

Information according to Art 10 SFDR

Name of the product: **YOU INVEST GREEN balanced**

Legal entity identifier: **5299000I4PE8LS5ROW24**

ISIN: **AT0000A11FA1**

a) Summary

In accordance with Article 8 of Regulation (EU) 2019/2088 of the European Parliament and of the Council on sustainability-related disclosures in the financial services sector (Disclosure Regulation), this financial product promotes environmental or social characteristics but does not have a sustainable investment objective.

Fund applies a broad interpretation of sustainability. Both environmental and social characteristics are promoted through the application of the Management Company's proprietary sustainability approach. This is ensured by the application of the Management Company's ESG toolbox as part of the investment process.

The sustainable investments that comprise part of this financial product do no significant harm to the environmental or social sustainable investment objectives because this Fund invests in financial products that have been categorised as sustainable by the Management Company on the basis of the applicable sustainable investment process. This categorisation sets forth that the financial products may have no significant adverse impacts on environmental or social factors, as such a violation would preclude an investment based on the binding ESG characteristics of this investment process.

The Management Company takes into account the principal adverse impacts (PAI) on sustainability factors in the investment strategy of this Fund.

The Fund invests at least 51% of its assets in financial instruments from issuers that have been categorised by the Management Company as sustainable on the basis of a predefined screening process.

The Fund can purchase equities, bonds, and/or money market instruments. The specified assets can be purchased directly or indirectly through investment funds or derivatives.

The Management Company is not subject to any restrictions in the selection of the instrument issuers or the issuers of the securities included in the respective funds with regard to the locations of their registered offices or the respective economic sectors in which they are active.

All purchased securities must have been categorised as sustainable by the Management Company on the basis of a predefined screening process at the time of purchase. The exclusion criteria for companies include human rights violations, labour law violations, child labour, violations of the UN Global Compact, corruption, balance sheet fraud, nuclear energy, coal mining, electricity generation from coal, the thermal conversion of coal, petroleum and natural gas extraction, the manufacture and sale of armaments/weapons, green gene technology, consumptive embryo research, gambling, pornography, tobacco, and unnecessary animal testing. The Management Company may employ defined thresholds and operationalisation to facilitate the application of the exclusion criteria in terms of an identification limit and to ensure that the criteria have the desired effect. The exclusion criteria for sovereigns include authoritarian regimes, human rights restrictions, capital punishment, child labour, nuclear weapons, a high share of nuclear energy in primary energy generation, disproportionate military spending, insufficient cooperation and serious violations relating to money laundering, corruption (as measured by the corruption index of Transparency International), and deficits in climate protection and biodiversity preservation. Operationalisation is employed at the discretion of the Management Company.

The Management Company also exercises an active ownership function when it makes direct investments in securities.

Data from external providers are also used when gathering sustainability related data for internal analyses.

The external data may be incomplete, imprecise, or unavailable at times. The providers of sustainability ratings also take different influences into account and apply different weightings, meaning that a company that is the target of

an investment can have different sustainability scores. There is therefore the risk of a security or issuer being assessed incorrectly.

A proprietary rating model called ESGenius is used to limit this risk. In this rating model, the predominant sustainability approaches in the market (ethically oriented approach versus a risk view) are combined into an overall view during the analysis. Combining the different providers reduces any data gaps and also verifies the plausibility of the different approaches, and thus attains the promoted environmental or social characteristics.

No index has been designated as a reference benchmark for the attainment of the environmental and/or social objectives.

Information on how the environmental or social characteristics of the Fund are promoted can be found in the annex to the prospectus or the Information for Investors pursuant to § 21 AIFMG.

Information on how the environmental or social characteristics were met and information on the overall sustainability-related impact of the Fund can be found in the annual reports of the Fund published on or after 1 January 2023.

Summary - czech

Tímto finančním produktem jsou podle článku 8 nařízení (EU) 2019/2088 Evropského parlamentu a Rady o zveřejňování informací souvisejících s udržitelností v odvětví finančních služeb („nařízení o zveřejňování“) podporovány ekologické nebo sociální prvky, ale není usilováno o investice s ohledem na udržitelnost.

