APPENDIX

Product name: Raiffeisen Global Income
Legal entity identifier: 5299008AYKWOX4FF8R60
This product (the fund) is managed by Raiffeisen Kapitalanlage-Gesellschaft m.b.H. as the management company.
Fund manager: Raiffeisen Kapitalanlage-Gesellschaft m.b.H.

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.

1. Environmental and/or social characteristics

Does this financial product have a sustainable investment objective?

☐ Yes	☒ No
☐ It will make a minimum of **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 will make a minimum of **sustainable investments with a social objective**: __%	☒ It **promotes Environmental/Social (E/S) characteristics** and while it does not have as its objective a sustainable investment, it will have a minimum proportion of 25.00% 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 promotes E/S characteristics, but **will not make any sustainable investments.**

What environmental and/or social characteristics are promoted by this financial product?

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

The fund takes environmental and social characteristics into consideration for investment, including in particular climate change, natural capital & biodiversity, environmental pollution and waste, environmental improvement opportunities (e.g., green technology and renewable energy), human resources, product liability & safety, relation to stakeholder groups, and social improvement opportunities (e.g., access to healthcare). In any case, corporate governance and corporate behavior & business ethics (called "good corporate governance") are a prerequisite for investment in securities/money market instruments issued by companies. There is no limitation to certain environmental or social characteristics.

As an asset manager of the RBI Group (Raiffeisen Bank International AG), Raiffeisen Kapitalanlage-Gesellschaft m.b.H. / the management company is embedded in their sustainability strategy. The management company understands sustainability to be the corporate responsibility to pursue long-term economic success that is in harmony with the environment and society. Sustainability is a core element of their business policy. The company strives to be a responsible fund manager, a fair partner and a socially-involved citizen in their actions.

Sustainability in the investment process is achieved through the consistent integration of environmental, social and governance (ESG) criteria. In addition to economic factors, these also include traditional criteria such as profitability, liquidity and security, but also environmental and social factors and (good) corporate governance, which are all integrated into the investment processes:

1. Avoidance and show responsibility: negative criteria to exclude controversial sectors and/or companies and sovereigns (regional authorities) that violate the established criteria.

2. Support and empower sustainability by integrating ESG research into the investment process for the evaluation of companies and ultimately for stock-picking (best-in-class approach). This is applied analogously to sovereigns (regional authorities) as issuers of debt securities.

3. Influence and make an impact: "Engagement" as an integral component of a responsible and sustainable investment policy by means of initiating corporate dialogue and, in particular, exercising voting rights.

The unification of all three elements – avoidance, support and, above all, influence – is required for the responsible, active management of sustainable funds.

No reference benchmark has been designated to attain the environmental or social characteristics promoted by the financial product.

- **What sustainability indicators are used to measure the attainment of each of the environmental or social characteristics promoted by this financial product?**
The 'Raiffeisen ESG Indicator' will be applied as the management company's internal sustainability indicator. The management company continually analyses companies and sovereigns with the help of internal and external research providers. Together with an overall ESG rating including an ESG risk assessment, the results of the sustainability research are converted into the so-called Raiffeisen ESG Indicator. The Raiffeisen ESG Indicator is measured on a scale of 0-100. The assessment is made in consideration of each company's respective branch of business.

- **What are the objectives of the sustainable investments that the financial product partially intends to make and how does the sustainable investment contribute to such objectives?**
The objectives of sustainable investments include an improvement in the segments of climate change, natural capital & biodiversity, environmental pollution and waste, environmental improvement opportunities (e.g., green technology and renewable energy), human resources, product liability & safety, relation to stakeholder groups, social improvement opportunities (e.g., access to healthcare) as compared with the traditional market. In any case, corporate governance and corporate behavior & business ethics (called "good corporate governance") are a prerequisite for investment in securities/money market instruments issued by companies.

The internal Raiffeisen ESG Corporate Indicator is used to determine the sustainability rating of an economic activity. This indicator comprises the following sustainability assessments of data providers:

- ISS ESG Corporate Rating
- MSCI ESG Score
- ISS SDG Impact Score
- MSCI Controversy Score

The "Raiffeisen ESG Corporate Indicator" is the company version of the "Raiffeisen ESG Indicator" and is also measured on a scale from 0-100. The assessment is made in consideration of each company's respective branch of business.

A wide variety of data is collected from the environmental, social, and governance areas. In addition to sustainability risks and opportunities, the contribution of business activities to sustainable objectives is also examined throughout the entire corporate value chain and expressed in qualitative and quantitative ratings. An important component is the sustainable influence of each product and/or service (business activity).

