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12 JUNE 2026

ABN AMRO FUNDS
Short-named AAF

An open-ended investment company under Luxembourg Law

ABN·AMRO
Investment Solutions

INFORMATION REQUESTS

ABN AMRO FUNDS
49, avenue J.F. Kennedy
L-1855 Luxembourg
Grand Duchy of Luxembourg

NOTICE

This Prospectus may not be used for the purpose of an offer or entreaty to sell in any country or any circumstance in which such an offer or entreaty is not authorized.

The Company is approved as an Undertaking for Collective Investment in Transferable Securities (UCITS) in Luxembourg.

It is specifically authorized to market its shares in Luxembourg, Belgium, France, The Netherlands, and Germany. Not all the sub-funds, categories, or classes of shares are necessarily registered in these countries. It is vital that before subscribing, potential investors ensure that they are informed about the sub-funds, categories, or classes of shares that are authorized to be marketed in their country of residence and the constraints applicable in each of these countries.

The shares may not be offered, sold or transferred to investors resident in a country on the Financial Action Task Force (FATF) blacklist in force, Cuba and Syria, as well as to any person or entity subject to sanctions issued by the United States of America (including OFAC sanctions), the European Union, the United Kingdom or the French Republic, at the time these securities are marketed.

Taking into account the provisions of the regulation (EU) 833/2014 & 2022/398, the subscription of shares in any sub-funds of the Company ABN AMRO Funds is prohibited to any Russian or Belarusian national, to any natural person residing in Russia or Belarus or to any legal person, entity or body established in Russia or Belarus except for nationals of a Member State of the European Union and natural persons holding a temporary or permanent residence permit in a Member State of the European Union.

The shares have not been, and will not be, registered under the U.S. Securities Act of 1933 or qualified under any applicable U.S. state statutes, and the shares may not be transferred, offered, or sold in the United States of America (including its territories and possessions) or to or for the benefit of, directly or indirectly, any U.S. Person (as defined in Regulation S in the U.S. Securities Act of 1933), except pursuant to registration or an applicable exemption.

The Company is not, and will not be, registered under the 1940 Act, and investors will not be entitled to the benefit of registration under the 1940 Act. Any resales or transfers of the shares in the U.S. or to U.S. Persons may constitute a violation of U.S. law and require the prior written consent of the Company. The Company, however, reserves the right to make a private placement of its shares to a limited number or category of U.S. Persons. Any resales or transfers of the shares in the U.S. or to U.S. Persons may constitute a violation of U.S. law and require the prior written consent of the Board of Directors of the Company. Applicants for shares will be required to certify in writing that they are not U.S. Persons.

The Board of Directors of the Company has the power to impose restrictions on the shareholdings by (and consequently to redeem shares held by), or the transfer of shares to, any U.S. Person. Such power covers any person who appears to be in breach of the laws or requirements of any country or government authority, or by any person or persons in circumstances (whether directly or indirectly affecting such person or persons, and whether taken alone or in conjunction with any other persons, connected or not, or any other circumstances appearing to the Board of Directors of the Company to be relevant) which, in the opinion of the Board of Directors of the Company, might result in the Company suffering any disadvantage which the Company might not otherwise have incurred or suffered.

The shares have not been approved or disapproved by the SEC, any state securities commission, or other U.S. regulatory authority, nor have any of the foregoing authorities passed upon or endorsed the merits of this offering or the accuracy or adequacy of these offering materials. Any representation to the contrary is unlawful.

Shareholders are required to notify the Company immediately in the event that they become U.S. Persons. Shareholders who become U.S. Persons will be required to dispose of their shares at any time to non-U.S. Persons. The Company reserves the right to repurchase any shares which are or become owned, directly or indirectly, by a U.S. Person or if the holding of the shares by any person is unlawful or detrimental to the interests of the Company.

The basic terms of FATCA, as implemented in Luxembourg by the Luxembourg-US Intergovernmental Agreement ratified by the Luxembourg Parliament on 24 July 2015 (the “Luxembourg FATCA Law”), currently appear to include the Company as a FFI, such that in order to comply, the Company may require all shareholders of the Company to provide documentary evidence of their tax residence and all other information deemed necessary to comply with the above-mentioned legislation.

Despite anything else herein contained and as far as permitted by Luxembourg laws, the Company shall have the right to:

- Withhold any taxes or similar charges that it is legally required to withhold, whether by law or otherwise, in respect of any shareholding in the Company;
- Require any shareholder or beneficial owner of the shares to promptly furnish such personal data as may be required by the Company in its discretion in order to comply with any law and/or to promptly determine the amount of withholding to be retained;
- Divulge any such personal information to any tax or regulatory authority, as may be required by law or such authority;
- Withhold the payment of any dividend or redemption proceeds to a shareholder until the Company holds sufficient information to enable it to determine the correct amount to be withheld.

In addition, the Company hereby confirms that it is a Reporting Luxembourg Financial Institution, as laid down in the Luxembourg FATCA Law, and that it has registered for FATCA purposes with the IRS to obtain a GIIN; the Company furthermore only deal with professional financial intermediaries duly registered with a GIIN.

In addition, no one may issue any information other than that presented in the Prospectus or the documents mentioned in it, which may be consulted by the public. The Company’s Board of Directors vouches for the accuracy of the information contained in the Prospectus on the date of publication.

Lastly, the Prospectus may be updated to take account of additional or closed sub-funds or any significant changes to the Company’s structure and operating methods. Therefore, subscribers are recommended to request any more recent documents as mentioned below under “Information for Shareholders”. Subscribers are also recommended to seek advice on the laws and regulations (such as those relating to taxation and exchange control) applicable to the subscription, purchase, holding, and redemption of shares in their country of origin, residence, or domicile.

The Prospectus is only valid if accompanied by the latest audited annual report as well as the latest interim report if the latter is more recent than the annual report.

If there is any inconsistency or ambiguity regarding the meaning of a word or sentence in any translation of the Prospectus, the English version shall prevail.

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An information section is available relating to each particular sub-fund. It specifies each sub-fund's investment policy and objective, the features of the shares, their accounting currency, valuation day, methods of subscription, redemption and/or conversion, applicable fees, and, if applicable, the history and other specific characteristics of the sub-fund in question. Investors are reminded that, unless otherwise stated in Book II, the general regulations stipulated in Book I will apply to each sub-fund.

GENERAL INFORMATION

REGISTERED OFFICE

ABN AMRO Funds
49, avenue J.F. Kennedy
L-1855 Luxembourg
Grand Duchy of Luxembourg

THE COMPANY'S BOARD OF DIRECTORS

Chairman

Mr. François Xavier GENNETAIS, Chief Executive Officer, ABN AMRO Investment Solutions, Paris

Members

Mrs. Axelle FEREY, Chief of Staff to the CEO – COO, DLA Piper
Mr. Olivier LEGUAY, Chief Administrative Officer of ABN AMRO Investment Solutions, Paris
Mr. Werner WEYNAND, Independent Director

Managing Director

Mr. François Xavier GENNETAIS, Chief Executive Officer, ABN AMRO Investment Solutions, Paris

MANAGEMENT COMPANY

ABN AMRO Investment Solutions
119-121, Bd Haussmann
F-75008 Paris
France

ABN AMRO Investment Solutions is a company incorporated under French law, registered with the AMF as a "*société de gestion de portefeuille*" of UCITS and authorized by the CSSF to render collective portfolio management activities to UCITS in Luxembourg under the freedom to provide services in accordance with the provisions of the Directive 2009/65.

ABN AMRO Investment Solutions, being the management company (the "**Management Company**") of ABN AMRO Funds, performs the administration, portfolio management, and marketing duties.

ABN AMRO Investment Solutions is an investment management company of the ABN AMRO Group. ABN AMRO Investment Solutions is fully owned by ABN AMRO Bank NV.

THE MANAGEMENT COMPANY'S BOARD OF DIRECTORS

Chairman

Mr. François Xavier GENNETAIS, Chief Executive Officer, ABN AMRO Investment Solutions, Paris

Members

Mr. Christophe BOUCHER, Chief Investment Officer, ABN AMRO Investment Solutions, Paris

UCI ADMINISTRATOR

STATE STREET BANK INTERNATIONAL GMBH, LUXEMBOURG BRANCH
49 avenue J.F. Kennedy
L-1855 Luxembourg
Grand Duchy of Luxembourg

DEPOSITARY / PAYING AGENT

STATE STREET BANK INTERNATIONAL GMBH, LUXEMBOURG BRANCH
49 avenue J.F. Kennedy
L-1855 Luxembourg
Grand Duchy of Luxembourg

INVESTMENT MANAGERS

ABN AMRO Investment Solutions was appointed by the Board of Directors as Management Company and, as such, is responsible for the investment management of each of the sub-funds of the Company.

ABN AMRO Investment Solutions, in its quality of Management Company, may sub-delegate (in part or in total) the portfolio management duties of the "Fund of Mandates", "Single Manager", "Profile" and "Index" sub-funds (but not limited to) to the following External Investment Managers:

- Amundi Asset Management SAS
  90, boulevard Pasteur, F-75015 Paris, France
  A company incorporated under French law
- Amundi Ireland Limited
  1 George's Quay Plaza's, George's Quay, Dublin 2, Ireland
  A company incorporated under Irish law, member of Amundi Group
- Aristotle Capital Management, LLC
  11100 Santa Monica Boulevard Suite 1700, Los Angeles, CA 90025, United States of America
  A company incorporated under American law, formed in 2006
- Barings LLC
  300 South Tryon Street, suite 2500, Charlotte, NC 28202, United States of America.
  A company incorporated under American law

- Baring Asset Management Limited
  20 Old Bailey, London EC4M 7BF, United Kingdom
  A company incorporated under UK law
- Blackrock Investment Management (UK) Ltd
  12 Throgmorton Avenue, London EC2N 2DL, United Kingdom
  A company incorporated under UK law, formed in 1988, member of BlackRock Group
- Boston Common Asset Management, LLC
  200 State Street, 7th Floor, Boston, MA 02109 United States of America
  A company incorporated under American law
- Boston Trust Walden Inc.
  1 Beacon Street, Boston MA 02108-3116, United States of America
  A company incorporated under American law, formed in 1974
- Candriam
  19-21 route d'Arlon, 8009 Strassen, Grand Duchy of Luxembourg
  A company incorporated under Luxembourg and UK laws, formed in 08/08/1991, member of Candriam Group, that delegates upon approval of the Management Company its Portfolio Management duties to:

  Candriam UK,
  200 Aldersgate St, Barbican, London EC1A 4HD, United Kingdom
  Covered as a UK Branch by the regulation of the Luxembourg entity, formed in 08/05/2012, member of Candriam Group
- Comgest S.A.
  17 Square Edouard VII, 75009 Paris, France
  A company incorporated under French law
- EdenTree Investment Management Limited
  Benefact House, 2000 Pioneer Avenue, Gloucester Business Park, Brockworth, Gloucester, United Kingdom, GL3 4AW
  A limited liability company established under the laws of England and Wales
- Insight Investment Management (Global) Limited
  160 Queen Victoria Street, EC4V 4LA, London, United Kingdom
  A company incorporated under UK law, member of the BNY Mellon Group
- J.P. Morgan Asset Management (Europe) S.à r.l
  6, route de Trèves, Senningerberg, L-2633 Luxembourg
  A company incorporated under Luxembourg Law
- Van Lanschot Kempen Investment Management N.V
  Beethovenstraat 300 – 1077 WZ Amsterdam, The Netherlands
  A company incorporated under Dutch law
- M&G Investment Management Limited
  10 Fenchurch Avenue, London EC3M 5AG, United Kingdom
  A company incorporated under UK law
- Nordea Investment Management AB,

  M 540, 105 71, Stockholm, Sweden

  A company incorporated under Swedish law
- Numeric Investors LLC
  200 Pier Four Boulevard, Boston MA 02210, United States of America
  A company incorporated under American law
- Parnassus Investments
  1, Market Street, Suite 1600, San Francisco, CA 94105, United States of America
  A company incorporated under American law
- PGIM Inc.
  655 Broad Street, Newark, NJ 07102, United States of America
  A company incorporated under American law
- Principal Global Investors, LLC
  801 Grand Avenue, Des Moines, Iowa 50392, United States of America
  A company incorporated under American law, formed in October 1998, subsidiary of Principal Financial Group
- Pzena Investment Management, LLC
  320 Park Avenue, New York, N.Y. 10022, United States of America.
  A company incorporated under American law, incorporated on 27 November 1995
- RBC Global Asset Management (UK) Limited
  77 Grosvenor Street, London, W1K 3JR, United Kingdom
  A company under UK law.
- Robeco Institutional Asset Management B.V.
  Coolsingel 120, 3011 AG- Rotterdam, The Netherlands
  A company incorporated under Dutch law, formed in 1929
- Schroder Investment Management Ltd
  1 London Wall Place, London EC2Y 5AUAU, United Kingdom
  A company incorporated under UK law, formed in 2001
- The Putnam Advisory Company, LLC
  100 Federal Street, Boston, Massachusetts 02110, United States of America
  A company incorporated under American Law, formed in December 2000
- Victory Capital Management Inc.
  15935 La Cantera Parkway San Antonio, Texas, 78256, USA
  A company incorporated under American law

- Walter Scott & Partners Limited
  1 Charlotte Square Edinburgh, EH2 4DR, United Kingdom
  A company incorporated under Scottish law, formed in 1983

  Investors may request an up-to-date list of investment managers, as described in the section "Administration and Management" of the Prospectus.

ADVISORS

- ABN AMRO Bank N.V. Belgium Branch
  Borsbeeksebrug 30, 2600 Berchem, Belgium
  A company incorporated under Belgian law
- ABN AMRO Bank N.V.
  Gustav Mahlerlaan 10, 1082 PP Amsterdam, The Netherlands
  A company incorporated under Dutch law

AUDITOR

- PricewaterhouseCoopers Assurance, Société coopérative
  2, rue Gerhard Mercator, B.P. 1443, L-1014 Luxembourg
  Grand Duchy of Luxembourg

LOCAL AGENTS

In Belgium

- CACEIS Belgium S.A., Avenue du Port 86 C b320, B-1000 Brussels *(financial agent)*

In France

- CACEIS Bank France, 89-91 rue Gabriel Péri, F-92120 Montrouge *(paying agent)*

In Germany

- State Street Bank GmbH, Agent Fund Trading, Solmsstrasse 83, 60486 Frankfurt *(paying and information agent)*

In Austria

- Société Générale Vienna Branch, Prinz-Eugen-Strasse 8-10/5/TOP 11, A-1040 Vienna, Austria *(paying and information agent)*

In Switzerland

- CACEIS Bank, Montrouge, succursale de Nyon, 35 Route de Signy, CH-1260 Nyon, Switzerland *(paying agent)*
- CACEIS (Switzerland) SA, 35 Route de Signy, CH-1260 Nyon, Switzerland *(representative agent)*

In Italy

- Allfunds Bank S.A.U. – Succursale di Milano, Via Bocchetto 6, 20123 Milano, Italy *(paying agent)*

In Denmark

- Skandinaviska Enskilada Banken, Bernstorffsgade 50, 1577 Copenhagen V, Denmark (*paying agent)*

In Sweden

- Skandinaviska Enskilada Banken, Kungsträdgårdsgatan 8, SE-106 40 Stockholm, Sweden (paying agent)

ARTICLES OF ASSOCIATION

The Company was incorporated on 17th November 2000 and a notice was published in the *Mémorial, Recueil Spécial des Sociétés et Associations* (the *Mémorial*).