Investiční fond se řídí širokým výkladem udržitelnosti. Uplatňováním proprietárního přístupu správcovské společnosti k udržitelnosti jsou podporovány jak environmentální, tak sociální charakteristiky. To je zajištěno pomocí nástroje ESG správcovské společnosti v rámci investičního procesu.

Udržitelné investice, které jsou tímto finančním produktem částečně uskutečňovány, neškodí podstatně ekologickým nebo sociálním udržitelným investičním cílům, protože tento investiční fond investuje do finančních produktů, které byly na základě aplikovaného udržitelného investičního procesu správcovskou společností zaříděny jako udržitelné. Toto zařídění klade podmínku, že finanční produkty nesmí mít žádný signifikantní účinek na ekologické nebo sociální faktory, protože na základě závazné charakteristiky ESG tohoto investičního procesu by v takovém případě přestupku nebyla investice přípustná.

V investiční strategii tohoto investičního fondu obhospodařovatel zohledňuje nejvýznamnější nepříznivé dopady na faktory udržitelnosti (Principle Adverse Impacts - „PAI“).

Do majetku fondu jsou minimálně do 51 % majetku fondu získávány finanční nástroje takových emitentů, které jsou na základě správcem fondu předem definovaného procesu výběru klasifikovány jako udržitelné. Pro investiční fond mohou být získávány jak akcie tak také půjčka a/nebo nástroje peněžního trhu. Uvedené majetkové hodnoty lze získávat přímo nebo nepřímo prostřednictvím investičního fondu nebo derivátů. Správce fondu nepodléhá při výběru emitentů, resp. emitentů zahrnutých v příslušném investičním fondu s ohledem na jejich příslušné sídlo, žádným geografickým omezením, a s ohledem na jejich příslušný předmět podnikání, žádným oborovým omezením. Všechny nabyté jednotlivé tituly musí být k časovému termínu nabytí zaříděny na bázi předdefinovaného procesu výběru správcovské společnosti jako udržitelné. K vylučovacím kritériím pro firmy se počítá mimo jiné porušování lidských práv, porušování pracovní legislativy, dětská práce, porušování Global Compact OSN, korupce, falšování bilance, atomová energie, dobývání a rovněž výroba elektrické energie a přeměna uhlí na termickou energii, dobývání ropy a zemního plynu, výroba zbrojní výstroje / výroba zbraní, zelené genové technologie, aplikovaný výzkum embryí, hazard, pornografie, tabákové výrobky a rovněž pokusy se zvířaty, které nejsou nezbytné. Pro udržení operativní realizovatelnosti vylučovacích kritérií ve smyslu prokazatelné meze, resp. pro zabezpečení jejich cílové bezpečnosti, mohou být použity správcovskou společností definované prahové hodnoty a operacionalizace. K vylučovacím kritériím pro státy se počítají mimo jiné autoritářské režimy, omezování lidských práv, trest smrti, dětská práce, atomové zbraně, vysoký podíl atomové energie na primární výrobě energie, nadměrné výdaje na armádu, nedostatečná kooperace a hrubé přestupky s ohledem na praní peněz, korupci (na základě indexu korupce od Transparency International) a rovněž deficity v přístupu k ochraně klimatu a ochrany biodiverzity. Operacionalizace probíhá podle měřítka správcovské společnosti.

Správcovská společnost kromě toho sleduje při přímých investicích do cenných papírů také funkci Active Ownership.

Pro sběr dat spojených s udržitelností, která se následně použijí pro vlastní analýzu, jsou také brána v potaz data externích poskytovatelů.

Externí data mohou být mimo jiné nekompletní, nepřesná nebo nemusí být dočasně k dispozici. Poskytovatelé ratingů udržitelnosti navíc zohledňují nejrůznější vlivové faktory a nejrůznější specifikace, takže pro jednu a tu samou firmu, do které je v rámci investice investováno, mohou vycházet různá skóre udržitelnosti. Proto existuje riziko, že cenný papír nebo emitent nebude správně vyhodnocen.

