



ADDENDUM

INFORMATION ON SUSTAINABLE DEVELOPMENT IN THE PRODUCT

LIFE MOBILITY EVOLUTION

In order to support its climatic and sustainable development actions by focusing private investments on financing “Sustainable” growth, on 27 November 2019 the European Union adopted Regulation 2019/2088 on the publication of sustainability information in the financial services sector (referred to as the “Disclosure” regulation or “SFDR”).

This regulation, effective from 10 March 2021, provides for harmonisation of the communication of sustainable development data and the sustainability risks within financial products and introduces a classification for these products.

For a better understanding of the regulation, here are a few definitions:

- “A sustainability risk is defined as an “event or situation in the environmental, social or governance sphere which, should it occur, could have a serious adverse effect, real or potential, on the value of the investment.”
- A sustainability factor refers to “environmental, social and salary issues, as well as compliance with Human Rights and the fight against corruption.”
- An “article 8” financial product is a financial product which promotes, in addition to other characteristics, environmental and/or social characteristics, provided that the companies in which the investments are made apply good \[corporate] governance practices.
- An “article 9” financial product is a product having a sustainable investment objective.
- An “article 6” financial product is a product which does not promote environmental and/or social characteristics or does not have a sustainable investment objective.

The referenced life assurance product has environmental, social or governance (ESG) characteristics and is therefore qualified as “article 8” within the meaning of the SFDR regulation.

However, achievement of these characteristics is subordinate to investment in at least one investment option having ESG characteristics or a sustainable investment objective, and to the latter being held all through the life assurance product’s holding period.

ON NON_UNITISED FUNDS DENOMINATED IN EUROS OR OTHER CURRENCIES:

These products are qualified as “article 8” within the meaning of the SFDR regulation

Consideration of ESG characteristics in investment decisions

1. The climate policy of AG2R LA MONDIALE is intended to promote dialogue with the companies held in its portfolio so that they contribute to the way forward to reducing global warming as defined by the Paris Climate Accord, investment in the energy transition and organise, in stages, a complete exit from coal by 2030 for the issuers held.
2. For its real estate investment portfolio, AG2R LA MONDIALE’s objective is to reduce end user energy consumption and increase the number of buildings certified as being of high environmental quality. New indicators concerning the social qualities of buildings have also been instituted: accessibility for disabled persons, proximity to transport links, connectivity, services for the occupants and convenience.
3. The portfolio now has a better climate-related pathway than its reference investment universe. The “green share” and the proportion of sustainable obligations are double those of the reference investment universe.

4. In social matters, asset management is particularly attentive to social dialogue and workers' rights. Gender equality on companies' boards of directors is changing in the right direction. The Group is financing an increasing number of small- and mid-cap companies to support territorial vitality. For States, a new evaluation has been set up, based specifically on the fight against inequalities.
5. In governance matters, asset management is particularly attentive to independence of the directors of private companies and to methods of fighting money laundering and State corruption.

Management of ESG risks in investment decisions

A rigorous and structured process for evaluating the ESG practices of the investment universe's corporations and issuers is implemented, covering funds and mandates entrusted to the Group's management company.

The appearance of a controversy, detection of an ESG risk linked to a practice or an initiative by an issuer (supply chain management, fraud, security, etc.), the associated reputational or financial risks, as well as analysis of a resolution proposed in a General Meeting, may lead to an issuer being placed under supervision.

For more detailed information on how ESG characteristics and ESG risks are taken into consideration in investment decisions, the shareholder commitment policy, the sustainable investment ratio, and the Climate Change policy of AG2R LA MONDIALE are available on the Group portal at the following address:

www.ag2rlamondiale.fr/nous-connaitre/nos-engagements/engagement-societal/investisseur-responsable.

ON UNITISED FUNDS :

Information concerning the manner in which sustainability risks are integrated into the product's investment decisions is given in the latter's detailed note available on the management company's website or on the GECO database of the Autorité des Marchés Financiers website (www.amf-france.org/fr) or by simple written request to the company managing the products in question.

The eligibility policy for external products contained in life assurance products is tailored to incorporate to best effect sustainable development criteria and sustainability risks in the referencing criteria before provision of insurance advisory services.