



SFDR Pre-contractual Annex for Multi-Options Product (Regulation (EU) 2019/2088)

Product name	Wealth Finland
Date	10 November 2025

This insurance product promotes social or environmental characteristics

This insurance product allows the following types of investment vehicle (options):

- External funds being undertakings for collective investment in transferable securities (UCITS);
- Internal Collective Funds (ICF);
- Internal Dedicated Funds (IDF);

The financial product allows the policyholder to invest in a selection of these investment vehicles, including those that, in accordance with the Sustainable Finance Disclosure Regulation (SFDR): (i) promote environmental and/or social characteristics (Article 8), (ii) have a sustainable investment as an objective (Article 9) and (iii) do neither of (i) or (ii) (Article 6). The extent to which an individual policy promotes environmental and/or social characteristics depends on the investment vehicle choices of the policyholder.

The table below lists these investment vehicles that are classified as SFDR Article 8 or 9.

These environmental or social characteristics or sustainable investment objective will only be met where the insurance product invests in at least one of the investment options mentioned in the list below and that at least one of those options is kept during the holding period of the financial product. Further information about those characteristics or the sustainable investment objective is available in the SFDR precontractual annexes of the investment options as referenced in the table below.

Category 1: Investment option that qualifies as financial product that promotes environmental or social characteristics (Article 8 SFDR)

ISIN / Code	Option description	SFDR pre-contractual annex link*	Document date
FR0007028543	LAZARD PATRIMOINE OPPORTUNITIES SRI RC EUR		
FR0013439817	LF RENDEMENT GLOBAL 2028 PLUS R C EUR (FMB)		30/06/2023
LU1244893696	EDMOND DE ROTHSCHILD FUND BIG DATA A EUR		31/03/2024
FR0010909531	R-CO THEMATICS SILVER PLUS C EUR		29/12/2023
LU0171310443	BGF WORLD TECHNOLOGY FUND A2 EUR		
LU1490785091	DNCA INVEST NORDEN EUROPE A EUR		31/12/2023
IE00BDH6RQ67	UTI INDIA DYNAMIC EQUITY FUND EUR		31/10/2022
SE0000740680	LANNEBO SVERIGE SEK		
LU1317704051	CARMIGNAC PTF LONG-SHORT EUROPEAN EQ A EUR		29/12/2023
FR0010035592	R-CO OPAL 4CHANGE SUSTAINABLE TRENDS C EUR		29/12/2023

BE0058185829	DPAM B EQUITIES EUROPE SC SUSTAINABLE B EUR		31/12/2023
LU1670631016	M&G (LUX) EMERGING MARKETS BOND FUND EUR		31/03/2024
FR0014000W38	KEREN CREDIT ISR C EUR		
LU1864504425	ODDO BHF POLARIS BALANCED EUR		31/08/2023
LU0757431068	THREADNEEDLE (CT) GLOBAL FOCUS CLASS AU EUR		
LU0323041763	DIGITAL FUNDS STARS EUROPE R EUR		30/09/2023
LU1997245177	ALLIANZ CHINA A-SHARES AT USD		
LU0602539602	NORDEA 1 - EMERGING STARS EQUITY FUND BP USD		31/12/2023
LU1093406186	ALLIANZ DYNAMIC MULTI ASSET STRAT SRI 50 AT EUR		30/09/2024
FR0010434019	ECHQUIER PATRIMOINE A EUR		31/03/2023
FR0010321802	ECHQUIER AGRESSOR A EUR		31/03/2023
FR0010321810	ECHQUIER AGENOR MID CAP EUROPE A EUR		31/03/2023
FR0010321828	ECHQUIER MAJOR SRI GROWTH EUROPE A EUR		31/03/2023
LU1295551144	CAPITAL GROUP NEW PERSPECTIVE FUND LUX B EUR		
LU0390135332	TEMPLETON ASIAN SMALLER COMPANIES A USD		30/06/2024
LU0112467450	NORDEA 1 GLOBAL STABLE EQUITY BP EUR		31/12/2023
FR0010564351	OFI RS MULTITRACK R EUR		
LU0117867159	JPM CHINA FUND D USD		30/06/2024
FR0010537423	R-CO CLUB F EUR		29/12/2023
FR0011689330	RICHELIEU FAMILY SMALL CAP R EUR		
FR0000986846	RICHELIEU HARMONIE 50 R EUR		
LU0225737302	MORGAN STANLEY US ADVANTAGE A USD		31/12/2023
FR0011230549	TURGOT OBLIG PLUS EUR		
LU0552385295	MORGAN STANLEY GLOBAL OPPORTUNITY A USD		31/12/2023
LU0690374615	FUNDSMITH EQUITY FUND SICAV R EUR		
FR0010601971	HMG DÉCOUVERTES C EUR		31/12/2023
FR0010858498	LAZARD CONVERTIBLE GLOBAL RC EUR		31/10/2023
FR0010588343	EDR SICAV TRICOLORE RENDEMENT A EUR		30/09/2023
FR0011261197	R-CO VALOR F EUR		29/12/2023
LU0227384020	NORDEA 1 - STABLE RETURN BP EUR		31/12/2023
FR0010859769	ECHQUIER WORLD EQUITY GROWTH A EUR		31/03/2023

