

ANNEX III

Template pre-contractual 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

- 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
- ☒ ☒ ☒ 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 sustainable investment objective of the financial product? *[tick relevant box]*

☐ Yes

☐ No

1



What is the sustainable investment objective of this financial product?

- ***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.

2



What investment strategy does this financial product follow?

- *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?*

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

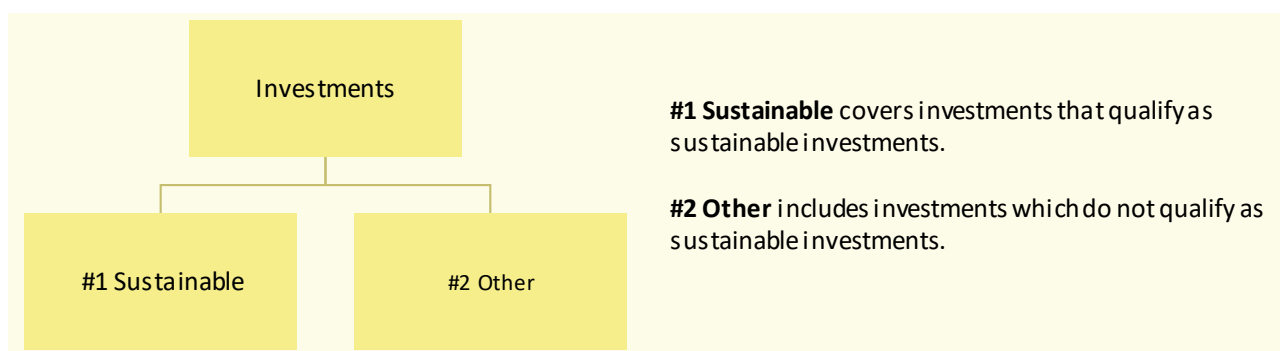
Good governance practices include sound management structures, employee relations, remuneration of staff and tax compliance.

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 proportion and use of such investments not affect the delivery of the sustainable investment objective?**
- **How does the use of derivatives attain the sustainable investment objective?** *[include where derivatives are used to attain the sustainable investment objective]*

- **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:

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.

4



Does this 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]*

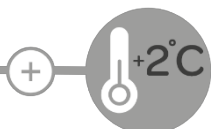


Is a specific index designated as a reference sustainable benchmark to meet the sustainable investment objective? *[include section for a financial product referred to in Article 9(1) of Regulation (EU) 2019/2088]*

- 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 a financial product 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 a financial product referred to in Article 9(3) of Regulation (EU) 2019/2088]*