

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.

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 lay down a list of socially sustainable economic activities. Sustainable investments with an environmental objective might be aligned with the Taxonomy or not.

Product name: Ress Life Investments A/S

Legal entity identifier: 549300IMFROMMW4KZKU

Environmental and/or social characteristics

Did this financial product have a sustainable investment objective?

Yes

It made **sustainable 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 made **sustainable investments with a social objective**: ___%

No

It **promoted Environmental/Social (E/S) characteristics** and while it did not have as its objective a sustainable investment, it had a proportion of ___% 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 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?

Ress Life Investments worked with responsible investments through two strategies, 1) exclusion and 2) impact, with a specific focus on promoting social characteristics.

Exclusion: Ress Life Investments refrained from investing in life insurance policies issued by life insurance companies lacking economic activities that contribute to social characteristics. Additionally, the fund avoided investing in life insurance policies from companies engaged in violations of international norms and conventions, particularly the

UN Global Compact and OECD guidelines for multinational companies regarding the environment, human rights, working conditions, and business ethics.

Impact: Ress Life Investments only invested through counterparties registered and authorized according to state legislation in the state where the transaction took place. Ress Life Investments premiered business with service providers supporting enhanced transparency in the secondary market for US life insurance policies.

Regarding social characteristics, life insurance policies were purchased from US households that no longer required coverage. Ress Life Investments therefore enabled individual households to receive compensation for an unneeded insurance policy, for which premiums have been paid over many years. Hence, Ress Life Investments only promoted social characteristics and worked with responsible investments through the two defined strategies. The social characteristics promoted by this financial product for the period were met. During the period, four screenings of the portfolio have been conducted. Ress Life Investments did not consider environmental characteristics. Furthermore, the fund did not use a reference benchmark.

● **How did the sustainability indicators perform?**

Ress Life Investments used the following sustainability indicators:

- Number of companies that contribute to social cohesion: 100%
- Number of companies that do not contribute to social cohesion: 0%
- Number of companies that follow international norms and conventions: 100 %
- Number of companies that violate international norms and conventions: 0%

About 6% of the value of the portfolio were missing sufficient data. Hence, the numbers above only covered 94% of the portfolio value.

● **...and compared to previous periods?**

	2023	2022
No. of companies that contributed to social cohesion	100%	100%
No. of companies that did not contribute to social cohesion	0%	0%
No. of companies that followed international norms and conventions	100%	100%
No. of companies that violated international norms and conventions	0%	0%

No third party auditing has been made for the period.



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

Ress Life Investments did not consider principal adverse impacts on sustainability factors.

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



What were the top investments of this financial product?

2023			2022 H2			
Top investments	Sector	% Assets	Top investments	Sector	% Assets	Country
Treasury Bill 2023-09	Money Market	3.52%	Treasury Bill 2023-01	Money Market	3.80%	US
Life Insurance Policy 1	Life Insurance	3.43%	Life Insurance Policy 1	Life Insurance	2.80%	US
Treasury Bill 2023-07	Money Market	2.72%	Treasury Bill 2023-02	Money Market	2.50%	US
Life Insurance Policy 2	Life Insurance	2.55%	Treasury Bill 2023-02	Money Market	2.00%	US
Treasury Bill 2023-08	Money Market	2.55%	Life Insurance Policy 2	Life Insurance	1.90%	US
Life Insurance Policy 3	Life Insurance	1.69%	Life Insurance Policy 3	Life Insurance	1.20%	US
Life Insurance Policy 4	Life Insurance	1.37%	Life Insurance Policy 4	Life Insurance	1.10%	US
Life Insurance Policy 5	Life Insurance	1.31%	Life Insurance Policy 5	Life Insurance	1.00%	US
Life Insurance Policy 6	Life Insurance	1.23%	Life Insurance Policy 6	Life Insurance	1.00%	US
Life Insurance Policy 7	Life Insurance	1.19%	Life Insurance Policy 7	Life Insurance	1.00%	US
Life Insurance Policy 8	Life Insurance	1.15%	Life Insurance Policy 8	Life Insurance	1.00%	US
Life Insurance Policy 9	Life Insurance	1.09%	Life Insurance Policy 9	Life Insurance	0.90%	US
Life Insurance Policy 10	Life Insurance	1.08%	Life Insurance Policy 10	Life Insurance	0.90%	US
Life Insurance Policy 11	Life Insurance	1.05%	Life Insurance Policy 11	Life Insurance	0.90%	US
Life Insurance Policy 12	Life Insurance	1.01%	Life Insurance Policy 12	Life Insurance	0.90%	US