LU1444115874	GOLDMAN SACHS PATRIMONIAL BAL EUR SUSTAIN P EUR		
LU0119216553	GOLDMAN SACHS GLOBAL SUSTAINABLE EQUITY P EUR		
IE00BKVL7J92	FTGF CLEARBRIDGE US EQUITY SUSTAINABLE A USD		29/02/2024
DE000A2JJ1W5	ODDO BHF POLARIS MODERATE CR EUR		31/12/2023
LU0309191657	BL-EQUITIES DIVIDEND B EUR		30/09/2023
LU0556665551	SMART VALUE INVESTORS EQUITY FLEXIBLE A EUR		
BE0946564383	DPAM B EQUITIES NEWGEMS SUSTAINABLE B EUR		31/12/2023
LU2358389745	VARENNE UCITS GLOBAL A EUR		
LU0407238897	SMART VALUE INVESTORS PATRIMOINE FLEXIBLE A EUR		31/12/2023
LU1097688714	INVESCO GLOBAL INCOME A EUR		29/02/2024
LU0119620416	MS INV F GLOBAL BRANDS A USD		31/12/2023
FR0010697532	KEREN CORPORATE C EUR		
FR0000980427	KEREN PATRIMOINE C EUR		
FR0013261765	ATHYMIS BETTER LIFE EUR		
LU0217139020	PICTET PREMIUM BRANDS P EUR		30/09/2023
LU0171307068	BGF WORLD HEALTHSCIENCE FUND A2 EUR		
IE00B65D2871	COMGEST GROWTH EMERGING MARKETS R EUR		31/12/2023
FR0013367281	R-CO VALOR BALANCED F EUR		29/12/2023
IE00B6X8T619	COMGEST GROWTH EUROPE R EUR		31/12/2023
LU0130732364	PICTET FAMILY P EUR		30/09/2023
IE00BD5HXX71	COMGEST GROWTH GLOBAL R EUR		31/12/2023
FR0012355139	LAZARD PATRIMOINE SRI RC EUR		
LU1213836080	FIDELITY FUNDS GLOBAL TECHNOLOGY FUND A EUR		30/04/2024
LU1670724373	M&G (LUX) OPTIMAL INCOME A EUR		31/03/2024
LU1116430247	FIDELITY FUNDS GLOBAL MULTI ASSET INCOME A EUR		30/04/2024
LU1261432659	FIDELITY WORLD A EUR		30/04/2024
FR0013358793	ATHYMIS INDUSTRIE 4.0 P EUR		
FR0013173374	ATHYMIS MILLENNIAL P EUR		
BE6327307946	LELEUX INVEST RESPONSIBLE WORLD PA EUR		
LU0093583077	CANDRIAM MONEY MARKET EURO C EUR		31/12/2022
LU0987487336	FIDELITY GLOBAL MULTI ASSET INCOME A EUR		30/04/2024

