Template periodic 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.

Product name: LifeGoals Growth ESG

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 include a list of socially sustainable economic activities. Sustainable investments with an environmental objective might be aligned with the

Taxonomy or not.

Environmental and/or social characteristics

Legal entity identifier: 549300SPHL8RYOF0YC13

Did this financial product have a sustainable investment objective?				
Yes	● ○ ★ No			
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 promoted Environmental/Social (E/S) characteristics and while it did not have as its objective a sustainable investment, it had a proportion of 41.41% 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 made sustainable investments with a social objective:%	It promoted E/S characteristics, but did not make any sustainable investments			

To what extent were the environmental and/or social characteristics promoted by this financial product met?

The Fund continued to invest in underlying ETFs that apply specific ESG criteria. Throughout the reporting period, the Fund continued to invest in ETFs with the following exclusions:

- Underlying ETFs excluded issuers involved in activities deemed to have negative environmental and/or social outcomes.
- Issuers classified as violating the United Nations Global Compact principles (or equivalent) were excluded by the methodologies of the ETFs in which the Fund invests.

Issuers involved in very severe ESG-related controversies were excluded in accordance with the screening processes of the underlying ETFs.

By investing in ETFs classified as Article 8 or 9, the Fund maintained a high level of ESG integration. The Fund's adherence to these environmental and social characteristics was assessed through ongoing monitoring of the ESG methodologies applied by the underlying ETFs. No material deviations from the stated ESG objectives were identified during the period.

How did the sustainability indicators perform?

Exclusion by underlying Article 8/9 ETFs:

Sustainability Indicator	2023
Exposure to issuers involved in Controversial Weapons	0%
Exposure to issuers involved in Thermal Coal Mining and Power Generation	0%
Exposure to issuers involved in Tobacco	0%
Exposure to Issuers that failed to comply with UN Global Compact Principles	0%

LSEG ESG ratings:

Sustainability indicators

social

measure how the environmental or

characteristics promoted by the financial product are attained.

Growth ESG	ESG Score
2022 Q4	77.0
2023 Q1	76.8
2023 Q2	76.1
2023 Q3	76.4
2023 Q4	74.6

...and compared to previous periods?

Not applicable as this is the first period reported.

What were the objectives of the sustainable investments that the financial product partially made and how did the sustainable investment contribute to such objectives?

The fund did not commit to holding Sustainable Investments during the reference period, however Sustainable Investments formed part of the Fund's investment portfolio via its investment in underlying Article 8/9 ETFs. For more information on the underlying portfolios, please view the individual ETF periodic disclosures as shared below.

How did the sustainable investments that the financial product partially made not cause significant harm to any environmental or social sustainable investment objective?

The fund did not commit to holding Sustainable Investments during the reference period, however Sustainable Investments formed part of the Fund's

investment portfolio via its investment in underlying Article 8/9 ETFs. For more information on the underlying portfolios, please view the individual ETF periodic disclosures as shared below.

——— How were the indicators for adverse impacts on sustainability factors taken into account?

The fund did not commit to holding Sustainable Investments during the reference period, however, certain Sustainable Investments formed part of the Fund's investment portfolio via its investment in underlying Article 8/9 ETFs. For more information on the underlying portfolios, please view the individual ETF periodic disclosures as shared below.

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

The fund did not commit to holding Sustainable Investments during the reference period, however, certain Sustainable Investments may have formed part of the Fund's investment portfolio via its investment in underlying Article 8/9 ETFs. For more information on the underlying portfolios, please view the individual ETF periodic disclosures as shared below.

How did this financial product consider principal adverse impacts on sustainability factors?

This financial product considered principal adverse impacts (PAIs) on sustainability factors by investing in underlying ETFs that integrate PAI considerations as part of their investment process.

Information on the underlying ETF PAI policies can be found below:

Annual Reports

Amundi EUR Corporate Bond PAB Net Zero Ambition UCITS ETF

UBS (Irl) ETF plc - S&P 500 ESG UCITS ETF

JPMorgan Europe Research Enhanced Index Equity (ESG) UCITS ETF

Xtrackers MSCI Japan ESG UCITS ETF

BNP Paribas Easy MSCI Pacific Ex Japan ESG Filtered Min TE

iShares MSCI EM IMI ESG Screened UCITS ETF

iShares € Ultrashort Bond ESG UCITS ETF

Principal adverse impacts are the most significant negative impacts of investment decisions on sustainability factors relating to environmental, social and employee matters, respect for human rights, anticorruption and



What were the top investments of this financial product?