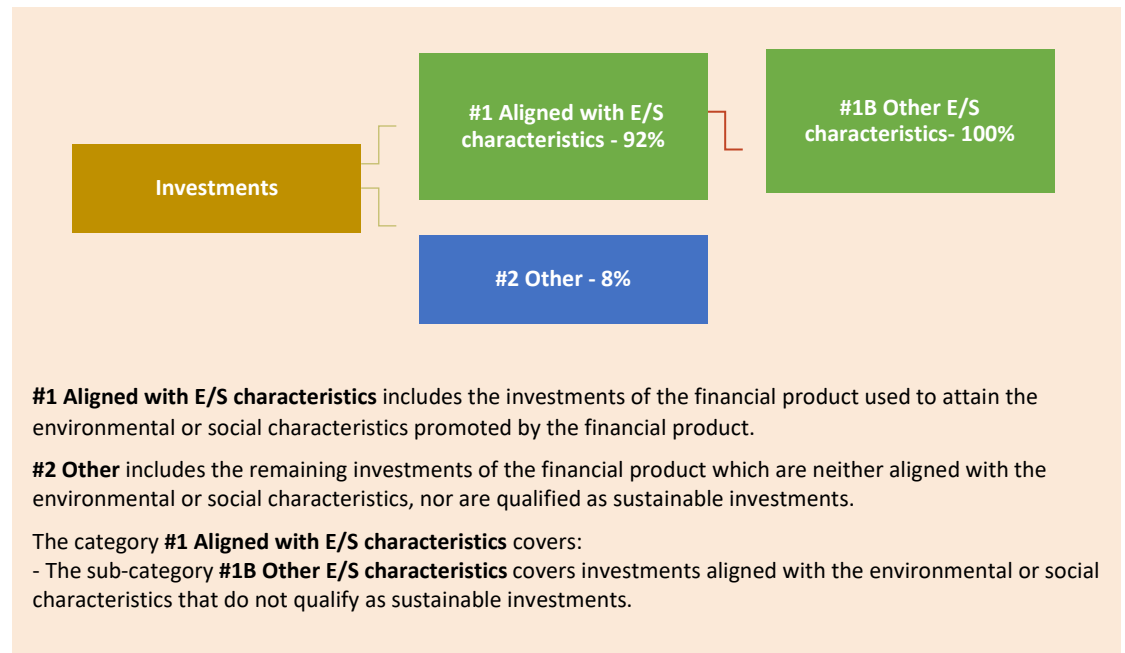
The list includes the investments constituting the greatest proportion of investments of the financial product during the reference period.



What was the proportion of sustainability-related investments?

For the reference period, the proportion of sustainability-related investments in Res Life Investments amounted to 92%, and 8% for US Treasury Bills and cash deposits.

● What was the asset allocation?



Asset allocation describes the share of investments in specific assets.

● **In which economic sectors were the investments made?**

Top investments	Sector	% Assets	Country
US Life Insurance Policies	Life Insurance	92%	US
US Treasury Bills	Money Market	5%	US
Cash	Bank Account	3%	US/DK



What investments were included under “#2 Other”, what was their purpose and were there any minimum environmental or social safeguards?

The allocation of US Treasury bills and cash was included under this category and served the purpose to cover premiums for life insurance policies and associated costs, as well as it ensured the ability to meet potential redemptions from investors. There were no minimum environmental or social safeguards for US Treasury bills and cash.



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

All investments met the social characteristics and followed the exclusion criteria and impact threshold. No actions were thus necessary.



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

No reference benchmark exists for the financial product.

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