

**Pre-contractual disclosure template for the financial products referred to in Article 8,
paragraphs 1, 2 and 2a, of Regulation (EU) 2019/2088 and Article 6, first paragraph, of
Regulation (EU) 2020/852**

Product Name : MeManaged – Discretionary Portfolio Management

Legal entity identifier: 529900MATKY89NT0U738

Environmental and/or social characteristics

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 lay down a list of socially sustainable economic activities. Sustainable investments with an environmental objective might be aligned with the Taxonomy or not

Does this financial product have a sustainable investment objective?



Yes

- ☐ Does this financial product have a sustainable investment 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
 - ☐ in economic activities that do not qualify as environmentally sustainable under the EU Taxonomy



No

- ☐ 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 __% 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
- ☒ It promotes E/S characteristics, but will not make any sustainable investments



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

The Mandate promotes environmental and social characteristics while taking ESG criteria into account. It does not use a specific reference index to achieve these objectives.

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

- ***What sustainability indicators are used to measure the attainment of each of the environmental or social characteristics promoted by this financial product?***

The sustainability indicators include:

the share of the portfolio invested in funds classified as Article 8 and/or 9, for a minimum of 80%.

- ***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 Mandate does not aim to hold sustainable investments. However, such investments may be present within its portfolio.

- ***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?***

Not applicable, as the Mandate does not specifically target sustainable investments. However, such investments may be present within its portfolio.

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

Not applicable, as the Mandate does not specifically pursue sustainable investments. However, such investments may nevertheless be present within its portfolio.

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

Not applicable, as the Mandate does not specifically pursue sustainable investments. However, such investments may nevertheless be present within its portfolio.

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.

The principal adverse impacts are the most significant negative effects of investment decisions on sustainability factors related to environmental and social issues, working conditions, respect for human rights, and the fight against corruption and bribery.

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



What investment strategy does this financial product follow?

The strategies invest exclusively in funds or ETFs compliant with the UCITS directive, as well as in cash. No direct investments in individual securities are made.

When selecting funds or ETFs, special attention is given to ensuring that at least 80% of the assets invested in the mandates are classified as Article 8 or Article 9 according to the SFDR directive.

The only constraint imposed on all strategies is as follows:

- Defensive strategy: maximum equity exposure 30%
- Conservative strategy: maximum equity exposure 50%
- Moderate strategy: maximum equity exposure 70%
- Growth strategy: maximum equity exposure 90%

For more information regarding MeDirect's sustainability policy, please consult Sustainability at MeDirect. [La durabilité chez MeDirect](#)

- ***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?***

The binding element of the investment strategy is as follows:

Ensure that the Mandate holds at least 80% of its assets in collective investment undertakings classified at least as Article 8.

What is the committed minimum rate to reduce the scope of investments considered prior to the application of that investment strategy?

There is no obligation to reduce the scope of investments to certain proportions.

What is the policy to assess the good governance practices of investee companies?

The assessment of good governance practices is carried out by the managers of the underlying funds, notably through external ESG data providers.

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



What is the asset allocation planned for this financial product?

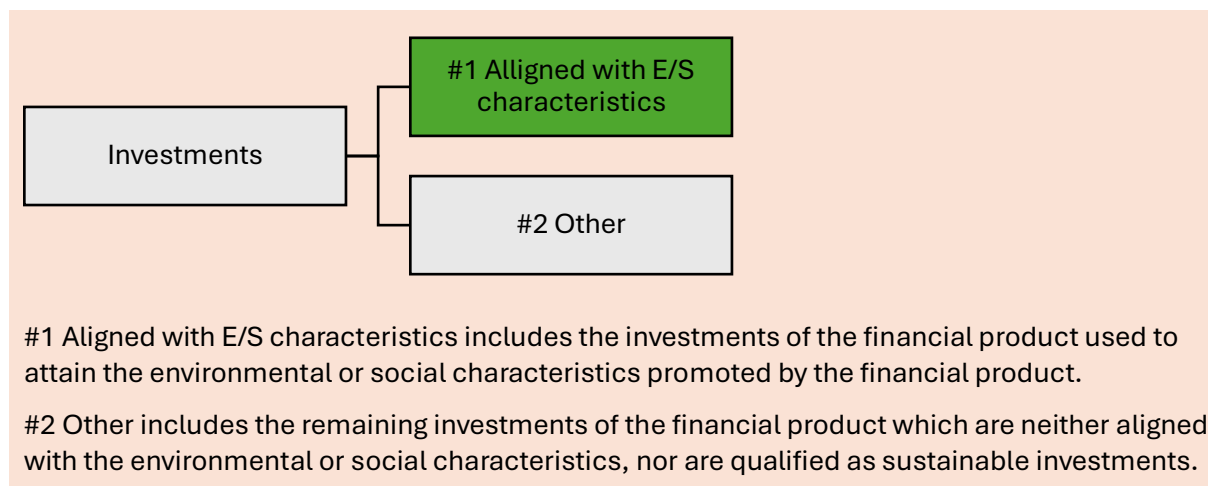
The asset allocation describes the share of investments in specific assets.

Activities aligned with the taxonomy are expressed as a share of:

- The turnover that reflects the share of revenues from green activities of the companies invested in;
- The capital expenditures (CapEx) that show which green investments are made by the companies invested in, e.g., for a transition to a green economy;
- The operational expenditures (OpEx) that reflect the green operational activities of the companies invested in.

The Mandate provides for a minimum allocation of 80% of its assets to investments aligned with the promoted environmental and/or social characteristics (#1 Aligned with E/S characteristics).

