



Assurance de groupe pour salariés

Document précontractuel de durabilité

Informations précontractuelles relatives aux produits financiers visées à l'article 8, paragraphes 1, 2 et 2 bis, du règlement (UE) 2019/2088 et à l'article 6, premier alinéa, du règlement (UE) 2020/852, et conformément à l'article 20 du règlement délégué (UE) 2022/1288

Version : 05/06/2023

Les informations sur la durabilité contenues dans ce document de produit précontractuel ont été préparées au mieux par NN Insurance Belgium SA/NV sur la base des informations actuellement disponibles pour les gestionnaires d'actifs. Toutefois, la réglementation imposant à ces gestionnaires de fortune de mettre ces informations à disposition n'est entrée en vigueur que le 1er janvier 2023. Les informations contenues dans ce document peuvent être modifiées et/ou complétées en fonction des informations que les gestionnaires d'actifs fourniront dans les mois à venir.



1. Intégration des risques liés à la durabilité

Conformément au règlement européen (UE) 2019/2088 sur la divulgation de la finance durable (SFDR), NN Insurance Belgium est tenue de divulguer des informations sur sa politique d'intégration des risques de durabilité dans son processus décisionnel en matière d'investissement.

NN Insurance Belgium applique *Responsible Investment Framework Policy* de NN Group (ci-après dénommée la « RI Framework policy ») disponible à l'adresse suivante : <https://www.nn-group.com/sustainability/responsible-investment/responsible-investment-policy-framework.htm>. Cela soutient « l'intégration systématique des facteurs environnementaux, sociaux et de gouvernance (ci-après, les « facteurs ESG ») dans le processus d'investissement, gérant ainsi à la fois les risques et les opportunités. Dans ce contexte, NN Insurance Belgium considère que les facteurs ESG sont « les questions environnementales, sociales et d'emploi, le respect des droits de l'homme et la lutte contre la corruption ».

Cette RI Framework policy fournit donc des conseils à NN Insurance Belgium pour prendre des décisions d'investissement plus éclairées, en optimisant le profil risque/rendement des portefeuilles d'investissement, tout en tenant compte des valeurs fondamentales du groupe NN dans le processus d'investissement. Cette façon d'intégrer les risques de durabilité dans le processus décisionnel d'investissement garantit que les activités de NN Insurance Belgium sont mieux alignées sur les objectifs et les attentes plus larges de la société en matière de durabilité.

Dans la RI Framework policy, NN Insurance Belgium définit le risque ESG comme « le risque d'implication (in)directe dans la violation des normes et standards écologiques et sociaux ». Le SFDR utilise le terme « risque de durabilité », tandis que NN Group utilise le terme « risque ESG » dans la RI Framework policy. Ces termes sont considérés comme équivalents.

La RI Framework policy s'applique à toutes les classes d'actifs, tant aux actifs propres de NN Insurance Belgium qu'aux actifs des clients tels que définis dans la police RI Framework. Toutefois, selon le gestionnaire d'actifs, la RI Framework policy sera appliquée de la manière distincte suivante.

i. Application lorsque NN Insurance Belgium investit dans des fonds de placement gérés par des gestionnaires de fortune externes

Les fonds d'investissement gérés par des gestionnaires de fortune externes ne peuvent pas être soumis à la RI Framework policy de NN Group. Par conséquent, les stratégies de la RI en particulier ne peuvent pas être appliquées à ces fonds d'investissement. Pour la même raison, la NN Group Restricted List (liste de restrictions) ne peut pas être appliquée. Ceci est une liste d'entreprises et d'obligations d'État de certains pays dans lesquels les investissements ne sont pas autorisés.



Cependant, NN Insurance Belgium surveille la composition du fonds et interroge les gestionnaires d'actifs sur sa politique d'investissement responsable, y compris les listes de restrictions (liste des entreprises, secteurs,...) dans lesquelles les investissements ne peuvent pas être effectués.

Compte tenu, entre autres, des stratégies RI et des critères d'exclusion, NN Insurance Belgium estime que l'impact probable des risques ESG sera faible sur la performance des produits financiers mis à disposition par NN Insurance Belgium.

L'évaluation de l'incidence probable des risques ESG tient compte des réglementations et orientations pratiques actuellement disponibles. Il peut donc être révisé à mesure que le cadre réglementaire et les orientations pratiques évoluent.