The articles of association of the Company (the "**Articles of Association**") have been modified at various times, most recently at the extraordinary General Meeting held on 30 July 2021.

The latest version of the Articles of Association has been filed with *the Recueil Electronique des Sociétés et Associations* of Luxembourg, where any interested party may consult it and obtain a copy (web site www.rcs.lu).

TERMINOLOGY

For purposes of this document, the following terms shall have the following meanings. The below terminology is a generic list of terms. Some of them may therefore not be used in the present document.

AAF:	Short name for ABN AMRO Funds
Absolute Return Investments:	Investments seek to make positive returns by employing investment management techniques that differ from traditional mutual funds, such as short selling, futures, options, derivatives, arbitrage, and leverage
ABS/MBS:	Asset-Backed Securities/Mortgage-Backed Securities
Accounting Currency:	Currency in which the assets of a sub-fund are stated for accounting purposes, which may be different from the share category valuation currency
Active Trading:	Subscription, conversion, or redemption in the same sub-fund over a short period of time and involving substantial amounts, usually with the aim of making a quick profit. This activity is prejudicial to other shareholders as it affects the sub-fund's performance and disrupts the management of the assets
ADR:	American Depositary Receipts
Alternatives Investments:	Investments outside of the traditional asset classes of equities, debt securities, and cash: they include Hedge Funds, Managed Futures, Real Estate Investments, Commodities Investments, Inflation-linked Products, and Derivatives Contracts. Alternative investments strategies may pursue the following strategies: Equity Long / Short, Equity Market Neutral, Convertible Arbitrage, Fixed Income Arbitrage (yield curve arbitrage or corporate spread arbitrage), Global Macro, Distressed Securities, Multi-strategy, Managed Futures, Take-over / merger arbitrage, Volatility arbitrage, Total Return
AMF:	*Autorité des Marchés Financiers*, the regulatory authority in France
Authorized Investors:	Investors specially approved by the Board of Directors of the Company
Authorized Institutional Investors:	Institutional Investors specially approved by the Board of Directors of the Company
Benchmark Index:	A benchmark index which gives a point of reference for evaluating sub-fund's performance
Benchmarks Regulation:	Regulation (EU) 2016/1011 of the European Parliament and of the Council of 8 June 2016 on indices used as benchmarks in financial instruments and financial contracts or to measure the performance of investment funds
Board of Directors or **Board:**	The board of directors of the Company
CDO:	Collateralized debt obligation
CDS:	Credit Default Swap(s)
Circular 08/356:	Circular issued by the CSSF on 4 June 2008 concerning the rules applicable to undertakings for collective investment when they employ certain techniques and instruments based on transferable securities and money market instruments. This document is available on the CSSF web site (www.cssf.lu)
Circular 11/512:	Circular issued by the CSSF on 30 May 2011 concerning: a) The presentation of the main regulatory changes in risk management following the publication of the CSSF Regulation 10-4 and ESMA clarifications; b) Further clarification from the CSSF on risk management rules; c) Definition of the content and format of the risk management process to be communicated to the CSSF. This document is available on the CSSF web site (www.cssf.lu)
ChinaClear:	China Securities Depository and Clearing Corporation Limited
Commodities Investments:	Investments in instruments based on commodities
Company Name:	ABN AMRO Funds
CSRC:	China Securities Regulatory Commission
CSSF:	*Commission de Surveillance du Secteur Financier,* the regulatory authority for UCI in the Grand Duchy of Luxembourg
Currencies:	**EUR:** Euro **USD:** United States Dollar **GBP:** Great Britain Pound **SEK:** Swedish Krona Or any other currencies that the Manager may decide to add from time to time
Data Protection Law:	Regulation n°2016/679 of 27 April 2016 on the protection of natural persons with regard to the processing of personal data and on the free movement of such data
Developed markets:	Countries as being part of the Developed markets universe as defined by MSCI Inc.
Directive 78/660:	European Council Directive 78/660/EEC of 25 July 1978 concerning the annual accounts of certain forms of companies, as amended
Directive 83/349:	European Council Directive 83/349/EEC of 13 June 1983 concerning consolidated accounts, as amended
Directive 2003/48:	European Council Directive 2003/48/EC of 3 June 2003 on the taxation of savings income in the form of interest payments
Directive 2004/39:	European Council Directive 2004/39/EC of 21 April 2004 on markets in financial instruments
Directive 2009/65:	European Council Directive 2009/65/EC of 13 July 2009 on the coordination of laws, regulations, and administrative provisions relating to undertakings for collective investment in transferable securities (as amended by directive 2014/91/EU)
Distressed Assets:	Bond securities rated below "CCC" and above "D" by Standard & Poor's or the equivalent by another agency.
DNSH	The Do Not Significantly Harm ("DNSH") principle to applies Sustainable Investments which, in addition to contributing to an environmental or social objective, should not significantly harm any other

environmental or social objectives so the impact should be measurable and the end impact should be at least neutral and globally positive.

DPM: Discretionary Portfolio Management

EDS: Equity Default Swap(s)

EEA: European Economic Area

Emerging markets: Countries as being part of the Emerging markets and Frontier markets universe as defined by MSCI Inc.

Environmental, Social, and Governance issues:

Environmental (E)	Issues relating to the quality and functioning of the natural environment and natural ecosystems. These can include: biodiversity loss, greenhouse gas (GHG) emissions, climate change, renewable energy, energy efficiency, air, water or resource depletion or pollution, waste management, stratospheric ozone depletion, change in land use, ocean acidification and changes to the nitrogen and phosphorus cycles.
Social (S)	Issues relating to the rights, well-being, and interests of people and communities. These can include: human rights, labour standards in the supply chain, child rights, slave and bonded labour, workplace health and safety, freedom of association and freedom of expression, human capital management, and employee relations; gender diversity; relations with local communities, activities in conflict zones, health and access to medicine, HIV/AIDS, consumer protection and controversial weapons.
Governance (G)	Issues relating to the governance of companies and other investee entities. In the listed equity context these can include: board structure, size, diversity, skills and independence, executive pay, shareholder rights, stakeholder interaction, disclosure of information, business ethics, bribery and corruption, internal controls, and risk management, and, in general, issues dealing with the relationship between a company's management, its board, its shareholders and its other stakeholders. This category may also include matters of business strategy, encompassing both the implications of business strategy for environmental and social issues, and how the strategy is to be implemented.

ESMA: European Securities and Markets Authority

ESMA/2012/197: Guidelines to competent authorities and UCITS management companies on risk measurement and the calculation of global exposure for certain types of structured UCITS issued by the ESMA on March 23, 2012. This document is available on the ESMA website (www.esma.europa.eu)

ESMA Fund Naming Guidelines: The Guidelines ESMA34-1592494965-657 are based on article 23(7) of the Directive 2011/61/EU, article 69(6) of the Directive 2009/65/EC, and article 16(1) of the Regulation (EU) No 1095/2010. The ESMA funds' name guidelines, which focus on the use of ESG or sustainability-related terms in funds, aim to ensure that fund names transparently reflect the characteristics and objectives of the funds and prevent greenwashing

External Investment Manager: The investment manager that is not part of ABN AMRO Group

FATCA: U.S. Foreign Account Tax Compliance Act of 2010, as implemented in Luxembourg based on the Luxembourg-US Intergovernmental Agreement ratified by the Luxembourg Parliament on 24 July 2015

FDI: Financial Derivative Instrument (including OTC derivatives)

FFI: Foreign Financial Institution

FoM: Fund of Mandates

French Label ISR Label ISR (Investissement Socialement Responsable) is France's official sustainable investment label. It certifies funds that integrate environmental, social, and governance (ESG) criteria into investment decisions. Certified funds must demonstrate transparent ESG processes and undergo regular audits.

GDR Global Depositary Receipts

General Meeting: The general meeting of shareholders

GIIN: Global Intermediary Identification number

High Yield: These bond investments correspond to the ratings assigned by the rating agencies for borrowers rated between BB+ and D on the Standard & Poor's or Fitch rating scale and Ba1 and I on the Moody's rating scale. Such high-yield bond issues are loans that generally take the form of bonds with a 5-, 7- or 10-year maturity. The bonds are issued by companies with a weak financial base. The return on the securities, and their level of risk, is significant, making them highly speculative

HKEX: Hong Kong Exchanges and Clearing Limited

HKSCC: Hong Kong Securities Clearing Company Limited, a wholly-owned subsidiary of HKEX

Impact Investing: Impact investments are investments made with the intention to generate positive, measurable social and environmental impact alongside a financial return.

Indirect Fee: Ongoing charges incurred in underlying UCITS and/or UCIs the Company is invested in and included in the Ongoing Charges mentioned in the KIID when available

Institutional Investors: Institutional investors as may be defined by the guidelines or recommendations issued by the regulatory authorities from time to time. In particular, Institutional Investors is understood to mean companies and organizations that manage significant funds and assets. These include, but are not limited to, credit institutions, professionals of the financial sector – including investment in their own name but on behalf of third parties pursuant to a discretionary management agreement - insurance and reinsurance companies, pension funds, holding companies, regional and local authorities.

Investment Grade:	These bond investments correspond to the ratings assigned by the rating agencies for borrowers rated between AAA and BBB- on the Standard & Poor's or Fitch rating scale and Aaa and Baa3 on the Moody's rating scale
Investment Manager(s):	The investment managers to which the Management Company has delegated duties as regards the Company
IRS:	Interest Rate Swap(s)
KID:	Key Information Document (pursuant to Regulation (EU) 1286/2014 on key information documents for PRIIPs) or Key Investor Information Document (pursuant to Commission Regulation (EU) 583/2010 (only for share classes reserved for professional investors not opting for a KID)) containing information on each Class of Shares of a sub-fund
Law:	Luxembourg law of 17 December 2010 concerning undertakings for collective investment, as amended
Law of 10 August 1915:	Luxembourg law of 10 August 1915 on commercial companies, as amended
ManCo:	Management Company
Management Fee:	Fee calculated and deducted daily from the average net assets of a sub-fund, share category, or share class, paid to the Management Company and serving to cover remuneration of the asset managers and also distributors in connection with the marketing of the Company's stock. The Company may offer reductions in management fees to certain Institutional investors, provided they meet specific criteria such as investment volume or holding duration. These thresholds are established to encourage long-term, substantial investments. To qualify for rebates on management fees, investors must apply to the Management Company, along with supporting documents proving their eligibility according to the established criteria. Rebates granted on management fees can enhance the net performance of the investment for eligible investors by reducing the overall annual fee cost.
Market Capitalization:	Small-cap: A company with a market capitalization below € 2 Billion. Mid-cap: A company with a market capitalization between € 2 and € 7 Billion. Large-cap: A company with a market capitalization above € 7 Billion The above thresholds of market capitalization are indicative as they are subject to market moves and can fluctuate, as determined from time to time by the Management Company (with no prior notice)
Market Timing:	Arbitrage technique whereby an investor systematically subscribes and redeems or converts units or shares in a single UCITS within a short space of time by taking advantage of time differences and/or imperfections or deficiencies in the system of determining the NAV of the UCITS. This technique is not authorized by the Company
Money Market Instruments:	Instruments normally dealt on the money market that are liquid and whose value can be accurately determined at any time
Money Market Fund:	Money markets funds compliant with ESMA guidance (CESR/10-049 of 19 May 2010)
National Commission for Data Protection:	The independent authority created by the law of 2 August 2002 on the protection of individuals with regard to the processing of personal data
NAV or **Net Asset Value:**	The net asset value
Northbound:	the trading of SSE Securities or SZSE Securities by Hong Kong and overseas investors through the relevant Trading Link
OECD:	Organization for Economic Co-operation and Development
One-off Expenses:	Expenses other than management, performance, and other fees described below are borne by each sub-fund. These expenses include but are not limited to legal fees, taxes, assessments or miscellaneous fees levied on sub-funds and not considered as ordinary expenses
OTC:	Over the counter
Other Fees:	Fees calculated and deducted daily from the average net assets of a sub-fund, share category, or share class and serving to cover general custody assets expenses (remuneration of the Depositary), director fees and daily administration expenses (NAV calculation, record and bookkeeping, notices to the shareholders, providing and printing the documents legally required for the shareholders and for the Luxembourg regulatory authorities, fees linked to the registration of the Company with a foreign local authority and to the maintenance of such registration, fees linked to the translation of the prospectus, KIID, and any other documents legally required, KIID production fees, fees in relation to the production of factsheets and other marketing materials, listing fees, domiciliation, auditors cost and fees…) except for brokerage fees, commissions for transactions not related to the deposit, interest and bank fees, one-off expenses, and the *Taxe d'abonnement* in force in Luxembourg, as well as any other specific foreign tax
Passive Fund(s):	Investment vehicle(s) that tracks the stock market, a market index or specific area of the market
PRC:	The People's Republic of China
PRI principles:	The Principles for Responsible Investment (PRI) is a UN-supported network of investors and the world's leading proponent of responsible investment. The PRI works to understand the investment implications of environmental, social and governance (ESG) factors and to support its international network of investor signatories in incorporating these factors into their investment and ownership decisions
Prospectus:	The present document (including Book I and Book II)
Quantitative Fund(s):	Investment vehicules(s) that uses quantitative investment management techniques instead of fundamental human analysis
Real Estate Investments:	Investments in Real Estate certificates, shares of companies linked to Real Estate, UCITs/UCIs on Real Estate theme, closed-end and/or open-end collective investment schemes on Real Estate,

