

INFORMATION ON THE WEBSITE REGARDING THE ENVIRONMENTAL AND/OR SOCIAL CHARACTERISTICS PROMOTED

Product name:

Speedinvest - All strategies authorised by the mandate¹ ("Product")

Legal entity identifier:

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This document refers to the publication on the website of information relating to the environmental and/or social characteristics promoted by the Product in accordance with Article 10 of Regulation (EU) 2019/2088 of 27 November 2019 on sustainability-related disclosures in the financial services sector ("SFDR").

The Product is classified as "Article 8" within the meaning of SFDR.

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¹ "10% bonds / 90% equities"; "20% bonds / 80% equities"; "30% bonds / 70% equities"; "40% bonds / 60% equities"; "50% bonds / 50% equities"; "60% bonds / 40% equities"; "70% bonds / 30% equities"; "80% bonds / 20% equities"; "90% bonds / 10% equities" strategies.

a) Summary

No sustainable investment objective: the Product promotes environmental and/or social characteristics, but does not have as its objective sustainable investment.

Environmental or social characteristics of the financial product: in addition to traditional financial criteria, environmental, social and governance (ESG) criteria are used to select investments.

The use of these ESG criteria aims to improve the ESG profile of the Product by integrating sustainable development considerations into the selection process. This includes practices such as excluding certain sectors of activity considered to be high risk in terms of sustainability.

The Product's methodology is based on two main strategies: exclusion and integration.

Investment strategy: while respecting the environmental and/or social characteristics promoted, the objective is to achieve medium- and long-term capital growth by investing mainly in international equities and bonds and/or units of investment funds, themselves invested in international equities and bonds.

The underlying investments are selected according to several criteria:

- 1) the Product follows an investment strategy aimed at providing exposure to international bonds, while ensuring sector and geographical diversification;
- 2) the Product excludes various investment funds and companies from its investment universe for sustainability reasons (incl. those that violate the United Nations Global Compact ("UNGC") principles; are linked to controversial weapons; are linked to coal; are subject to "very severe" controversies; have an ESG rating below "BBB" according to MSCI's dedicated methodology²);
- 3) the Product aims to achieve and maintain, for each invested portfolio part, a weighted average ESG rating of at least "AA" or "A" according to MSCI's dedicated methodology.

Proportion of investment: the Product invests a minimum of 80% of its net assets in equities of international companies and international bonds, directly or indirectly, which comply with the environmental and/or social characteristics promoted. The rest (maximum 20%) is made up solely of cash not invested for the purpose of sound management of the Product.

Monitoring of environmental or social characteristics and methodologies: the respect of the environmental and/or social characteristics promoted by the Product is measured on the basis of the following indicators:

- 1) exclusion policy: exclusion of investments that violate the UNGC principles; are linked to controversial weapons; are linked to coal, are the subject of "very severe" controversies; have an ESG rating below "BBB" according to MSCI's dedicated methodology; and
- 2) integration policy: the Product aims to achieve and maintain, for each invested portfolio part, a weighted average ESG rating of at least "AA" or "A" according to MSCI's dedicated methodology.

Methodologies: the measurement of the extent to which the environmental and/or social characteristics promoted by the Product are fulfilled is based on the criteria defined in the investment process.

Data sources and processing: the data used to produce the environmental and/or social characteristics of the Product are obtained from our partner MSCI, an external ESG data provider.

Limitations to methodologies and data: the method and data used are subject to limitations that relate both to the availability and quality of raw data on the Product's underlying investments.

Due diligence: qualitative and quantitative analyses and controls are conducted throughout the Product life cycle to ensure that the selected and invested underlying investments comply with the investment strategy.

² MSCI ESG Ratings Methodology, in accordance with which MSCI provides an ESG rating that can be used, sector by sector, to measure each issuer's resilience to long-term ESG risks and opportunities. The ESG scores assigned range from leaders (ESG scores: AAA and AA), to average (ESG ratings: A, BBB and BB) to laggards (ESG ratings: B and CCC). The best-rated issuers (AAA and AA) are the issuers that are considered to most effectively manage the main sustainability risks.

Engagement policies: engagement is not part of the Product's investment strategy.

b) No sustainable investment objective

The Product promotes environmental and/or social characteristics, but does not have as its objective sustainable investment.

How have the indicators for adverse impacts on sustainability factors been taken into account?