Climate change mitigation bonds, so-called green bonds, help finance environmental projects. These are categorized as sustainable investments if the issuer is not excluded from investment on the basis of the criteria listed in the sections "What are the binding elements of the investment strategy used to select the investments to attain each of the environmental or social characteristics promoted by this financial product?" and the Green Bond Principles (guidelines for the International Capital Markets Association) or the EU Green Bond Principles are adhered to.

The financed projects generally fall under the following categories:

- Renewable energy
- Energy efficiency
- Sustainable waste management
- Sustainable land use
- Clean transport
- Sustainable water management
- Sustainable buildings

The project assessment generally includes the assurance that a project does not have any significant adverse impact on other environmental or social objectives.

The internal Raiffeisen ESG Sovereign Indicator is used to determine the sustainability rating for sovereign bonds. This indicator comprises the various sustainability assessments of data providers and an internal rating. It is a comprehensive examination of various environmental (biodiversity, climate change, resources, environmental protection), social (basic needs, justice, human capital, satisfaction) and governance factors (institutions, politics, finance and transparency).

The "Raiffeisen ESG Sovereign Indicator" is the country version of the "Raiffeisen ESG Indicator" and is also measured on a scale from 0-100.

How do the sustainable investments that the financial product partially intends to make, not cause significant harm to any environmental or social sustainable investment objective?

In order to avoid significant impairment of an environmental or social sustainable investment objective, securities that violate the negative criteria on environmental and social objectives defined by the management company for this purpose (e.g., mining and use of coal, violations of human rights, corruption) are not considered sustainable investments. Furthermore, companies that are rated negatively according to our internal “themes of the future” research do not count as sustainable investment. For details on the handling of negative criteria and the integration of the assessments provided by our proprietary “themes of the future” research, please see the section “What investment strategy does this financial product follow? / What are the binding elements of the investment strategy used to select the investments to attain each of the environmental or social characteristics promoted by this financial product?"

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.

How have the indicators for adverse impacts on sustainability factors been taken into account?

See details under "Does this financial product consider principal adverse impacts on sustainability factors?"

How are the sustainable investments aligned with the OECD Guidelines for Multinational Enterprises and the UN Guiding Principles on Business and Human Rights? Details:

The positive and negative criteria listed below for the investment strategy cover all aspects of the OECD Guidelines for Multinational Enterprises (e.g., prevention of environmental destruction, corruption, human rights violations or consideration of ILO core labor standards). The fund management utilizes various information channels such as the media and research agencies to continually examine whether an investment may be subject to serious controversies.

Furthermore, by using a screening tool from a recognized ESG research provider, the fund assets are examined for possible violations of the OECD Guidelines for Multinational Enterprises. A company that does not comply with the OECD Guidelines for Multinational Enterprises will not be considered for investment. A company is considered in violation if it is involved in one or more controversial cases in which there are credible accusations that the company or its management has violated global standards and therefore caused a large extent of considerable damage.

The EU Taxonomy sets out a "do not significant harm" principle by which Taxonomy-aligned investments should not significantly harm EU Taxonomy objectives and is accompanied by specific EU criteria.

The "do no significant harm" principle applies only to those investments underlying the financial product that take into account the EU criteria for environmentally sustainable economic activities. The investments underlying the remaining portion of this financial product do not take into account the EU criteria for environmentally sustainable economic activities.

Any other sustainable investments must also not significantly harm any environmental or social objectives.

Does this financial product consider principal adverse impacts on sustainability factors?

☒ Yes.

☐ No.

Consideration of the principal adverse impacts of investment decisions on sustainability factors is made through the negative criteria listed in the section "What investment strategy does this financial product follow? / What are the binding elements of the investment strategy used to select the investments to attain each of the environmental or social characteristics promoted by this financial product?", as well as through the integration of ESG research in the investment process into the investment process (ESG scores) and through stock-picking (positive criteria). The use of positive criteria includes the absolute and relative assessment of companies regarding stakeholder-related data, e.g., relating to employees, society, suppliers, business ethics and environment, as well as the absolute and relative assessment of sovereigns regarding the sustainable development of factors such as the political system, human rights, social structures, environmental resources and climate change policy. Additionally, companies are encouraged to reduce the adverse sustainability impacts through corporate dialogue and, in particular, through the exercise of voting rights – a process known as "engagement". These corporate engagement activities are conducted in the respective companies independent of any specific investment. The published annual fund reports (Appendix "Environmental and/or social characteristics") may also provide information about the principal adverse impacts on sustainability factors.