	REITs products (and REITS equivalent status in local law e.g. SICAFI in Belgium, SIIC in France, …), financial derivative instruments based on real estate, ETF linked on real estate indices
Reference Currency:	Main currency when several valuation currencies are available for a same share category
Sensitivity	Sensitivity is an indicator, expressed in percentage, used to measure the increase or decrease in the price of a bond or in net asset value of a bond fund, caused by the fluctuations of market interest rate. Sensitivity depends on the level of rate and duration of the securities
SEHK:	The Stock Exchange of Hong Kong Limited, a wholly-owned subsidiary of HKEX
SFDR:	Regulation (EU) 2019/2088 of the European Parliament and of the Council of 27 November 2019 on sustainability-related disclosures in the financial services sector, as amended from time to time. The objective of SFDR is to provide more transparency on sustainability within the financial markets in a standardized way, thus preventing greenwashing and ensuring comparability
SICAFI:	"Société d'investissement à capital fixe", closed-end real estate investment vehicle submits to Belgian law
Sustainable Investment:	A sustainable investment is defined as 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
SSE:	the Shanghai Stock Exchange
STP:	Straight-Through Processing, process transactions to be conducted electronically without the need for re-keying or manual intervention
Swing Pricing Adjustment:	as defined in Book I, Section "Net Asset Value", "Swing Pricing"
Swing Factor:	as defined in Book I, Section "Net Asset Value", "Swing Pricing"
Swing Pricing Threshold:	as defined in Book I, Section "Net Asset Value", "Swing Pricing"
Tracking Error:	Tracking error or active risk is a measure of the risk in an investment portfolio that is due to active management decisions made by a portfolio manager; it indicates how closely a portfolio follows the Benchmark Index to which it is benchmarked. Tracking error results from the difference between a manager's return and the return of its Benchmark Index, and is calculated as the standard deviation of the differences between the manager's return and the return of its Benchmark Index over different periods. A sub-fund's portfolio may match significantly the performance and composition of a Benchmark Index. However, there is no guarantee that it will achieve or seek perfect matching of performance and the sub-fund may potentially be subject to tracking error, therefore returns may not match exactly those of the respective Benchmark Index. This tracking error may result from incurring operational fees and expenses in respect of the sub-fund. The tracking error may also result from regulatory or market restrictions limiting the investments in certain types of assets, thus affecting the portfolio proportions compared to the Benchmark Index
Taxonomy:	Regulation (EU) 2020/852 of the European Parliament and of the Council of 18 June 2020 on the establishment of a framework to facilitate sustainable investment, and amending Regulation (EU) 2019/2088. The EU taxonomy is a classification system, establishing a list of environmentally sustainable economic activities. The Taxonomy identifies these activities with performance criteria for their contribution to six main environmental objectives: climate change mitigation, climate change adaptation, sustainable use and protection of water and marine resources, transition to circular economy (waste, prevention, and recycling), pollution prevention and control, and protection and restoration of biodiversity and ecosystems
UCI:	Undertaking for Collective Investment
UCITS:	Undertaking(s) for Collective Investment in Transferable Securities
UN Global Compact principles:	The United Nations Global Compact is the world largest corporate sustainability initiative aimed at encouraging businesses and firms worldwide to adopt sustainable and socially responsible policies, and to report on their implementation. The UN Global Compact is a principle-based framework for businesses, stating ten principles in the areas of human rights, labor, the environment and anti-corruption. The Ten Principles of the United Nations Global Compact are derived from: the Universal Declaration of Human Rights, the International Labour Organization's Declaration on Fundamental Principles and Rights at Work, the Rio Declaration on Environment and Development, and the United Nations Convention Against Corruption
U.S. Person:	Defined in U.S. SEC Regulation S (Part 230 – 17 CFR 230.903) and any other persons or entities holding shares or if they were to hold shares would in doing so result in circumstances (whether directly or indirectly affecting such person or entity and whether taken alone or in conjunction with any other person or entity, connected or not, or any other circumstances), which, in the opinion of the board of directors of the Company, might result in the Company incurring any liability to U.S. taxation or suffering any other pecuniary, legal or administrative disadvantage which the Company might not otherwise have incurred or suffered
Valuation Currency(ies):	Currency in which the NAVs of a sub-fund, share category, or share class are calculated. There may be several valuation currencies for the same sub-fund, share category, or share class (so called "Multi-Currency" facility). When the currency available in the share category, or share class is different from the accounting currency, subscription/conversion/redemption orders may be taken into account without suffering exchange rate charges
Valuation Day:	Each open bank day in Luxembourg and subject to exceptions available in the Book II. It corresponds also: - To the date attached to the NAV when it is published; - To the trade date attached to orders; - With regards to exceptions in the valuation rules, to the closing date prices used for the valuation method of the underlying assets in the sub-funds' portfolios
VaR:	Value-at-Risk, specific risk valuation method of a sub-fund (see Appendix 2)

ABN AMRO Funds

Short-named or AAF

BOOK I OF THE PROSPECTUS

GENERAL PROVISIONS

ABN AMRO Funds is an open-ended investment company (*société d'investissement à capital variable* – abbreviated to *SICAV)*; incorporated under Luxembourg laws on 17 November 2000 for an indefinite period under the name "A.A. ADVISORS Multi-Manager Funds", in accordance with the provisions of Part II of the Luxembourg law of 30 March 1988 governing undertakings for collective investment. It was renamed "ABN AMRO Funds" as from 1st July 2019 further to the extraordinary General Meeting held on 31 May 2019.

The complete name "ABN AMRO Funds" and the short-names form "AAF" could be used equally in official and commercial documents of the Company.

The Company is currently governed by the provisions of Part I of the Law of 17 December 2010 governing undertakings for collective investment as well as by Directive 2009/65.

The Company's capital is expressed in euros ("**EUR**") and is at all times equal to the total net assets of the various sub-funds. It is represented by fully paid-up shares issued without a designated par value, described below under the "**Shares**". The capital varies automatically without the notification and specific recording measures required for increases and decreases in the capital of limited companies. Its minimum capital is defined by the Law.

The Company is registered in the Luxembourg Trade Register under the number B 78 762.

The Company is an umbrella fund, which comprises multiple sub-funds, each with distinct assets and liabilities of the Company. Each sub-fund shall have an investment policy and a reference currency that shall be specific to it as determined by the Board of Directors.

The Company is a single legal entity.

In accordance with Article 181 of the Law:

- the rights of shareholders and creditors in relation to a sub-fund or arising from the constitution, operation or liquidation of a sub-fund are limited to the assets of that sub-fund;
- the assets of a sub-fund are the exclusive property of shareholders in that sub-fund and of creditors where the credit arises from the constitution, operation or liquidation of the sub-fund;
- in relations between shareholders, each sub-fund is treated as a separate entity.

The Board of Directors may at any time create new sub-funds, investment policy and offering methods of which will be communicated at the appropriate time by an update to the Prospectus. Shareholders may also be informed via press publications if required by regulations or if deemed appropriate by the Board of Directors. Similarly, the Board of Directors may close sub-funds, in accordance with the provisions of Appendix 5.

The Company is directed and represented by the Board of Directors acting under the authority of the General Meeting. The Company outsources management, audit and asset custody services. The roles and responsibilities associated with these functions are described below. The composition of the Board of Directors and the names, addresses and detailed information about the service providers are listed above in "General Information".

The Management Company, the Investment Managers, the Depositary, the UCI Administrator, distributors and other service providers and their respective affiliates, directors, officers and shareholders (the "**Parties**") are or may be involved in other financial, investment and professional activities that may create conflicts of interest with the management and administration of the Company. These include the management of other funds, purchases and sales of securities, brokerage services, depositary and safekeeping services, and serving as directors, officers, advisors or agents for other funds or other companies, including companies in which a sub-fund may invest. Each of the Parties will ensure that the performance of their respective duties will not be impaired by any such other involvement that they might have. In the event that a conflict of interest does arise, the Directors and the relevant Parties involved shall endeavour to resolve it fairly, within reasonable time and in the interest of the Company.

Board of Directors

The Board of Directors assumes ultimate responsibility for the management of the Company and is therefore responsible for the Company's investment policy definition and implementation.

The Board has granted Mr. François-Xavier GENNETAIS (Managing Director) responsibilities relating to the day-to-day management of the Company (including the right to act as an authorized signatory of the Company) and its representation.

Management Company

ABN AMRO Investment Solutions is a public limited company (*Société Anonyme*) incorporated under French law, formed on 18 December 1998 and being part of the ABN AMRO Group.

The Management Company performs administration, portfolio management and marketing tasks on behalf of the Company.

Under its own responsibility and at its own expense, the Management Company is authorized to delegate some or all of these tasks to third parties of its choice.

It has used this authority to delegate:

- the 3 functions of NAV calculation, transfer agent, registrar agent and client communication to STATE STREET BANK INTERNATIONAL GMBH, LUXEMBOURG BRANCH (the "**UCI Administrator**");
- the management of the Company's holdings, and the observance of its investment policy and restrictions, to the investment managers listed above in "General Information". A list of the investment managers effectively in charge of management and details of the portfolios managed are appended to the Company's periodic reports. Investors may request to the Management Company, free of charge, an up-to-date list of investment managers specifying the portfolios managed by each.

In executing securities transactions and in selecting any broker, dealer, or other counterparty, the Management Company and any Investment Manager will use due diligence in seeking the best overall terms available. For any transaction, this will involve consideration of all factors deemed relevant, such as market breadth, security price and the financial condition and execution capability of the counterparty. An Investment Manager may select counterparties within the ABN AMRO Group so long as they appear to offer the best overall terms available.

In addition, the Management Company may decide to appoint distributors/nominees to assist in the distribution of the Company's shares in the countries where they are marketed.

Distribution and nominee contracts will be concluded between the Management Company and the various distributors/nominees.

In accordance with the distribution and nominee contract, the nominee will be recorded in the register of shareholders in place of the end shareholders.

Shareholders who have invested in the Company through a nominee can at any time request the transfer to their own name of the shares subscribed via the nominee. In this case, the shareholders will be recorded in the register of shareholders in their own name as soon as the transfer instruction is received from the nominee.

Investors may subscribe to the Company directly without necessarily subscribing via a distributor/nominee.

The Company draws the investors' attention to the fact that any investor will only be able to fully exercise his investor rights directly against the Company, (notably the right to participate in general shareholders' meetings) if the investor is registered himself and in his own name in the shareholders' register of the Company. In cases where an investor invests in the Company through an intermediary investing into the Company in his own name but on behalf of the investor, it may not always be possible for the investor to exercise certain shareholder rights directly against the Company. Investors are advised to take advice on their rights.

Remuneration

The remuneration policy of the Management Company is consistent with and promotes sound and effective risk management and does not encourage risk-taking which is inconsistent with the risk profile, rules or articles of incorporation of the funds managed.

The remuneration policy reflects the Management Company's objectives for good corporate governance as well as sustained and long-term value creation for the shareholders. The remuneration policy has been designed and implemented to:

- support actively the achievement of the Management Company's strategy and objectives;
- support the competitiveness of the Management Company in the markets it operates;
- be able to attract, develop and retain high-performing and motivated employees.

Employees of the Management Company are offered a competitive and market-aligned remuneration package making fixed salaries a significant component of their total package.

The principles of the remuneration policy are reviewed on a regular basis and adapted to the evolving regulatory framework. The remuneration policy has been approved by the board of directors of the Management Company.

A paper copy of the remuneration policy will be made available free of charge upon request.

The details of the up-to-date remuneration policy, including, but not limited to, a description of how remuneration and benefits are calculated, the identities of persons responsible for awarding the remuneration and benefits including the composition of the remuneration committee, where such a committee exists, can be found on the following website, once the latter will be approved by the AMF:

https://www.abnamroinvestmentsolutions.com/en/footer/regulatory-information.html. A paper copy of the remuneration policy will be made available free of charge upon request.

UCI Administrator

The UCI Administrator of the Company is State Street Bank International GmbH, acting through its Luxembourg Branch having its registered office at 49 avenue J.F. Kennedy, L-1855 Luxembourg, Grand Duchy of Luxembourg.

The UCI Administrator activity may be split into 3 main functions: the registrar function, the NAV calculation and accounting function, and the client communication function.

The registrar function encompasses all tasks necessary to the maintenance of the Company's register and performs the registrations, alterations or deletions necessary to ensure its regular update and maintenance.

The NAV calculation and accounting function is responsible for the correct and complete recording of transactions to adequately keep the Company's books and records in compliance with applicable legal, regulatory and contractual requirements as well as corresponding accounting principles. It is also responsible for the calculation and production of the NAV of the Fund in accordance with the applicable regulation in force.

The client communication function is comprised of the production and delivery of the confidential documents intended for investors.

Under its own responsibility and control, the UCI Administrator may delegate various functions and tasks to other entities which have to be qualified and competent for performing them in accordance with the applicable regulations in force.

Depositary

The Company has appointed State Street Bank International GmbH, acting through its Luxembourg Branch as its Depositary within the meaning of the Law pursuant to the Depositary Agreement. State Street Bank International GmbH is a limited liability company organized under the laws of Germany, having its registered office at Brienner Str. 59, 80333 München, Germany and registered with the commercial register court, Munich under number HRB 42872. It is a credit institution supervised by the European Central Bank, the German Federal Financial Services Supervisory Authority ("BaFin") and the German Central Bank. State Street Bank International GmbH, Luxembourg Branch is authorized by the CSSF in Luxembourg to act as depositary and is specialized in depositary, fund administration, and related services. State Street Bank International GmbH, Luxembourg Branch is registered in the Luxembourg Commercial and Companies' Register ("RCS") under number B 148 186. State Street Bank International GmbH is a member of the State Street group of companies having as their ultimate parent State Street Corporation, a US publicly listed company.

Depositary's functions

The relationship between the Company and the Depositary is subject to the terms of the Depositary Agreement. Under the terms of the Depositary Agreement, the Depositary is entrusted with following main functions:

- ensuring that the sale, issue, repurchase, redemption and cancellation of shares/units are carried out in accordance with applicable law and the management regulations/articles of incorporation.
- ensuring that the value of the shares/units is calculated in accordance with applicable law and the management regulations/articles of incorporation.
- carrying out the instructions of the Management Company/the Company unless they conflict with applicable law and the management regulations/articles of incorporation.
- ensuring that in transactions involving the assets of the Company any consideration is remitted within the usual time limits.
- ensuring that the income of the UCITS is applied in accordance with applicable law and the management regulations/Articles of Incorporation.
- monitoring of the Company's cash and cash flows
- safe-keeping of the Company's assets, including the safekeeping of financial instruments to be held in custody and ownership verification and record keeping in relation to other assets.

Depositary's liability

In the event of a loss of a financial instrument held in custody, determined in accordance with the Directive 2009/65, and in particular Article 18 of the Law, the Depositary shall return financial instruments of identical type or the corresponding amount to the Company/Management Company acting on behalf of the Company without undue delay.

The Depositary shall not be liable if it can prove that the loss of a financial instrument held in custody has arisen as a result of an external event beyond its reasonable control, the consequences of which would have been unavoidable despite all reasonable efforts to the contrary pursuant to the Directive 2009/65.

In case of a loss of financial instruments held in custody, the shareholders may invoke the liability of the Depositary directly or indirectly through the Company provided that this does not lead to a duplication of redress or to unequal treatment of the shareholders.

The Depositary will be liable to the Company for all other losses suffered by the Company as a result of the Depositary's negligent or intentional failure to properly fulfil its obligations pursuant to the Directive 2009/65.

The Depositary shall not be liable for consequential or indirect or special damages or losses, arising out of or in connection with the performance or non-performance by the Depositary of its duties and obligations.

Delegation

The Depositary has full power to delegate the whole or any part of its safe-keeping functions, but its liability will not be affected by the fact that it has entrusted to a third party some or all of the assets in its safekeeping. The Depositary's liability shall not be affected by any delegation of its safe-keeping functions under the Depositary Agreement.

The Depositary has delegated those safekeeping duties set out in Article 22(5)(a) of the Directive 2009/65 to State Street Bank and Trust Company with registered office at One Congress Street, Suite 1, Boston, Massachusetts 02114-02116, USA, whom it has appointed as its global sub-custodian. State Street Bank and Trust Company as global sub-custodian has appointed local sub-custodians within the State Street Global Custody Network.

Information about the safe-keeping functions which have been delegated and the identification of the relevant delegates and sub-delegates are available at the registered office of the Depositary and via the following link: www.statestreet.com/about/office-locations/luxembourg/subcustodians.html.

Conflicts of Interest

The Depositary is part of an international group of companies and businesses that, in the ordinary course of their business, act simultaneously for a large number of clients, as well as for their own account, which may result in actual or potential conflicts. Conflicts of interest arise where the Depositary or its affiliates engage in activities under the Depositary Agreement or under separate contractual or other arrangements. Such activities may include:

(1) providing nominee, administration, registrar and transfer agency, research, investment management, financial advice and/or other advisory services to the Company;

(ii) engaging in banking, sales and trading transactions including foreign exchange, derivative, broking, market making or other financial transactions with the Company either as principal and in the interests of itself, or for other clients.