2. Classification des fonds (options d'investissement)

Pour les assurances de groupes l'organisateur a le choix parmi 46 fonds d'investissement sous-jacents, dont certains promeuvent des caractéristiques écologiques et/ou sociales ou poursuivent un objectif d'investissement durable. Le fonds interne investit à 100% dans le fonds d'investissement sous-jacent. L'objectif et la politique d'investissement du fonds interne sont 100% conformes à l'objectif et à la politique d'investissement du fonds d'investissement sous-jacent.

Sur la base des informations fournies par le gestionnaire d'actifs des fonds d'investissement sous-jacents, ces fonds d'investissement sous-jacents ont été classés au titre de l'article 6, 8 ou 9 du SFDR.¹²³

30 fonds (65,22 % du nombre total de fonds) sont classés au titre de l'article 8 du SFDR, 6 fonds (13,04 % du nombre total de fonds) sont classés au titre de l'article 9 du SFDR et 10 fonds (21,74 % du nombre total de fonds) sont classés au titre de l'article 6 du SFDR.

Pour les fonds relevant des articles 8 et 9, de plus amples informations sur les caractéristiques durables sont disponibles sur la page produit de notre site web sous « Documents nécessaires » :

[MultiPlan et MultiPlan+ : l'assurance de groupe flexible sans lourdeurs administratives | NN Belgium – Assurances](#)

[Alto Cash Balance : l'assurance de groupe avec capitalisation collective pour les PME et grandes entreprises | NN Belgium – Assurances](#)

[Alto Bonus : récompensez les performances exceptionnelles avec un plan de pension bonus | NN Belgium – Assurances](#)

¹ Article 6 SFDR: le fonds ne promeut pas les caractéristiques écologiques et/ou sociales et ne poursuit pas d'objectifs d'investissement durable.

² Article 8 SFDR: le fonds promeut les caractéristiques écologiques et/ou sociales.

³ Article 9 SFDR: le fonds poursuit un objectif d'investissement durable.



[Alto Defined Contribution: l'assurance de groupe avec capitalisation collective pour les grandes entreprises | NN Belgium – Assurances](#)

Les informations relatives à la prise en compte des principaux effets négatifs des décisions d'investissement sur les facteurs de durabilité inclus par les fonds d'investissement sous-jacents sont disponibles dans les informations précontractuelles relatives à chacune de ces options d'investissement. Toutefois, lors du choix des options d'investissement pour ce produit, la prise en compte de ces principaux effets négatifs n'a pas été déterminante.

3. Classification du produit

NN Insurance Belgium SA a classé ce produit au titre de l'article 8 SFDR car il favorise les caractéristiques écologiques et/ou sociales. Pour que le produit puisse être classé au titre de l'article 8 SFDR pour le preneur d'assurance, le produit financier doit être investi dans au moins une des options d'investissement classées aux articles 8 ou 9 de la liste ci-dessous et au moins une de ces options de placement doit être détenue pendant la période pendant laquelle le produit est détenu. .

Liste des fonds d'investissement:

| Nom du fonds interne | Nom du gestionnaire d'actifs, nom du fonds d'investissement sous-jacent et code ISIN | Classification SFDR |
|--|---|---------------------|
| NN Life Patrimonial Defensive Fund | NN Investment Partners bv NN (L) Patrimonial Defensive LU0119196938 | 8 |
| NN Life Patrimonial Balanced Fund | NN Investment Partners bv NN (L) Patrimonial Balanced LU0119195963 | 8 |
| NN Life Patrimonial Aggressive Fund | NN Investment Partners bv NN (L) Patrimonial Aggressive LU0119195450 | 8 |
| NN Life Patrimonial Balanced European Sustainable Fund | NN Investment Partners bv NN (L) Patrimonial Balanced European Sustainable LU1444115874 | 8 |
| NN Life Emerging Markets Debt Fund | NN Investment Partners bv NN (L) Emerging Markets Debt (Hard Currency) LU0546915058 | 8 |
| NN Life Multi-Asset Factor Opportunities Fund | NN Investment Partners bv NN (L) Multi-Asset Factor Opportunities LU2055071596 Informations sur les effets négatifs sur la durabilité: Sustainable Finance Disclosure Regulation Responsible Investing Goldman Sachs Asset Management (gsam.com) | 6 |
| NN Life Euro High Dividend Fund | NN Investment Partners bv NN (L) Euro High Dividend | 8 |