Companies		Negative criteria	Positive criteria	Engagement
Environmental	Greenhouse gas emissions	✓	✓	✓
	Activities negatively affecting biodiversity-sensitive areas	✓	✓	
	Water (pollution, consumption)		✓	✓
	Hazardous waste		✓	✓
Social and employee matters	Violations or lack of policy regarding the United Nations Global Compact (initiative for responsible corporate governance) and OECD Guidelines for Multinational Enterprises; work accidents	✓	✓	✓
	Gender justice		✓	✓
	Controversial weapons	✓	✓	

Sovereigns and supranational organizations		Negative criteria	Positive criteria
Environmental	Greenhouse gas emissions		✓
Social	Violation of social provisions in international agreements and conventions and the principles of the United Nations	✓	✓

The **investment strategy** guides investment decisions based on factors such as investment objectives and risk tolerance.

What investment strategy does this financial product follow?

The three pillars of sustainability that form the basis of every investment decision stand for environment (E), social (S) and responsible corporate governance (G). ESG objectives are achieved by linking traditional financial analysis with ESG analysis at several levels of the investment process.

Investment in individual securities

For the direct investment in securities and money market instruments, the following principles are observed: The integrated approach pursued by Raiffeisen KAG starts with an analysis focusing on internal and external data and information: A corporate and sovereign ESG indicator developed by the management company on the basis of internal and external ESG data forms the centerpiece of the investment strategy.

The first pillar of the Raiffeisen ESG Indicator for corporate stocks focuses on internal assessments linked to themes of the future, reflecting an evaluation of the potential of sectors and subsectors from a sustainability perspective. At present, the themes of the future specifically include energy, infrastructure, commodities, technology, healthcare/nutrition/wellbeing, circular economy and mobility.

Calculating the ESG corporate rating is the second pillar of the investment process. This includes various scores from external partners, comprising a stakeholder assessment, an assessment of ESG risks, a corporate governance assessment, an assessment of controversies and an SDG assessment (SDGs are sustainable development goals, established by the United Nations and unanimously adopted by 193 countries, and are also implemented by the Austrian Federal Government), as well as an evaluation on the basis of the negative criteria defined by the management company. At this analysis level, a preselection is made of the overall investment universe. The third pillar in the corporate segment is the engagement rating, which involves a combination of three dimensions: 1. the intensity and form of a company's engagement 2. its communication. This assesses the company's willingness to respond to questions raised by the management company, the frequency of communication and the swift and timely response to these questions. 3. the impact of the company's engagement. This is an assessment of the company's implementation of its engagement objectives. Where reputational risks are identified in the context of the engagement process, the company will be excluded from any investment. If a company has not yet shown any engagement, it is rated neutral. For the purpose of assessing sovereigns, Raiffeisen has developed the Raiffeisen Sovereign Indicator. Various topics have been identified for the calculation that describe the level of sustainability of the sovereigns, both in their legislation and in their conduct towards the environment and the citizens. In the calculation model, these topics are represented by so-called factors, with each factor assigned to either the environment, social or governance category, or to one of the subcategories biodiversity, climate change mitigation, resources, environmental protection, basic needs, justice, human capital, satisfaction, institutions, politics, finance and transparency. Data from external research providers is also incorporated into the calculation. A broadly diversified portfolio is constructed from the selected companies and sovereigns on the basis of the above analyses, taking into account the ESG indicator, its development (ESG momentum) and fundamental aspects. During this process, particular importance is placed on the quality of the company and the business model. A high degree of sustainability and fundamental strength are of crucial importance for an investment.

Investment in management company funds
When investing in units in investment funds, only investment funds may be purchased that have environmental and/or social characteristics or pursue sustainable investment (Art. 8 and Art. 9 of the Sustainable Finance Disclosure Regulation / Regulation (EU) 2019/2088). The above listed principles of direct investment in securities also applies to investments in management company funds. Please refer to the respective Raiffeisen KAG funds' prospectuses for details.

Selection of funds not managed by the management company
For the selection of investment funds from other management companies, quantitative data such as ESG scores and information on controversial sectors and practices will be used, followed by a qualitative selection process for actively managed investment funds that includes personal conversations with the managers. When investing in units in investment funds, only investment funds may be purchased that have environmental and/or social characteristics or pursue sustainable investment (Art. 8 and Art. 9 of the Sustainable Finance Disclosure Regulation / Regulation (EU) 2019/2088). Compliance with the negative/positive criteria approved by the corresponding management company of the subfunds cannot be guaranteed despite regular and careful control.