SE0000740706	LANNEBO MIXFOND SEK		
LU0210528500	JPM AMERICA EQUITY A USD		30/06/2024
LU0210527361	JPM JAPAN EQUITY A USD		30/06/2024
LU0935228691	SEFYOND MULTI ASSET CONSERVATIVE GROWTH EUR		30/06/2023
LU0078812822	NORDEA 1 - NORWEGIAN SHRT-TERM BD BP NOK		31/12/2023
LU0109392836	FRANKLIN TECHNOLOGY A USD		30/06/2024
LU0572586591	ALKEN ABSOLUTE RETURN EUROPE A EUR		29/12/2023
LU0110451209	CAPITAL GROUP GLOBAL HIGH INCOME OPP (LUX) B EUR		31/12/2023
LU1530899142	CPR INVEST GLOBAL DISRUPTIVE OPP A EUR		31/07/2024
IE00BH3ZB850	DRIEHAUS US SMALL CAP EQUITY FUND B USD		30/09/2023
FR0011449602	ECHQUIER WORLD NEXT LEADERS A EUR		31/03/2023
BE0947764743	DPAM B EQUITIES SUSTAINABLE FOOD TRENDS B EUR		31/12/2023
FR0010283838	ROCHE-BRUNE ZONE EURO ACTIONS P EUR		31/12/2023
LU0333810850	GOLDMAN SACHS INDIA EQUITY PORTFOLIO E EUR		
LU0574765839	DPAM L PATRIMONIAL B EUR		31/12/2023
FR0010237503	ROCHE-BRUNE EUROPE ACTIONS P EUR		31/12/2023
LU0260085492	JUPITER EUROPEAN GROWTH L EUR		29/09/2023
FR0013166501	ATHENA GLOBAL DYNAMIC BOND OPPORTUNITIES BC EUR		
LU0128522157	TEMPLETON ASIAN GROWTH A USD		30/06/2024
LU0503634221	PICTET SMARTCITY P EUR		30/09/2023
LU0261950470	FIDELITY EMERGING MARKETS A USD		30/04/2024
LU1744628287	CARMIGNAC PORTFOLIO PATRIMOINE EUROPE A EUR		29/12/2023
BE0940002729	DPAM B EQUITIES EUROPE SUSTAINABLE B EUR		31/12/2023
FR0011271550	KEREN ESSENTIELS C EUR		
LU1160356009	EDRF HEALTHCARE A EUR		31/03/2024
LU1481583711	FVS BOND OPPORTUNITIES RT EUR		30/09/2023
LU1956955550	AMUNDI FUNDS POLEN CAPITAL GLOBAL GROWTH A2 EUR		30/06/2023
LU1103786700	CPR INVEST SILVER AGE A EUR		31/07/2024
LU1951204046	NATIXIS THEMATICS META FUND RA EUR		31/12/2023
LU1103787690	CPR INVEST REACTIVE A EUR		31/07/2024
LU0864714000	MAINFIRST ABSOLUTE RETURN MULTI ASSET A EUR		31/12/2024

LU0864709349	MAINFIRST GLOBAL EQUITIES FUND A EUR		31/12/2024
LU0390221256	MAINFIRST GERMANY A EUR		31/12/2024
LU0308864023	MAINFIRST TOP EUROPEAN IDEAS A EUR		31/12/2024
FR0007009139	R-CO 4CHANGE CONVERTIBLES EURP C EUR		29/12/2023
FR0010149120	CARMIGNAC SÉCURITÉ A EUR		29/12/2023
BE6227492921	DPAM B DEFENSIVE STRATEGY B EUR		31/12/2023
FR0010149203	CARMIGNAC MULTI EXPERTISE A EUR		29/12/2023
BE6227494943	DPAM B BALANCED STRATEGY B EUR		31/12/2023
BE6227496963	DPAM B ACTIVE STRATEGY B EUR		31/12/2023
FR0011269067	CARMIGNAC PATRIMOINE A USD HDG		29/12/2023
LU1594335520	ALLIANZ DYN MULTI ASSET STRAT 75 AT EUR		30/09/2024
LU0336084032	CARMIGNAC PF FLEXIBLE BOND A EUR		29/12/2023
LU0251130554	FIDELITY FUNDS - MULTI ASSET DYNAMIC INFL A EUR		
FR0011554294	INVESTCORE BOND OPPORTUNITIES C EUR		01/01/1970
LU1038809395	FVS MULTIPLE OPPORTUNITIES II RT EUR		30/09/2023
FR0010149179	CARMIGNAC L-S EURP EQS A EUR		29/12/2023
LU0070212591	JPM GLOBAL BALANCED A EUR		31/12/2022
LU0095938881	JPM GLOBAL MACRO OPPS A EUR		
LU0336083810	CARMIGNAC ASIA DISCOVERY A EUR		29/12/2023
LU0210533179	JPM GLOBAL AGGREGATE BOND A USD		30/06/2024
FR0010149161	CARMIGNAC COURT TERME A EUR		29/12/2023
LU0210532015	JPM EUROPE DYNAMIC TECHS A EUR		30/06/2024
LU0336083497	CARMIGNAC PORTFOLIO GLOBAL BOND A EUR ACC		29/12/2023
LU0592698954	CARMIGNAC EMERGIN PATRIMOINE A EUR		29/12/2023
FR0010135103	CARMIGNAC PATRIMOINE A EUR		29/12/2023
LU0179866438	AXA WF OPTIMAL INCOME A CAP EUR		29/12/2023
FR0010148981	CARMIGNAC INVESTISSEMENT A EUR		29/12/2023
LU1157401305	AXAWF GLOBAL FLEXIBLE PROPERTY A EUR H		29/12/2023
LU0210534813	JPM GLOBAL SUSTAINABLE EQUITY A USD		30/06/2024
LU0960400249	AXA WF GLOBAL INCOME GEN A EUR		29/12/2023
LU1319655087	AXAWF US SHORT DUR HY BONDS A EUR		29/12/2023