| | | |
|--|--|---|
| | LU0127786431 | |
| NN Life Health & Well-being Fund | NN Investment Partners bv NN (L) Health & Well-being LU0119214772 | 9 |
| NN Life Global Sustainable Equity Fund | NN Investment Partners bv NN (L) Global Sustainable Equity LU0119216553 | 8 |
| NN Life European Sustainable Equity Fund | NN Investment Partners bv NN (L) European Sustainable Equity LU0991964320 | 8 |
| NN Life Euro Fixed Income Fund | NN Investment Partners bv NN (L) Euro Fixed Income LU0546917773 | 8 |
| NN Triodos Global Equities Impact Fund | Triodos Investment Management Triodos Global Equities Impact Fund LU0278271951 | 9 |
| NN Triodos Euro Bond Impact Fund | Triodos Investment Management Triodos Euro Bond Impact Fund LU0278272504 | 9 |
| NN Flossbach Von Storch Multiple Opportunities II Fund | Flossbach von Storch Flossbach von Storch Multiple Opportunities II RT LU1038809395 | 8 |
| NN Pictet Global Megatrend Selection Fund | Pictet Asset Management Pictet Global Megatrend Selection LU0386882277 | 8 |
| NN M&G Dynamic Allocation Fund | M&G Investments M&G (Lux) Dynamic Allocation Fund LU1582988058 | 8 |
| NN M&G Optimal Income Fund | M&G Investments M&G (Lux) Optimal Income Fund LU1670724373 | 8 |
| NN M&G Global Listed Infrastructure Fund | M&G Investments M&G (Lux) Global Listed Infrastructure Fund LU1665237704 | 8 |
| NN R Valor Fund | Rothschild & Co Asset Management Europe R-co Valor FR0011261197 | 8 |
| NN R-co Valor Balanced Fund | Rothschild & Co Asset Management Europe R-co Valor Balanced FR0013367281 | 8 |
| NN Threadneedle Global Smaller Companies Fund | Columbia Threadneedle Investments Threadneedle (Lux) Global Smaller Companies LU0570870567 | 8 |
| NN Threadneedle Global Focus Fund | Columbia Threadneedle Investments Threadneedle (Lux) Global Focus LU0757431068 | 8 |
| NN Ethenea ethna-aktiv Fund | ETHENEA Independent Investors S.A. Ethna-AKTIV -T- LU0431139764 | 8 |

NN Insurance Belgium SA, entreprise d'assurances agréée par la BNB sous le numéro 2550 pour les Branches 1a, 2, 21, 22, 23, 25, 26 et prêteur en crédit hypothécaire agréé par la FSMA sous le numéro de code 0890270057. Siège social : Avenue Fonsny 38, B-1060 Bruxelles, Belgique - RPM Bruxelles - TVA BE 0890.270.057 - BIC : BBRUBEBB - IBAN : BE28 3100 7627 4220. - www.nn.be - FSMA: Rue du Congrès 12-14, 1000 Bruxelles, www.fsma.be. BNB: boulevard de Berlaimont 14, 1000 Bruxelles, www.nbb.be



| | | |
|--|---|---|
| NN FFG European Equities Sustainable Moderate Fund | Acadian FFG European Equities Sustainable Moderate LU0945616984 | 9 |
| NN FFG Global Flexible Sustainable Fund | Funds For Good FFG Global Flexible Sustainable LU1697917083 | 8 |
| NN BlackRock Global Allocation Fund | BlackRock BGF Global Allocation Fund A2 EUR (CAP) LU0171283459 Informations sur les effets néfastes sur la durabilité: pas encore disponibles | 6 |
| NN DNCA Invest Eurose Fund | DNCA Investments DNCA Invest Eurose LU0284394235 | 8 |
| NN Nordea Global Real Estate Fund | Nordea Asset Management Nordea Global Real Estate Fund LU0705259769 | 8 |
| NN Nordea Global Climate and Environment Fund | Nordea Asset Management Nordea Global Climate and Environment Fund LU0348926287 | 9 |
| NN Capital Group Global Allocation Fund | Capital Group Capital Group Global Allocation Fund (LUX) B EUR LU1006075656 Informations sur les effets néfastes sur la durabilité: pas encore disponibles | 6 |
| NN Schroder Global Energy Transition Fund | Schroders Schroder ISF Global Energy Transition LU2390151400 | 9 |
| NN JPM US Technology Fund | JPMorgan Asset Management JPM US Technology Fund LU0159052710 | 8 |
| NN Carmignac Patrimoine Fund | Carmignac Gestion Carmignac Patrimoine A EUR Acc FR0010135103 | 8 |
| NN Carmignac Emergents Fund | Carmignac Gestion Carmignac Emergents A EUR Acc FR0010149302 | 9 |
| NN JP Morgan Euro Liquidity Fund | JPMorgan Asset Management JP Morgan euro liquidity fund LU0088882138 Informations sur les effets néfastes sur la durabilité: pas encore disponibles | 6 |
| NN Fidelity America Fund | Fidelity International Fidelity Funds - America Fund LU0251127410 | 8 |
| NN Fidelity World Fund | Fidelity International Fidelity Funds - World Fund LU1261432659 | 8 |