In connection with the above activities the Depositary or its affiliates:

(1) will seek to profit from such activities and are entitled to receive and retain any profits or compensation in any form and are not bound to disclose to, the Company, the nature or amount of any such profits or compensation including any fee, charge, commission, revenue share, spread, mark-up, mark-down, interest, rebate, discount, or other benefit received in connection with any such activities;

(ii) may buy, sell, issue, deal with or hold, securities or other financial products or instruments as principal acting in its own interests, the interests of its affiliates or for its other clients;

(iii) may trade in the same or opposite direction to the transactions undertaken, including based upon information in its possession that is not available to the Company;

(iv) may provide the same or similar services to other clients including competitors of the Company;

(v) may be granted creditors' rights by the Company which it may exercise.

The Company may use an affiliate of the Depositary to execute foreign exchange, spot or swap transactions for the account of the Company. In such instances the affiliate shall be acting in a principal capacity and not as a broker, agent or fiduciary of the Company. The affiliate will seek to profit from these transactions and is entitled to retain and not disclose any profit to the Company.

The affiliate shall enter into such transactions on the terms and conditions agreed with the Company.

Where cash belonging to the Company is deposited with an affiliate being a bank, a potential conflict arises in relation to the interest (if any) which the affiliate may pay or charge to such account and the fees or other benefits which it may derive from holding such cash as banker and not as trustee. The Management Company may also be a client or counterparty of the Depositary or its affiliates.

Potential conflicts that may arise in the Depositary's use of sub-custodians include four broad categories:

(1) conflicts from the sub-custodian selection and asset allocation among multiple sub-custodians influenced by (a) cost factors, including lowest fees charged, fee rebates or similar incentives and (b) broad two-way commercial relationships in which the Depositary may act based on the economic value of the broader relationship, in addition to objective evaluation criteria;

(ii) sub-custodians, both affiliated and non-affiliated, act for other clients and in their own proprietary interest, which might conflict with clients' interests;

(iii) sub-custodians, both affiliated and non-affiliated, have only indirect relationships with clients and look to the Depositary as its counterparty, which might create incentive for the Depositary to act in its self-interest, or other clients' interests to the detriment of clients; and

(iv) sub-custodians may have market-based creditors' rights against client assets that they have an interest in enforcing if not paid for securities transactions.

In carrying out its duties the Depositary shall act honestly, fairly, professionally, independently and solely in the interests of the Company and its shareholders.

The Depositary has functionally and hierarchically separated the performance of its depositary tasks from its other potentially conflicting tasks. The system of internal controls, the different reporting lines, the allocation of tasks and the management reporting allow potential conflicts of interest and the Depository issues to be properly identified, managed and monitored. Additionally, in the context of the Depositary's use of sub-custodians, the Depositary imposes contractual restrictions to address some of the potential conflicts and maintains due diligence and oversight of sub-custodians to ensure a high level of client service by those agents. The Depositary further provides frequent reporting on clients' activity and holdings, with the underlying functions subject to internal and external control audits. Finally, the Depositary internally separates the performance of its custodial tasks from its proprietary activity and follows a standard of conduct that requires employees to act ethically, fairly and transparently with clients."

Up-to-date information on the Depositary, its duties, any conflicts that may arise, the safe-keeping functions delegated by the Depositary, the list of delegates and sub-delegates and any conflicts of interest that may arise from such a delegation will be made available to shareholders upon request.

Auditor

All the Company's accounts and transactions are subject to an annual audit by the Auditor.

The Company's general objective is to provide its investors with the highest possible appreciation of capital invested while offering them a broad distribution of risks. To this end, the Company will principally invest its assets in a range of transferable securities, money market instruments, units, or shares in UCIs, credit institution deposits, and derivatives, denominated in various currencies and issued in different countries.

Multi-Management: this concept allows to change the sub-investment manager of the sub-fund without prior notice to the shareholders of the funds.

The Company's investment policy is determined by the Board of Directors in light of current political, economic, financial and monetary circumstances. The policy will vary for different sub-funds, within the limits of, and in accordance with, the specific features and objective of each as stipulated in Book II of the Prospectus.

The investment policy will be conducted with strict adherence to the principle of diversification and spread of risks. To this end, without prejudice to anything that may be specified for one or more individual sub-funds, the Company will be subject to a series of investment restrictions as stipulated in Appendix 1. In this respect, the attention of investors is drawn to the investment risks described in Appendix 3.

Each sub-fund falls into a category. The list of categories is as follows:

"Single Manager"

The Management Company may manage directly the sub-funds or delegate the management of the sub-funds to an External Investment Manager which is selected by the Management Company who will make investment decisions as part of the portfolio and has been selected in accordance with predefined criteria including:

- a qualitative selection (i) by analysing the stability and strength of the External Investment Manager, as well as their investment process and philosophy; and (ii) by meeting with the external investment management teams;
- a quantitative selection which aims to select only those External Investment Managers with proven risk-adjusted performance.

The sub-funds may invest for maximum 10% of their net assets in funds selected in accordance with qualitative and quantitative criteria.

Investors may request an up-to-date list of sub-investment managers at the registered office of the Company.

For more information about risk, refer to the Appendix 3 below.

"Fund of Mandates" abbreviated as FoM

The Management Company may delegate part of the management of the sub-funds to a minimum of two External Investment managers which are selected by the Management Company who will make investment decisions as part of the portfolio and have been selected in accordance with predefined criteria including:

- a qualitative selection (i) by analysing the stability and strength of the External Investment Manager, as well as their investment process and philosophy; and (ii) by meeting with the external investment management teams;
- a quantitative selection which aims to select only those External Investment Managers with proven risk-adjusted performance.

The sub-funds may invest for maximum 10% of their net assets in funds selected in accordance with qualitative and quantitative criteria.

Investors may request an up-to-date list of sub-investment managers at the registered office of the Company.

For more information about risk refer to the Appendix 3 below.

"Profile"

The Management Company may:

a) delegate part of the management of the sub-funds to a minimum of two External Investment managers which are selected by the Management Company who will make investment decisions as part of the portfolio.
b) invest in units or shares of open-ended investment funds which qualify as UCITS under the Directive 2009/65, and/or qualify as other undertakings for collective investment within the meaning of the Directive 2009/65.
c) manage directly the sub-funds.

UCITS and delegations are selected in accordance with the pre-defined criteria including:

- a qualitative selection (i) by analysing the stability and strength of the External Investment Manager, as well as their investment process and philosophy; and (ii) by meeting with the external investment management teams;
- a quantitative selection which aims to select only those External Investment Managers with proven risk-adjusted performance.

Investors may request an up-to-date list of sub-investment managers at the registered office of the Company.

The sub-funds may invest in bonds, equities, money markets through direct investments, financial derivative instruments, as well as undertakings for collective investments (including exchange traded funds). The emphasis is placed on the diversification of investments on an international scale.

"Fund of Funds"

The sub-funds will invest in units or shares of open-ended investment funds which qualify as UCITS under the Directive 2009/65, and/or qualify as other undertakings for collective investment within the meaning of the Directive 2009/65, which have been selected in accordance with the pre-defined criteria including:

- a qualitative selection (i) by analysing the stability and strength of the investment funds' management company, as well as the investment process and philosophy; and (ii) by meeting with the management teams;
- a quantitative selection which aims to select only those UCITS and other UCIs with proven risk-adjusted performance.

The sub-funds may also hold on an ancillary basis certificates of deposit and short-term deposits.

"Other Funds"

These sub-funds which have their own risk profile and asset allocation, are managed actively by investing mainly in units or shares of open-ended investment funds which qualify as UCITS under the Directive 2009/65, and/or qualify as other undertakings for collective investment within the meaning of the Directive 2009/65, transferable equity securities and or debt securities or any combination thereof.

Transferable equity securities shall include, but not be limited to, stocks, depository receipts and shares, convertible bonds, index and participation notes to the extent permitted by the Law. Transferable debt securities shall include, but not be limited to, fixed income transferable securities, mortgage backed securities, zero coupon instruments, floating rate notes, cap, floors and collars and other debt

securities, including debt securities with a relatively short average remaining maturity issued or guaranteed by governments, government agencies, supranational organizations and corporations.

These sub-funds may, on occasion, invest in unquoted transferable securities and money market instruments within the limits set forth under Appendix 1.

The sub-funds may also hold on an ancillary basis cash and cash equivalents including certificates of deposit and short-term deposits. The Board of Directors has adopted a corporate governance policy that includes voting at shareholders' meetings of companies in which sub-funds invest. The main principles governing the Board's voting policy relate to a company's ability to provide shareholders with transparency and accountability with respect to the shareholders' investments and that a company should be managed to assure growth and return of the shares over the long term. The Board of Directors shall execute the voting policy in good faith taking into account the best interest of the shareholders of the investment funds. For further reference please consult also the web site www.abnamroinvestmentsolutions.com.

Furthermore, the Company is authorized to utilize techniques and instruments on transferable securities and money market instruments under the conditions and limits defined in Appendix 2, provided that these techniques and instruments are employed for the purposes of efficient portfolio management, or in order to achieve its investment goal and/or for treasury purposes and/or in case of unfavorable market conditions. When these operations involve the use of derivatives, these conditions and limits must comply with the provisions of the Law. Under no circumstances can these operations cause the Company and its sub-funds to deviate from the investment objectives as described in the Prospectus.

Lastly, in order to reduce operating and administrative expenses while facilitating a broad diversification of investments, the Board of Directors may decide, in accordance with the stipulations in Appendix 4, that some or all of the Company's assets be co-managed with assets belonging to other undertakings for collective investment or that some or all of a sub-fund's assets be co-managed with other sub-funds.

Unless otherwise specified in each sub-fund's investment policy, no guarantee can be given on the realization of the investment objectives of the sub-funds, and past performance is not an indicator of future performance.

SHARE CATEGORIES AND CLASSES

Within each sub-fund, the Board of Directors will be able to create the following share categories, and share classes ("**categories**" and "**classes**"):

Category[4]	*Class*	*Registered*	*Investors*	*Initial subscription price per share[1]*	*Minimum holding[2]*
Class A	Capitalization (CAP) Distribution (DIS)	Yes	All	EUR 100 USD 100 GBP 100 SEK 1,000	EUR 100 USD 100 GBP 100 SEK 1,000
Class AH EUR	Capitalization (CAP) Distribution (DIS)	Yes		EUR 100	EUR 100
Class AH USD	Capitalization (CAP) Distribution (DIS)	Yes		USD 100	USD 100
ABN AMRO Profilfonds A ABN AMRO Profilfonds B ABN AMRO Profilfonds C	Capitalization (CAP) Distribution (DIS)	Yes	Investors being clients of ABN AMRO Bank or ABN AMRO Group affiliated companies and Authorized Investors	EUR 100	EUR 100
Class A3	Capitalization (CAP) Distribution (DIS)	Yes	Investors being clients of Aegon or its affiliated companies and Authorized Investors	EUR 100	EUR 100
Class A4	Capitalization (CAP) Distribution (DIS)	Yes	Investors being clients of Aegon and using the share class for advisory and DPM activities and Authorized Investors	EUR 100	EUR 100
Class B	Capitalization (CAP) Distribution (DIS)	Yes	Investors being clients of ABN AMRO Bank or ABN AMRO Group affiliated companies and Authorized Investors	EUR 100	EUR 5,000
Class C	Capitalization (CAP) Distribution (DIS)	Yes		EUR 100 USD 100	EUR 5,000 USD 5,000
Class C2	Capitalization (CAP) Distribution (DIS)	Yes		EUR 100 USD 100	EUR 5,000 USD 5,000
Class CH EUR	Capitalization (CAP) Distribution (DIS)	Yes		EUR 100	EUR 5,000
Class D Class DH EUR	Capitalization (CAP) Distribution (DIS)	Yes	Investors being clients of Bethmann Bank and Authorized Investors	EUR 100	EUR 5,000
Class E	Capitalization (CAP) Distribution (DIS)	Yes	Investors being clients of the Discretionary Portfolio Management of ABN AMRO and Authorized Institutional Investors	EUR 100	EUR 5,000
Class F Class FH EUR	Capitalization (CAP) Distribution (DIS)	Yes	Investors being clients of the Discretionary Portfolio Management of Banque Neuflize OBC and Authorized Institutional Investors	EUR 100	EUR 5,000
Class G	Capitalization (CAP)	Yes		EUR 100	EUR 5,000

Category[4]	*Class*	*Registered*	*Investors*	*Initial subscription price per share*[1]	*Minimum holding*[2]
Class GH EUR	Distribution (DIS)		Investors being clients of the Discretionary Portfolio Management of ABN AMRO Bank or ABN AMRO Group affiliated companies and having specific fee arrangement and Authorized Institutional Investors		
Class GH USD	Capitalization (CAP)			USD 100	USD 5,000
Class I	Capitalization (CAP) Distribution (DIS)	Yes	Institutional Investors	EUR 100 USD 100 GBP 100 SEK 1,000	EUR 1,000,000 USD 1,000,000 GBP 1,000,000 SEK 10,000,000
Class IH EUR	Capitalization (CAP) Distribution (DIS)	Yes		EUR 100	EUR 1,000,000
Class M	Capitalization (CAP) Distribution (DIS)	Yes	Investors being the feeders of the sub-funds of the Company and Authorized Institutional Investors	EUR 100 USD 100	EUR 20,000,000 USD 20,000,000
Class R	Capitalization (CAP) Distribution (DIS)	Yes	Investors being clients of Financial Intermediaries or Services prohibited from retaining inducements and Authorized Investors	EUR 100 USD 100 GBP 100 SEK 1,000	EUR 100 USD 100 GBP 100 SEK 1,000
Class RH EUR	Capitalization (CAP) Distribution (DIS)	Yes		EUR 100 USD 100	EUR 100 USD 100
Class "Sx"[3][4]	Capitalization (CAP) Distribution (DIS)	Yes	Authorized Investors	EUR 100 USD 100 GBP 100 SEK 1,000	EUR 20,000,000[2] USD 20,000,000[2] GBP 20,000,000[2] SEK 200,000,000[2]
Class X	Capitalization (CAP) Distribution (DIS)	Yes	Institutional Investors	EUR 100 USD 100 GBP 100 SEK 1,000	EUR 50,000,000[2] [5] USD 50,000,000[2] [5] GBP 50,000,000[2] [5] SEK 500,000,000[2] [5]
Class "X*x*"[3][4]	Capitalization (CAP) Distribution (DIS)	Yes	Authorized Institutional Investors	EUR 100 USD 100 GBP 100 SEK 1,000	EUR 50,000,000[2] USD 50,000,000[2] GBP 50,000,000[2] SEK 500,000,000[2]
Class "XxH"[3][4] EUR	Capitalization (CAP) Distribution (DIS)	Yes	Authorized Institutional Investors	EUR 100	EUR 50,000,000[2]
Class Z[3]	Capitalization (CAP) Distribution (DIS)	Yes	Authorized Institutional Investors	EUR 100 USD 100 GBP 100 SEK 1,000	EUR 100,000,000[2] USD 100,000,000[2] GBP 100,000,000[2] SEK 1,000,000,000[2]

(1) Subscription fee excluded, if any,
(2) At the discretion of the Board of Directors, these minimum holding amounts may be waived. In such case, the Company will ensure that concerned investors are equally treated.
(3) "Class Sx", "Class X" and "Class Z" will be subject to specific fee arrangements between its investors and the Management Company, while similar investors will be equally treated within the same category of shares.
(4) Shares categories "Class "Sx"" and "Class "Xx"" are referring to a generic term covering an undetermined number of categories of shares which can be issued, each of them being dedicated to specific investors and receiving a specific number (which is inserted just after its above-mentioned name, e.g., "Class S1", "Class S2", "Class X1", "Class X2", etc.). The categories of shares "Class "S"" and "Class "X"" available are disclosed on the website www.abnamroinvestmentsolutions.com.
(5) This minimum holding amount only applies for subscription(s) made after 1 April 2025.