LU1819480192	ECHIQUEUR ARTIFICIAL INTELLIGENCE B EUR		30/09/2023
FR0011170182	OFI PRECIOUS METALS R EUR		
LU0570870567	THREADNEEDLE (CT) GLOBAL SMALLER COMPANIES AE EUR		31/03/2024
LU1100076550	CLARTAN VALEURS C EUR		31/12/2023
LU1883849603	AMUNDI FUNDS US BOND A2 USD		30/06/2024
LU0945616984	FFG GLOBAL DEFENSIVE R EUR		31/12/2023
LU0210534227	JPM GLOBAL FOCUS A EUR		30/06/2024
LU0386882277	PICTET-GLOBAL MEGATREND SELECTION P EUR		30/09/2023
LU0070177588	JPM GBP STANDARD MONEY MARKET VNAV A GBP		
LU0567554463	BGF GLOBAL HIGH YIELD BOND A2 GBP		31/08/2024
FR0007018239	TRUSTEAM ROC FLEX A EUR		31/12/2022
FR0007072160	TRUSTEAM OPTIMUM A EUR		31/12/2022
LU1112771503	HELIUM SELECTION B EUR		
LU1856130205	MAINFIRST GLOBAL EQUITIES UNCONSTRAINED A EUR		31/12/2024
LU0093503497	BGF ESG MULTI-ASSET A2 EUR		31/08/2024
LU1041599587	JPM INCOME A EUR H		30/06/2024
FR0000299356	NORDEN EUR		31/03/2023
LU0316493583	TEMPLETON ASIAN GROWTH A EUR-H1		30/06/2024
FR0000292302	LAZARD PATRIMOINE CROISSANCE C EUR		31/03/2023
FR0010357509	GUTENBERG PATRIMOINE C EUR		28/02/2024
LU1665237704	M&G (LUX) GLOBAL LISTED INFRASTRUCTURE A EUR		31/03/2024
LU0264738294	JANUS HENDERSON HORIZON GLOBAL PROPERTY EQ A2 EUR		30/06/2024
LU0340554913	PICTET DIGITAL P EUR		30/09/2023
LU1305479153	BL-EUROPEAN FAMILY BUSINESSES B EUR		30/09/2023
LU2957443596	PICTET TR QUEST AI P EUR		
FR0007001581	R-CO GOLD MINING EUR C		
FR0010174144	BDL REMPART EUR C		
LU0187077481	ROBECO NEW WORLD FINANCIAL EQUITIES D EUR		31/12/2023
LU0187076913	ROBECO EMERGING MARKETS EQUITIES D EUR		31/12/2023
LU1775964932	INVESCO PRC EQUITY A EUR H		29/02/2024
LU1775967950	INVESCO GLOBAL HIGH INCOME A EUR H		29/02/2024