Pro omezení tohoto rizika se používá vlastní ratingový model, ESGenius. V rámci tohoto ratingového modelu jsou v rámci analýzy do celkového pohledu slučována zaměření s ohledem na udržitelnost, která na trhu dominují (eticky orientovaný vklad vs. náhled na riziko). Kombinací různých poskytovatelů jsou redukovány eventuální mezery v datech, různé vklady jsou současně plausibilizovány a tím jsou plněny podporované ekologické nebo sociální znaky.

Jako referenční hodnota pro dosažení ekologických a/nebo sociálních cílů není dosazován žádný index.

Summary - croatian

U skladu s článkom 8. Uredbe (EU) 2019/2088 Evropskog parlamenta i Vijeća o objavama vezanim uz održivost u sektoru finansijskih usluga (SFDR), ovaj finansijski proizvod promiče ekološka ili društvena obilježja, ali nema održiv investicijski cilj.

Fond primjenjuje široko tumačenje održivosti. Ekološke i društvene karakteristike promiču se primjenom vlasničkog pristupa održivosti Društva za upravljanje. To je osigurano primjenom ESG toolboxa Društva za upravljanje u sklopu investicijskog procesa.

Održiva ulaganja koja se djelomično ostvaruju s ovim finansijskim proizvodom ne štete značajno ekološkim ili društveno održivim ciljevima ulaganja, jer ovaj investicijski fond ulaže u finansijske proizvode koje je društvo za upravljanje klasificiralo kao održive na temelju važećeg procesa održivog ulaganja. Ova klasifikacija zahtijeva da finansijski proizvodi ne smiju imati značajan negativan utjecaj na ekološke ili društvene čimbenike, budući da bi obvezujuće ESG karakteristike ovog procesa ulaganja značile da bi ulaganje bilo nedopustivo u slučaju takvog kršenja.

Društvo za upravljanje uzima u obzir glavne štetne učinke (PAI) na čimbenike održivosti u strategiji ulaganja ovog Fonda.

Za najmanje 51 % imovine fonda kupuju se finansijski instrumenti takvih izdavatelja koji su na temelju postupka odabira, koji je unaprijed definiralo društvo za upravljanje fondovima, klasificirani kao održivi. Za investicijske fondove mogu se kupovati dionice kao i zajmovi i/ili instrumenti tržišta novca. Navedena imovina može se kupovati izravno ili neizravno preko investicijskih fondova ili derivata. Pri odabiru izdavatelja, odnosno izdavatelja koji su uključeni u određeni investicijski fond, društvo za upravljanje fondovima ne podliježe nikakvim geografskim ograničenjima po pitanju sjedišta izdavatelja ni sektorskim ograničenjima po pitanju predmeta poslovanja. U trenutku kupnje svi kupljeni pojedinačni vrijednosni papiri moraju na temelju postupka odabira, koji je unaprijed definiralo društvo za upravljanje fondovima, biti klasificirani kao održivi. Kriteriji isključivanja za poduzeća između ostaloga obuhvaćaju i povrede ljudskih prava, povrede radnog prava, rad djece, povrede sporazuma UN Global Compact, korupciju, računovodstvenu prijevartu, nuklearnu energiju, vađenje, proizvodnju i pretvorbu ugljena, proizvodnju nafte i zemnog plina, proizvodnju i trgovinu naoružanjem/oružjem, zeleni genetički inženjering, izrabljivačko istraživanje na embrijima, igre na sreću, pornografiju, duhan kao i eksperimente na životinjama koji se mogu izbjeći. Kako bi se kriteriji isključivanja u smislu granice detekcije mogli održati operativno izvedivima, odnosno kako bi se osigurala njihova točnost, društvo za upravljanje može primijeniti definirane vrijednosti praga i operacionalizacije. Kriteriji isključivanja za države između ostaloga uključuju i autoritarne režime, ograničenje ljudskih prava, smrtnu kaznu, rad djece, nuklearno oružje, visok udio nuklearne energije u proizvodnji primarne energije, prekomjernu vojnu potrošnju, nedostatak suradnje i gruba kršenja u području pranja novca, korupcije (na temelju indeksa percepcije korupcije Transparency Internationala) kao i deficite u zaštiti klime i zaštiti bioraznolikosti. Operacionalizacija se odvija u skladu s uvjetima društva za upravljanje.