Additional share classes of existing categories may be launched from time to time. The listing of all available share classes is available on the website www.abnamroinvestmentsolutions.com.

Hedged categories

In some sub-funds, hedged categories may be created.

These categories are distinguished by hedging their main currency exchange risks regarding the accounting currency of the sub-fund, the manager will aim to hedge between 80% and 100% of the net assets of the relevant "H" category. In the event of changes in the value of the portfolio or of subscriptions and redemptions, the hedge rate may be less than 80% or greater than 100% of the net assets. In such a case, the manager will aim to re-adjust the hedge rate to between 80% and 100% of the net assets. The exchange risk is thus partially maintained because this hedging cannot take into account the currency exposure of all underlying investments of the sub-fund concerned.

The currency of these categories appears in their denomination (for example, "**AH EUR**", "**CH EUR**", "**DH EUR**", "**EH EUR**" and "**IH EUR**" for a category hedged in EUR and the accounting currency of the sub-fund is USD).

The characteristics of these categories are identical to those of the same non hedged categories existing in the same sub-fund.

If no specific information is given by the investor, orders received will be processed in the reference currency of the category. The characteristics of these categories are identical to those of the same non hedged categories existing in the same sub-fund.

These categories will be established on a date and in sub-funds to be defined by the Board of Directors. Before subscription, investors are invited to seek information on the opening of the categories, their currencies and the sub-funds in which they are open.

If the assets of one of these categories in any sub-fund fall below one million euros or equivalent, the Board of Directors reserves the right to close the category and merge it with the same non hedged category of the same sub-fund.

General provision available for all categories

The Board of Directors may also decide at any time to split or consolidate the shares issued within one same sub-fund, category, or class into a number of shares determined by the Board itself. The total NAV of such shares must be equal to the NAV of the subdivided/consolidated shares existing at the time of the splitting/consolidation event.

Before subscribing, the investor should check in Book II which categories and classes are available for each sub-fund.

If it transpires that shares are held by persons other than those authorized, they will be converted to the appropriate category.

As from the incorporation of the Company, shares are issued in registered form exclusively. No bearer shares were or will be issued.

The register of shareholders is kept in Luxembourg by the UCI Administrator indicated above in "General Information". Unless otherwise specified, shareholders whose shares are held in registered form will not receive a certificate representing their shares. Instead, they will be sent confirmation of their entry in the register.

The shares must be fully paid-up and are issued without a par value. Unless otherwise indicated, there is no limitation on their number. The rights attached to the shares are those described in the Luxembourg law of 10 August 1915, unless exempted by the Law.

Fractions of shares may be issued up to one hundredth of a share or up to one thousandth of a share as determined by the Board of Directors.

All the Company's whole shares, whatever their value, have equal voting rights. The shares of each sub-fund, category, or class have an equal right to the liquidation proceeds of the sub-fund, category, or class.

If no specific information is given by the investor, orders received will be processed in the reference currency of the category.

Before subscription, investors are invited to seek information on the opening of the categories, their currencies and the sub-funds in which they are open.

DIVIDENDS

Capitalization shares retain their income to reinvest it.

The General Meeting holding distribution shares for each sub-fund concerned decides each year on the Board of Directors' proposal to pay a dividend which is calculated in accordance with the limitations defined by Luxembourg laws and the Articles of Association. In this respect, the General Meeting reserves the right to distribute the net assets of each of the Company's sub-funds up to the limit of the legal minimum capital. The nature of the distribution (net investment income or capital) will be mentioned in the Company's financial statements.

If, given market conditions, it is in the shareholders' interest not to distribute a dividend, then no such distribution will be carried out.

If it deems it advisable, the Board of Directors may decide to distribute interim dividends.

The Board of Directors determines the payment methods for the dividends and interim dividends that have been decided upon.

Dividends will be paid in the reference currency of the class.

Declared dividends and interim dividends not collected by shareholders within a period of five years from the payment date will lapse and revert to the sub-fund concerned.

Interest will not be paid on declared and unclaimed dividends or interim dividends, which will be held by the Company on behalf of the shareholders of the sub-fund for the duration of the legal limitation period.

SUBSCRIPTION, CONVERSION AND REDEMPTION OF SHARES

Preliminary Information

Subscriptions, conversions and redemptions of shares are made with reference to their unknown NAV. They may concern a number of shares or an amount.

The Board of Directors reserves the right to:

(a) refuse a subscription or conversion request for any reason whatsoever in whole or in part;
(b) redeem, at any time, shares held by persons who are not authorized to buy or hold the Company's shares;
(c) reject subscription, conversion or redemption requests from any investor who it suspects of using practices associated with Market Timing and Active Trading.

The Board of Directors is authorized to set minimum amounts for subscription, conversion, redemption and holding.

Subscriptions from entities which submit subscription applications and whose names show that they belong to one and the same group, or which have one central decision-making body, will be grouped together to calculate these minimum subscription amounts.

Investors must meet the investment criteria for any class in which they intend to invest (such as minimum initial investment and specified investor type). If an investor purchases shares in a class in which that investor does not meet the investment criteria, the Board of Directors reserves the right to redeem the investor's holding. In such a scenario, the Board of Directors is not obliged to give the investor prior notice of its actions. The Board of Directors may also decide, upon prior consultation with, and the approval of, the investor who does not meet the investment criteria, to switch the investor into a more appropriate class in the Company (where available).

Should a share redemption or conversion request, a merger/splitting procedure, or any other event, have the effect of reducing the number or the total net book value of the shares held by a shareholder to below the number or value decided upon by the Board of Directors, the Company may redeem all the shares.

In certain cases stipulated in the section on suspension of the calculation of the NAV, the Board of Directors is authorized to temporarily suspend the issue, conversion and redemption of shares and the calculation of their NAV.

Anti-Money Laundering and Counter-Terrorist Financing Legislation

Pursuant to the Luxembourg law of 5 April 1993 relating to the financial sector as amended, the Directive 2018/843/EU on the prevention of the use of the financial system for the purposes of money laundering or terrorism financing and the Luxembourg law of 12 November 2004 relating to money laundering and counter terrorist financing as amended (the "Law of 2004"), the law of 27 October 2010 enhancing the anti-money laundering and counter-terrorist financing legal framework, and the CSSF Regulation No. 12-02 of 14 December 2012 implementing a legally binding reinforcement of the regulatory framework (the "CSSF Regulation 12-02"), as well as to the circulars of the Luxembourg supervisory authority, obligations have been imposed on the Company to take measures to prevent the use of investment funds for money laundering and terrorist financing purposes.

Accordingly, the Management Company has established a procedure to identify all its investors. To meet the Management Company's requirements, investors should submit any necessary identification documents together with the application form. For private individuals this will be a passport or identity card copy duly certified to be a true copy by an authorised body in their resident country. Legal entities will be required to produce documents such as proof of regulation, membership to a recognised stock exchange, or company articles of incorporation/by-laws or other constitutive documents as applicable. The Management Company is also obliged to identify any beneficial owners of the investment. The requirements apply to both purchases made directly to the Company and indirect purchases received from an intermediary or a distributor subscribing for Shares in its own name and on behalf of underlying Investors. In case of a subscription for an intermediary on behalf of a customer and/or a distributor subscribing for Shares in its own name and on behalf of underlying Investors, enhanced customer due diligence measures for this intermediary and/or distributor subscribing for Shares in its own name and on behalf of underlying investors will be applied in accordance with the Law of 2004 and CSSF Regulation 12-02. In this context, investors must inform without delay the Management Company or the Company when the person(s) designated as beneficial owner(s) change and in general, ensure at all times that each piece of information and each document provided to the Management Company or intermediary and/or distributor subscribing for Shares in its own name and on behalf of underlying investors, remains accurate and up-to-date.

The Management Company reserves the right to ask at any time for additional information and documentary evidence, such as updated identity documentation, source of funds and origin of wealth, as may be required in higher risk scenarios or to comply with any applicable laws and regulations, including applicable Luxembourg regulations on the prevention of the use of the financial sector for money laundering purposes. In case of delay or failure to provide such information and/or documentary evidence, the Management Company may delay or reject the processing of purchase or sale instructions, or any other transaction. The Management Company may also delay or suspend the payment of dividends until relevant and satisfactory information and/or documentation is received. In addition, the Management Company reserves the right to stop the payment of any commissions, to block further transactions in the Company's Funds and/or to ultimately terminate the business relationship with sub-distributors, intermediaries, brokers/dealers and/or professional investors after reasonable attempts from the Management Company to reach agreement on updated terms and conditions or contractual arrangements, obtain missing or updated documentation (including underlying clients' documentation) requested from such sub-distributors, intermediaries, brokers/dealers and/or professional investors in line with applicable laws and regulations, thus preventing the Management Company from fulfilling its anti-money laundering and counter-terrorism financing obligations. Neither the Company nor the Management Company have any liability for delays or failure to process deals as a result of sub-distributors, intermediaries, brokers/dealers, professional investors and/or Investors providing no or only incomplete information and/or documentary evidence.

Such information provided to the Management Company is collected and processed for anti-money laundering and counter-terrorist financing compliance purposes.
The Management Company shall ensure that due diligence measures on the Company's investments are applied on a risk-based approach in accordance with Luxembourg applicable laws and regulations.
The Company is also bound to identify the source of funds if they come from financial institutions that are not subject to an obligation for identification equivalent to those required under Luxembourg laws. Subscriptions may be temporarily frozen pending identification of the source of the funds.

It is generally accepted that finance sector professionals residing in countries that have signed up to the conclusions of the FATF (Financial Action Task Force) on money laundering are deemed to have an obligation for identification equivalent to that required under Luxembourg laws.

Furthermore, the Company also performs AML/CFT controls based on applicable Luxembourg laws and the various anti-money laundering and counter-terrorist financing laws and circulars (including the law of November 12, 2004 as amended and circulars issued by the CSSF).

Processing of Personal Information

In submitting a subscription request, the investor authorizes the Company to store and utilize all of the confidential information that it may acquire on the investor with a view to managing its account or their business relationship. To the extent that this usage so requires, the investor also authorizes the sharing of this information with different service providers of the Company. It is to be noted that some service providers established outside of the European Union may be subject to less stringent rules on the safeguarding of information. The information may be used for purposes of filing, order processing, responding to shareholder requests, and providing them with information on other Company products and services. Neither the Company nor its Management Company will disclose confidential information on shareholders unless required to do so by specific regulations.

Subscriptions

The shares will be issued at a price corresponding to the NAV per share plus the subscription fee as described below.

For an order to be executed at the NAV on a given Valuation Day, it must be received by the Company before the time and date specified in the detailed conditions for each sub-fund in Book II. Orders received after this deadline will be processed at the NAV on the next Valuation Day after the Valuation Day in question.

In order to be accepted by the Company, the order must include all necessary information relating to the identification of the subscribed shares and the identity of the subscriber as described above. Orders must be addressed by regular mail to the UCI Administrator. They may also be addressed by facsimile or electronic means to the UCI Administrator, provided that the original copy is immediately forwarded by regular mail.

Unless otherwise specified for a particular sub-fund, the subscription price of each share is payable in one of the valuation currencies of the shares concerned within the time period defined in Book II, increased, where necessary, by the applicable subscription fee. Payment of the Shares may be made by bank transfer only, net of all bank charges (i.e. at the investor's expense). The Board of Directors reserves

the right to waive this obligation and to accept payments by check; however, the application will normally not be processed until the check has been cleared. At the shareholder's request, the payment may be made in a currency other than one of the valuation currencies but limited to EUR, USD. The exchange expenses will then be borne by the shareholder and added to the subscription price. In case of defect of payment within the time limits allowed, the Board of Directors reserves the right to request suspended interests a day of delay at the rate of the market.

The Company reserves the right to postpone, and/or cancel subscription requests if it is not certain that the appropriate payment will reach the Depositary within the required payment time or if the order is incomplete. The Board of Directors or its agent may process the request by applying an additional charge to reflect interest owed at the customary market rates; or cancelling the share allotment, as applicable accompanied by a request for compensation for any loss owing to failure to make payment before the stipulated time limit. The shares will not be assigned until the duly completed subscription request has been received accompanied by the payment or a document irrevocably guaranteeing that the payment will be made before the deadline. If payment is made by uncertified check, the shares will be assigned after receipt of confirmation of payment. The Company cannot be held responsible for the delayed processing of incomplete orders.

Any outstanding balance remaining after subscription will be reimbursed to the shareholder, unless the amount is less than EUR 15 or its currency equivalent, as the case may be. Amounts thus not reimbursed will be retained by the relevant sub-fund.

The Board of Directors may accept the issue of shares in exchange for the contribution in kind of transferable securities, in accordance with the conditions defined by Luxembourg laws, in particular with respect to the obligation for the submission of a valuation report by the Auditor mentioned under "General Information" above, and provided that these transferable securities meet the Company's investment policy and restrictions for the sub-fund concerned as described in Book II. Unless otherwise specified, the costs of such a transaction will be borne by the applicant.

Conversions

Without prejudice to the specific provisions of a sub-fund, category, or class, shareholders may request the conversion of some or all of their shares into shares of another sub-fund, category, or class, subject however to the investor eligibility conditions set forth for each class as more described under "Share categories and classes" in Book I. The number of newly issued shares and the costs arising from the transaction are calculated in accordance with the formula described below.

For a conversion order to be executed at the NAV on a given Valuation Day, it must be received by the Company before the time and date specified for each sub-fund in Book II. Orders received after this deadline will be processed at the NAV on the next Valuation Day.

Conversion Formula

The number of shares allocated to a new category will be established according to the following formula:
$A = [(B \times (C - (C \times F)) \times D) / E] + X$
where
- "A" represents the number of shares to be allocated to the new category;
- "B" represents the number of shares to be converted from the original category;
- "C" represents the NAV, on the applicable Valuation Day, of the shares to be converted from the original category;
- "D" represents the exchange rate applicable on the day of the transaction between the currencies of the shares to be converted;
- "E" represents the NAV, on the applicable Valuation Day, of the shares to be allocated to the new category;
- "F" represents the commission rate for conversions mentioned in the description of each sub-fund in Book II;
- "X" is the unassigned balance which, if any, will be reimbursed to the shareholder. Investors are reminded that the Company may issue fractions of shares up to one hundredth or up to one thousandth as determined by the Board of Directors.

Redemptions

Subject to the exceptions and limitations prescribed in the Prospectus, all shareholders are entitled, at any time, to have their shares redeemed by the Company.

For an order to be executed at the NAV on a given Valuation Day, it must be received by the Company before the time and date specified in the conditions for each sub-fund in Book II. Orders received after this deadline will be processed at the NAV on the next Valuation Day.

In order to be accepted by the Company, the order must include all necessary information relating to the identification of the shares in question and the identity of the shareholder as described above.

Unless otherwise specified for a particular sub-fund, the redemption amount for each share will be reimbursed in one of the valuation currencies of the shares concerned and within the timeframe specified in Book II, less, where necessary, the applicable redemption commission.