LU0339661307	ROBECO QI EUROPEAN CONSERV EQUITIES D EUR		31/12/2023
LU0431139764	ETHNA AKTIV T EUR		31/12/2024
LU0705782398	ROBECO GLOBAL CONSERVATIVE EQUITIES D EUR		31/12/2023
LU3129990134	ODDO BHF Global Target 2031 CR EUR (FMB)		
LU0455735596	ETHNA DYNAMISCH T EUR		31/12/2024
LU0922130215	PARETO NORDIC CORPORATE BOND A NOK		31/12/2022
IE00BYRGXY37	GAVEKAL CHINA FIXED INCOME UCITS C EUR		
DE000A1JCWX9	PTAM GLOBAL UI EUR		
LU2169560799	NATIXIS WCM SELECT GLOBAL GROWTH EQUITY R/A USD		
LU3149167358	M&G (LUX) EPISODE MACRO FUND S EUR		
LU1001747408	JPM EUR EQUITY ABS ALPHA EUR		
FR0010526061	ALIENOR ALTER EURO A EUR		01/01/1970
LU0903425840	SCHRODER ISF GLOBAL MULTI ASSET INC HEDGED A GBP		31/12/2023
LU0138643068	DPAM L BONDS UNIVERSALIS UNCONSTRAINED B EUR		31/12/2023
LU0138645519	DPAM L BONDS HIGHER YIELD B EUR		31/12/2023
MT7000021101	MFP RAPHAELS FLEXIBLE EQUITY FUND B EUR		
BE0058187841	DPAM B REAL ESTATE EUROPE SUSTAINABLE B EUR		31/12/2023
DE0009772988	ODDO BHF ALGO GLOBAL CRW EUR		
BE0057451271	DPAM B EQUITIES EUROPE DIVIDEND B EUR		31/12/2023
LU0211340665	BL-GLOBAL FLEXIBLE EUR B		30/09/2023
LU2871591884	PTAM GLOBAL EQUITY R EUR		
FR0014010IG3	SYCOYIELD 2032 RC EUR		
FR001400SC42	IAM ARTIFICIAL INTELLIGENCE A EUR		
LU1809976522	LO FUNDS WORLD BRANDS PA EUR		
FR0010611293	ECHQUIER ARTY A EUR		31/03/2023
LU0284393930	DNCA INVEST CREDIT CONVICTION A EUR		
LU0231459107	ABERDEEN ASIAN SMALLER COMPANIES FUND A USD		30/09/2023
LU0905233846	FIDELITY GLOBAL MULTI ASSET INCOME A USD		30/04/2024
LU0740858229	JPM GLOBAL INCOME A EUR		31/12/2022
LU0251132253	FIDELITY GLOBAL THEMATIC OPPORT A USD		30/04/2024
FR0000974149	ODDO BHF AVENIR EUROPE CR-EUR		31/03/2023