Please see Part II / Item 15 of this prospectus for details of the investment policy and the investment objective of the fund.

What are the binding elements of the investment strategy used to select the investments to attain each of the environmental or social characteristics promoted by this financial product?

When investing in units in investment funds, only investment funds may be purchased that have environmental and/or social characteristics or pursue sustainable investment (Art. 8 and Art. 9 of the Sustainable Finance Disclosure Regulation / Regulation (EU) 2019/2088).

The European Securities and Markets Authorities (ESMA) has established its "Guidelines on fund names using ESG or sustainability-related terms" dated August 21, 2024 to establish the criteria for the investment in companies.
Based on these guidelines, no direct investment shall be made in companies that are affected by the criteria in Article 12 (1) letters (a) through (g) of Delegated Regulation (EU) 2020/1818 (minimum standards for so-called "EU Paris-aligned Benchmarks"):
a) companies involved in any activities related to controversial weapons; (regarding international agreements and conventions, the principles of the United Nations and pursuant to Austrian law);
b) companies involved in the cultivation and production of tobacco;
c) companies that the management company finds in violation of the United Nations Global Compact (UNGC) principles or the Organisation for Economic Cooperation and Development (OECD) Guidelines for Multinational Enterprises;
d) companies that derive 1% or more of their revenues from exploration, mining, extraction, distribution or refining of hard coal and lignite;
e) companies that derive 10% or more of their revenues from the exploration, extraction, distribution or refining of oil fuels;
f) companies that derive 50% or more of their revenues from the exploration, extraction,

manufacturing or distribution of gaseous fuels;
g) companies that derive 50% or more of their revenues from electricity generation with a GHG intensity of more than 100 g CO2 e/kWh.

The management company has established additional negative criteria for the direct investment in individual securities in order to prevent investments from being made in controversial sectors and practices. Negative criteria do not necessarily mean the total exclusion of a sector or a business practice. In some cases, thresholds are established in consideration of the significance. Some of the negative criteria mentioned below are typically not discovered until after the occurrence of an event (for example, accusations of manipulating balance sheet figures) and therefore support the estimation of future behavior for an investment decision. These negative criteria are subject to constant monitoring and may be amended or adjusted on the basis of new information and developments on the market. Any issuer who has demonstrably violated these negative criteria will be subject to an in-depth review of its ESG assessment. Then the management company decides on whether to keep the position in the fund or to divest. For corporate issuers, sensitive sectors and aspects are analyzed in detail. These include violations of human rights and the infringement of labor laws (according to the protocol of the International Labour Organization), environmental protection (massive destruction of the environment), corruption and nuclear energy (producers of nuclear energy and uranium; services in connection with nuclear energy production) and producers of military defense supplies for combat purposes.

During the in-depth analysis conducted in the course of the investment process for investments in sovereigns, the areas of authoritarian regimes/sovereigns that are not free are taken into consideration.

In direct investment, derivative instruments that may enable or support speculative deals with food commodities are excluded from purchase altogether.

For violations of the negative criteria defined by the management company or for instances of investment-relevant ESG questions regarding the above-named subjects, the fund management shall perform an in-depth analysis of the issuer regarding sustainability criteria. Key information for the ESG assessment includes findings of the proprietary "themes of the future" research, internal ratings given by the fund management, proprietary engagement and data from external information and research providers. During this process, it is examined as to how the company reacts to the case and which precautions will be taken in the future. A decision is made on the basis of this examination as to whether to keep the position in the fund or divest.

Good governance practices include sound management structures, employee relations, remuneration of staff and tax compliance.

What is the committed minimum rate to reduce the scope of the investments considered prior to the application of that investment strategy?
Not applicable

What is the policy to assess good governance practices of the investee companies?
The assessment of good corporate governance in the management company's investment process is conducted by applying negative criteria, the integration of ESG research in the investment process (ESG scores) for the assessment of companies and for stock picking (best-in-class approach), and the constant evaluation of the fund's governance-related score. Direct investments in companies that the management company finds in violation of the United Nations Global Compact (UNGC) principles or the Organisation for Economic Cooperation and Development (OECD) Guidelines for Multinational Enterprises are in any case excluded from investment.

For the selection of funds from other management companies, good corporate governance is considered indirectly by selecting funds that fulfill environmental and/or social characteristics (Art. 8 SFDR) or that pursue sustainable investment (Art. 9 SFDR).