In the context of the Product, the following principal adverse impacts ("PAI") on sustainability factors (taken from the Tables 1 and 2 of the Annex I of the delegated regulation (EU) 2022/1288 of 6 April 2022 ("SFDR DR") are taken into account:

Indicators applicable to investments in companies		
PAI indicators		Actions taken
Climate and other environment-related indicators		
Greenhouse gas emissions (GHG) Biodiversity	1. GHG emissions	EXCLUSION <ul style="list-style-type: none"> Exclusion of companies active in sectors with high GHG emissions (incl. coal); Exclusion of companies subject to "very severe" environmental, commercial, human rights, labour rights or governance controversies; The MSCI's ESG rating takes these indicators into account.
	2. Carbon footprint	
	3. GHG intensity of investee companies	
	4. Exposure to companies active in the fossil fuel sector	EXCLUSION <ul style="list-style-type: none"> Exclusion of companies active in sectors with high GHG emissions (incl. coal).
Indicators for social and employee, respect for human rights, anti-corruption and anti-bribery matters		
Social and personnel issues	10. Violation of UN Global Compact Guiding (UNGCG) principles and Organisation for Economic Cooperation and Development (OECD) Guidelines for Multinational Enterprises	EXCLUSION <ul style="list-style-type: none"> Exclusion of companies that violate the UNGC principles; The MSCI's ESG rating takes this indicator into account.
	11. Lack of processes and compliance mechanisms to Monitor compliance with the UNGC principles and the OECD Guidelines for Multinational Enterprises	
	14. Exposure to controversial weapons (anti-personnel mines, cluster munitions, chemical weapons and biological weapons)	EXCLUSION <ul style="list-style-type: none"> Exclusion of companies linked to controversial weapons; The MSCI's ESG rating takes this indicator into account.

Indicators applicable to investments in sovereign and supranational		
PAI indicators		Actions taken
Social	16. Investee countries subject to social violations	EXCLUSION <ul style="list-style-type: none"> Exclusion of investment funds and companies domiciled in countries deemed to be high-risk or subject to sanctions (incl. Sanctions issued by the United Nations Security Council and the Financial Action Task Force).

c) Environmental or social characteristics of the financial product

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

In this Product, in addition to traditional financial criteria, ESG criteria are used to select investments.

The use of ESG criteria aims to improve the ESG profile of the Product by integrating sustainable development considerations into the selection process. This includes practices such as excluding certain sectors of activity considered to be high-risk in terms of sustainability, such as coal or controversial weapons, or using a rating based on sustainability factors.

The Product's methodology is based on two main strategies:

- 1) **exclusion**: the exclusion policy applied limits exposure to companies or countries whose activities would not be compatible with the environmental and/or social characteristics promoted (incl. sectors of activity, controversies, non-compliance with the UNGC principles...); and
- 2) **integration**: the integration policy applies a “*Best-in Class*” strategy to select investments on the basis of their ESG profile.

These criteria reinforce the Product's investment process, which takes into account traditional financial criteria.

d) Investment strategy

What investment strategy does this Product follow?

As part of the Product's investment process, while respecting the environmental and/or social characteristics promoted, the objective is to achieve medium- and long-term capital growth by investing mainly in international equities and bonds and/or units of investment funds (Undertakings for Collective Investment – UCITs and/or Exchange-Traded Funds – ETFs), themselves invested in international equities and bonds.

The underlying investments are selected according to several criteria:

- 1) the Product follows an investment strategy aimed at providing exposure to international bonds, while ensuring sector and geographical diversification in order to capture the performance of international bond markets;
- 2) the Product nevertheless excludes various investment funds and companies from its investment universe for sustainability reasons. To this end, the Product excludes, directly or indirectly, the following investments which:
 - violate the UNGC principles;
 - are linked to controversial weapons;
 - are linked to coal;
 - are subject to “very severe” environmental, commercial, human rights, labour rights or governance controversies;
 - have an ESG rating below “BBB” according to MSCI's dedicated methodology;

3) the Product aims to achieve a weighted average ESG rating of:

- “AA” for its portfolio part invested in bond investment funds (excluding government bond funds);
- “A” for its portfolio part invested in bond investment funds (including government bond funds); and
- “AA” for its portfolio part invested in equity investment funds.

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?