LU0261951288	FIDELITY SWITZERLAND A CHF		30/04/2024
LU1697917083	FFG GLOBAL FLEXIBLE - SUSTAINABLE R EUR		31/12/2023
LU1694789451	DNCA INVEST ALPHA BONDS A EUR		31/12/2023
LU0482497442	INVESCO ASIA CONSUMER DEMAND A EUR		29/02/2024
LU1161526576	EDRF BOND ALLOCATION R EUR		31/03/2024
LU1805238125	FIDELITY SUSTAINABLE CONSUMER BRANDS FUND A EUR		30/04/2024
LU0261950553	FIDELITY EUROPEAN MULTI ASSET INC FUND A EUR		30/04/2024
LU0275693405	FIDELITY AMERICAN GROWTH A USD		30/04/2024
LU1582988058	M&G (LUX) DYNAMIC ALLOCATION A EUR		31/03/2024
LU1502282632	CANDRIAM EQS L ROBOTIC & INNOVATIVE TECHNO C EUR		31/12/2023
LU0296857971	FIDELITY EUROPEAN GROWTH A EUR		30/04/2024
LU0270904781	PICTET-SECURITY P EUR		30/09/2023
LU1279334210	PICTET ROBOTICS P EUR		30/09/2023
LU0128499588	PICTET SHORT TERM MONEY MARKET CHF R		30/09/2023
LU1608101579	PARETO NORDIC CORPORATE BOND A EUR		31/12/2022
LU0261947765	FIDELITY FLEXIBLE BOND A GBP		30/04/2024
LU1805238398	FIDELITY INDIA FOCUS A USD		30/04/2024
LU0284394664	DNCA INVEST EVOLUTIF A EUR		31/12/2023
LU2707622630	DNCA INVEST STRATEGIC RESOURCES A EUR		
LU1490785505	DNCA INVEST SERENITE PLUS B EUR		31/12/2023
LU1878469607	CT AMERICAN SMALLER COMPANIES AEH EUR		31/03/2024
FR0012534840	APICIL TRESORERIE GAC EUR		
FR001400NTR6	LAZARD HIGH YIELD 2029 RC EUR (FMB)		
FR0010188383	AMUNDI ACTIONS EMERGENTS P C EUR		30/06/2024
LU0491217419	ROBECO INDIAN EQUITIES D EUR		31/12/2023
LU0128525929	TEMPLETON GLOBAL A USD		30/06/2024
FR001400J5O4	KEREN 2029 C EUR (FMB)		
LU1894680757	AMUNDI INCOME OPPORTUNITIES A2 EUR		30/06/2024
IE00BGHQF631	GUINNESS GLOBAL EQUITY INCOME C EUR		31/12/2023
FR0010914358	SWISS LIFE FUNDS BOND ESG 6M P EUR		
FR0011482728	TIKEHAU CREDIT COURT TERME A EUR		

FR0010097667	CPR CROISSANCE DÉFENSIVE P EUR		31/12/2023
FR0000990095	ODDO BHF AVENIR EURO CR-EUR		30/06/2023
FR0000989899	ODDO BHF AVENIR CR-EUR		30/06/2023
IE00BLF9YH30	BLACKROCK GLOBAL UNCONS EQ A EUR		30/04/2024
SE0000865768	LANNEBO RANTEFOND KORT SEK		
FR0014004IP7	LBPAM ISR ABS RETURN CREDIT L EUR		31/12/2024
LU0870553020	DNCA INVEST SRI EUROPE GROWTH A EUR		31/12/2023
LU0284394235	DNCA INVEST EUROSE A EUR		31/12/2023
LU0284396016	DNCA INVEST VALUE EUROPE A EUR		31/12/2023
SE0000740698	LANNEBO SMÅBOLAG SEK		
FR0010752543	LAZARD CREDIT FI RVC EUR		31/03/2023
LU0127786431	GOLDMAN SACHS EUROZONE EQUITY INCOME P CAP EUR		
LU0087657150	AXA WF- SWITZERLAND EQUITY A CHF		29/12/2023
DE000A0X7541	ACATIS VALUE EVENT FONDS A EUR		
LU0524465548	ALKEN SMALL CAP EUROPE A EUR		29/12/2023
FR00140081Y1	CARMIGNAC CREDIT 2027 A EUR (FMB)		28/06/2024
NO0010297898	PARETO AKSJE NORGE B NOK		
LU2463526074	NORDEA 1 - GLOBAL CLIMATE ENGAGEMENT FUND BP USD		31/12/2023
FR0000284689	COMGEST MONDE C EUR		31/12/2023
FR001400BM31	AURIS AXELIA FLEX R EUR		
FR001400SE57	R-CO TARGET 2029 HY C EUR (FMB)		
FR0014009BP1	MAM TARGET 2027 C EUR (FMB)		29/12/2023
IE00BLP5S460	JUPITER MERIAN GLOBAL EQUITY ABS RETURN L EUR		
FR0010687749	MAM PREMIUM EUROPE R EUR		29/12/2023
IE0009FUD0M1	LAZARD US SMALL CAP EQUITY FUND BP EUR		
FR0013291861	GEMASIA R EUR		29/12/2023
FR001400KAV4	CARMIGNAC CREDIT 2029 A EUR (FMB)		
IE00BLP5S353	JUPITER MERIAN GLOBAL EQUITY ABS RETURN L USD		
FR0014008M99	R-CO THEMATIC BLOCKCHAIN GLOBAL EQUITY C EUR		
FR001400DX51	INVESTCORE 2028 C EUR (FMB)		01/01/1970
LU1920214563	ELEVA LEADERS SMALL & MID CAP EUROPE A2 EUR		31/12/2023

