

Summary

BONUS Vorsorgekasse AG („BONUS“; LEI 529900B9EGP0FU94H368) considers principal adverse impacts of its investment decisions on sustainability factors. The present statement is the consolidated statement on principal adverse impacts on sustainability factors of BONUS.

This statement on principal adverse impacts on sustainability factors covers the reference period from October 01st to December 31st 2024.

Principal adverse impacts on sustainability factors:

BONUS has implemented processes and procedures to consider the principal adverse impacts of investment decisions on sustainability factors. Appropriate structures have been set up to implement and manage measures for sustainable investment.

When assessing the adverse impacts of investments on sustainability, the individual investment products are combined, calculated and assessed as an overall portfolio. This includes both the liquid asset classes (such as shares and bonds), for which sustainability data is available relatively comprehensively, and the less liquid asset classes (such as real estate, infrastructure, private debt), where corresponding information is provided by the external fund managers, if available.

As part of its comprehensive due diligence of existing and new investment products, BONUS ensures that sustainability criteria are comprehensively and systematically included in the selection process of individual investments by external fund managers. In the event that BONUS selects individual securities itself, it also takes sustainability criteria into account.

Actions taken and planned for the next reference period:

The following actions have been taken for the indicators identified by BONUS as the most significant due to their adverse impacts:

- Establishment of thresholds
- Definition of exclusion criteria (for special funds, actively managed funds and individual securities)
- Continuous Monitoring
- Engagement

Strategies for identifying and weighting these principal adverse impacts on sustainability factors:

The strategies for identifying and weighting the principal adverse impacts on sustainability factors in the current version were approved by the Board of Directors on October 27th 2024.

BONUS has set up corresponding structures for the implementation and management of measures for sustainable investment.

The staff unit "CSR and Communication" coordinates the sustainability strategy with the Board of Directors, the internal sustainability knowledge management as well as employee trainings by internal or external experts. Asset Management, Risk Management, Legal and Internal Audit departments are involved in the implementation of and compliance with the sustainable objectives on the investment side.

The Disclosure Regulation requires that the most important adverse (negative) impacts on sustainability factors be taken into account in investment decisions. In addition to the 18 mandatory indicators, at least one further indicator from each of the 46 optional indicators in Tables 2 & 3 of Annex I DeIVO (EU) 2022/1288 must be selected. Subsequently, those sustainability indicators are to be defined which BONUS considers to be significant due to their adverse impacts.

Method for identifying and weighting these principal adverse impacts on sustainability factors:

BONUS has identified the following **two optional indicators** that best align with the sustainability strategy by means of a materiality analysis:

From the 22 optional indicators in Table 2 (Additional climate and other environment-related indicators)

- Emissions (companies)
PAI 4 Investments in companies without carbon emission reduction initiatives

From the 24 optional indicators in Table 3 (Additional indicators for social and employee, respect for human rights, anti-corruption and anti-bribery matters)

- Anti-corruption and anti-bribery (companies)
PAI 15 Lack of anti-corruption and anti-bribery policies

BONUS considers the following five indicators to be material due to their adverse impacts and has defined corresponding measures to avoid or limit the negative impacts in this respect:

The five essential PAI indicators of BONUS are:

- Environmental indicators (company indicators related to Greenhouse gas emissions)

Table 1: PAI 2	Carbon footprint
Table 1: PAI 3	GHG intensity
Table 1: PAI 4	Exposure to companies active in the fossil fuel sector
- Social and governance indicators (for companies)

Table 1: PAI 10	Violations of UN Global Compact principles
Table 1: PAI 14	Exposure to controversial weapons

The possibility of taking into account principal adverse impacts depends to a large extent on the availability of corresponding information in the market. The relevant data is not available to a sufficient extent and in the required quality for all assets invested in by BONUS. BONUS uses the MSCI ESG as a source of data on companies, governments and supranational organisations. For less liquid asset classes (such as real estate, infrastructure, private debt), the data is obtained from external fund management based on a best-effort approach.

Engagement policies:

The engagement policy of BONUS is characterised in particular by engagement activities. BONUS considers the exercise of its ownership and voting rights as well as the dialogue with companies by the respective fund managers in the company shares held in the fund to be an important element of its sustainability strategy.

References to international standards:

BONUS takes into account the following codes of conduct, international standards and methodologies, as well as the objectives of the Paris Climate Agreement.

- Principles for Responsible Investment (PRI)
- United Nations Sustainable Development Goals (SDGs)
- United Nations Global Compact (UNGC)
- Climate impact tests or climate scenario analyses (PACTA)
- Alignment with the goals of the Paris Climate Agreement