At the shareholder's request, the payment may be made in a currency other than the valuation currencies of the redeemed shares but limited to EUR, USD, in which case the exchange costs will be borne by the shareholder and charged against the redemption price. The redemption price of shares may be higher or lower than the price paid at the time of subscription (or conversion), depending on whether the NAV has appreciated or depreciated in the interval.

The Company reserves the right to postpone redemption requests if the order is incomplete. The Company cannot be held responsible for the delayed processing of incomplete orders.

Redemptions in kind shall only be activated to meet redemptions requested by professional investors within the meaning of Annex II of Directive 2014/65/EU) and upon specific approval of the Board of Directors, provided that the remaining shareholders are not prejudiced and that a valuation report is produced by the Auditor. The type and kind of assets that may be transferred in such cases will be determined by the manager, taking into account the investment policy and restrictions of the sub-fund in question. The costs of such transfers may be borne by the applicant.

In the event that the total net redemption/conversion applications received for a given sub-fund with respect to a Valuation Day equals or exceeds 10% of the net assets of the sub-fund in question, the Board of Directors may decide to implement a redemption gate, that is to say to restrict the execution of the redemption/conversion applications on a pro-rata basis so as to limit the amount of such redemption/conversions to date to at least 10% of the net assets of the sub-fund concerned. Any redemption/conversion applications deferred shall be given in priority in relation to redemption/conversion applications received with respect to the next Valuation Day, again subject to the limit of the portion of net assets set by the Board of Directors for this Valuation Day. This liquidity management tool may be applied to all sub-funds, unless otherwise disclosed in the relevant sub-fund description in Book II.

Stock exchange listing

By decision of the Board of Directors, the shares of the sub-funds and categories of the Company may be admitted to official listing on the Luxembourg Stock Exchange and/or as applicable on another securities exchange.

Charges related to subscription, redemption and conversion of shares

The Company itself does currently not apply any charge on subscription and conversion of shares.

However, distributors may decide to apply charges to any subscription, redemption and conversion submitted to them by shareholders.

The maximum charges that may be applied by distributors in such case are described below. Shareholders should consult their distributors for more details on the current charges.

Category	***Subscription fee (maximum)***	***Conversion fee[1] (maximum)***	***Redemption fee (maximum)***
Class A Class AH EUR Class AH USD	2%	1%	1%
Class ABN AMRO Profilfonds A Class ABN AMRO Profilfonds B Class ABN AMRO Profilfonds C	0%	0%	0%
Class A3 Class A4	2%	1%	1%
Class B	2%	1%	1%
Class C Class CH EUR	2%	1%	1%
Class C2	2%	1%	1%
Class D Class DH EUR	2%	1%	1%
Class E	2%	1%	1%
Class F Class FH EUR	2%	1%	1%
Class G Class GH EUR Class GH USD	2%	1%	1%
Class I Class IH EUR	0%	0%	0%
Class M	0%	0%	0%
Class R Class RH EUR	2%	1%	1%
Class “Sx”	2%	1%	1%
Class X	0%	0%	0%
Class “Xx” Class “XxH” EUR	0%	0%	0%
Class Z	2%	1%	1%

These maximum fees do not apply to the sub-funds listed below for which maximum subscription/redemption/conversion fees for all share classes are set at 0%:

- Profile 1 – Very Defensive
- Profile 2 – Defensive
- Profile 3 – Moderately Defensive
- Profile 4 – Moderately Aggressive
- Profile 5 – Aggressive
- Profile 6 – Very Aggressive

[1] In the event of conversion to a sub-fund with a higher subscription fee, the difference may be payable.

In exceptional circumstances where swing pricing may not constitute an optimal solution to prevent dilution effects and to allocate the costs associated with raising liquidity to the redeeming Shareholder on a cost-attribution basis, the Company is entitled to charge a redemption fee of up to 2% percent of the gross redemption amount upon redemption of Shares, at the discretion of the Board of Directors of the Company. The specific amount is determined dynamically and is based on the estimated costs of raising liquidity.

The redemption fee is not applied permanently, but rather on a case-by-case basis by the Company when the estimated liquidity costs for processing the redemption requests reach a level that, according to the methodology established by the Company, is deemed material for the allocation of costs based on their cause. When determining the level of the redemption fee, the calculation is performed dynamically within the predefined fee range. In doing so, the Company takes into account the estimated costs of raising liquidity, including explicit transaction costs (e.g., brokerage fees, taxes, settlement costs) as well as, where appropriate, implicit transaction costs (e.g., bid-ask spreads, market influences).

The Company applies a documented methodology that enables the calculation of the redemption fee within the predefined fee range, taking into account prevailing market conditions and the estimated costs of raising liquidity. This may apply under both normal and stressed market conditions.

- Normal market conditions: the redemption fee can be applied when redemptions result in costs that are considered significant according to the methodology.
- Stressed market conditions: the redemption fee can be set at the higher end of the range to cover increased liquidity costs (e.g., for illiquid assets or market disruptions).

Factors influencing the fee amount include, for example, market volatility, portfolio liquidity, and transaction costs.

The redemption fee is not charged if the redemption can be fully met from existing liquid assets or if the associated costs are already covered by the swing pricing policy.

The redemption fee is charged by the Company based on a documented methodology.

CALCULATION OF THE NET ASSET VALUE PER SHARE

Each NAV calculation will be made as follows under the responsibility of the Board of Directors:

1. The NAV will be calculated as specified in Book II.
2. The NAV per share will be calculated with reference to the total net assets of the corresponding sub-fund, category, or class. The total net assets of each sub-fund, category, or class will be calculated by adding all the asset items held by each (including the entitlements or percentages held in certain internal sub-portfolios as more fully described in point 4, below) from which any related liabilities and commitments will be subtracted, all in accordance with the description in point 4, paragraph 4, below.
3. The NAV per share of each sub-fund, category, or class will be calculated by dividing its respective total net assets by the number of shares in issue, up to two or three decimal places as determined by the Board of Directors for each sub-fund, except for those currencies for which decimals are not used.
4. Internally, in order to ensure the overall financial and administrative management of the set of assets belonging to one or more sub-funds, categories, or classes, the Board of Directors may create as many internal sub-portfolios as there are sets of assets to be managed (the "internal sub-portfolios").

   Accordingly, one or more sub-funds, categories, or classes that have entirely or partially the same investment policy may combine the assets acquired by each of them in order to implement this investment policy in an internal sub-portfolio created for this purpose. The portion held by each sub-fund, category, or class within each of these internal sub-portfolios may be expressed either in terms of percentages or in terms of entitlements, as specified in the following two paragraphs. The creation of an internal sub-portfolio will have the sole objective of facilitating the Company's financial and administrative management.

   The holding percentages will be established solely on the basis of the contribution ratio of the assets of a given internal sub-portfolio. These holding percentages will be recalculated on each Valuation Day to take account of any redemptions, issues, conversions, distributions or any other events generally of any kind affecting any of the sub-funds, categories, or classes concerned that would increase or decrease their participation in the internal sub-portfolio concerned.

   The entitlements issued by a given internal sub-portfolio will be valued as regularly and according to identical methods as those mentioned in points 1, 2 and 3, above. The total number of entitlements issued will vary according to the distributions, redemptions, issues, conversions, or any other events generally of any kind affecting any of the sub-funds, categories, or classes concerned that would increase or decrease their participation in the internal sub-portfolio concerned.
5. Whatever the number of categories, or classes created within a particular sub-fund, the total net assets of the sub-fund will be calculated at the intervals defined by Luxembourg Law, the Articles of Association or the Prospectus. The total net assets of each sub-fund will be calculated by adding together the total net assets of each category, or class created within the sub-fund.
6. Without prejudice to the information in point 4 above concerning entitlements and holding percentages, and without prejudice to the particular rules that may be defined for one or more particular sub-funds, the net assets of the various sub-funds will be valued in accordance with the rules stipulated below.

In cases where an investor invests in the Company through an intermediary, the final beneficiaries shall be informed that their rights may be affected when compensation is paid out in case of NAV errors/non-compliance with the investment rules at the level of the Company.

COMPOSITION OF ASSETS

The Company's assets primarily include:

(1) cash in hand and cash deposit including interest accrued but not yet received and interest accrued on these deposits until the payment date;

(2) all notes and bills payable on demand and accounts receivable (including the results of sales of securities before the proceeds have been received);

(3) all securities, units, shares, bonds, options or subscription rights and other investments and securities which are the property of the Company;

(4) all dividends and distributions to be received by the Company in cash or securities that the Company is aware of;

(5) all interest accrued but not yet received and all interest generated up to the payment date by securities which are the property of the Company, unless such interest is included in the principal of these securities;

(6) the Company's formation expenses, insofar as these have not been written down;

(7) all other assets, whatever their nature, including prepaid expenses.

VALUATION RULES

The assets of each sub-fund shall be valued as follows:

(1) the value of cash in hand and cash deposit, bills and drafts payable at sight and accounts receivable, prepaid expenses, and dividends and interest due but not yet received, shall comprise the nominal value of these assets, unless it is unlikely that this value could be received; in that event, the value will be determined by deducting an amount which the Company deems adequate to reflect the actual value of these assets;

(2) the value of shares or units in undertakings for collective investment shall be determined on the basis of the last NAV available on the Valuation Day;

(3) the valuation of all securities listed on a stock exchange or any other regulated market which functions regularly, is recognized and accessible to the public, is based on the closing price on the order acceptance date and, if the securities concerned are traded on several markets, on the basis of the most recent price on the major market on which they are traded; if this price is not a true reflection, the valuation shall be based on the probable sale price estimated by the Board of Directors in a prudent and bona fide manner;

(4) unlisted securities or securities not traded on a stock exchange or another regulated market which functions in a regular manner is recognized and accessible to the public, shall be valued on the basis of the probable sale price estimated in a prudent and bona fide manner by a qualified professional appointed for this purpose by the Board of Directors;

(5) securities denominated in a currency other than the currency in which the sub-fund concerned is denominated shall be converted at the exchange rate prevailing on the Valuation Day;

(6) If permitted by market practice, liquid assets, money market instruments and all other instruments may be valued at their nominal value plus accrued interest or according to the linear amortization method. Any decision to value the assets in the portfolio using the

linear amortization method must be approved by the Board of Directors, which will record the reasons for such a decision, in accordance with the guidelines dated February 2009 of the Association of the Luxembourg Fund Industry (ALFI) on "Calculation of amortised cost vs market value deviation for funds requiring such assessment according to their prospectus". The Board of Directors will put in place appropriate checks and controls concerning the valuation of the instruments;

(7) the Board of Directors is authorized to draw up or amend the rules in respect of the relevant valuation rates. Decisions taken in this respect shall be included in the Book II;

(8) IRS shall be valued on the basis of the difference between the value of all future interest payable by the Company to its counterparty on the valuation date at the zero coupon swap rate corresponding to the maturity of these payments and the value of all future interest payable by the counterparty to the Company on the valuation date at the zero coupon swap rate corresponding to the maturity of these payments;

(9) the internal valuation model for CDS utilizes as inputs the CDS rate curve, the recovery rate and a discount rate (LIBOR or market swap rate) to calculate the mark-to-market. This internal model also produces the rate curve for default probabilities. To establish the CDS rate curve, data from a certain number of counterparties active in the CDS market are used. The manager uses the valuation of the counterparties' CDS to compare them with the values obtained from the internal model. The starting point for the construction of the internal model is parity between the variable portion and fixed portion of the CDS on signing the CDS.

(10) since EDS are triggered by an event affecting a share, their valuation depends mainly on the volatility of the share and its asymmetrical position. The higher the volatility, the greater is the risk that the share will reach the 70% threshold and therefore the greater the EDS spread. The spread of a company's CDS also reflects its volatility, since high volatility of the share indicates high volatility of the assets of the company in question and therefore a high probability of a credit event. Given that the spreads of both EDS and CDS are correlated with the implicit volatility of the shares, and that these relations have a tendency to remain stable over time, an EDS can be considered as a proxy for a CDS. The key point in the valuation of an EDS is to calculate the implicit probability of a share event. Two methods are generally accepted: the first consists of using the market spread of the CDS as input in a model to evaluate the EDS; the second use historical data for the share in question to estimate the probability. Although historical data are not necessarily a proper guide as to what may happen in the future, such data can reflect the general behaviour of a share in crisis situation. In comparing the two approaches, it is very rare to see historic probabilities higher than the shares' implicit probabilities;

COMPOSITION OF LIABILITIES

The Company's liabilities primarily include:

(1) all loans, matured bills and accounts payable;

(2) all known liabilities, whether or not due, including all contractual obligations due and relating to payment in cash or kind, including the amount of dividends announced by the Company but yet to be paid;

(3) all reserves, authorized or approved by the Board of Directors, including reserves set up in order to cover a potential capital loss on certain of the Company's investments;

(4) any other undertakings given by the Company, except for those represented by the Company's equity. For the valuation of the amount of these liabilities, the Company shall take account of all the charges for which it is liable, including, without restriction, the costs of amendments to the Articles of Association, the Prospectus and any other document relating to the Company, management, performance and other fees and extraordinary expenses, any taxes and duties payable to government departments and stock exchanges, the costs of financial charges, bank charges or brokerage incurred upon the purchase and sale of assets or otherwise. When assessing the amount of these liabilities, the Company shall take account of regular and periodic administrative and other expenses on a prorata temporis basis.

The assets, liabilities, expenses and fees not allocated to a sub-fund, category, or class shall be apportioned to the various sub-funds, categories, or classes in equal parts or, subject to the amounts involved justifying this, proportionally to their respective net assets. Each of the Company's shares which is in the process of being redeemed shall be considered as a share issued and existing until closure on the Valuation Day relating to the redemption of such share and its price shall be considered as a liability of the Company as from closing on the date in question until such time as the price has been duly paid. Each share to be issued by the Company in accordance with subscription applications received shall be considered as being an amount due to the Company until such time as it has been duly received by the Company. As far as possible, account shall be taken of any investment or disinvestment decided by the Company until the Valuation Day.

SUSPENSION OF THE CALCULATION OF NET ASSET VALUE AND THE ISSUE, CONVERSION AND REDEMPTION OF SHARES

Without prejudice to legal causes for suspension, the Board of Directors may at any time temporarily suspend the calculation of the NAV of shares of one or more sub-funds, as well as the issue, conversion and redemption in the following cases:

1. during any period when one or more currency markets, or a stock exchange, which are the main markets or exchanges where a substantial portion of a sub-fund's investments at a given time are listed, is/are closed, except for normal closing days, or during which trading is subject to major restrictions or is suspended;
2. when the political, economic, military, currency, social situation, or any event of *force majeure* beyond the responsibility or power of the Company makes it impossible to dispose of one asset by reasonable and normal means, without seriously harming the shareholders' interests;
3. during any failure in the means of communication normally used to determine the price of any of the Company's investments or the going prices on a particular market or exchange;
4. when restrictions on foreign exchange or transfer of capital prevents transactions from being carried out on behalf of the Company or when purchases or sales of the Company's assets cannot be carried out at normal exchange rates;
5. as soon as a decision has been taken to either liquidate the Company or one or more sub-funds, categories, or classes;
6. to determine an exchange parity under a merger, partial business transfer, splitting, or any restructuring operation within, by or in one or more sub-funds, categories, or classes;
7. for a "Feeder" sub-fund, when the NAV, issue, conversion, or redemption of units, or shares of the "Master" sub-fund are suspended;
8. in any other case when the Board of Directors estimates by a justified decision that such a suspension is necessary to safeguard the general interests of the shareholders concerned.

