



## SUMMARY OF THE MAIN NEGATIVE IMPACTS ON SUSTAINABILITY FACTORS

Cardif Lux Vie (LEI legal entity identifier code: 213800I92TAU7I3FP232) considers the Principal Adverse Sustainability Impacts of its investment decisions.

This 2023 statement includes negative impact indicators for the 2023 and 2022 financial years, covering a reference period from 1 January to 31 December.

The consideration of negative sustainability impacts applies to the assets of the Cardif Lux Vie General Fund. For External Funds and Internal Funds, information on the main negative impacts is available, where applicable, from the management companies, issuers or financial managers.

Cardif Lux Vie has identified the main negative impacts in the management of its investments, and is seeking to mitigate these impacts by continuing to strengthen its non-financial approach to its investment policy. The main negative impacts are taken into account at two levels: through the application of sector exclusions and through an ESG (Environmental, Social and Governance) analysis and integration process. This is complemented by a policy of shareholder engagement.

The purpose of this statement is to assess the Principal Adverse Impacts (PAI) generated by the companies or countries in which Cardif Lux Vie invests.

The PAIs are quantitative indicators that enable this assessment and a large amount of data is required for their calculation, the reliability of which may vary depending on whether they are based (i) on statements by issuers (companies, states, etc.) or (ii) on estimates made by data providers.

### CARDIF LUX VIE TAKES INTO ACCOUNT AND PRIORITISES NEGATIVE IMPACTS AS FOLLOWS:

ESG POLICIES/ NEGATIVE IMPACTS	NORMATIVE AND SECTORAL EXCLUSIONS	ANALYSIS AND ESG INTEGRATION	SHAREHOLDER ENGAGEMENT	INDICATORS
Social violations	X	X		Countries subject to social violations (PAI 16)
Greenhouse gases	X	X	X	Carbon Emissions (PAI 1)
				Carbon footprint (PAI 2)
				Carbon intensity (PAI 3)
				Exposure to fossil fuel companies (PAI 4)
				Share of non-renewable energy production (PAI 5)
Global Compact principles	X	X	X	Specific filter assessing the extent to which the pillars of the Global Compact have been integrated (PAI 11)
Controversial weapons	X	X		Companies identified in the controversial weapons sector (PAI 14)
Energy efficiency		X		Exposure to energy-inefficient property assets (PAI 18)