Najvažniji negativni utjecaji na čimbenike održivosti (Principle Adverse Impacts - "PAI") nisu uzeti u obzir u ovom investicijskom fondu ili odabiru imovine sadržane u njemu.

Za zbirku podataka u vezi s održivošću, koji se zatim upotrebljavaju za vlastitu analizu, prikupljaju se i podatci vanjskih pružatelja usluga.

Vanjski podatci eventualno mogu biti nepotpuni, netočni ili privremeno nedostupni. Usto pružatelji usluga za određivanje stupnja održivosti u obzir uzimaju razne faktore utjecaja i razne pondere tako da isto poduzeće, u koje se ulaže u okviru ulaganja, može imati različite rezultate po pitanju održivosti. Stoga postoji rizik da neki vrijednosni papir ili izdavalac ne budu ispravno ocijenjeni.

Kako bi se taj rizik ograničio, primjenjuje se vlastiti model ocjenjivanja ESGenius. U okviru tog modela ocjenjivanja, u svrhu analiziranja, u obzir se uzimaju usklađivanja održivosti (etički orijentiran pristup nasuprot pogledu na rizik) koja dominiraju na tržištu. Kombiniranjem raznih pružatelja usluga smanjuju se možebitni nedostaci podataka koji istovremeno razne pristupe čine vjerojatnima, i tako se ispunjavaju tražene ekološke ili socijalne karakteristike.

Kao referentna vrijednost za postizanje ekoloških i/ili socijalnih ciljeva ne upotrebljava se nikakav indeks.

b) No sustainable investment objective

In accordance with Article 8 of Regulation (EU) 2019/2088 of the European Parliament and of the Council on sustainability-related disclosures in the financial services sector (Disclosure Regulation), this financial product promotes environmental or social characteristics but does not have a sustainable investment objective.

Fund applies a broad interpretation of sustainability. Both environmental and social characteristics are promoted through the application of the Management Company's proprietary sustainability approach. This is ensured by the application of the Management Company's ESG toolbox as part of the investment process.

Exclusion Criteria			ESG Analysis / Best in Class		Integration	Engagement	Voting	Thematic funds	Focused sustainability Impact	Fulfill Austrian ecolabel or FNG label criteria
Minimum criteria	Exclusion criteria	Norm-based Screening	ESG Risk Analysis	Best in Class						
✓	✓	✓	✓	✓	✓	✓	✓	Not applicable		✓

The sustainable investments that comprise part of this financial product do no significant harm to the environmental or social sustainable investment objectives because this Fund invests in financial products that have been categorised as sustainable by the Management Company on the basis of the applicable sustainable investment process. This categorisation sets forth that the financial products may have no significant adverse impacts on environmental or social factors, as such a violation would preclude an investment based on the binding ESG characteristics of this investment process.

The Management Company takes into account the principal adverse impacts (PAI) on sustainability factors in the investment strategy of this Fund.

Based on the management companies' ESG fund selection criteria and the analysis of the investment process, as disclosed by the respective manufacturer, it is expected that third party funds demonstrate similar environmental and social characteristics as funds managed by the management company. Nevertheless, differences can persist.