The list includes the investments constituting the greatest proportion of investments of the financial product during the reference period

Asset allocation

share of

describes the

investments in

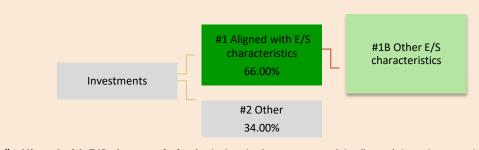
specific assets.

Largest investments	Asset class	% Assets	Region
UBS S&P 500 ESG UCITS ETF EUR Hedged	Equity	42.00%	US
Xtrackers Physical Gold EUR Hedged ETC	Alternatives	15.00%	N/A
JPM Europe Research Enhanced Index Equity ESG UCITS ETF	Equity	9.00%	Europe
iShares USD Treasury Bond 7-10yr UCITS ETF EUR Hedged	Fixed Income	8.50%	US
iShares EUR Ultrashort Bond ESG UCITS ETF	Cash	3.00%	Europe
Amundi EUR Corporate Bond Climate Net Zero Ambition PAB UCITS ETF	Fixed Income	3.00%	Global
iShares MSCI EM IMI ESG Screened UCITS ETF USD Acc	Equity	3.00%	Emerging Markets
BNP Paribas Easy MSCI Pacific ex Japan ESG Filtered Min TE	Equity	3.00%	Asia Pacific
Xtrackers MSCI Japan ESG UCITS ETF	Equity	3.00%	Asia Pacific
Lyxor Euro Government Bond 7-10Y UCITS ETF	Fixed Income	2.50%	Europe
iShares EUR Govt Bond 0-1yr UCITS ETF	Cash	2.00%	Europe
iShares USD Treasury Bond 3-7yr UCITS ETF EUR Hedged	Fixed Income	2.00%	US
Xtrackers II Eurozone Government Bond 5-7 UCITS ETF	Fixed Income	2.00%	Europe
Xtrackers II Eurozone Inflation-Linked Bond UCITS ETF	Fixed Income	1.00%	Europe
UBS Bloomberg Barclays TIPS 1-10 UCITS ETF	Fixed Income	1.00%	US

What was the proportion of sustainability-related investments?



What was the asset allocation?



#1 Aligned with E/S characteristics includes the investments of the financial product used to attain the environmental or social characteristics promoted by the financial product.

#20ther includes the remaining investments of the financial product which are neither aligned with the environmental or social characteristics, nor are qualified as sustainable investments.

The category #1 Aligned with E/S characteristics covers:

- The sub-category **#1A Sustainable** covers environmentally and socially sustainable investments.
- The sub-category **#1B Other E/S characteristics** covers investments aligned with the environmental or social characteristics that do not qualify as sustainable investments.

The percentages shown reflect the direct holdings of the portfolio and do not account for the underlying exposures within the ETFs.

In which economic sectors were the investments made?

Sector	% of investments
Sovereign	21.91%
Information Technology	15.15%
Gold	15.00%
Financials	10.33%
Health Care	7.55%
Consumer Discretionary	7.19%
Industrials	5.68%
Communication Services	4.58%
Consumer Staples	4.04%
Materials	2.34%
Energy	2.28%
Real Estate	1.82%
Utilities	1.15%
Corporate	0.88%
Cash & Cash Equivalents	0.12%

To comply with the EU Taxonomy, the criteria for fossil gas include limitations on emissions and switching to fully renewable power or low-carbon fuels by the end of 2035. For nuclear energy, the criteria include comprehensive safety and waste management rules.

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 extent were the sustainable investments with an environmental objective aligned with the EU Taxonomy?

Did the financial product invest in fossil gas and/or nuclear energy related activities complying with the EU Taxonomy¹²?