NN Insurance Belgium SA, entreprise d'assurances agréée par la BNB sous le numéro 2550 pour les Branches 1a, 2, 21, 22, 23, 25, 26 et prêteur en crédit hypothécaire agréé par la FSMA sous le numéro de code 0890270057. Siège social : Avenue Fonsny 38, B-1060 Bruxelles, Belgique - RPM Bruxelles - TVA BE 0890.270.057 - BIC : BBRUBEBB - IBAN : BE28 3100 7627 4220. - www.nn.be - FSMA: Rue du Congrès 12-14, 1000 Bruxelles, www.fsma.be. BNB: boulevard de Berlaimont 14, 1000 Bruxelles, www.nbb.be



| | | |
|---|---|---|
| NN Fidelity Pacific Fund | Fidelity International Fidelity Funds - Pacific Fund LU0368678339 | 8 |
| NN Blackrock iShares core MSCI world fund | iShares Core MSCI World UCITS ETF IE00B4L5Y983 Informations sur les effets néfastes sur la durabilité: pas encore disponibles | 6 |
| NN Blackrock iShares core S&P 500 fund | iShares Core S&P 500 UCITS ETF IE00B5BMR087 Informations sur les effets néfastes sur la durabilité: pas encore disponibles | 6 |
| NN Blackrock iShares MSCI europe SRI fund | iShares MSCI Europe SRI UCITS ETF IE00B52VJ196 | 8 |
| NN Life Multi Invest Low | Fund of fund Informations sur les effets néfastes sur la durabilité: Publication d'informations en matière de durabilité NN Belgium – Assurances | 6 |
| NN Life Multi Invest Medium Low | Fund of fund Informations sur les effets néfastes sur la durabilité: Publication d'informations en matière de durabilité NN Belgium – Assurances | 6 |
| NN Life Multi Invest Medium | Fund of fund Informations sur les effets néfastes sur la durabilité: Publication d'informations en matière de durabilité NN Belgium – Assurances | 6 |
| NN Life Multi Invest High | Fund of fund Informations sur les effets néfastes sur la durabilité: Publication d'informations en matière de durabilité NN Belgium – Assurances | 6 |
| NN Life Patrimonial future | NN (B) Fund Patrimonial Future CAP BE6313167197 | 8 |

Pre-contractual disclosure for the financial products referred to in Article 8, paragraphs 1, 2 and 2a, of Regulation (EU) 2019/2088 and Article 6, first paragraph, of Regulation (EU) 2020/852

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.

The **EU Taxonomy** is a classification system laid down in Regulation (EU) 2020/852, establishing a list of **environmentally sustainable economic activities**. That Regulation does not lay down a list of socially sustainable economic activities. Sustainable investments with an environmental objective might be aligned with the Taxonomy or not.



Sustainability

indicators measure how the environmental or social characteristics promoted by the financial product are attained.

Product name:

NN (L) Euro Fixed Income

Legal entity identifier:

62IR3CXMHZX5EF2JXK15

Environmental and/or social characteristics

Does this financial product have a sustainable investment objective?

