



# A TURNKEY SRI<sup>1</sup> WEALTH OFFER

## SRI APPROACH<sup>1</sup>

Sustainable development applied to finance

## SELECTION THROUGH EXTRA-FINANCIAL CRITERIA<sup>2</sup>:

Environmental



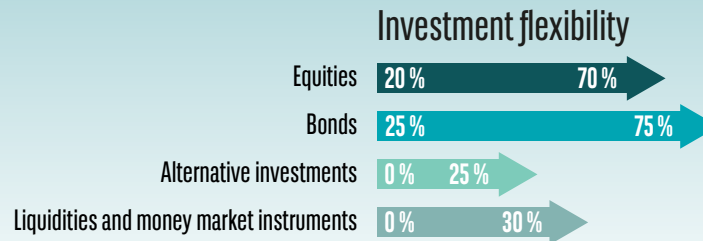
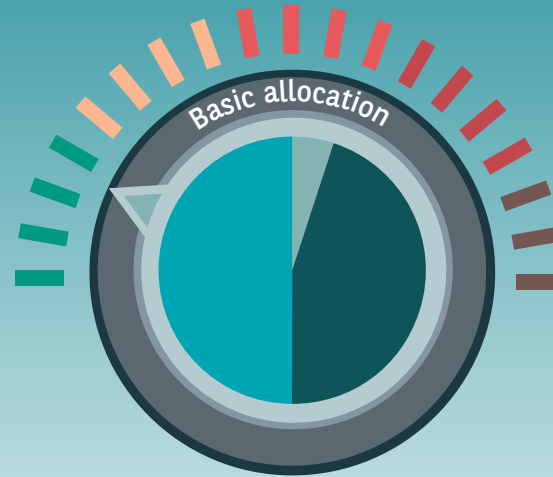
Governance

Social

## The Generalpart Sustainable Strategy

Flexible allocation adapted according to the market situation

PROVIDE MEANING TO YOUR SAVINGS



## WHY INVEST?



A responsible savings approach<sup>3</sup>



Multi-active and flexible management



International diversification



Selection of innovative SRI<sup>1</sup> trackers and funds

1. Socially Responsible Investment.  
 2. ESG = Environmental, Social and Governance. ESG assessments are based on BNPP AM's proprietary methodology which integrates all 3 aspects of E, S & G  
 3. This Fund has a minimum proportion of 35% of its assets considered as sustainable investments within the meaning of SFDR.

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## The Generalpart Sustainable Strategy

### LIST OF RISKS:

**Risk of capital loss:** The value of investments and the income they generate may rise as well as fall, and investors may not fully recover their investments. Past performance and returns are no indicator of current or future performance.

**Risks related to equity markets:** the risks associated with investments in equities (and similar instruments) include significant fluctuations in prices, negative information relative to the issuer and the market and the subordinated character of equities related to bonds issued by the same company. The value of investments and revenue that they generate may also rise and fall and investors may not fully recover their investments. The sub-funds investing in growth stocks may be more volatile than the market as a whole and may react differently to economic, political, market and issuer-specific events.

**Credit risk:** risk of a deterioration in the creditworthiness of an issuer or its default that could prompt a decline in the value of financial instruments associated with it.

**Counterparty risk:** this risk is associated with the ability of a counterparty in a financial transaction to honour their commitments such as payment, settlement and redemption.

**Risk related to derivatives instruments:** by investing in listed or over-the-counter derivatives instruments, the fund aims to hedge and/or provide leverage to the return on its position. Investors are reminded that the leverage effect increases the sub-fund's volatility.

**Liquidity risk:** this risk stems from the difficulty in selling an asset at a fair market price and at the desired moment due to a lack of buyers.

**Risk linked to small market capitalizations:** investments in small capitalization stocks are likely to result in higher volatility than the average due to a high degree of concentration, increased uncertainties resulting from less information available, less liquidity or greater sensitivity to changes in market conditions (social, political and economic conditions).

**Environmental, Social and Governance (ESG) Investment Risk:** The lack of common or harmonized definitions and labels integrating ESG and sustainability criteria at EU level may result in different approaches by managers when setting ESG objectives. This also means that it may be difficult to compare strategies integrating ESG and sustainability criteria to the extent that the selection and weightings applied to select investments may be based on metrics that may share the same name but have different underlying meanings. In evaluating a security based on the ESG and sustainability criteria, the Investment Manager may also use data sources provided by external ESG research providers. Given the evolving nature of ESG, these data sources may for the time being be incomplete, inaccurate or unavailable. Applying responsible business conduct standards in the investment process may lead to the exclusion of securities of certain issuers. Consequently, the Sub-Fund's performance may at times be better or worse than the performance of relatable funds that do not apply such standards

1. Socially Responsible Investment.