

Since March 10, 2021, the European Sustainable Finance Disclosure Regulation ('SFDR') requires CNP ZOIS S.M.S.A (the 'Company') to make disclosures related to the sustainability of its financial products within the scope of SFDR and to the sustainability in its investment decision – making.

Under the SFDR, the Company must incorporate sustainability risks into its investment decision making process. Sustainability risk is defined as an environmental, social or governance ('ESG') event or condition that, if it occurs, could cause an actual or a potential material negative impact on the value of the investment.

As a provider of unit linked products, we have an obligation to our customers to generate an appropriate return and to meet our obligations in the long-term. A positive impact on our customers, our Company, our people and society, in general, can only be achieved by incorporating ESG aspects in our actions.

Sustainability Statement



The Company does not have any products that promote directly environmental or social characteristics and/or have sustainable investments as their objective. However, in our unit linked funds we have investments that are ESG compliant. Almost all Company's funds do have a small exposure in ESG either direct or via other funds. The Company follows policies and tools promoted by our mother company, CNP Assurances, related to this matter.

THE COMPANY IS COMPLIANT WITH THE FOLLOWING COAL POLICY:

- **No investments in businesses deriving more than 20% of their revenue from thermal coal**
- **No new investments are made in companies deriving more than 10% of their revenue from thermal coal or that are involved in developing new coal mines or coal-fired power plants.**

Furthermore, the Company measures the carbon footprint of the listed equities and corporate bond portfolio. It also measures its exposure in green investments with the view to increase its exposures in the coming years.

Our Remuneration Policy factors in ESG criteria with regards Variable Remuneration which rewards individual performance and the performance of the Group in relation to a set of objectives which include sustainable, value-based actions which aim to create value within the organization by taking into account the interests of all stakeholders.

Finally, the Company supports and endorses (where possible) the environmental initiatives undertaken by CNP Assurances Group.



MEMBER OF THE INTERNATIONAL INSURANCE GROUP

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