VidaCaixa

SUSTAINABILITY INFORMATION ASSOCIATED WITH THIS FINANCIAL PRODUCT

Do you know what sustainability factors are?

Sustainability factors are environmental, social and governance (commonly known as "ESG") factors or criteria that VidaCaixa, S.A.U de Seguros y Reaseguros ("VidaCaixa") considers in the management of its investments, in addition to traditional financial criteria, and integrates these factors systematically throughout the investment process and in the making of investment decisions.

Consideration of these factors helps to prevent and mitigate sustainability risks, which are defined as any environmental, social or governance event that, if it occurs, could cause a significant negative impact on the value of the investment.

How does VidaCaixa integrate sustainability factors?

VidaCaixa has a Sustainability Risk Integration Policy that directs the teams responsible for the integration of ASG factors towards the identification of sustainable opportunities, the reduction of sustainability risks and the consideration of the main adverse incidents, or possible negative effects, of investment decisions on sustainability factors.

What sustainability characteristics does this financial product specifically promote?

This product aims to incorporate ESG factors in investment decisions regarding the companies and public or private issuers in which VidaCaixa invests in with a sense of promotion, under Article 8 of Regulation (EU) 2019/2088. In addition, VidaCaixa supervises that the companies and organizations in which the investment is made observe good governance practices.

The environmental or social characteristics promoted by this financial product are the following: the product has the vocation to incorporate ASG factors in the investment decisions of companies and emissions with a sense of promotion, rewarding companies with better ASG metrics and / or lower levels of CO_2 emissions.

What sustainability indicators are used to measure the promotion of sustainability characteristics in this product?

To measure compliance with the environmental or social characteristics promoted through this product, VidaCaixa uses sustainability indicators obtained from different platforms and financial and ESG databases.

Specifically, the sustainability indicators used to measure compliance with each of the environmental or social characteristics promoted by this product are the following:

- *Better ASG ratings compared to traditional assimilable indices.*
- *Lower levels of CO2 emissions compared to traditional assimilable indices.*

Although this product does not have a sustainable investment objective, VidaCaixa monitors the achievement of the environmental or social characteristics promoted through the integration strategy defined for the product.

What integration strategy does VidaCaixa follow?

For the management of this product, VidaCaixa follows an ESG integration strategy throughout the process that allows it to achieve the ESG characteristics promoted by the product, taking into account the following parameters:

- *Application of exclusion criteria for certain assets or companies, if deemed appropriate, since it always verifies whether the product invests in sectors or companies whose activity could be contrary to regulation or main international treaties and the United Nations Global Compact, or be directly or indirectly involved in activities related to controversial weapons, military contracts, thermal coal or energy sources such as tar sands, among others.*

- *Analysis of controversies by identifying and evaluating extraordinary events (news and specific documentation on sectors, companies or issuers, etc.) to make a decision on whether to exclude, maintain or monitor an investment.*

- *Consideration of ESG risks in making investment decisions through an approach adapted to the type of asset, components of the product and investment objectives, being able to adopt different strategies for this purpose.*

- *Analysis of indicators or metrics obtained from different financial and ESG platforms and databases, as well as through the information provided by experts, in order to justify how this product promotes environmental or social characteristics, being able to adopt different indicators for them (better ESG valuation with respect to traditional indices, lower CO2 emissions, etc).*

- *Evaluation of good governance and management practices of the companies and issuers in which VidaCaixa invests, in accordance with the governance framework defined for the monitoring of investments.*

- *Initiation of dialogue and engagement actions with the companies or issuers in which it invests, in order to promote or influence specific decisions linked to the responsible investment policies and procedures defined by VidaCaixa.*

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

Yes, VidaCaixa has established risk-based due diligence processes to prevent, identify and mitigate possible negative impacts that investment decisions made could have on sustainability factors, thus considering the principal adverse impacts.

What other information do I need to know about the product?

This product is referenced to a reference index that serves VidaCaixa to align the different measures of integration of ESG factors that allow it to show how the product promotes the environmental or social characteristics identified above. Therefore, the result of investments is measured on the basis of a weighted benchmark, resulting from the Fund's long-term investment strategy.

Specific information on the product's investment policy can be obtained in the Plan Sheet, the Key Facts Document, as well as the Fund's Investment Policy Statement (DPI), among other aspects, as well as other information of interest on how VidaCaixa integrates sustainability risks into the investment decision-making associated with this product.

This product does not have a minimum investment objective in activities aligned with EU Taxonomy Regulation 2020/852, so no specific methodology is applied for the calculation of alignment with the EU Taxonomy. The principle of "do no significant harm" applies only to investments underlying the financial

product that meet the EU criteria for environmentally sustainable economic activities. Investments underlying the rest of the financial product do not take into account EU criteria for environmentally sustainable economic activities.