The binding elements defined in the investment strategy for selecting investments to achieve the environmental and/or social characteristics promoted by the Product are as follows:

1) Exclusion policy:

The percentage of investments referred to in the following points a) to f) must be 0%:

- a) **United Nations Global Compact / UNGC** – the Product excludes investments in:
 - companies in breach of the UNGC principles; and
 - investment funds which:
 - either do not apply an exclusion policy on companies in breach of the UNGC principles; or
 - are themselves exposed, on a look-through basis, to more than 1% of their underlying investments in companies in violation of the UNGC principles;
- b) **Controversial weapons** – the Product excludes investments in:
 - companies linked to controversial arms; and
 - investment funds which:
 - either do not apply an exclusion policy on companies linked to controversial weapons;
 - are themselves exposed, on a look-through basis, to more than 1% of their underlying investments in companies linked to controversial arms;
- c) **Coal** – the Product excludes investments in:
 - companies whose share of coal production or coal-generated electricity exceeds 10% of revenues; and
 - investment funds which :
 - either do not apply an exclusion policy on coal-related companies;
 - are themselves exposed, on a look-through basis, to more than 1% of their underlying investments in companies that derive more than 10% of their revenues from coal-related activities or its sale to external parties;
- d) **Palm oil** – the Product excludes investments in:
 - companies whose share of palm oil production that is not *RSPO - Roundtable on Sustainable Palm Oil* certified exceeds 10% of revenues; and
 - investment funds that :
 - either do not apply an exclusion policy to companies linked to palm oil ;
 - are themselves exposed, on a look-through basis, to more than 1% of their underlying investments in companies that derive more than 5% of their revenues from palm oil production or more than 15% of their revenues from palm oil distribution;
- e) **Controversies** – the Product excludes investments in:
 - companies exposed to controversies considered “structural” and “very severe”; and
 - investment funds which :
 - either do not apply a policy of excluding companies on the basis of controversy ;

- are themselves exposed, on a look-through basis, to more than 1% of their underlying investments in companies that are subject to “very severe” environmental, commercial, human rights, labour rights or governance controversies;

f) **ESG rating** – the Product excludes investments in companies whose ESG rating provided by MSCI (based on its dedicated methodology) is below “BBB”.

2) Integration policy:

ESG rating – the Product aims for :

- a weighted average ESG rating of at least “AA” for its portfolio part invested in bond investment funds (excluding government bond funds) according to MSCI's dedicated methodology;
- a weighted average ESG rating of at least “A” for its portfolio part invested in bond investment funds (including government bond funds) according to MSCI's dedicated methodology; and
- a weighted average ESG rating of at least “AA” for the portfolio part invested in equity funds according to MSCI's dedicated methodology.

What is the policy to assess the good governance practices of the investee companies?

As part of the Product, a controversies analysis is carried out to assess the good governance practices of the companies invested in.

Social and governance controversies are analysed and assessed on the basis of their severity, their nature and the extent of their impact. This analysis is carried out using data provided by our partner MSCI in application of its dedicated methodology³, under which:

- governance-related controversies are grouped into the following four categories: “Fraud and Corruption”, “Controversial Investments”, “Governance Structures” and “Other”; and
- social-related controversies are grouped into seventeen different categories within three sets relating to “Customers”, “Human Rights and Impact on Communities” and “Labour Rights and Supply Chain”.

Any company exposed to controversies deemed “structural” and “very severe” is excluded from the Product's investment universe.

As far as indirect investments are concerned, the investment universe excludes all investment funds that: (i) do not apply a policy of excluding companies on the basis of controversy; or (ii) are themselves exposed to more than 1%, on a look-through basis of their underlying investments, to companies that are the subject of “very severe” controversy in terms of the environment, commercial, human rights, labour rights or governance.

Controversies are also analysed directly by our partner MSCI, which deduces an alignment with the UNGC principles. Companies in violation of these principles are automatically excluded; and investment funds invested in companies in violation of these principles are also excluded.