All 14 PAIs from Table 1 of Regulation (EU) 2019/2088 that apply to the Fund were taken into account. The Fund also takes the following PAIs from Tables 2 and 3 into account:

- Indicator 8 (Table 2) - Exposure to areas of high water stress (share of investments in investee companies with sites located in areas of high water stress without a water management policy)
- Indicator 14 (Table 3) - Number of identified cases of severe human rights issues and incidents (number of cases of severe human rights issues and incidents connected to investee companies on a weighted average basis)

By applying the exclusion criteria described above and taking the ESG analysis into account in selection, the sustainability approach of the Fund ensures compliance 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 Organization on Fundamental Principles and Rights at Work and the International Bill of Human Rights.

In the event that third-party funds are held, the indicators for the adverse impacts on sustainability factors and the OECD Guidelines are taken into account in the manner defined by the respective manufacturers.

c) Environmental or social characteristics of the financial product

The focus topics of the ESG analysis, selection process, and active ownership practices are adapted to the specific ESG risk profile of each issuer.

At the level of the Fund, the Management Company is pursuing the objective of achieving improvements in the following key environmental and social aspects through its proprietary sustainability approach:

- The environmental footprint of the investments held by the Fund, in particular
 - the carbon footprint and the mitigation of climate change in general, and
 - the water footprint and measures for the responsible use of the resource water.
- The avoidance of environmental risks
 - for the protection of biodiversity
 - the responsible management of waste and other emissions
- Social factors such as
 - the exclusion of any investments in companies that produce or deal in controversial weapons.
 - the promotion of human rights and exclusion of issuers complicit in human rights violations.
 - the promotion of good working conditions, for example in the areas workplace safety and training, and the exclusion of issuers that are complicit in labour law violations, in particular of the core standards of the ILO.
 - the promotion of diversity and the exclusion of issuers that practice discrimination.
 - The avoidance of corruption and fraud.
- The promotion of good corporate governance:
 - the independence of supervisory bodies
 - management remuneration
 - good accounting practices
 - the protection of shareholder rights

All invested financial products managed by third party management companies shall be officially classified as Art. 8 or 9 in accordance with REG (EU) 2019/2088 by their manufacturer and comply with SFDR good governance rules where applicable.

In addition, the sustainable/ESG investment process of all such investment funds undergo a pre investment due diligence. Only financial products demonstrating an ESG selection process and ESG criteria similar to those of ERSTE RESPONSIBLE funds will be whitelisted for investment. Compliance with this requirement is reviewed on a regular basis. Funds, which's ESG standard no longer meet the ERSTE RESPONSIBLE standards are deleted from the whitelist and divested in the best interests of the investors.

Based on the management company's ESG fund selection criteria and the analysis of the investment process, as disclosed by the respective third-party manufacturer, it is expected that third-party funds demonstrate similar

environmental and social characteristics as funds managed by the management company. Nevertheless, differences can persist.

Therefore the environmental and/or social characteristics promoted by these financial products are those declared by their respective producer in compliance with the regulation.

d) Investment strategy

The Fund invests at least 51% of its assets in financial instruments from issuers that have been categorised by the Management Company as sustainable on the basis of a predefined screening process.

The Fund can purchase equities, bonds, and/or money market instruments. The specified assets can be purchased directly or indirectly through investment funds or derivatives.

The Management Company is not subject to any restrictions in the selection of the instrument issuers or the issuers of the securities included in the respective funds with regard to the locations of their registered offices or the respective economic sectors in which they are active.

All purchased securities must have been categorised as sustainable by the Management Company on the basis of a predefined screening process at the time of purchase. The exclusion criteria for companies include human rights violations, labour law violations, child labour, violations of the UN Global Compact, corruption, balance sheet fraud, nuclear energy, coal mining, electricity generation from coal, the thermal conversion of coal, petroleum and natural gas extraction, the manufacture and sale of armaments/weapons, green gene technology, consumptive embryo research, gambling, pornography, tobacco, and unnecessary animal testing. The Management Company may employ defined thresholds and operationalisation to facilitate the application of the exclusion criteria in terms of an identification limit and to ensure that the criteria have the desired effect. The exclusion criteria for sovereigns include authoritarian regimes, human rights restrictions, capital punishment, child labour, nuclear weapons, a high share of nuclear energy in primary energy generation, disproportionate military spending, insufficient cooperation and serious violations relating to money laundering, corruption (as measured by the corruption index of Transparency International), and deficits in climate protection and biodiversity preservation. Operationalisation is employed at the discretion of the Management Company.