The Mandate may allocate up to 20% of its assets to other investments that do not meet these criteria (#2 Other investments).



- ***How does the use of derivatives attain the environmental or social characteristics promoted by the financial product?***

The Mandate can't take direct positions in derivative instruments.



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

The Mandate does not actively pursue an investment objective aligned with the EU taxonomy. Therefore, the minimum share of sustainable investments targeting an environmental objective aligned with this taxonomy is set at 0%. However, some investments in the portfolio may nevertheless meet these criteria, although this is not a deliberate orientation of the investment strategy.

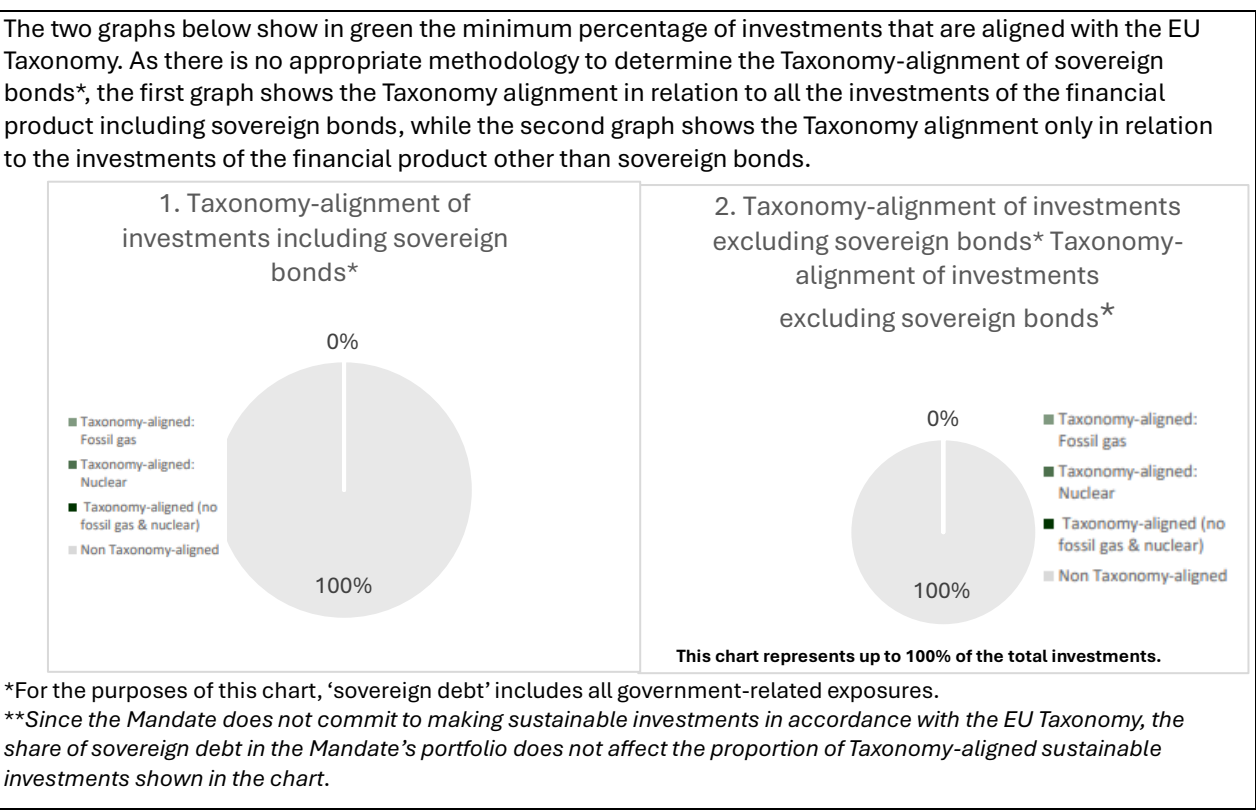
Does the financial product invest in fossil gas and/or nuclear energy related activities that comply with the EU taxonomy?

- ☐ Yes
- ☐ In fossil gas ☐ in nuclear energy
- ✓ Non

To comply with the EU taxonomy, the criteria for fossil gas include emission limits and the transition to electricity from renewable sources or low-carbon fuels by the end of 2035. Regarding nuclear energy, the criteria include extensive rules for nuclear safety and waste management.

Facilitating activities enable other activities to directly contribute substantially to achieving an environmental objective. Transition activities are those for which no low-carbon alternatives yet exist and whose greenhouse gas emission levels correspond, among other things, to the best achievable performance.

The Mandate does not aim to invest in activities related to fossil gas and/or nuclear energy compliant with the EU taxonomy. However, such investments may be found within its portfolio, without this constituting a deliberate orientation of the investment strategy.



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

Not applicable, as the Mandate does not specifically target these activities, but they may nevertheless be present within its portfolio.



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

Not applicable, as the Mandate does not specifically target these activities, but they may.



What is the minimum share of socially sustainable investments?

Not applicable, as the Mandate does not specifically target these activities, but they may.



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

Investments classified in the “#2 Other” category may represent up to 20% of the portfolio. They include, among others, cash, investment funds, and bonds issued by governments or agencies. They may be used to achieve the investment objective (without ESG criteria). No minimum environmental or social requirements apply to these investments.



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

No

- ***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?***
Niet van toepassing.
- ***Where can the methodology used for the calculation of the designated index be found?***

Niet van toepassing.



Where can I find more product-specific information online?

More product-specific information can be found on the website:

<https://www.medirect.be/fr-be/memanaged/>