

Sustainability related disclosures – Regulation (EU) 2019/2088

Website disclosure for an article 8 Financial Product (Article 10)
All Internal Collective Funds from the OneLife Company S.A.

English:

This document provides legally required information about this financial product's sustainability characteristics and risks under the Sustainable Finance Disclosure Regulation 2019/2088 (SFDR) and the Commission Delegated Regulation (EU) 2022/1288. It is not marketing material and does not constitute an offer, recommendation, or solicitation to invest. Please read this information alongside other relevant documentation on the product to make an informed investment decision. The information presented adheres to the website product disclosure requirements for financial products promoting environmental or social characteristics (Article 10 – Website disclosure) and should be considered with the offering documentation of the relevant product.

Français:

Ce document fournit les informations légales requises sur les caractéristiques et les risques en matière de durabilité de ce produit financier, conformément au Règlement sur la publication d'informations en matière de durabilité dans le secteur des services financiers (Règlement 2019/2088 - SFDR) et au Règlement Délégué (UE) 2022/1288 de la Commission. Il n'a pas de valeur publicitaire et ne représente ni une offre, ni une recommandation, ni une sollicitation à investir. Veuillez lire ces informations en complément de la documentation pertinente relative au produit afin de prendre une décision d'investissement éclairée. Les informations présentées respectent les exigences de publication sur le site internet pour les produits financiers promouvant des caractéristiques environnementales ou sociales (Article 10 – Publication sur le site internet) et doivent être considérées conjointement avec la documentation d'offre du produit concerné.

Nederlands:

Dit document verstrekt wettelijk verplichte informatie over de duurzaamheidskenmerken en -risico's van dit financiële product overeenkomstig de Verordening betreffende informatieverschaffing over duurzaamheid in de financiële dienstensector (SFDR) en de Gedelegeerde Verordening (EU) 2022/1288 van de Commissie. Het is geen marketingmateriaal en vormt geen aanbod, aanbeveling of uitnodiging tot beleggen. Lees deze informatie samen met andere relevante documentatie over het product om een weloverwogen beleggingsbeslissing te kunnen nemen. De gepresenteerde informatie voldoet aan de vereisten voor websitepublicaties over financiële producten die ecologische of sociale kenmerken promoten (Artikel 10 – Websitepublicatie) en dient te worden beschouwd in samenhang met de aanbiedingsdocumentatie van het relevante product.

1. Summary / Résumé / Samenvatting

English:

The financial product includes underlying investment vehicles consisting of Undertakings for Collective Investment in Transferable Securities (UCITS) among others. The financial product is investing in underlying financial products promoting environmental and/or social (E/S) characteristics or that have a sustainable investment as an objective as per SFDR. The environmental or social characteristics promoted will only be met where the financial product invests in those underlying financial products. At least one of those underlying financial products will be kept during the holding period of the financial product at the ICF level.

The financial product actively promotes environmental and social (E/S) characteristics but does not aim primarily at sustainable investment. While it does not consider principal adverse impacts on sustainability factors, it commits to aligning a portion of its investments with E/S characteristics.

The product investment strategy targets at least 30% of its total assets in underlying financial products that align with SFDR Article 8 or 9. The remaining assets may include other investments that fulfill the financial product's objectives or diversification strategies, without necessarily promoting E/S characteristics.

The measurement of E/S characteristics relies on sustainability indicators including the proportion of total assets invested in Article 8 and 9 compliant funds. Data sourced from external ESG providers supports these evaluations. While methodological limitations exist, OneLife proactively engages with asset managers and conduct ad-hoc analysis to overcome potential data gaps.

Although a designated reference benchmark for E/S characteristics is not employed, the product's strategy is clearly articulated and monitored to ensure alignment with its E/S objectives.

Further information about the financial product's underlying assets is available upon request to the Asset Manager or to The OneLife Company S.A. (OneLife).