Asset allocation describes the share of investments in specific assets.

What is the asset allocation planned for this financial product?

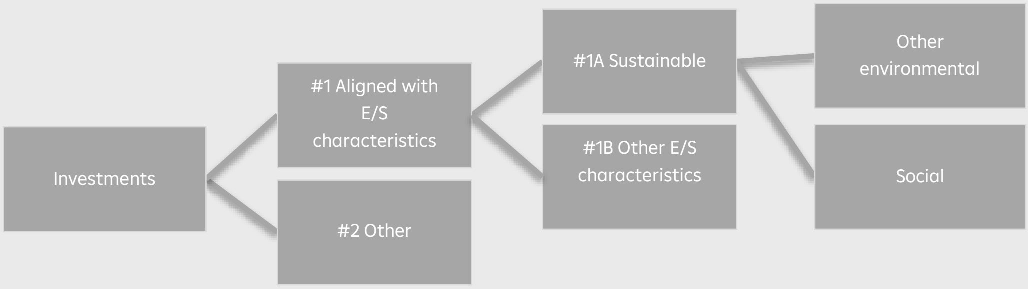
The principles described in the section on the investment strategy apply to the entire securities holdings. Raiffeisen Global Income is a mixed fund whose investment objective is regular income and moderate capital growth. It invests at least 51% of the fund assets in securities. Bonds, equities, money market instruments and other securities, as well as sight deposits and deposits at notice are purchased for the fund, both directly and through investment funds or derivatives. The bonds and money market instruments featured in the fund may be issued by sovereigns, companies and supranational institutions etc. The fund may invest more than 35% of the fund assets in securities/money market instruments issued by the following issuers: Germany, France, Italy, the United Kingdom of Great Britain and Northern Ireland, Switzerland, USA, Canada, Australia, Japan, Austria, Belgium, Finland, Netherlands, Sweden or Spain. When investing in units in investment funds, only investment funds may be purchased that have environmental and/or social characteristics or pursue sustainable investment (Art. 8 and Art. 9 of the Sustainable Finance Disclosure Regulation / Regulation (EU) 2019/2088). At least 25% of the fund assets are invested in (non Taxonomy-aligned) sustainable investments with environmental and social objectives. For the direct investment in securities and money market instruments, only those securities will be purchased which are used to fulfill environmental and/or social characteristics of the investment fund. No investment shall be made in companies that are affected by the criteria in Article 12 (1) letters (a) through (g) of Delegated Regulation (EU) 2020/1818 (minimum standards for so-called "EU Paris-aligned Benchmarks"). Furthermore, derivative instruments that may enable or support speculative deals with food commodities are excluded from purchase.

Notice: As a result of the war in Ukraine and the related sanctions, Russian equities and bonds are no longer being traded. Accordingly, during the fund's conversion to sustainable investments, certain Russian equities that the management company has classified as not sustainable could not yet be sold off and still remain in the fund assets to a small extent as of the drafting this prospectus. Furthermore, during the adjustment of the "negative criteria for government bonds", certain Russian equities that were classified as not sustainable could also not yet be sold off by the management company and still remain in the fund assets to a small extent as of the drafting this prospectus. The management company will make every effort to sell these equities and bonds as soon as possible in the best interests of its investors once trading for the fund is possible again.

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

The fund takes environmental and social characteristics into consideration for investment in accordance with Art. 8 of the Sustainable Finance Disclosure Regulation. Sustainability in the investment process is achieved through the consistent integration of environmental, social and governance (ESG) criteria.

At least 25% of the overall fund assets are sustainable investments with an environmental or social objective pursuant to Article 2 (17) of Regulation (EU) 2019/2088 (Sustainable Finance Disclosure Regulation) (#1A). This percentage is established on the issuer level and includes investments pursuant to Regulation (EU) 2020/852 (Taxonomy Regulation).



#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.
#2 Other 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 sustainable investments with environmental or social objectives.
- The sub-category **#1B Other E/S characteristics** covers investments aligned with the environmental or social characteristics that do not qualify as sustainable investments.