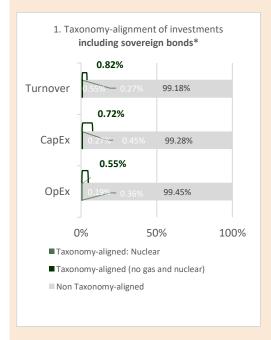
Yes:			
	In fossil gas	×	In nuclear energy
No			

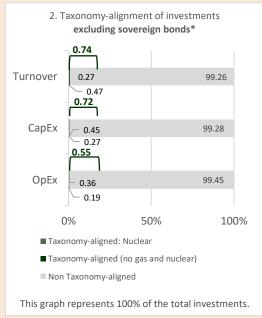
¹² Fossil gas and/or nuclear related activities will only comply with the EU Taxonomy where they contribute to limiting climate change ("climate change mitigation") and do not significantly harm any EU Taxonomy objective - see explanatory note in the left hand margin. The full criteria for fossil gas and nuclear energy economic activities that comply with the EU Taxonomy are laid down in Commission Delegated Regulation (EU) 2022/1214.

Taxonomy-aligned activities are expressed as a share of:

- turnover
 reflecting the
 share of revenue
 from green
 activities of
 investee
 companies.
- capital
 expenditure
 (CapEx) showing
 the green
 investments
 made by investee
 companies, e.g.
 for a transition to
 a green economy.
- operational expenditure (OpEx) reflecting green operational activities of investee companies.

The graphs below show in green the percentage of investments that were 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.





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

 This graph represents the percentage of total investments of the fund. The calculation is based on the reported taxonomy-alignment of the underlying ESG ETFs, expressed as a proportion of the entire fund's assets. Non-ESG holdings are included in the denominator but contribute 0% to alignment.
- What was the share of investments made in transitional and enabling activities?

The fund did not intend to invest in transitional or enabling activities. However, based on the underlying Article 8 and 9 ETFs, 0.01% of the portfolio was allocated to transitional activities, and 0.25% to enabling activities.

How did the percentage of investments that were aligned with the EU Taxonomy compare with previous reference periods?

Not applicable as this is the first period reported.



What was the share of sustainable investments with an environmental objective not aligned with the EU Taxonomy?

This section is not applicable for this Fund as it did not commit to holding Sustainable Investments during the reference period, however, certain Sustainable Investments may have formed part of the Fund's investment portfolio.

are
sustainable
investments with
an environmental
objective that do
not take into
account the
criteria for
environmentally
sustainable
economic activities
under Regulation
(EU) 2020/852.



What was the share of socially sustainable investments?

This section is not applicable for this Fund as it did not commit to holding Sustainable Investments during the reference period, however, certain Sustainable Investments may have formed part of the Fund's investment portfolio.



What investments were included under "other", what was their purpose and were there any minimum environmental or social safeguards?

Other holdings may be allocated to other investments, which could include ESG-aligned holdings or ETFs that do not meet Article 8 classification due to industry limitations. For example, the Fund may invest in ETFs providing exposure to asset classes such as Gold, which currently lack Article 8 classification. This portion of the portfolio is not subject to minimum environmental or social safeguards.



What actions have been taken to meet the environmental and/or social characteristics during the reference period?

The fund is passively managed, and its environmental and social characteristics are met through the selection and monitoring of the underlying ETFs in the portfolio. As the fund does not have the capability to influence individual securities within each ETF, its approach focuses on ensuring that the ETFs included specifically promote ESG considerations. The portfolio is periodically reviewed and rebalanced as needed to maintain alignment with its ESG objectives. Additionally, market developments and regulatory changes are monitored to identify opportunities for improving the portfolio's sustainability where possible.



How did this financial product perform compared to the reference benchmark?

Not applicable as the Fund does not designate a specific index as a reference benchmark to determine alignment with the environmental and/or social characteristics it promotes.

Reference benchmarks are indexes to measure whether the financial product attains the environmental or social characteristics that they

promote.

How does the reference benchmark differ from a broad market index?

Not applicable as the Fund does not designate a specific index as a reference benchmark to determine alignment with the environmental and/or social characteristics it promotes. How did this financial product perform with regard to the sustainability indicators to determine the alignment of the reference benchmark with the environmental or social characteristics promoted?

Not applicable as the Fund does not designate a specific index as a reference benchmark to determine alignment with the environmental and/or social characteristics it promotes.

How did this financial product perform compared with the reference benchmark?

Not applicable as the Fund does not designate a specific index as a reference benchmark to determine alignment with the environmental and/or social characteristics it promotes.

How did this financial product perform compared with the broad market index?

Not applicable as the Fund does not designate a specific index as a reference benchmark to determine alignment with the environmental and/or social characteristics it promotes.