In the event the calculation of the NAV is suspended, the Company shall immediately and in an appropriate manner inform the shareholders who requested the subscription, conversion and redemption of the shares of the sub-fund(s) in question.

In exceptional circumstances which could have a negative impact on shareholders' interests, or in the event of subscription, redemption or conversion applications exceeding 10% of a sub-funds' net assets, the Board of Directors reserves the right not to determine the value of a share until such time as the required purchases and sales of securities have been made on behalf of the sub-fund. In that event, subscription, redemption and conversion applications in the pipeline will be processed simultaneously on the basis of the NAV so calculated. Pending subscription, conversion and redemption applications may be withdrawn by written notification provided that such notification is received by the company prior to lifting of the suspension. Pending applications will be taken into account on the first calculation date following lifting of the suspension. If all pending applications cannot be processed on the same calculation date, the earliest applications shall take precedence over more recent applications.

A suspension of subscriptions, repurchases, and redemptions may be applied to any of the sub-funds as a liquidity management tool, on a temporary basis to address exceptional circumstances and if justified having regard to the best interests of investors

SWING PRICING

In certain circumstances, subscriptions, redemptions, and conversions in a sub-fund may have a negative impact on the Net Asset Value per share. Where subscriptions, redemptions, and conversions in a sub-fund cause the sub-fund to buy and/or sell underlying investments, the value of these investments may be affected by bid/offer spreads, market impacts, trading costs and related expenses including transaction charges, brokerage fees, and taxes. This investment activity may have a negative impact on the Net Asset Value per share called "dilution". In order to protect existing or remaining investors from the potential effect of dilution, the sub-fund may apply a Swing Pricing Adjustment on the capital activity at the level of the sub-fund and does not address the specific circumstances of each individual investor transaction, as further explained below.

Unless otherwise disclosed in the relevant sub-fund description in Book II, any Swing Price Adjustment may be added to the price at which shares will be issued in the case of net subscription requests exceeding a certain threshold set by the Board of Directors from time to time (called the Swing Pricing Threshold), and deducted from the price at which shares will be redeemed in the case of net redemption requests exceeding a certain threshold set by the Board of Directors from time to time.

The Swing Pricing Adjustment consists in adjusting the Net Asset Value per share to account for the aggregate costs of buying and/or selling underlying investments. The Net Asset Value per share will be adjusted by a certain percentage set by the Board of Directors from time to time for each sub-fund called the "swing factor" which represents the estimated explicit transaction costs, such as taxes and brokerage fees as well as, where applicable and on a best effort-basis, the estimated implicit transaction costs, including bid-offer spreads, trading costs, and related expenses that may be incurred by the sub-fund as a result of buying and/or selling underlying investments (called the Swing Factor). Where applicable, estimated market impacts may be accounted for in the determination of swing factor.

As certain stock markets and jurisdictions may have different charging structures on the buy and sell sides, the Swing Factor may be different for net subscriptions and net redemptions in a sub-fund. Generally, the Swing Factor will not exceed two percent (2%) of the Net Asset Value per share.

Nevertheless, under extraordinary circumstances such as political, military, economic, financial, monetary, sanitary or other emergency beyond the control, liability and influence of the Management Company, the maximum Swing Factor could be raised beyond the aforementioned maximum percentage, on a temporary basis. A periodical review will be undertaken in order to verify the appropriateness of the Swing Factor in view of market conditions.

This liquidity management tool may be applied to all sub-funds, unless otherwise disclosed in the relevant sub-fund description in Book II.

The Board of Directors will determine if a partial swing or full swing is adopted. If a partial swing is adopted, the Net Asset Value per share will be adjusted upwards or downwards if net subscriptions or redemptions in a sub-fund exceed a certain threshold set by the Board of Directors from time to time for each sub-fund (called the Swing Threshold). If a full swing is adopted, no Swing Threshold will apply. The Swing Factor will have the following effect on subscriptions or redemptions:

1. on a sub-fund experiencing levels of net subscriptions on a Valuation Day (i.e. subscriptions are greater in value than redemptions) (in excess of the Swing Threshold, where applicable) the Net Asset Value per share will be adjusted upwards by the Swing Factor; and
2. on a sub-fund experiencing levels of net redemptions on a Valuation Day (i.e. redemptions are greater in value than subscriptions) (in excess of the Swing Threshold, where applicable) the Net Asset Value per share will be adjusted downwards by the Swing Factor.

The volatility of the Net Asset Value of the sub-fund might not reflect the true portfolio performance (and therefore might deviate from the sub-fund's benchmark, where applicable) as a consequence of the application of swing pricing. Any performance fee (if applicable) will be charged on the basis of the unswung Net Asset Value of the sub-fund.

TAXATION OF THE COMPANY

At the date of the Prospectus, the Company is not liable to any Luxembourg income tax or capital gains tax or net wealth tax.

The Company is liable to an annual *Taxe d'abonnement* in Luxembourg representing 0.05% of the NAV. This rate is reduced to 0.01% for:

a) sub-funds with the exclusive objective of collective investments in money market instruments and the placing of deposits with credit institutions;
b) sub-funds with the exclusive objective of collective investments in deposit with credit institutions;
c) sub-funds, categories, or classes reserved for Institutional Investors.

The following are exempt from this *Taxe d'abonnement*:

a) the value of assets represented by units or shares in other UCIs, provided that these units or shares have already been subject to the *Taxe d'abonnement*;
b) sub-funds, categories and/or classes:
   (i) whose securities are reserved for Institutional Investors, and
   (ii) whose sole object is the collective investment in money market instruments and the placing of deposits with credit institutions, and
   (iii) whose weighted residual portfolio maturity does not exceed 90 days, and
   (iv) that have obtained the highest possible rating from a recognized rating agency.

   Where several share categories exist within the sub-fund, the exemption only applies to the share categories reserved for Institutional Investors.
c) sub-funds, categories and/or classes reserved to:
   (i) institutions for occupational retirement pension or similar investment vehicles, set up at the initiative of one or more employers for the benefit of their employees, and
   (ii) companies having one or more employers investing funds to provide pension benefits to their employees;
d) sub-funds whose main objective is investment in microfinance institutions;
e) sub-funds, categories and/or classes:
   (i) whose securities are listed or traded on at least one stock exchange or another regulated market operating regularly that is recognized and open to the public, and
   (ii) whose exclusive object is to replicate the performance of one or several indices.

   Where several share categories exist within the sub-fund, the exemption only applies to the share categories fulfilling the condition of sub-point (i).

When due, the *Taxe d'abonnement* is payable quarterly based on the relevant net assets and calculated at the end of the quarter for which it is applicable.

In addition, the Company may be subject to foreign UCI's tax, and/or other regulator levy in the country where the sub-fund is registered for distribution.

TAXATION OF THE COMPANY'S INVESTMENTS

Some of the Company's portfolio income, especially income in dividends and interest, as well as certain capital gains, may be subject to tax at various rates and of different types in the countries in which they are generated. In principle, this income and capital gains may also be subject to foreign withholding tax. In this respect, some double tax treaties concluded by the Grand Duchy of Luxembourg are nevertheless available in order to limit this tax exposure.

TAXATION OF SHAREHOLDERS

Shareholders are, at present, not subject to any Luxembourg capital gains, income, withholding, gift, estate, inheritance or other tax with respect to shares owned by them (except, where applicable, shareholders who are domiciled or reside in or have permanent establishment or have been domiciled or have resided in Luxembourg).

Prospective investors should inform themselves as to the taxes applicable to the acquisition, holding and disposition of shares of the Company and to disposition of shares of the Company and to distributions in respect thereof under the laws of the countries of their citizenship, residence or domicile.

a) FATCA provisions

FATCA was passed as part of the Hiring Incentives to Restore Employment Act of March 2010 in the United States. FATCA requires financial institutions outside the United States of America ("foreign financial institutions" or "FFIs") to send information on financial accounts that are held directly or indirectly by "specified US persons" or non-US entities with Controlling Person(s) who are specified US Person(s) on an annual basis to the US tax authorities (Internal Revenue Service or IRS). A withholding tax of 30% might be deducted from certain types of U.S. income from FFIs in case the reporting obligation is not met.

On 28 March 2014, the Grand Duchy of Luxembourg entered into an Intergovernmental Agreement ("IGA"), in accordance with model 1, and a related memorandum of understanding with the United States of America. The IGA was transposed into Luxembourg law via the Law of 24 July 2015, as modified.

The Management Company and the Company both comply with the FATCA regulations.

In any case, Shareholders and investors should take note and acknowledge that the Company or the Management Company may be required to disclose to the Luxembourg tax authority certain confidential information in relation to the investor and the Luxembourg tax authority may be required to automatically exchange such information with the Internal Revenue Service.

For any questions concerning FATCA and the FATCA status of the Company, Shareholders and potential investors are advised to contact their financial, tax and/or legal advisers.

b) Common Reporting Standard (CRS)

The importance of the automatic exchange of information to combat cross-border tax fraud and tax evasion has increased significantly at the international level in recent years. For this purpose, the OECD has published, among other things, a global standard for the automatic exchange of information on financial accounts in tax matters (Common Reporting Standard, hereinafter "CRS"). The CRS was integrated into Directive 2011/16/EU at the end of 2014 with Council Directive 2014/107/EU of 9 December 2014 regarding the obligation to automatically exchange information in the area of taxation. The participating states (all EU member states and several third countries)

apply the CRS. Luxembourg implemented the CRS into national law with the Law of 18 December 2015 as modified transposing the automatic exchange of financial account information in tax matters.

With the CRS, reporting financial institutions are obliged to obtain certain information about their clients and/or investors and potentially their controlling persons. If the clients/investors (natural persons or legal entities) are persons subject to reporting requirements and tax resident in other participating states, their financial accounts will be classified as reportable accounts. The reporting financial institutions will then annually transmit certain information for each reportable account to their home tax authority. The latter will then transmit the information tax authority of the reportable clients and/or investors and potentially of their controlling person(s).

The information to be transmitted is essentially the following:

- Family name, first name, address, tax identification number, countries of residence as well as the date and place of birth of each reportable person,
- register number,
- register balance or value,
- credited capital gains, including sales proceeds.

c) Data Protection

The Company and the Management Company, as well as their service providers will hold and process personal data of investors in accordance with Regulation (EU) 2016/679 of the European Parliament and of the Council of 27 April 2016 on the protection of natural persons with regard to the processing of personal data and on the free movement of such data, as amended from time to time (the "GDPR") along with any implementing legislation and available guidance from competent data protection authorities. Further information is available in the data protection information on website: https://www.abnamroinvestmentsolutions.com/en/footer/data-protection.html (the "Data Protection Information"). The Data Protection Information provides individuals whose personal data are processed by the Company, the Management Company as well as its/their service providers, with all legally required information regarding the personal data processed about them, the reasons for which their personal data are processed, the identity of service providers with country of residence of such entities and their rights in relation to such processing.

GENERAL SHAREHOLDERS' MEETINGS

The annual General Meeting of the Company will be held within 6 months as from the preceding year-end at the Company's registered office or any other location in the Grand-Duchy of Luxembourg specified in the notice to attend the meeting. If that day is not a bank business day in Luxembourg, the annual General Meeting will be held on the following bank business day. Other General Meetings may be convened in accordance with the prescriptions of Luxembourg laws and the Articles of Association.

Notices inviting shareholders to attend General Meetings will be published according to the forms and times prescribed in Luxembourg laws and the Articles of Association, and at least with a 14 days prior notice. Notices inviting shareholders to attend General Meetings may also be sent by mail to shareholders in addition to standard publication arrangements.

Similarly, General Meetings will be conducted as prescribed by Luxembourg laws and the Articles of Association.

Every share, irrespective of its unit value, entitles its holder to one vote. All shares have equal weight in decisions taken at the General Meeting when decisions concern the Company as a whole. When decisions concern the specific rights of shareholders of one sub-fund, category, or class, only the holders of shares of that sub-fund, category or class may vote.

INFORMATION FOR SHAREHOLDERS

Net Asset Values and Dividends

The Company publishes the legally required information in the Grand Duchy of Luxembourg and in all other countries where the shares are publicly offered.

This information is also available on the web site: www.abnamroinvestmentsolutions.com.

Financial Year

The Company's financial year starts on 1st January and ends on 31st December.

Financial Reports

The Company publishes an annual report closed on the last day of the financial year, certified by the auditors, as well as a non-certified, semi-annual interim report closed on the last day of the sixth month of the financial year. The Company is authorized to publish a simplified version of the financial report when required.

The financial reports of each sub-fund are published in the accounting currency of the sub-fund, although the consolidated accounts of the Company are expressed in Euro.

The annual report is made public within four months of the end of the financial year and the interim report within two months of the end of the half-year.

Documents for Consultation

The Articles of Association, the Prospectus, the KIID(s) and periodic reports may be consulted at the Company's registered office and at the establishments responsible for the Company's financial service. Copies of the Articles of Association and the annual and interim reports are available upon request.

Information on changes to the Company will be published on the Management Company's website or in any newspapers (online or paper versions) deemed appropriate by the Board of Directors in countries in which the Company publicly markets its shares.

Documents and information will be available on the website: www.abnamroinvestmentsolutions.com.

Investor queries and complaints

Shareholders may address their queries or complaints concerning the Company in writing to the registered office of the Company:
49, avenue J.F. Kennedy
L-1855 Luxembourg
Grand Duchy of Luxembourg

APPENDIX 1 – INVESTMENT RESTRICTIONS

1. A sub-fund's investments consist solely by one or more of the following elements:

a) transferable securities and money market instruments listed or traded on a regulated market as defined by Directive 2004/39;

b) transferable securities and money market instruments traded on another market of a European Union member state that is regulated, operating regularly, recognized and open to the public;

c) transferable securities and money market instruments officially listed on a stock market in a state that is not part of the European Union or traded on another market in one of these states that is regulated, operating regularly, recognized, and open to the public;

d) newly issued transferable securities and money market instruments, provided that:
- the issue conditions include an undertaking that an application is to be made for official listing on a stock market or other regulated market, operating regularly, recognized, and open to the public;
- admission to listing is obtained within one year of the issue;

e) units, or shares in UCITS authorized under Directive 2009/65 and/or other UCIs, whether or not they are located in a European Union member state, provided that:
- these other undertakings for collective investment are authorized in accordance with legislation requiring that the organizations are subject to supervision deemed by the CSSF as equivalent to that prescribed by EU legislation and that there is a sufficient guarantee of cooperation between the supervisory authorities;
- the level of protection guaranteed to unitholders, or shareholders in these other UCIs is equivalent to that prescribed for unitholders, or shareholders in UCITS and, in particular, that the rules regarding the division of assets, borrowings, lending, and short-selling of transferable securities and money market instruments are equivalent to the requirements of Directive 2009/65;
- the activities of these other UCIs are described in interim and annual reports enabling a valuation of the assets and liabilities, income and transactions for the period in question;
- the proportion of assets in the UCITS or other UCIs that are to be acquired, which, according to their management regulations or articles of association, may be wholly invested in units, or shares of other UCITS or other UCIs, does not exceed 10%;

f) deposits with a credit institution that are redeemable on request or that may be withdrawn and have a maturity of twelve months or less, provided that the credit institution has its registered office in a European Union member state or, if the registered office of the credit institution is located in another country, is subject to prudential rules deemed by the CSSF as equivalent to those prescribed in EU legislation;

g) financial derivative instruments, including equivalent instruments with cash settlement, which are traded on a regulated market of the type described in clauses a), b) and c) above, and/or financial derivative instruments traded over the counter ("**OTC derivatives**"), provided that:
- the underlying asset consists of instruments coming under this point 1., financial indexes, interest rates, exchange or currency rates, in which the corresponding sub-fund may make investments in accordance with its investment objectives, as described in the Articles of Association.
- the counterparties to OTC derivatives transactions are establishments subject to prudential supervision and belonging to categories authorized by the CSSF, and
- the OTC derivatives are reliably and verifiably valued on a daily basis and can, whenever the Company so chooses, be sold, liquidated or closed by a symmetrical transaction, at any time and at their fair value;

1) money market instruments other than those traded on a regulated market and specified in Article 1 of the Law, as long as the issue or issuer of these instruments are themselves subject to regulations designed to protect investors and savings and that these instruments are:
- issued or guaranteed by a central, regional or local authority, by a central bank of a member state, by the European Central Bank, by the European Union or the European Investment Bank, by a third-party state, or in the case of a federal state, by one of the members comprising the federation, or by an international public organization to which one or more member States belong, or
- issued by a company whose securities are traded on the regulated markets specified in clauses a), b) or c) above, or
- issued or guaranteed by an establishment subject to prudential supervision according to the criteria defined by EU law, or by an establishment that is subject to and conforms to prudential regulations deemed by the CSSF as being at least as strict as those prescribed by EU legislation, or
- issued by other entities belonging to categories approved by the CSSF as long as the investments in these instruments are subject to investor-protection rules that are equivalent to those prescribed in the first, second or third sub-clauses immediately preceding, and that the issuer is a company with capital and reserves totalling at least ten million euros (10,000,000- euros), which presents and publishes its annual accounts in accordance with the Fourth Directive 78/660/ECC, or is an entity within a group of companies including one or more listed companies whose purpose is the financing of the group, or is an entity whose purpose is the financing of securitization vehicles benefiting from a bank financing line.