☒ ☒ ☐ **Yes**

☒ ☐ ☒ **No**

☐ It will make a minimum of **sustainable investments with an environmental objective: __%**

☐ in economic activities that qualify as environmentally sustainable under the EU Taxonomy

☐ in economic activities that do not qualify as environmentally sustainable under the EU Taxonomy

☐ It will make a minimum of **sustainable investments with a social objective: __%**

☐ It **promotes Environmental/Social (E/S) characteristics** and while it does not have as its objective a sustainable investment, it will have a minimum proportion of __% of sustainable investments

☐ with an environmental objective in economic activities that qualify as environmentally sustainable under the EU Taxonomy

☐ with an environmental objective in economic activities that do not qualify as environmentally sustainable under the EU Taxonomy

☐ with a social objective

☒ It promotes E/S characteristics, but **will not make any sustainable investments**

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

The Sub-Fund promotes environmental and social characteristics, as described in Article 8 of the SFDR. Specifically, the Sub-Fund promotes environmental and social characteristics by:

- **Restricting issuers involved in controversial behaviour.** This is done by applying the Management Company's norms-based responsible investment criteria, restricting investments in countries subject to country-wide arms embargo sanctions imposed by the United Nations Security Council, and countries on the global money laundering and terrorist financing watchdog, Financial Action Task Force list, that are subject to a "Call for Action".

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

The following sustainability indicators are used to measure the attainment of each of the environmental or social characteristics promoted by the Sub-Fund:

- Number of issuers against which arms embargoes have been issued by the UN Security Council and subject to a 'Call for Action' on the Financial Action Task Force list

● **What are the objectives of the sustainable investments that the financial product partially**

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.

intends to make and how does the sustainable investment contribute to such objectives?

N/A - This question is not applicable as the Sub-Fund does not commit to make Sustainable Investments.

- ***How do the sustainable investments that the financial product partially intends to make, not cause significant harm to any environmental or social sustainable investment objective?***

N/A – This question is not applicable as the Sub-Fund does not commit to make Sustainable Investments.

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

N/A - This question is not applicable as the Sub-Fund does not commit to make Sustainable Investments.

How are the sustainable investments aligned with the OECD Guidelines for Multinational Enterprises and the UN Guiding Principles on Business and Human Rights? Details:

N/A - This question is not applicable as the Sub-Fund does not commit to make Sustainable Investments.

The EU Taxonomy sets out a "do not significantly harm" principle by which Taxonomy-aligned investments should not significantly harm EU Taxonomy objectives and is accompanied by specific EU criteria.

The "do not significantly harm" principle applies only to those investments underlying the financial product that take into account the EU criteria for environmentally sustainable economic activities. The investments underlying the remaining portion of this financial product do not take into account the EU criteria for environmentally sustainable economic activities.

Any other sustainable investments must also not significantly harm any environmental or social objectives.



Does this financial product consider principal adverse impacts on sustainability factors?

- ☒ **X** Yes, the Sub-Fund does consider Principal Adverse Impacts (PAIs) on Sustainability Factors. PAI Indicators are incorporated as part of the documented investment process of the Sub-Fund. The PAIs themselves are embedded within the Management Company's investment process, via the restrictions criteria and Active Ownership, as well as via the Management Company's policy documents.

Information on how the Sub-Fund considered indicators for adverse impacts on sustainability factors will be available in the Sub-Fund's annual report.

☐ No



What investment strategy does this financial product follow?

To attain the environmental and social characteristics promoted by the Sub-Fund, the Sub-Fund applies:
 -Norms-based RI criteria
 -ESG integration approach

The Investment

strategy guides 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.

-Active Ownership

Norms-based RI criteria

The Sub-Fund applies the Management Company's norms-based responsible investment criteria that, as stipulated in the Management Company's Responsible Investment Policy, restricts investment in issuers involved in controversial activities and controversial behaviour.

For the sovereign investments of the Sub-Fund attributable to the investment strategy, each country is reviewed by the Management Company's ESG Committee as to whether any arms embargoes have been issued by the UN Security Council or whether it appears as a 'Call for Action' on the Financial Action Task Force list. If the country appears on either list, then it is included on the Exclusion List, resulting in an exclusion from the investment universe.

ESG integration approach

The Sub-Fund integrates the information on environmental, social and governance factors for its investments based on the Management Company's ESG Integration approach. The first step towards ESG integration is to identify material ESG risk and opportunities. Secondly, the material ESG risks and opportunities are assessed and expressed via a number of ESG ratings. The final step of ESG Integration involves incorporating this ESG analysis into investment screening and security selection of issuers.

