



Sustainability Information Coeli Balanced

Transparency regarding the integration of sustainability risks, the promotion of environmental or social characteristics, and on sustainable investment:

- The fund has sustainable investments as a goal
- The fund promotes environmental and/or social characteristics
- Sustainability risks are integrated into investment decisions, without the fund promoting environmental or social characteristics or having sustainable investment as a goal
- Sustainability risks are not relevant (explanation below)

The fund company's comment:

This financial product promotes environmental or social characteristics but does not have sustainable investment as a goal. The product may partially invest in assets that have sustainability as a goal, for example those that are classified as sustainable according to the EU regulations for sustainable investments.

In the investment strategy, the managers regularly take part of sustainability data that is analyzed and provide the manager with information about events, changes in the product life cycle or for the company other changes that may affect how the company considers negative consequences for sustainable development.

Sustainability-related characteristics that are promoted in the management of the fund, or that are included in the fund's objectives:

- Environmental characteristics (eg companies' impact on the environment and climate).
- Social characteristics (eg human rights, labor rights and gender equality).
- Practice for corporate governance (eg shareholders' rights, issues of remuneration to senior executives and anti-corruption).

The fund company's comment:

The sustainability aspects that are promoted by the fund are taken into account by making investments in companies that take responsibility for environmental, social and corporate governance factors in business decisions.

In the investment strategy of the fund, the investment manager considers the fund's long-term goal to comply with the Paris Agreement and the reduction of CO2 emissions over time. In each investment decision, the investment manager analyses and considers how and if a company is aligned to the overall investment goal of the fund.

For further information, see the section "Methods used to integrate sustainability risks, to promote environmental or social characteristics or to achieve a sustainability-related goal".

**Reference values:**

- The fund has the following index as a reference value:
- No index has been selected as the reference value

The fund company's comment:

Coeli Balanced is an actively managed mixed fund, where primary investments are made directly in Nordic equity and fixed income. The portfolio managers determine the allocation in equity versus fixed income depending on the current outlook on the market. The exposure on equity tends to be 45-75 percent.

Methods used to integrate sustainability risks, to promote environmental or social characteristics or to achieve a sustainability-related goal:The fund includes*The fund company's comment:*

In the investment strategy of the fund, the investment managers not only take into account financial returns but also environmental, social and corporate governance factors in the investment process. The companies in which the fund invests are expected to take responsibility for their operations and meet the expectations set in international frameworks (see more below under the section "International standards"), while the fund avoids investing in companies that do not meet these criteria. The fund managers are convinced that companies with sustainable business models are more profitable and by identifying these, the fund will create long-term value for its fund unit holders.

The fund excludes

The fund does not invest in companies that are involved in the following products and services. A maximum of five percent of the turnover in the company where the investment takes place may refer to activities that are attributable to the specified product or service.

Products and services in which the fund does not invest:

- Cluster bombs, mines
- Chemical and biological weapons
- Nuclear weapons

International standards

International standards refer to international conventions, laws, and agreements such as the UN Global Compact and the OECD Guidelines for Multinational Enterprises concerning issues of the environment, human rights, working conditions and business ethics.

- The fund does not invest in companies that violate international standards. The assessment is made either by the fund company itself or by the fund's third supplier of data.

The fund company's comment:

No new investments are made in companies that violate international norms and conventions.



- The fund does not invest in companies that do not take measures to remedy identified problems, or where the fund deems that the companies will not acknowledge the problems for a period that the fund company deems reasonable in time for each specific case.

The fund company's comment:

For existing holdings, the goal is to influence the companies through dialogue and interaction. If no change is likely to take place within an acceptable period of time, the fund will sell the holding.

■ The fund company influences

The fund company engage with companies to influence them in a more sustainable direction.

- The fund company influence under own auspices

The fund company's comment:

As an active manager with a focus on ESG issues, we monitor all holdings closely and sustainability aspects and related questions, are an ongoing theme in meetings with company representatives.

- Company influence through external suppliers / consultants

The fund company's comment:

The fund carries out advocacy work together with other institutional investors through joint dialogues conducted by ISS ESG based upon the principles of the UN Global Compact.

- Votes at general meetings

The fund company's comment:

In cases where our own holdings, or together with other investors, are of such size that we can influence the company by actively participating in a general meeting, we can participate in general meetings and vote in the way that we consider to be the in the best interest for the funds units holders.

For more information about responsible investment, please visit our website:

<https://coeli.com/our-funds/responsible-investments/>