Français:

Le produit financier comprend des véhicules d'investissement sous-jacents composés, entre autres, d'Organismes de Placement Collectif en Valeurs Mobilières (OPCVM). Ce produit financier investit dans des produits financiers sous-jacents qui promeuvent des caractéristiques environnementales et/ou sociales (E/S) ou qui poursuivent un objectif d'investissement durable conformément au Règlement SFDR. Les caractéristiques environnementales ou sociales promues ne seront atteintes que dans la mesure où le produit financier investit dans ces produits financiers sous-jacents. Au moins un de ces produits financiers sous-jacents sera conservé pendant la période de détention du produit financier au niveau du FIC.

Le produit financier promeut activement des caractéristiques environnementales et sociales (E/S), mais n'a pas pour objectif principal un investissement durable. Bien qu'il ne prenne pas en compte les principales incidences négatives sur les facteurs de durabilité, il s'engage à aligner une partie de ses investissements sur des caractéristiques E/S.

La stratégie d'investissement du produit vise à allouer au moins 30 % de ses actifs totaux à des produits financiers sous-jacents conformes aux articles 8 ou 9 du SFDR. Les actifs restants peuvent inclure d'autres investissements répondant aux objectifs du produit financier ou à des stratégies de diversification, sans nécessairement promouvoir des caractéristiques E/S.

L'évaluation des caractéristiques E/S repose sur des indicateurs de durabilité, notamment la proportion des actifs totaux investis dans des fonds conformes aux articles 8 et 9. Les données provenant de fournisseurs externes ESG soutiennent ces évaluations. Bien que des limitations méthodologiques puissent exister, OneLife engage activement un dialogue avec les gestionnaires d'actifs et réalise des analyses ad hoc afin de pallier les éventuelles lacunes en matière de données.

Bien qu'un indice de référence désigné pour les caractéristiques E/S ne soit pas utilisé, la stratégie du produit est clairement définie et surveillée afin d'assurer son alignement avec ses objectifs E/S.

Des informations supplémentaires sur les actifs sous-jacents du produit financier sont disponibles sur demande auprès du gestionnaire d'actifs ou de The OneLife Company S.A. (OneLife).

Toutes les sections suivantes sont en anglais uniquement

Nederlands:

Het financiële product omvat onderliggende beleggingsinstrumenten, onder meer bestaande uit instellingen voor collectieve belegging in effecten (ICBE's). Het financiële product belegt in onderliggende financiële producten die ecologische en/of sociale kenmerken (E/S-kenmerken) promoten of die een duurzame belegging als doelstelling hebben conform de SFDR. De ecologische of sociale kenmerken die worden gepromoot, worden alleen gerealiseerd wanneer het financiële product in die onderliggende financiële producten belegt. Ten minste één van die onderliggende financiële producten wordt tijdens de houdperiode van het financiële product aangehouden op het ICF-niveau.

Het financiële product promoot actief ecologische en/of sociale kenmerken (E/S-kenmerken), maar is niet primair gericht op duurzaam beleggen. Hoewel het geen rekening houdt met de belangrijkste ongunstige effecten op duurzaamheidsfactoren, verbindt het zich ertoe een deel van zijn beleggingen af te stemmen op E/S-kenmerken.

De onderliggende beleggingsstrategie van het product is erop gericht om ten minste 30% van de totale activa te beleggen in onderliggende financiële producten die voldoen aan artikel 8 of 9 van de SFDR. De overige activa kunnen bestaan uit andere beleggingen die voldoen aan de doelstellingen of diversificatiestrategieën van het financiële product, zonder noodzakelijkerwijs E/S-kenmerken te promoten.

De meting van E/S-kenmerken is gebaseerd op duurzaamheidsindicatoren, waaronder het aandeel van de totale activa dat is belegd in fondsen die voldoen aan artikel 8 en 9. Gegevens afkomstig van externe ESG-aanbieders ondersteunen deze evaluaties. Hoewel er sprake is van methodologische beperkingen, werkt OneLife proactief samen met vermogensbeheerders en voert ad-hocanalyses uit om potentiële hiaten in gegevens te dichten.