For sovereign issuers, most ESG factors - from the quality and availability of education and healthcare to political stability and energy sources – tend to be material for all countries around the world.

Active Ownership

Active Ownership it is a tool used by the Management Company to influence issuers to adopt more sustainable behaviour and practices. Engagement with sovereigns on (potential) bond issuance is conducted to better assess investment risks and opportunities. The Sub-Fund also advocates policy and legislation that support sustainability and shareholder rights. This is done primarily via a number of international industry bodies that the Management Company is a member of and through collaborations with other investors.

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 Sub-Fund's binding elements are listed below:

The Sub-Fund will not invest in any countries subject to country-wide arms embargo sanctions imposed by the United Nations Security Council, and countries on the global money laundering and terrorist financing watchdog, Financial Action Task Force list, that are subject to a "Call for Action".

What is the committed minimum rate to reduce the scope of the investments considered prior to the application of that investment strategy?

N/A - Prior to the application of the investment strategy, the Sub-Fund does not commit to a minimum rate to reduce the scope of the investments.

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

N/A - The Sub-Fund invests in sovereigns in order to attain the environmental and social characteristics promoted.



Asset

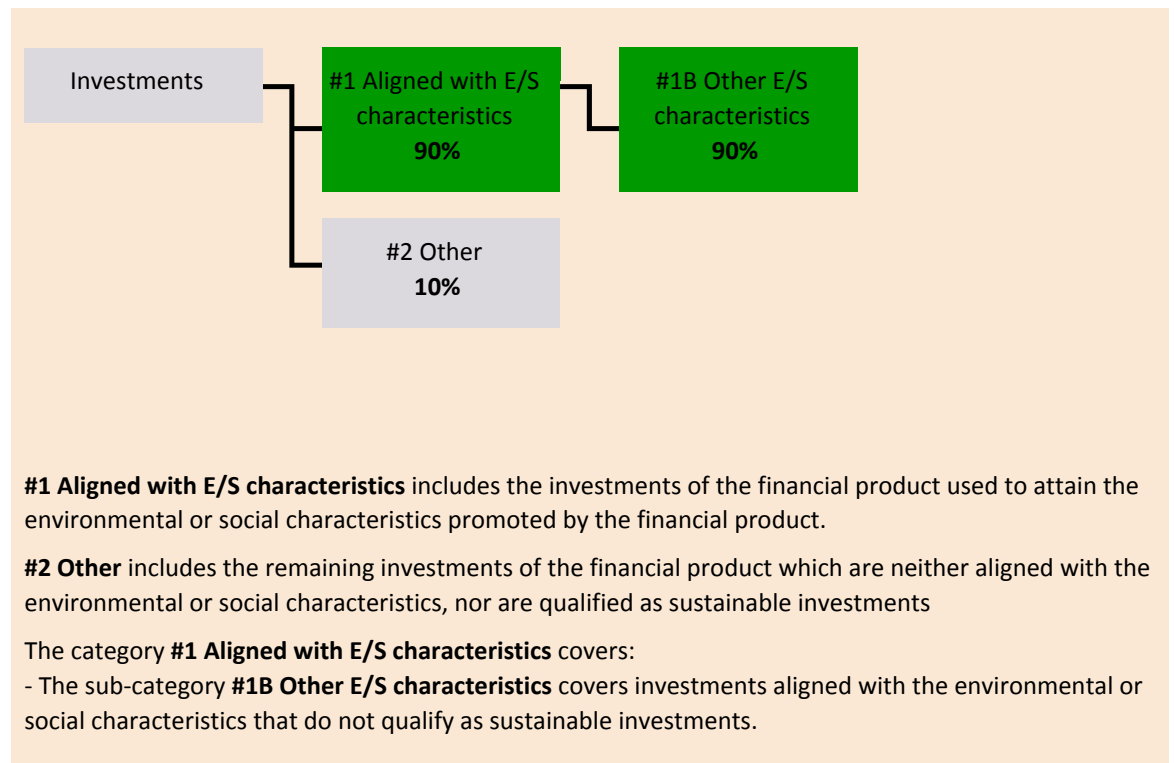
allocation describes the share of investments in specific assets.

What is the asset allocation planned for this financial product?

The planned asset allocation of the Sub-Fund aligned with environmental and social characteristics and other is represented in the table below.

