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SUSTAINABILITY INFORMATION

Information Concerning Regulation (EU) 2019/2088 on the Sustainability-related Disclosures in the Financial Services Sector

Article 3

Resscapital considers sustainability risks in investment decisions and sees these as a natural part of the manager's analysis work. Resscapital's policy for integrating sustainability risks is summarized in this document and is based on Swedish Investment Fund Administration's industry standards.

Article 4

Regarding transparency in terms of negative consequences for sustainable development at unit level, the level-2 rules detailing how to do this is not yet clear. Therefore, the company chooses that in this sense initially not consider negative consequences for sustainability factors. The company plans to consider negative consequences for sustainability factors from 1 January 2023.

Transparency regarding the integration of sustainability risks, on the promotion of environmental or social characteristic, and on sustainable investments

The fund has sustainable investments as its objective

X The fund promotes, among other characteristics, environmental or social characteristics

Sustainability risks are integrated into investment decisions, without the fund promoting environmental or social characteristics or having sustainable investments as its objective

Sustainability risks are not deemed to be relevant

Article 6

Sustainability risks are integrated into investment decisions. Resscapital's assessment is that by considering sustainability risks, the fund's return in relation to risk over time is improved.

Resscapital works with responsible investments through two strategies, 1) exclusion and 2) impact.

1. Exclusion

The fund Ress Life Investments does not invest in life insurance policies issued by life insurance companies that do not have an economic activity that contributes to a social objective, in particular an activity that does not fosters social cohesion. In addition, the Fund does not invest in life insurance policies from life insurance companies involved in violations of international norms and conventions

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(at least the UN Global Compact and OECD guidelines for multinational companies) on the environment, human rights, working conditions and business ethics.

2. Impact

The fund Ress Life Investments and the fund management company Resscapital only invest with counterparties who are registered and authorized by the regulator in each State, often the State Insurance Commissioner. Resscapital only do business with other service providers who support improved transparency in the secondary market for US life insurance policies. Furthermore, Resscapital is active in promoting and supporting investor initiatives aiming at improving the consumers' rights when selling their life insurance policies. Resscapital is an active member of the trade organisation ILMA (Institutional Longevity Markets Association) that supports such initiatives.

Article 8

Resscapital assessment is that our investment product promotes social characteristics.

Sustainability-related characteristics promoted in the management of the fund, or that are included in the fund's objective

Environmental characteristics (e.g., the companies' environmental and climate impact).

Social characteristics (e.g., human rights, employee rights and equal opportunity).

Good governance practices (e.g., shareholders' rights, issues relating to remuneration for senior executives and anti-corruption).

Other sustainability-related characteristics.

Reference benchmarks

The fund has the following index as its benchmark:

No index has been designated as a reference benchmark

Fund management company's comment: There is no available index for the investment in the asset class.

Information on the EU taxonomy for environmentally sustainable activities

The EU taxonomy is a classification system that aims to establish common criteria for environmentally sustainable economic activities.

According to the regulatory framework, each fund must be accounted for how much of the Fund's investments are compatible with the taxonomy. The taxonomy is being developed and criteria for all

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environmental objectives are not yet clear. There is also a lack of an established calculation model for the proportion of the Fund's investments that are compatible with the taxonomy. The companies in which the Fund invests have not yet started to report the extent to which their activities are compatible with the EU taxonomy. Therefore, the fund management company considers that it is currently not possible to provide reliable data on the proportion of the fund's investments that are compatible with the taxonomy.

The regulatory framework contains a principle, "do not cause significant harm", which means that investments that contribute to a sustainability goal must at the same time not cause significant harm to any other sustainability goal. The 'do not cause significant harm' principle applies only to those parts of the Fund consisting of investments that are either considered sustainable under the Sustainability-Related Disclosure Regulation or under the EU taxonomy. The remaining part of this fund has underlying investments that do not consider the EU criteria for environmentally sustainable economic activities.

Methods used to integrate sustainability risks, promote environmental or social characteristics or to attain a sustainability-related objective:

X Positive screening

The fund Ress Life Investments and the fund manager Resscapital only invest with counterparties who are registered and authorized by the regulator in each US state. The fund and the manager only do business with other service providers who support improved transparency in the secondary market for US life insurance policies.

X Negative screening

Cluster bombs, anti-personnel mines

Fund management company's comment: not applicable within the fund's investment universe

Chemical and biological weapons

Fund management company's comment: not applicable within the fund's investment universe

Nuclear weapons

Fund management company's comment: not applicable within the fund's investment universe

Weapons and/or munitions

Fund management company's comment: not applicable within the fund's investment universe

Alcohol

Fund management company's comment: not applicable within the fund's investment universe

Tobacco

Fund management company's comment: not applicable within the fund's investment universe

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- Commercial gambling operations

Fund management company's comment: not applicable within the fund's investment universe

- Pornography

Fund management company's comment: not applicable within the fund's investment universe

- Fossil fuels (oil, gas, coal)

Fund management company's comment: not applicable within the fund's investment universe

- Coal

Fund management company's comment: not applicable within the fund's investment universe

- Uranium

Fund management company's comment: not applicable within the fund's investment universe

- Genetically modified organisms (GMO)

Fund management company's comment: not applicable within the fund's investment universe

X Other

Fund management company's comment: The fund Ress Life Investments does not invest in life insurance policies issued by life insurance companies that do not have an economic activity that contributes to a social objective, in particular an activity that does not fosters social cohesion.

International norms

International norms refer to international conventions, laws, and agreements such as the UN Global Compact and OECD guidelines for multinational companies that relate to issues concerning the environment, human rights, labour practices, and business ethics.

X The fund does not invest in companies that violate international norms. The assessment is carried out either by the fund management company or a third party.

- The fund does not invest in companies which do not address identified problems or where the fund makes the assessment that the company will not address the problems within a time frame deemed reasonable in that specific case.

Countries

- For sustainability reasons, the fund does not invest in companies involved in certain countries/interest-bearing securities issued by certain states.

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Fund management company's comments: the only kind of fixed income instruments that the fund invests in is US Treasury bills, and this is done only with excess cash in the fund. No country specific sustainability analysis is therefore made by the management company.

The fund management company influences

The fund management company exercises its investor influence to influence companies on sustainability-related issues.

The fund management company engages with companies with a view to influencing them to adopt a more sustainable approach.

In-house investor influence

Fund management company's comment: not applicable within the fund's investment universe

Investor influence in cooperation with other investors

Fund management company's comment: not applicable within the fund's investment universe

Investor influence through external suppliers/consultants

Fund management company's comment: not applicable within the fund's investment universe

Voting at General Meetings

Fund management company's comment: not applicable within the fund's investment universe

Participation in nomination procedures to influence the composition of the Board

Fund management company's comment: not applicable within the fund's investment universe

X Other forms of investor influence

Fund management company's comments: The fund management company only works with brokers and other service providers that follow stat regulation for transacting in the US secondary market for life insurance policies.

Follow-up on Sustainability Work

The Fund does not invest in life insurance policies from life insurance companies involved in violations of international norms and conventions (at least the UN Global Compact and OECD guidelines for multinational companies) on the environment, human rights, working conditions and business ethics. Follow-up takes place on an ongoing basis.

In 2017, Resscapital AB signed and adopted the United Nations Principles for Responsible Investments, also known as UNPRI. The core of UNPRI's content is to consider responsible and ethical guidelines when making investment decisions, to work for change through active ownership and to encourage reporting on ethical aspects of business operations.