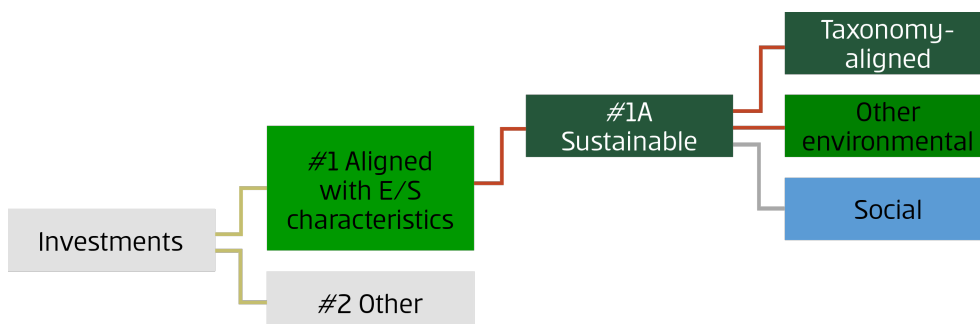
Direct investments in securities and investments in investment funds (indirect investments) managed by the management company

The good governance practices are assessed based on compliance with the exclusion criteria, the minimum ESGenius score, and the assessment of compliance with the principles of the UN Global Compact.

Investments in investment funds (indirect investments) managed by third party management companies

The measures for assessing the good governance practices of the companies in which these financial products invest are specified and disclosed by the respective manufacturer in accordance with the Regulation.

e) Proportion of investments



Under the investment strategy described in lit. b), investments are held in direct or indirect risk positions in companies.

f) Monitoring of environmental or social characteristics

The ESG criteria are complied with continuously in terms of the environmental, social, and ethical exclusion criteria as well as in relation to the ESG analysis for direct investments in securities and investments in investment funds (indirect investments) that are managed by the Management Company. This is ensured by the quarterly review and updating of the eligible investment universe of the Fund.

All invested financial products managed by third party management companies shall be officially classified as Art. 8 or 9 in accordance with REG (EU) 2019/2088 by their manufacturer and comply with SFDR good governance rules where applicable.

In addition, the sustainable/ESG investment process of all such investment funds undergo a pre investment due diligence. Only financial products demonstrating an ESG selection process and ESG criteria similar to those of ERSTE RESPONSIBLE funds will be whitelisted for investment. Compliance with this requirement is reviewed on a regular basis. Funds, which's ESG standard no longer meet the ERSTE RESPONSIBLE standards are deleted from the whitelist and divested in the best interests of the investors.

The monitoring of the environmental or social characteristics is ensured by the applied investment process and the daily review of all transactions (ex-ante check) and holdings of the Fund by Risk Management.

g) Methodologies

Direct investments in securities and investments in investment funds (indirect investments) managed by the management company

Moreover, social, and environmental characteristics are promoted by applying exclusion criteria.

The Management Company also exercises an active ownership function. Through engagement with issuers in the analysed investment universe, contributions are made to the improvement of the environmental and social performance of these companies.

Investments in sovereign bonds are not covered by the fund management company's active ownership programmes.

Investments in investment funds (indirect investments) managed by third party management companies

All invested financial products managed by third party management companies shall be officially classified as Art. 8 or 9 in accordance with REG (EU) 2019/2088 by their manufacturer and comply with SFDR good governance rules where applicable.

In addition, the sustainable/ESG investment process of all such investment funds undergo a pre investment due diligence. Only financial products demonstrating an ESG selection process and ESG criteria similar to those of ERSTE RESPONSIBLE funds will be whitelisted for investment. Compliance with this requirement is reviewed on a regular basis. Funds, which's ESG standard no longer meet the ERSTE RESPONSIBLE standards are deleted from the whitelist and divested in the best interests of the investors.