The planned asset allocation is that 90% of the investments of the Sub-fund are aligned with the E/S characteristics. 10% of the investments of the Sub-fund is estimated to be in the category 'other' and not used to promote E/S characteristics. These investments are mostly in cash, cash equivalents, derivatives used for efficient portfolio management techniques and UCI's and UCITS that do not promote environmental or social characteristics and that do not have a sustainable investment objective.

The Sub-Fund does not commit to making investments in Sustainable Investments.



● *How does the use of derivatives attain the environmental or social characteristics promoted by the financial product?*

N/A - Derivatives are not used for attaining the environmental or social characteristics promoted by the Sub-Fund.

Enabling activities

directly enable other activities to make a substantial contribution to an environmental objective.

Transitional activities

are activities for which low-carbon alternatives are not yet available and among others have greenhouse gas emission levels corresponding to the best performance.



To what minimum extent are sustainable investments with an environmental objective aligned with the EU Taxonomy?

The Sub-Fund does not commit to make sustainable investments with an environmental objective aligned with the EU Taxonomy. Hence, the minimum extent is 0%

The two graphs below show in green the minimum percentage of investments that are aligned with the EU Taxonomy. As there is no appropriate methodology to determine the Taxonomy-alignment of sovereign bonds, the first graph shows the Taxonomy alignment in relation to all the investments of the financial product including sovereign bonds, while the second graph shows the Taxonomy alignment only in relation to the investments of the financial product other than sovereign bonds.*

1. Taxonomy-alignment of investments including sovereign bonds*



2. Taxonomy-alignment of investments excluding sovereign bonds*



* For the purpose of these graphs, 'sovereigns bonds' consist of all sovereign exposures

What is the minimum share of investments in transitional and enabling activities?

The minimum share of investments in transitional and enabling activities is 0%.



are sustainable investments with an environmental objective that **do not take into account the criteria** for environmentally sustainable economic activities under the EU Taxonomy.



What is the minimum share of sustainable investments with an environmental objective that are not aligned with the EU Taxonomy?

The Sub-Fund does not commit to make Sustainable Investments. Hence, the minimum commitment is 0%



What is the minimum share of socially sustainable investments?

N/A - This question is not applicable as the Sub-Fund does not commit to make Sustainable Investments.



What investments are included under “#2 Other”, what is their purpose and are there any minimum environmental or social safeguards?

Investments included under 'other' may include cash used for liquidity purposes, derivatives for efficient portfolio management/investment purposes and/or investments in UCITS and UCIs which may be used to achieve the investment objective of the Sub-Fund but neither promote the environmental or social characteristics of the Sub-Fund, nor qualify as Sustainable Investments.

The percentage shown is the planned percentage which may be held in these instruments but the actual percentage can vary from time to time.

These financial instruments are not subject to any minimum environmental or social safeguards.



Reference benchmarks are indexes to measure whether the financial products attain the environmental or social characteristics that they promote.

Is a specific index designated as a reference benchmark to determine whether this financial product is aligned with the environmental and/or social characteristics that it promotes?

N/A – This Sub-Fund is actively managed and therefore does not have a specific index designated as a reference benchmark to determine whether this financial product is aligned with the environmental or social characteristics that it promotes.

● ***How is the reference benchmark continuously aligned with each of the environmental or social characteristics promoted by the financial product?***

N/A – This Sub-Fund is actively managed and therefore does not have a specific index designated as a reference benchmark to determine whether this financial product is aligned with the environmental or social characteristics that it promotes.

● ***How is the alignment of the investment strategy with the methodology of the index ensured on a continuous basis?***

N/A – This Sub-Fund is actively managed and therefore does not have a specific index designated as a reference benchmark to determine whether this financial product is aligned with the environmental or social characteristics that it promotes.

● ***How does the designated index differ from a relevant broad market index?***

N/A – This Sub-Fund is actively managed and therefore does not have a specific index designated as a reference benchmark to determine whether this financial product is aligned with the environmental or social characteristics that it promotes.

● ***Where can the methodology used for the calculation of the designated index be found?***

N/A – This Sub-Fund is actively managed and therefore does not have a specific index designated as a reference benchmark to determine whether this financial product is aligned with the environmental or social characteristics that it promotes.



Where can I find more product specific information online?

More product-specific information can be found on the website: www.nnip.com by going to the products and/or SFDR page.

Disclaimer

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