



INFORMATION ON THE SFDR POLICIES OF BGL BNP PARIBAS IN ITS CAPACITY AS AN INSURANCE INTERMEDIARY

Date of update: 14/11/2025

BGL BNP Paribas acts as an insurance agency for the Luxembourg insurance provider Cardif Lux Vie.

BGL BNP Paribas distributes insurance-based investment products (IBIPs) in its role as an insurance intermediary that provides insurance advice regarding insurance-based investment products within the meaning of the SFDR¹.

In this capacity, BGL BNP Paribas hereby provides you with the following information:

1. Integrating sustainability risks into insurance advice

BGL BNP Paribas, in its capacity as an insurance intermediary, integrates sustainability risks into its insurance advice processes.

For insurance-based investment products (IBIPs) distributed by BGL BNP Paribas, Cardif Lux Vie takes sustainability risks into account during the creation of those products. Please refer to Cardif Lux Vie's SFDR statement, which is available on its website (<https://cardifluxvie.com/en/cardif-lux-vie/our-responsibility-positive-impact/>).

2. Consideration of the principal adverse impacts on sustainability factors when providing insurance advice

Cardif Lux Vie markets life insurance policies, which are subject to disclosure requirements in accordance with the SFDR.

BGL BNP Paribas, in its capacity as insurance intermediary for insurance-based investment products (IBIPs), relies on the information provided by Cardif Lux Vie to take into account the Principal Adverse Indicators (PAIs²) regarding the following:

- the assets of the Cardif Lux Vie General Fund,
- for unit-linked vehicles (external funds): the information mentioned by management companies in the prospectus for UCIs.

This information is available at <https://cardifluxvie.com/en/cardif-lux-vie/our-responsibility-positive-impact/>.

■
The analysis carried out by BGL BNP Paribas, in its role as an insurance intermediary that provides insurance advice regarding insurance-based investment products, enables the underlying options to be classified, where possible, according to "sustainability preferences" as defined in the Insurance Distribution Directive (IDD).

¹ Sustainable Finance Disclosure Regulation (Regulation (EU) 2019/2088, as amended)

² The PAIs are listed in Table 1 of Annex 1 of the Regulatory Technical Standards of the Sustainable Finance Disclosure Regulation (Delegated Regulation (EU) 2022/1288)