How does the use of derivatives attain the environmental or social characteristics promoted by the financial product?
As part of the investment scheme, derivative instruments shall be used at the discretion of the management company both for hedging purposes and as an active instrument of the investment (to safeguard or increase income, as a replacement for securities, to control the investment fund's risk profile or for synthetic liquidity control). This means that derivative instruments will also be used as a substitute for a direct investment in assets and, in particular, with the goal of increased income. The loss risk associated with the investment fund may thus increase. When using derivatives, the environmental or social characteristics promoted are not considered, nor are the minimum exclusion criteria pursuant to the "ESMA guidelines on fund names using ESG or sustainability-related terms" (pursuant to Article 12 (1) letters (a) through (g) of Delegated Regulation (EU) 2020/1818: minimum standards for so-called "EU Paris-aligned Benchmarks").

To what minimum extent are sustainable investments with an environmental objective aligned with the EU Taxonomy?

The fund does not pursue sustainable investment within the meaning of EU Taxonomy. Accordingly, the fund is not evaluated in that sense by the auditor or another third party.

To comply with the EU Taxonomy, the criteria for **fossil gas** include limitations on emissions and switching to 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.

Does the financial product invest in fossil gas and/or nuclear energy related activities that comply with the EU Taxonomy[2]?

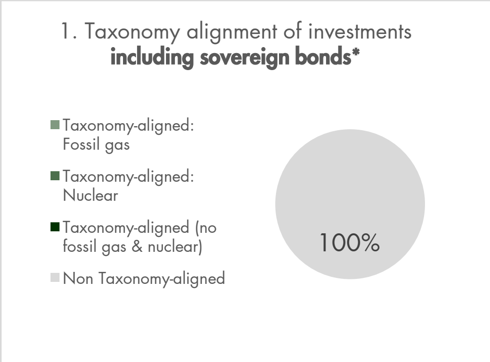
☐ Yes:

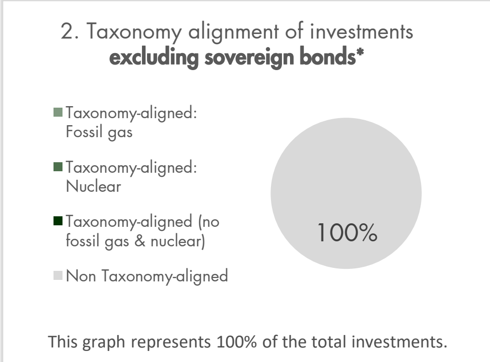
☐ In fossil gas ☐ In nuclear energy

☐ No.

Not applicable.

The two graphs below show in green the minimum percentage of investments that are 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.





* For the purpose of these graphs, 'sovereign bonds' consist of all sovereign exposures.

What is the minimum share of investments in transitional and enabling activities?

Not applicable

What is the minimum share of sustainable investments with an environmental objective that are not aligned with the EU Taxonomy?

The Raiffeisen ESG Indicator is used to determine the sustainability rating of an economic activity. Since this includes both environmental and social objectives, dividing the units individually into environmental and social investments is not sensible. The minimum share of sustainable investments with an environmental and social objective totals 25% of the fund assets.

are sustainable investments with an environmental objective that **do not take into account the criteria** for environmentally sustainable economic activities under the EU Taxonomy.

What is the minimum share of socially sustainable investments?

The Raiffeisen ESG Indicator is used to determine the sustainability rating of an economic activity. Since this includes both environmental and social objectives, dividing the units individually into environmental and social investments is not sensible. The minimum share of sustainable investments with an environmental and social objective totals 25% of the fund assets. This includes the units that are covered under the EU Taxonomy.

[2] 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.

What investments are included under "#2 Other", what is their purpose and are there any minimum environmental or social safeguards?

Investments which are neither aligned with the environmental or social characteristics, nor are qualified as sustainable investments are demand deposits or deposits at notice. Sight deposits and deposits at notice are not subject to the sustainability criteria of the investment strategy and serve primarily for controlling liquidity.

When using derivatives, the environmental or social characteristics promoted are not considered.

Is a specific index designated as a reference benchmark to determine whether this financial product is aligned with the environmental and/or social characteristics that it promotes?

The fund is not measured against a reference benchmark regarding the attainment of environmental and social characteristics.

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

- **How is the reference benchmark continuously aligned with each of the environmental or social characteristics promoted by the financial product?**
  Not applicable

- **How is the alignment of the investment strategy with the methodology of the index ensured on a continuous basis?**
  Not applicable

- **How does the designated index differ from a relevant broad market index?**
  Not applicable

- **Where can the methodology used for the calculation of the designated index be found?**
  Not applicable

Where can I find more product specific information online?

More product-specific information can be found on the website:
https://www.rcm.at/at-de/global/fondsdokumente/ and for funds registered outside Austria at www.rcm-international.com on the website of the corresponding country under "Prices and documents".