Alhoewel er geen specifieke referentiebenchmark voor E/S-kenmerken wordt toegepast, wordt de strategie van het product duidelijk geformuleerd en gemonitord om te waarborgen dat deze in overeenstemming is met de E/S-doelstellingen.

Meer informatie over de onderliggende activa van het financiële product is op aanvraag verkrijgbaar bij vermogensbeheerder of bij The OneLife Company S.A. (OneLife).

Alle volgende secties zijn alleen in het Engels

2. No sustainable investment objective

The financial product promotes environmental or social characteristics but does not have as its objective sustainable investment.

2.1 How the indicators for adverse impacts in Table 1 of Annex I, and any relevant indicators in Tables 2 and 3 of that Annex I, are taken into account?

The financial product does not consider principal adverse impacts on sustainability factors as referred to in Annex I of the SFDR Delegated Act.

2.2 Are the sustainable investments aligned with the OECD Guidelines for Multinational Enterprises and the UN Guiding Principles on Business and Human Rights, including the principles and rights set out in the eight fundamental conventions identified in the Declaration of the International Labour Organisation on Fundamental Principles and Rights at Work and the International Bill of Human Rights?

The financial product does not have a sustainable investment objective.

3. Environmental or social characteristics of the financial product

3.1 What are the environmental or social characteristics that the financial products promotes?

The financial product has the following E/S characteristics:

Commitment to investments aligned with E/S Characteristics:

The financial products invest in underlying UCITS that meet and maintain regulatory designations in accordance with SFDR Article 8 or 9. The financial product commits to investing at least 30% of its total assets to such investments by the end of the investment period.

4. Investment strategy

4.1 What is the investment strategy used to meet the environmental or social characteristics promoted by the financial product?

The financial product offers a range of investment vehicles, with strategies varying based on the chosen funds. The financial product promotes environmental and social characteristics pursuant to Article 8 of the SFDR. As part of the security selection process for UCITS, although not a determining factor in decision-making, the financial product selects underlying UCITS that have secured and maintained a regulatory designation aligned with SFDR Article 8 or 9.

The financial product will consistently apply the following criteria to select the investments to attain each of the environmental or social characteristics promoted by this financial product:

The financial product will invest at least 30% of its total assets in underlying UCITS that have secured and maintained a regulatory designation aligned with SFDR Article 8 or 9.

4.2 What is the policy to assess good governance practices of the investee companies, including with respect to sound management structures, employee relations, remuneration of staff and tax compliance?

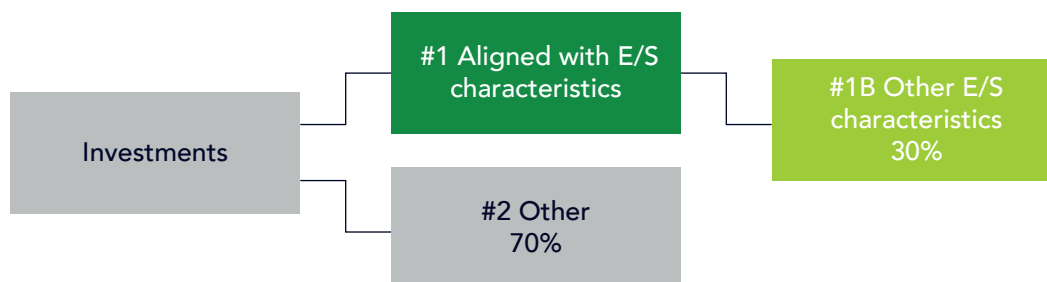
The OneLife Company assesses the governance practices of investee companies through its good governance policy, which is available on our website at: <https://www.onelife.com/about-us/csr-commitments/life-insurer/>

5. Proportion of investments

#1 Aligned with E/S characteristics: This financial product aims to allocate a portion equal to or above 30% of its total assets value towards investments that are aligned with environmental or social characteristics.

#2 Other: The financial product aims to allocate a maximum of 70% of its total assets to other types of investments.