Based on the management companies' ESG fund selection criteria and the analysis of the investment process, as disclosed by the respective manufacturer, it is expected that third party funds demonstrate similar environmental and social characteristics as funds managed by the management company. Nevertheless, differences can persist.

Therefore the objectives of the sustainable investments that these financial products partially intends to make and the ways the sustainable investment contribute to such objectives are those defined by their respective producers.

h) Data sources and processing

Data from external providers are also used when gathering sustainabilityrelated data for the sustainability analysis.

The following data sources and providers are used, among others:

- MSCI ESG
- ISS ESG
- FactSet TrueValueLabs
- Sustainalytics (engagement)

The strict selection of the data providers and the aggregation of their data in a model ensures maximum data quality. For the investment funds that are managed by the Management Company, the data are aggregated and analysed using the Management Company's proprietary sustainability approach (ESGenius). The ESG data supplied by the specified providers may contain a limited degree of estimates.

i) Limitations to methodologies and data

The external data may be incomplete, imprecise, or unavailable at times. The providers of sustainability ratings also take different influences into account and apply different weightings, meaning that a company that is the target of an investment can have different sustainability scores. There is therefore the risk of a security or issuer being assessed incorrectly.

A proprietary rating model called ESGenius is used to limit this risk. In this rating model, the predominant sustainability approaches in the market (ethically oriented approach versus a risk view) are combined into an overall view during the analysis. Combining the different providers reduces any data gaps and also verifies the plausibility of the different approaches, and thus attains the promoted environmental or social characteristics.

j) Due diligence

The Management Company has drawn up procedures for taking the principal adverse impacts into account and has developed policies for fulfilling its due diligence obligations relating to the adverse impacts of investment decisions on sustainability factors.

The due diligence procedure consists primarily of

- the regular review of quantitative requirements and limits in risk management using
 - o positive lists and/or
 - o negative lists
- additional supporting (quantitative) evaluations in risk management for verifying the plausibility of assumptions and further (relevant) information for management
- the review of the processes and documentation as part of the regular OP risk, ICS, and compliance audits

Procedures for taking the relevant financial and sustainability risks into account have been integrated into the Management Company's processes.

k) Engagement policies

We understand active ownership to mean our responsibility to not only take sustainability criteria into account when selecting securities, but to also be an active investor that engages with the companies to promote measures that serve social responsibility, environmental protection, and enhanced transparency.

We differentiate here between engagement, in other words formal and informal dialogue with companies, and the exercise of voting rights at annual general meetings.

Engagement

As a committed investor, EAM seeks active dialogue with the management of relevant companies as part of its sustainability process where it holds direct investments. This puts the spotlight on weaknesses in the management of environment, social, and governance aspects and is intended to serve as a way to find a joint solution for improvement. Engagement is not only a question of responsibility, but also contributes to minimising risks and can thus improve long-term investment success. EAM can exclude companies that consistently refuse to enter into dialogue from the investment universe.

