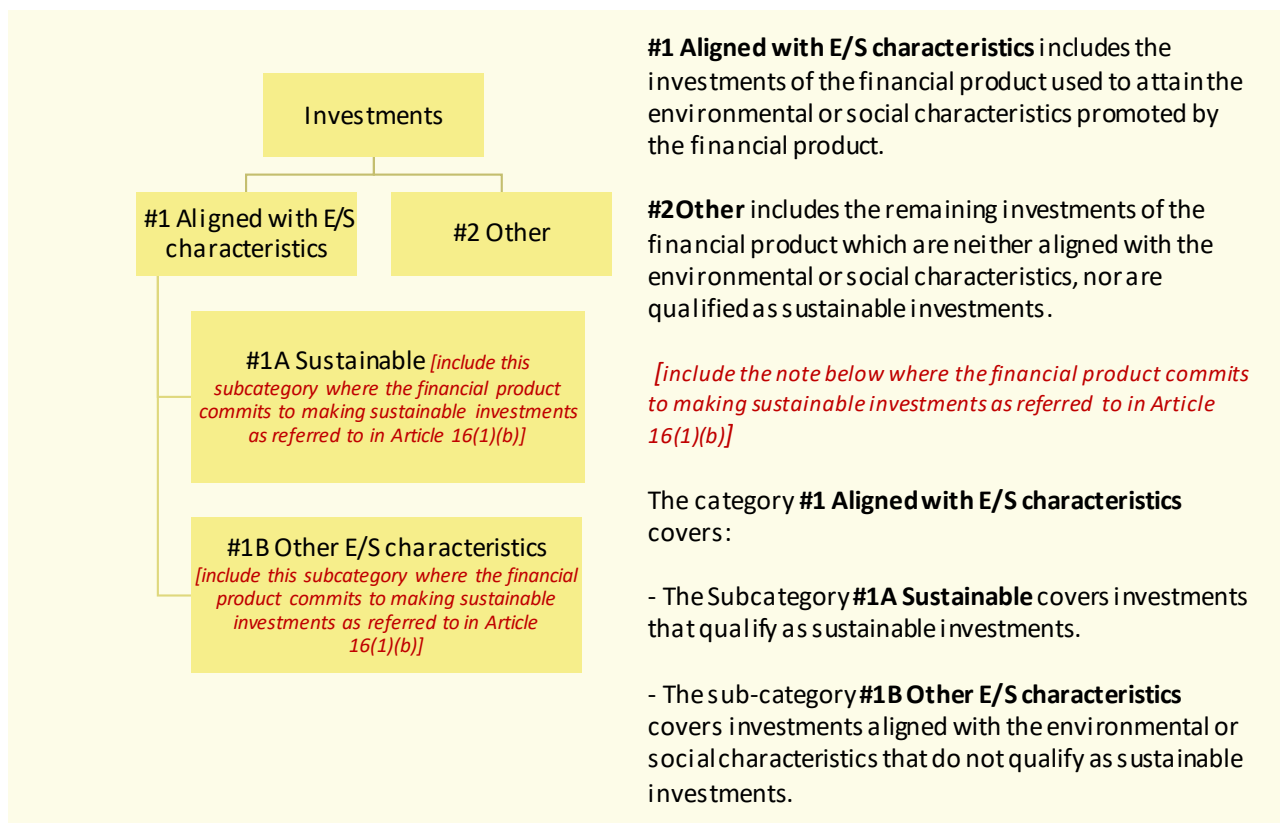
Good governance practices include sound management structures, employee relations, remuneration of staff and tax compliance.

3



What is the asset allocation planned for this financial product?

Asset allocation describes the share of investments in specific assets.



● **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 where derivatives are used to attain the environmental or social characteristics promoted by the financial product]*

● **How will sustainable investments contribute to a sustainable investment objective and not significantly harm any sustainable investment objective?** *[include this question where the financial product commits to making sustainable investments as referred to in Article 16(1)(b)]*

How are indicators for adverse impacts on sustainability factors taken into account?

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.

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

Details:

4



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

- ☐ Yes
- ☐ No

5



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]*

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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]*

- 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.