The asset allocation of the financial product is as follows:



The investments included under “#2 Other” may include other investments that do not meet the environmental and social characteristics promoted by the financial product. These assets may include UCITS, bonds, equities, cash and cash equivalent that do not promote environmental or social characteristics, and are used to achieve either the financial product's financial objective or diversification purpose.

No environmental or social safeguards are assessed on “other” assets such as UCITS, bonds, equities, cash and cash equivalents described above.

6. Monitoring of environmental or social characteristics

6.1 How are the environmental or social characteristics promoted by the financial product and the sustainability indicators used to measure the attainment of each of those environmental or social characteristics promoted by the financial product monitored throughout the lifecycle of the financial product and the related internal or external control mechanisms?

To ensure that the promoted environmental and social characteristics and the sustainability indicators used to measure them are achieved, the process described in section 4 is applied and monitored at least once a year.

7. Methodologies

7.1 What are the methodologies to measure how the social or environmental characteristics promoted by the financial product are met?

The sustainability indicators used to measure the attainment of the environmental and social characteristics promoted by the financial product include the proportion of total assets invested in Article 8 and/or Article 9 funds. To achieve these characteristics, OneLife applies the binding elements of its investment strategy, notably by investing at least 30% of its total assets in underlying UCITS that have secured and maintained a regulatory designation in accordance with SFDR Article 8 or 9.

8. Data sources and processing

8.1 How are the data sources used to attain each of the environmental or social characteristics promoted by the financial product?

The data used to attain each of the environmental or social characteristics promoted by the financial product is sourced from an external ESG data provider. OneLife will mainly rely on the ESG data from Morningstar including the SFDR categorization of each of the underlying UCITS.

Ongoing due diligence is performed by the external providers to ensure the integrity of the data received and sufficient data coverage. In the event that the required data points are not available from the external data provider used, OneLife will conduct ad-hoc analysis or use data from a different data provider. In the case that no data points can be retrieved from any provider, the E and S characteristics of the issuer will not be analysed as no data are estimated.

8.2 What measures are taken to ensure data quality?

When an underlying option does not have an ESG data, OneLife is conducting ad-hoc analysis or engaging with asset managers to obtain the SFDR categorization of the financial product underlying UCITS.

8.3 How is data processed?

The ESG data collected is stored internally and OneLife aims to automate data acquisition as much as possible.

8.4 What is the proportion of data that are estimated?

If no data points can be retrieved from any provider, the E and S characteristics of the issuer will not be analyzed, as no data can be estimated.

9. Limitations to methodologies and data

9.1 What are the data limitations to the methodologies and to the data sources?

The main methodological limitations are tied to the accuracy of the data reported from the external data provider used.

9.2 How do the data limitations not affect how the environmental or social characteristics promoted by the financial product are met?

In order to avoid affecting the attainment of E/S characteristics, OneLife conduct ad-hoc analysis and engages with asset managers to extend the coverage of the data quality, coverage and reliability.

10. Due diligence

10.1 What due diligence is carried out on the underlying assets of the financial product (including the internal and external controls)?

As part of due diligence, OneLife is carrying out an assessment of the good governance practices of the underlying assets of the financial product. Our due diligence process rely on a preliminary screening of the governance ratings of the underlying assets and targeted engagement as detailed in our good governance policy available in section 4.2.

11. Engagement policies

11.1 What engagement policies are implemented where engagement is part of the environmental or social investment strategy, including any management procedures applicable to sustainability-related controversies in investee companies?

Engagement is currently not part of the environmental or social investment strategy.

12. Designated reference benchmark

12.1 Has an index been designated as a reference benchmark to meet the environmental or social characteristics promoted by the financial product? If yes, how that index is aligned with the environmental or social characteristics promoted by the financial product, and where can one find information with regards to input data, methodologies used to select those data, the rebalancing methodologies and index calculations?

No benchmark has been designated for the purpose of attaining the environmental or social characteristics promoted by the financial product.