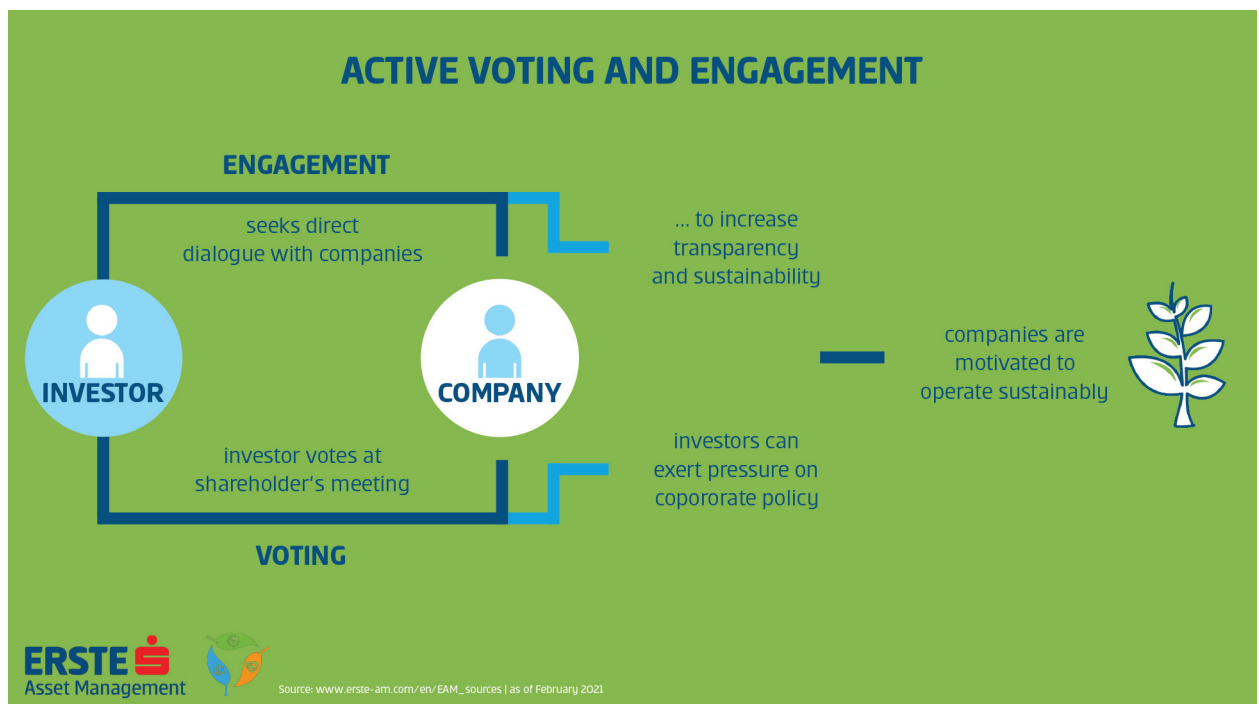
EAM employs four engagement strategies:

Austrian engagement: Promoting the integration of ESG criteria in management decisions of Austrian companies through investor meetings/personal discussions.

Collaborative engagement: Combination of ESG interests with other investors to have a more powerful voice, especially with international corporate groups. International sustainability networks such as PRI and CRIC and the engagement service of a research services provider are used for this.

Theme-specific engagement: ESG research on topics of particular social relevance. The results are made available to the fund management and may result in divestment. Investor pressure can also be increased by addressing the issue in the ESG letter and/or in a press release.

ESG dialogues: Promotion of the integration of ESG risks in management decisions of international companies via dialogues at the executive management level.



Voting

Voting is a central pillar of the active ownership approach. EAM has already exercised the voting rights conferred by the shares held by its RESPONSIBLE funds in accordance with the EAM Voting Policy since 2012. And EAM expanded its voting to the conventionally managed equity funds in 2016. This actively makes the voices of the investors who hold units in EAM funds heard as indirect shareholders of the target companies.

More detailed information about the voting policy can also be found on EAM's website at <https://www.erste-am.at/de/private-anleger/nachhaltigkeit/publikationen-und-richtlinien>

To ensure transparency and consistency in voting behaviour, the voting behaviour is reported regularly on the EAM voting portal.

<https://www.erste-am.at/de/private-anleger/nachhaltigkeit/publikationen-und-richtlinien#/active-ownership>

I) Fixed reference value

No index has been designated as a reference benchmark for the attainment of the environmental and/or social objectives.

m) Information referred to in Article 8 of the Disclosure Regulation

Information on how the environmental or social characteristics of the Fund are promoted can be found in the annex to the prospectus or the Information for Investors pursuant to § 21 AIFMG.

n) Information referred to in Article 11 of the Disclosure Regulation

Information on how the environmental or social characteristics were met and information on the overall sustainability-related impact of the Fund can be found in the annual reports of the Fund published on or after 1 January 2023.