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.

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.

Product name: LifeGoals Growth ESG **Legal entity identifier:** 549300SPHL8RYOF0YC13

Environmental and/or social characteristics

Did this financial product have a sustainable investment objective?	
☐ **Yes**	☒ **No**
☐ It made **sustainable investments with an environmental objective:** ___%	☒ It **promoted Environmental/Social (E/S) characteristics** and while it did not have as its objective a sustainable investment, it had a proportion of 40.19% of sustainable investments
☐ in economic activities that qualify as environmentally sustainable under the EU Taxonomy	☒ 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	☒ 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.
- Sovereign issuers subject to United Nations Security Council Trade Sanctions

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.

Sustainability indicators measure how the environmental or social characteristics promoted by the financial product are attained.

How did the sustainability indicators perform?

Exclusion by underlying Article 8/9 ETFs:

Sustainability Indicator	2024
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%
Exposure to Sovereign issuers subject to United Nations Security Council Trade Sanctions	0%

LSEG ESG ratings:

Growth ESG	ESG Score
2023 Q1	74.7
2023 Q2	74.8
2023 Q3	74.7
2023 Q4	72.0

…and compared to previous periods?

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:

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

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.

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.

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.

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.

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

The fund does not directly evaluate PAIs at the issuer level but the underlying ETFs it invests in may integrate PAI considerations as part of their investment process.

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, anti-corruption and anti-bribery matters.

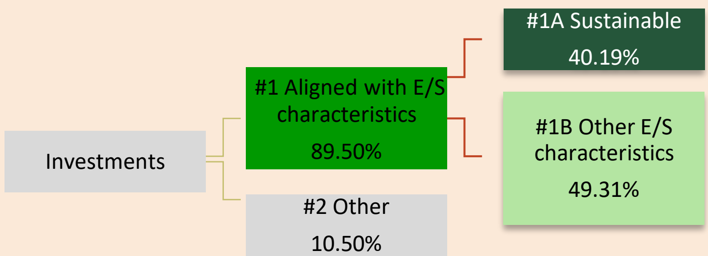
What were the top investments of this financial product?

Largest investments	Asset class	% Assets	Region
UBS S&P 500 Scored & Screened UCITS ETF	Equity	42.00%	US
iShares Global Aggregate Bond ESG SRI UCITS ETF	Fixed Income	20.00%	Global
iShares EUR Ultrashort Bond ESG UCITS ETF	Cash	10.50%	Europe
JPM Europe Research Enhanced Index Equity Active UCITS ETF	Equity	9.00%	Europe
Xtrackers Physical Gold EUR Hedged ETC	Alternative	7.50%	N/A
iShares MSCI EM IMI Screened UCITS ETF	Equity	3.00%	Emerging Markets
BNP Paribas Easy MSCI Pacific Ex Japan Min TE	Equity	3.00%	Asia Pacific
Xtrackers MSCI Japan Screened UCITS ETF	Equity	3.00%	Asia Pacific
iShares EUR Govt Bond 0-1yr UCITS ETF	Cash	2.00%	Europe

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

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.

#2Other 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.

Asset allocation describes the share of investments in specific assets.

In which economic sectors were the investments made?

Sector	% of investments
Information Technology	17.10%
Financials	15.92%
Sovereign	13.17%
Gold	7.50%
Health Care	6.81%
Industrials	6.57%
Corporate	6.22%
Consumer Discretionary	5.89%
Communication Services	4.76%
Consumer Staples	4.38%
Materials	2.36%

Energy	2.29%
Mortgage	2.01%
Real Estate	1.84%
Utilities	1.57%
Agency (non-Mortgage)	0.73%
Supranational	0.56%

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 Taxonomy[12]?**

  ✖ Yes:

  ✖ In fossil gas ✖ In nuclear energy

  ☐ No

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.

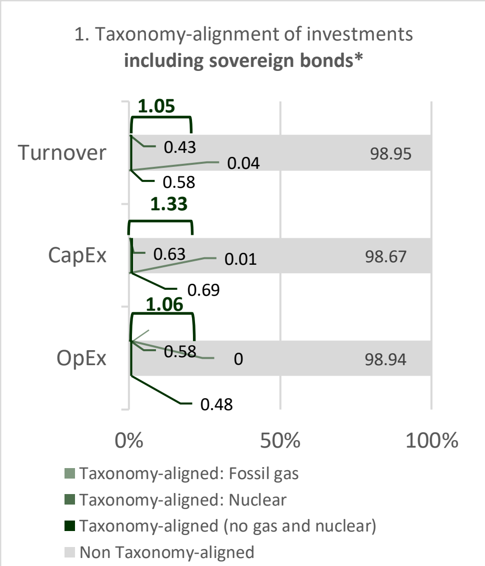
Enabling activities directly enable other activities to make a substantial contribution to an environmental objective.

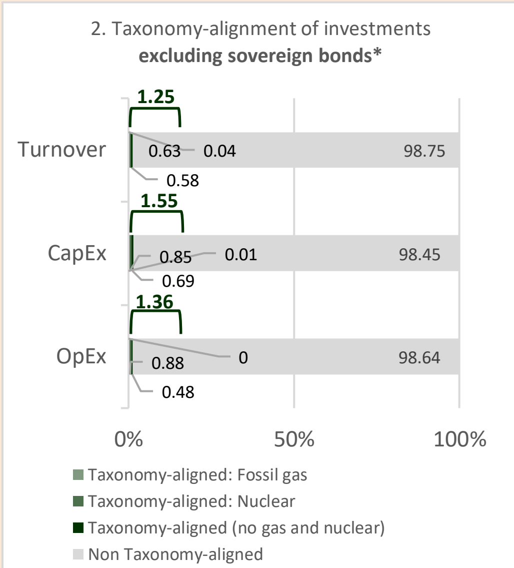
Transitional activities are activities for which low-carbon alternatives are not yet available and among others have greenhouse gas emission levels corresponding to the best performance.

[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.





This graph represents 100% of the total investments.

* *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 such as gold and sovereign-only ETFs 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, 0.05% of the portfolio was allocated to transitional activities, and 0.51% to enabling activities.

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

	Turnover	Capex	Opex
2023	0.82%	0.72%	0.55%
2024	1.05%	1.33%	1.06%

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 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.

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.