FR0010868901	ELLIPSIS EUROPEAN CONVERTIBLE FUND P EUR		
LU1331971769	ELEVA ABSOLUTE RETURN EUROPE A1 EUR		31/12/2023
FR0014008NN3	OFI ENERGY STRATEGIC METALS R EUR		
LU0260464168	PTAM DEFENSIV PORTFOLIO P EUR		
FR0011585520	EIFFEL NOVA EUROPE ISR A EUR		
FR0011268705	GEMEQUITY R EUR		29/12/2023
FR001400C7W0	ODDO BHF GLOBAL TARGET 2028 CR EUR (FMB)		31/12/2023
LU1111642820	ELEVA EUROPEAN SELECTION A2 EUR		31/12/2023
FR001400SEJ4	R-CO TARGET 2030 IG C2 EUR (FMB)		
FR0010871830	MONETA LONG SHORT R EUR		29/12/2023
LU2638914734	TOBAM GLOBAL BLOCKCHAIN EQUITY FUND B2 EUR		
LU2429106052	AXA WF METAVERSE A USD		29/12/2023
LU0048292808	BL-GLOBAL 50 B EUR		30/09/2023
LU0048292394	BL-GLOBAL 30 B EUR		30/09/2023
FR001400BE31	ECHQUIER GLOBAL FLEXIBLE A EUR		
FR0014002RJ5	AURIS EXPERTISE STRATEGIC C EUR		
LU0862449690	JPM EMERGING MKT DIV FUND A EUR		30/06/2024
IE00BK26DX94	JANUS HENDERSON BALANCED A2 EUR		31/12/2024
LU1932713917	SKAGEN GLOBAL LUX A EUR		
LU0117287580	BL-GLOBAL EQUITIES B EUR		30/09/2023
LU1932703363	SKAGEN FOCUS LUX A EUR		
LU1417813323	ORCADIA GLOBAL SUSTAINABLE BALANCED O EUR		
FR0010785865	ALLIANZ SECURICASH SRI RC EUR		31/12/2023
LU1554376936	PROTEA WEALTHION WORLD EQUITY A EUR		
IE00BYQ67K80	GUARDCAP GLOBAL EQUITY FUND S EUR		31/12/2023
LU2473801830	FVS DIVIDEND RT EUR		30/09/2023
LU1981791327	ALLIANZ GLOBAL INVESTORS THEMATICA AT EUR		30/09/2024
LU2485150747	AXA WF SUSTAINABLE EQUITY QI BX CAPITALISATION EUR		29/12/2023
LU1582984818	M&G (LUX) INCOME ALLOCATION FUND A EUR		31/03/2024
LU0329203573	JPM GLOBAL DIVIDEND FUND D EUR		31/12/2022
LU2275633894	HESPER GLOBAL SOLUTIONS T-12 EUR		31/12/2024

LU1670713335	M&G (LUX) GLOBAL CORPORATE BOND FUND A-H EUR		31/03/2024
LU1670628491	M&G (LUX) GLOBAL THEMES FUND A EUR		31/03/2024
IE00BFZ4RX34	LAZARD RATHMORE ALTERNATIVE FUND BP EUR		
LU1329694266	MANDARINE GLOBAL MICROCAP R EUR		29/12/2023
LU0594300096	FIDELITY CHINA CONSUMER A EUR		30/04/2024
FR0011360700	ECHQUIER VALUE EURO A EUR		31/03/2023
LU2389405163	CPR INVEST HYDROGEN A2 EUR		31/07/2024
FR0013456845	RICHELIEU AMERICA ESG R EUR		
FR0010230490	LAZARD CREDIT OPPORTUNITIES RC EUR		
LU2358392376	VARENNE UCITS VALEUR A-EUR		
LU2059537873	FFG CLEANTECH II R CAP EUR		31/12/2023
LU2466448532	ECHQUIER SPACE B EUR		30/09/2023
IE00BK5TWD80	BG WORLDWIDE US EQUITY GROWTH FUND A EUR		
LU1874836890	ODDO BHF POLARIS FLEXIBLE CR EUR		31/12/2022
LU1849528234	ODDO BHF POLARIS DYNAMIC CR EUR		31/08/2023

