

RESPONSIBLE INVESTMENT

As an insurance entity, we are aware of the significant role we play in society as drivers of change. That is why at VidaCaixa we have an explicit commitment to Responsible Investment, guiding companies and individuals towards a sustainable transition.

CLASIFICACION OF CLIENT PRODUCTS

This commitment, based on the United Nations Principles for Responsible Investment (UN PRI), has led us to consider ESG criteria in the investment decision-making process for 100% of the assets in our investment portfolio. Additionally, our products integrate sustainability criteria, following the Sustainable Finance Disclosure Regulation (SFDR¹) for Pension Plans, EPSV, and Insurance-Based Investment Products (IBIPs).

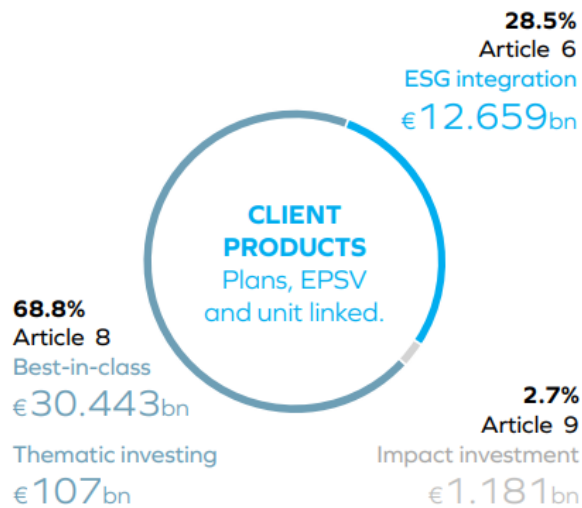
During 2023, we increased our offering in EPSV Pension Plans and Unit Linked products that promote environmental and social aspects (Article 8) and those with specific sustainability objectives (Article 9) to 71.5%.

Definitions to consider:

- **Article 6 / ESG integration:** products that consider ESG risks in investment decision-making without setting promotion indicators or minimum objectives as Articles 8 or 9 do.
- **Article 8/ best-in-class:** products that promote ESG characteristics and/or a combination of these. Their assets are selected based on a positive evaluation of their ESG performance compared to other companies in the sector or related to certain environmental or social outcomes.
- **Article 8 Futuro Sostenible / Thematic:** products that invest in assets belonging to certain themes with positive environmental or social outcomes, such as clean energy, energy efficiency, or sustainable agriculture, among others.
- **Article 9 / Impact Investment:** products that aim for sustainable investment and generate a measurable positive social and environmental impact, along with a financial return.

CLIENTS PRODUCTS

1.- Pension Plans, EPSV and Unit Linked



With this progress, 90% of our individual Pension Plan offering falls into the most demanding sustainable categories.

2.- Total products marketed

	MM EUR
ESG Integration	67,731.0
Best in Class	46,391.4
Thematic	107.3
Impact investing	1,181.3
Other	
Total (AUM)	115,411.0
Total Sustainable (AUM)	115,411.0

SUSTAINABILITY OF MARKETED PRODUCTS

At VidaCaixa, we are on the path to sustainability and take conscious steps aware of our leadership in the sector. Therefore, we are committed to moving towards a sustainable transition. Each of our steps in all our management and work areas complies with this commitment, and all our marketed products are governed by sustainability principles.

CABK SI IMPACTO 30/60 RV

This product aims to incorporate ESG factors in investment decisions regarding the companies and public or private issuers it currently invests in, with a goal of sustainable investments under [Article 9 of Regulation \(EU\) 2019/2088](#) or [impact investing](#) on sustainability disclosure in the financial services sector.

Additionally, VidaCaixa ensures that the companies it invests in observe good governance practices. During the reference period, VidaCaixa made investment decisions for this product aimed at pursuing a sustainable investment objective under Article 9 of Regulation (EU) 2019/2088, integrating sustainability risks into the investment process and investing following impact criteria. These investments are related to the 17 United Nations Sustainable Development Goals, known as “SDGs.” Specifically, the product has invested in sustainable investments, both equity and fixed income, to achieve the following objectives:

- **Impact on people.** Investment in companies dedicated to building affordable housing, education and skill development, companies that promote financial and digital inclusion, companies aimed at improving public health, and companies providing safety and protection.
- **Impact on planet.** Investment in companies focused on improving energy efficiency, electrification and digitalization, green energy production, pollution remediation and prevention, companies producing food, water, and waste management sustainably.
- **Total or partial financing of projects with environmental and/or social objectives.** Investment in green, social, sustainable, and sustainability-linked bonds according to ICMA standards and/or standards developed by the EU.

For more information:

- [Pre-contractual information on sustainability associated with this product \(RTS\)](#)
- [Information related to sustainability](#)
- [Periodic information on sustainability performance](#)
- [Annual Report Gama SI](#)
- [Executive Summary of the Annual Report Gama SI](#)

CABK SELECCIÓN FUTURO SOSTENIBLE

VidaCaixa makes investment decisions for this product aimed at promoting environmental or social characteristics under [Article 8 of Regulation \(EU\) 2019/2088 or thematic](#), integrating sustainability risks into the investment process by investing in companies and public or private issuers with outstanding investment in environmental and social areas, and observing good governance practices.

Therefore, this financial product promotes environmental or social characteristics but does not aim for sustainable investment.

The environmental or social characteristics promoted by this financial product are as follows:

- The product aims to incorporate ESG factors in the investment decisions of companies.
- Positions with a promotion sense, rewarding companies with better ESG metrics and/or lower CO₂ emission levels.

In this regard, VidaCaixa monitors environmental and social characteristics monthly. Monitoring is done by making own calculations based on indicators obtained from external providers and financial and ESG databases.

Additionally, this product partially makes investments considered sustainable under SFDR, aimed at achieving environmental, social, and/or governance objectives. Specifically, sustainable investments aim to achieve environmental and social objectives.

For more information:

- [Pre-contractual information on sustainability associated with this product \(RTS\)](#)
- [Information related to sustainability](#)
- [Periodic information on sustainability performance](#)

Discover all sustainable information on marketed products such as pension plans, social security plans, and insurance on [our website](#).