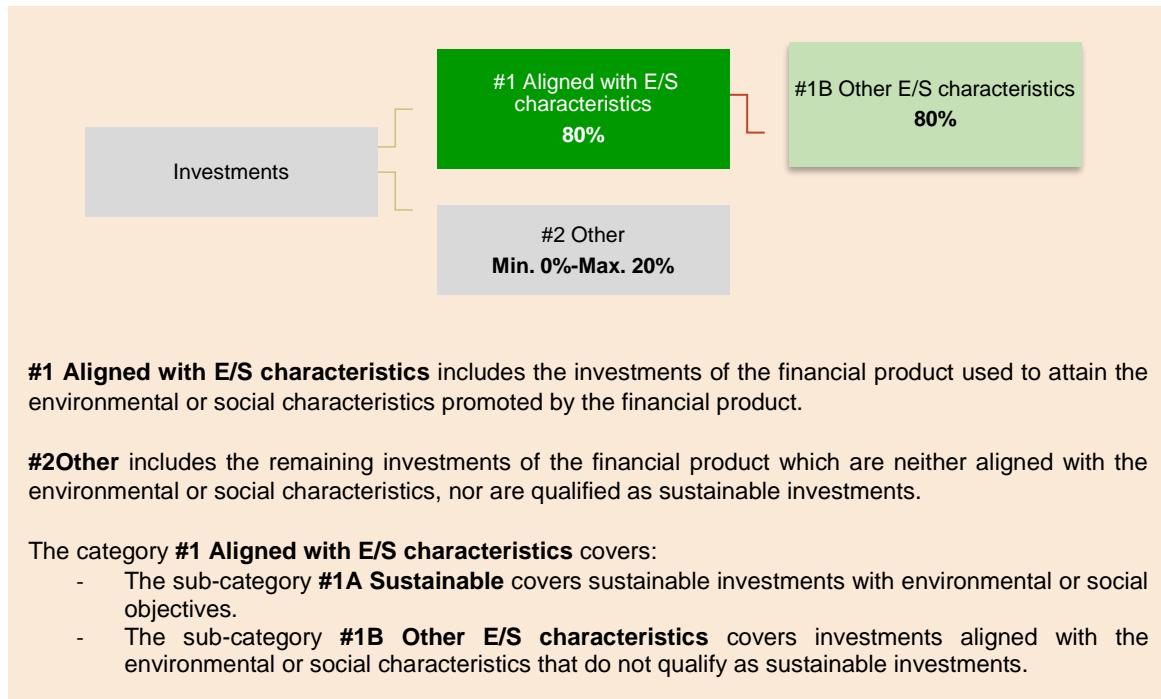
Finally, the Product also uses an ESG rating provided by MSCI according to its dedicated methodology to select its investments, whether direct or indirect. This ESG rating provides information on how companies manage their ESG risks and opportunities.

³ *MSCI ESG Controversies and Global Norms Methodology* (lien : <https://www.msci.com/documents/1296102/14524248/ESG-Research-Controversies-Methodology.pdf>).

e) Proportion of investments

What is the asset allocation and minimum share of sustainable investments?

The planned asset allocation is as follows:



#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.

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

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

The Product invests a minimum of 80% of its net assets in shares of international companies and international bonds, directly or indirectly, which comply with the environmental and/or social characteristics promoted (see category #1 above).

The remaining portfolio part, which is not aligned with the environmental and/or social characteristics promoted, is made up solely of cash which is not invested with a view to sound management of the Product (see category #2 above).

f) Monitoring of environmental or social characteristics

What sustainability indicators are used to measure the attainment of each of the environmental or social characteristics promoted by this financial product?

The attainment of the environmental and/or social characteristics promoted by the Product is measured on the basis of the following indicators:

1) Exclusion policy:

The percentage of investments referred to in the following points a) to f) must be 0%:

- a) **United Nations Global Compact / UNGC** – the Product excludes investments in:
 - companies in breach of the UNGC principles; and
 - investment funds which:
 - either do not apply an exclusion policy on companies in breach of the UNGC principles; or
 - are themselves exposed, on a look-through basis, to more than 1% of their underlying investments in companies in violation of the UNGC principles;

b) **Controversial weapons** – the Product excludes investments in:

- companies linked to controversial arms; and
- investment funds which:
 - either do not apply an exclusion policy on companies linked to controversial weapons;
 - are themselves exposed, on a look-through basis, to more than 1% of their underlying investments in companies linked to controversial arms;

c) **Coal** – the Product excludes investments in:

- companies whose share of coal production or coal-generated electricity exceeds 10% of revenues; and
- investment funds which :
 - either do not apply an exclusion policy on coal-related companies;
 - are themselves exposed, on a look-through basis, to more than 1% of their underlying investments in companies that derive more than 10% of their revenues from coal-related activities or its sale to external parties;

d) **Palm oil** – the Product excludes investments in:

- companies whose share of palm oil production that is not *RSPO - Roundtable on Sustainable Palm Oil* certified exceeds 10% of revenues; and
- investment funds that :
 - either do not apply an exclusion policy to companies linked to palm oil ;
 - are themselves exposed, on a look-through basis, to more than 1% of their underlying investments in companies that derive more than 5% of their revenues from palm oil production or more than 15% of their revenues from palm oil distribution;

e) **Controversies** – the Product excludes investments in:

- companies exposed to controversies considered “structural” and “very severe”; and
- investment funds which :
 - either do not apply a policy of excluding companies on the basis of controversy ;
 - are themselves exposed, on a look-through basis, to more than 1% of their underlying investments in companies that are subject to “very severe” environmental, commercial, human rights, labour rights or governance controversies;

f) **ESG rating** – the Product excludes investments in companies whose ESG rating provided by MSCI (based on its dedicated methodology) is below “BBB”.

2) Integration policy:

ESG rating – the Product aims for :

- a weighted average ESG rating of at least “AA” for its portfolio part invested in bond investment funds (excluding government bond funds) according to MSCI's dedicated methodology;
- a weighted average ESG rating of at least “A” for its portfolio part invested in bond investment funds (including government bond funds) according to MSCI's dedicated methodology; and
- a weighted average ESG rating of at least “AA” for the portfolio part invested in equity funds according to MSCI's dedicated methodology.

How are the environmental and/or social characteristics promoted by the Product and sustainability indicators monitored throughout the life cycle of the Product and what are the related internal/external controls?

The environmental and/or social characteristics promoted by the Product and selected sustainability indicators are monitored throughout the Product life cycle in the following manner:

- 1) **ex-ante of investments made:** when selecting the underlying investments and when making investment decisions, all the ESG exclusion criteria defined in the investment strategy are verified and must be met; and
- 2) **ex-post of investments made:** all the applicable criteria defined in the investment strategy are periodically verified (at least monthly).

g) Methodologies

What is the method used to measure the attainment of the environmental and/or social characteristics promoted using sustainability indicators?

Currently, the measurement of the extent to which the environmental and/or social characteristics promoted by the Product are fulfilled is based on the criteria defined in the investment process (as detailed above in the section *d) Investment strategy*).

In particular, the sustainability indicators, as detailed above in the section *f) Monitoring of environmental or social characteristics*, are taken into account. These indicators are measured by summing the weight of the investments linked to each indicator. They are therefore represented as a percentage of the Product's total net value, except for MSCI's ESG ratings, which are weighted averages.

h) Data sources and processing

What data sources are used to attain the Product's environmental and/or social characteristics?

The data used to achieve the Product's environmental and/or social characteristics is obtained from our partner MSCI.

These data are provided by MSCI in accordance with its relevant methodologies. The quality of the criteria and indicators applied in connection with the Product is therefore dependent on the quality of the ESG data provided by MSCI, which in turn depends on the quality of the data received by MSCI concerning the underlying investments.

In addition, the data used to meet the environmental and/or social characteristics promoted may be based on both reported and estimated data by MSCI according to and as detailed in its own relevant methodologies (e.g. this is the case for the assessment of controversies⁴).

The exact proportion of estimated data cannot be quantified at this time.

i) Limitations to methodologies and data

What are the limitations of methodologies and data sources?

The methodology developed and used to measure the achievement of the environmental and/or social characteristics promoted by the Product is dependent on the availability and quality of the necessary data obtained from MSCI. These data may themselves depend on the availability and quality of the raw data relating to and/or obtained from the underlying investments.

⁴ MSCI ESG Controversies and Global Norms Methodology (link: <https://www.msci.com/documents/1296102/14524248/ESG-Research-Controversies-Methodology.pdf>).

Furthermore, as the selection of investments is based in particular on non-financial criteria, it may lead to sectoral and/or geographical biases in the investments made.

j) Due diligence

What due diligence is performed on the underlying assets of the Product?

To ensure that the investments selected and invested in are in line with the Product's investment strategy, both qualitative and quantitative analyses and controls are carried out.

As explained throughout this document, these analyses and controls are carried out throughout the Product cycle: (i) when the underlying investments are selected; (ii) when investment decisions are made; and (iii) periodically (at least monthly).

k) Engagement policies

Is engagement part of the investment strategy?

Engagement is not part of the Product's investment strategy.

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