Total Category 1	304
Proportion of the category 1 options relatively to the total number of options offered by the product	71.19 %

Category 2: Investment option that qualifies as a financial product that has sustainable investment as its objective (Article 9 SFDR)

ISIN / Code	Option description	SFDR pre-contractual annex link*	Document date
LU0854762894	IFP GLOBAL AGE EUR		
LU2145461757	ROBECO SMART ENERGY D EUR		31/12/2023
LU0503631714	PICTET GLOBAL ENVIRONMENTAL OPPORTUNITIES P EUR		30/09/2023
LU1966631001	CARMIGNAC PORTFOLIO GRANDCHILDREN A EUR		29/12/2023
LU1900799617	M&G (LUX) SUSTAINABLE ALLOCATION FUND EUR		31/03/2024
LU1434527435	CANDRIAM SRI EQUITY WORLD C EUR		31/12/2022
LU0340559557	PICTET TIMBER P EUR		30/09/2023
LU0049341216	CANDRIAM MONEY MARKET C USD SUSTAINABLE		31/12/2022
LU0128520375	TEMPLETON GLOBAL CLIMATE CHANGE A EUR		30/06/2024

LU0366534344	PICTET NUTRITION P EUR		30/09/2023
FR0010149302	CARMIGNAC EMERGENTS A EUR		29/12/2023
FR0010863688	ECHQUIER POSITIVE IMPACT A EUR		31/12/2023
LU0099161993	CARMIGNAC GRANDE EUROPE A EUR		29/12/2023
LU0104884860	PICTET-WATER P EUR		30/09/2023
LU0255977455	PICTET-BIOTECH P EUR		30/09/2023
LU0426578240	IFP GLOBAL ENVIRONMENT EUR		
LU1907594748	DNCA INVEST BEYOND ALTEROSA A EUR		31/12/2023
LU1907595398	DNCA INVEST BEYOND SEMPEROSA A EUR		31/12/2023
LU0504302356	TRIODOS IMPACT MIXED NEUTRAL EUR R		31/12/2023
LU0124384867	BGF SUSTAINABLE ENERGY A2 USD		31/08/2024
LU0348926287	NORDEA 1 - GLOBAL CLIMATE & ENVIRONMENT BP EUR		31/12/2023
LU2736456596	FPG GLOBAL EQUITIES LOW CARBON R EUR		31/12/2023
LU2612531785	FPG - BLI AMERICAN IMPACT EQUITIES R USD		31/12/2023
LU2612532759	FPG - BLI GLOBAL IMPACT EQUITIES CLASS R EUR		31/12/2023
LU2612530977	FPG - BLI EUROPEAN IMPACT EQUITIES R EUR		31/12/2023
LU2102358418	GOLDMAN SACHS CORPORATE GREEN BOND P EUR		
LU2254337392	DNCA INVEST BEYOND CLIMATE A EUR		31/12/2023
LU2210204306	ELEVA SUSTAINABLE IMPACT EUROPE FUND A2 EUR		31/12/2023
LU2380233275	SCHRODER ISF GLOBAL SUST FOOD AND WATER A USD		31/12/2023
LU2257980289	MANDARINE GLOBAL TRANSITION R EUR		29/12/2023
LU1670715207	M&G (LUX) GLOBAL SUSTAIN PARIS ALIGNED FUND A EUR		31/03/2024
IE00BNGJKS90	LIONTRUST GF SUSTAINABLE FUTURE MULTI ASSET A1 EUR		
LU2221884310	EDRF HUMAN CAPITAL A EUR		31/03/2024

Total Category 2	33
Proportion of the category 2 options relatively to the total number of options offered by the product	7.73 %



Summary

TOTAL	
Total Category 1 and Category 2	337
Total number of investment options offered by the financial product	427
Proportion of the categories 1 and 2 relative to the total number of options offered by the product	78.92 %

Please note: This document and the content herein have been prepared based on the information available as of 10 November 2025 and may not reflect subsequent changes or updates.

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In the situation you receive this document in hard copy format, you are respectfully invited to consult the same link above to access the precontractual reports relating to the applicable investment options.

OneLife does not integrate sustainability risks into its investment decision-making process for this product, as the investment decisions are made by the third party asset managers of the investment options selected by the policyholder.