2. However, a sub-fund may not:

a) invest more than 10% of its assets in transferable securities, or money market instruments other than those listed in point 1;

b) acquire either precious metals, or certificates representing them.

The holding of ancillary liquid assets which is limited to bank deposits at sight, such as cash held in current accounts with a bank accessible at any time is limited to 20% of the net assets a UCITS, except temporarily exceedances due to exceptionally unfavourable market conditions.

3. The Company may acquire movables and immovable property indispensable for the direct performance of its activity.

4.

a) A sub-fund may not invest more than 10% of its assets in transferable securities or money market instruments issued by a single entity.

A sub-fund may not invest more than 20% of its assets in deposits invested in a single entity.

The counterparty risk for a sub-fund in an OTC derivatives transaction may not exceed 10% of its assets if the counterparty is one of the credit institutions specified in clause 1.f), or 5% of its assets in other cases.

1) The total value of the transferable securities and money market instruments held by a sub-fund with issuers in each of which it invests more than 5% of its assets may not exceed 40% of the value of its assets. This limit does not apply to deposits with financial institutions under prudential supervision and OTC derivatives transactions with these institutions.

Notwithstanding the individual limits defined in clause a), when it would lead to it investing more than 20% of its assets in a single entity, a sub-fund may not combine several elements from among the following:
- investments in transferable securities or money market instruments issued by that entity,
- deposits at that entity, or
- risks arising from OTC derivatives transactions with that entity.

c) The limit stipulated in the first paragraph of clause a) may be increased to a maximum of 35% if the transferable securities or money market instruments are issued or guaranteed by a European Union member state, by its regional public authorities, by a third-party state or by international public organizations to which one or more member States belong.

d) The limit stipulated in the first paragraph of clause a) may be increased to a maximum of 25% for covered bonds as defined in Article 3(1) of Directive (EU) 2019/2162 of the European Parliament and of the Council of 27 November 2019 on the issue of covered bonds and covered bond public supervision and amending Directives 2009/65/EC and 2014/59/EU (the "Directive (EU) 2019/2162"), and for certain bonds, if they are issued before 08 July 2022 by a credit institution which has its registered office in a European Union member state and which is legally subject to special supervision by the public authorities that is designed to protect bondholders. In particular, funds arising from the issue of these bonds issued before 08 July 2022 must be invested, in accordance with legislation, in assets which, throughout the lifetime of the bonds, are able to cover the debts resulting from the bonds and which, in the event of the issuer's bankruptcy, would be used in priority for redemption of the principal and payment of the accrued interest.

If a sub-fund invests more than 5% of its assets in the bonds described in the first paragraph and issued by a single issuer, the total value of these investments may not exceed 80% of the value of the sub-fund's assets.

1) The transferable securities and money market instruments mentioned in clauses c) and d) are not included in the application of the 40% limit mentioned in clause b).

The limits stipulated in clauses a), b), c) and d) cannot be combined; consequently, investments in transferable securities or money market instruments issued by a single entity, or in deposits or derivative instruments made with this entity in accordance with clauses a), b), c) and d), may not in total exceed 35% of the sub-fund's assets.

Companies that are grouped together into a consolidated accounting entity as defined by Directive 83/349 or in accordance with recognized international accounting rules are considered as a single entity for the calculation of the limits stipulated in this point 4.

A single sub-fund may invest a cumulative total of up to 20% of its assets in the transferable securities and money market instruments of a single group.

1. Without prejudice to the limits specified in point 8., the limits specified in point 4. Are increased to a maximum of 20% for investments in shares and/or debt securities issued by a single entity, if the sub-fund's investment policy has the objective of replicating the composition of a specific equity or debt securities index that is recognized by the CSSF, on the following basis:

- the composition of the index is sufficiently diversified;
- the index constitutes a representative benchmark for the market to which it refers;
- appropriate publication has been made.

The limit stipulated in the preceding sentence is 35% if this is justified by exceptional market conditions, especially on regulated markets where certain transferable securities or certain money market instruments are largely dominant. Investment to this limit is only permissible for a single issuer.

6. As an exception to point 4., under the principle of the diversification of risks, a sub-fund may invest up to 100% of its assets in different issues of transferable securities and money market instruments issued or guaranteed by a European Union member state, by its regional public authorities, by another state part of the OECD, by Brazil, Indonesia, Russia, Singapore and South Africa, or by international public organizations to which one or more member States of the European Union belong.

These securities must come from at least six different issues, while securities from a single issue may not account for more than 30% of the total.

7.

a) A sub-fund may acquire units, or shares in UCITS and/or other UCIs specified in clause 1.e), provided that it does not invest more than 20% of its assets in a single UCITS or other UCI. For the purposes of the application of this investment limit, each sub-fund in a multi-sub-fund UCI, as defined by Article 181 of the Law, is considered as a separate issuer, provided that the principle of segregation of the commitments of the different sub-funds with regard to third parties is assured.

b) Investments in units, or shares of UCIs other than UCITS may not in total exceed 30% of the assets of a sub-fund. If a sub-fund has acquired units, or shares in UCITS and/or other UCIs, the assets of these UCITS or other UCIs are not combined for the purposes of the limits stipulated in point 4.

c) Due to the fact that the Company may invest in UCI units, or shares, the investor is exposed to a risk of fees doubling (for example, the management fees of the UCI in which the Company is invested).

A sub-fund may not invest in a UCITS, or other UCI (underlying), with a management fee exceeding 3% per annum.

When a sub-fund invests in other UCITS and/or other UCIs, which are managed, directly or by delegation, by the same Management Company or by any other company with which the Management Company is associated within the context of a management or control community, or significant direct or indirect ownership, the sub-fund will not incur any subscription or redemption fee for the units, or shares of these underlying assets.

The maximum annual management fee payable directly by the sub-fund is defined in Book II.

8.

a) The Company may not acquire shares accompanied by voting rights that entitle it to exercise significant influence on an issuer's management.

b) In addition, the Company may not acquire more than:
- 10% of shares without voting rights in a single issuer;
- 10% of debt securities from a single issuer;
- 25% of units, or shares in a single UCITS, or other UCI, as defined by Article 2 Paragraph 2 of the Law;
- 10% of money market instruments issued by a single issuer.

The limits stipulated in the second, third and fourth indents above need not be respected at the time of acquisition if, at that time, the gross amount of bonds or money market instruments, or the net amount of securities issued, cannot be calculated.

1) Clauses a) and b) do not apply with regard to:
   - transferable securities and money market instruments issued or guaranteed by a European Union member state or its regional public authorities;
   - transferable securities and money market instruments issued or guaranteed by a state that is not part of the European Union;
   - transferable securities and money market instruments issued by international organizations with a public remit to which one or more member States of the European Union belong;
   - shares held by the Company in the capital of a company from a state outside the European Union investing its assets mainly in securities of issuers from that state when, by virtue of its legislation, such a holding constitutes for the Company the only possibility of investing in securities of issuers from this state. However, this exemption is only applicable if, in its investment policy, the company from the state outside the European Union respects the limits established in points 4., 7. And 8. A) and b). In the event of the limits stipulated in points 4. And 7. Being exceeded, point 9. Will apply *mutatis mutandis*;

9. The sub-funds are not bound to conform to the limits stipulated in this Appendix during the exercise of subscription rights on transferable securities or money market instruments that form part of their assets.

   While continuing to respect the principle of the diversification of risks, newly authorized sub-funds may be exempted from points 4., 5., 6. And 7. For six months following the date of their authorization.

   If the limits stated in the first paragraph are exceeded by the sub-fund unintentionally or following the exercise of subscription rights, the sub-fund must aim as a priority in its sales transactions, to regularize this situation taking account of the interests of shareholders.

10. A sub-fund can acquire currencies through back-to-back loans.

    A sub-fund may borrow the following, provided that these loans:

    a) are temporary and represent a maximum of 10% of its assets;

    b) allow the acquisition of immovable property indispensable to the direct exercise of its activities and represent a maximum of 10% of its assets.

    If a sub-fund is authorized to borrow under points a) and b), these loans must not exceed 15% of its total assets.

11. Without prejudice to the application of points 1., 2., 3. and Appendix 2, a sub-fund may not grant credits or stand surety for a third party.

    The preceding paragraph does not prevent a sub-fund's acquisition of transferable securities, money market instruments or other financial instruments specified in clauses 1.e), g) and h), that are not fully paid-up.

12. A sub-fund may not short-sell transferable securities, money market instruments or other financial instruments specified in clauses 1. E), g) and h).

13. By derogation of the above restriction, a sub-fund designed as the "**Feeder**" may invest:

    a) at least 85% of its assets in units, or shares of another UCITS or another sub-fund of UCITS (the "**Master**");

    b) up to 15% of its assets in one or more of the following:
       - cash, on an ancillary basis,
       - financial derivative instruments, which may be used only for hedging purpose, in accordance with point 1.g) and Appendix 2;
       - movable and immovable property which is essential for the direct pursuit of its business.

14. A sub-fund may acquire shares of one or more other sub-funds of the Company (the target sub-fund), provided that:
    - the target sub-fund does not, in turn, invest in the sub-fund;
    - the proportion of assets that each target sub-fund invests in other target sub-funds of the Company does not exceed 10%;
    - any voting rights attached to the shares of the target sub-funds shall be suspended as long as they are held by the sub-fund and without prejudice of appropriate treatment in the accounting and periodic reports;
    - in all cases, as long as these target sub-fund shares are held by the Company, their value shall not be taken into account for the calculation of the net assets of the Company for purposes of verifying the minimum threshold of net assets required by Law.

15. Unless otherwise specified in the Book II of the Prospectus, any sub-fund of the Company may not invest in more than 5% of its net assets in asset backed securities/mortgage backed securities (ABS/MBS) and any sub-fund of the Company whose purpose is to mainly invest in equities (except the "Profile" sub-funds) may not invest in asset backed securities/mortgage backed securities (ABS/MBS).

16. Any sub-fund of the Company, the purpose of which is to mainly invest in equities (except the "Profile" sub-funds) will not be exposed to defaulted or Distressed Assets.

17. Any sub-fund of the Company, not listed in 16., will not actively be exposed directly to Defaulted assets. In case a Defaulted asset exposure arise, the Manager will seek to sell its exposure within a reasonable timeframe, taking into account notably market conditions and the best interest of the shareholders.

18. Any sub-fund of the Company, will not actively be exposed directly to CoCos Bonds. In case a CoCos Bonds exposure arises, due for example to the result of a corporate action, the Manager will seek to sell its exposure within a reasonable timeframe, taking into account notably market conditions.

As a general rule, the Board of Directors reserves the right to introduce other investment restrictions at any time when indispensable for conforming to the laws and regulations in force in certain states where the Company's shares may be offered and sold. On the other hand, where permitted by current regulations applicable to the Company, the Board of Directors reserves the right to exempt one or more sub-funds from one or more of the investment restrictions specified above. These exceptions will be mentioned in the investment policies summarized in Book II for each of the sub-funds concerned.

APPENDIX 2 – TECHNIQUES, FINANCIAL INSTRUMENTS, AND INVESTMENT POLICIES

Without prejudice to any stipulations for one or more particular sub-funds, the Company is authorized, for each sub-fund and in conformity with the conditions set out below, to use financial derivative instruments in accordance with point 1.g) of Appendix 1 of the Prospectus.

Each sub-fund may, in the context of its investment policy and within the limits defined in point 1 of Appendix 1 of the Prospectus, invest in financial derivative instruments provided the total risk to which the underlying assets are exposed does not exceed the investment limits stipulated in point 4 of Appendix 1. When a sub-fund invests in financial derivative instruments based on an **index**, these investments are not necessarily combined with the limits stipulated in point 4 of Appendix 1 of the Prospectus.

When a transferable security or a money market instrument comprises a derivative instrument, the derivative instrument must be taken into account for the application of the present provisions.

1. General Information

The Company may use derivative instruments, whose underlying assets may be transferable securities or money market instruments, both for hedging, efficient portfolio management and for trading (investment) purposes.

If the aforesaid transactions involve the use of derivative instruments, these conditions and limits must correspond to the provisions of Appendix 1 of the Prospectus.

If a sub-fund uses derivative instruments for trading (investment) purposes, it may use such instruments only within the limits of its investment policy.

2. Types of Financial Derivative Instruments

In compliance with its investment policy as detailed in Book II, a sub-fund may use a range of core derivatives and/or additional derivatives as described below.

2.1. Core Derivatives

A sub-fund may use a range of core derivatives such as:

(i) Financial Futures (on equities, interest rates, indices, bonds or currencies);

(ii) Forwards, such as foreign exchange contracts;

(iii) Foreign exchange swaps;

(iv) Listed Options (on equities, interest rates, indices, bonds or currencies);

(v) Warrants.

2.2. Additional Derivatives

A sub-fund may use a range of additional derivatives such as:

(i) Equity Linked Notes – ELN;

(ii) Contract For Difference – CFD;

(iii) Interest Rate Swaps – IRS;

(iv) Total Return Swaps - TRS (as defined in point 5 below);

(v) Credit Default Swap - CDS (on Bonds, indices...), in order to express views on changes in perceived or actual creditworthiness of borrowers including companies, agencies, and governments, and the hedging of those risks;

(vi) All other Swaps: Equity Basket Swaps, Commodity Index Swaps, variance and volatility swaps, inflation swaps;

(vii) Swaptions;

(viii) OTC Options (on equities, interest rates, indices, bonds or currencies);

(ix) Structured financial derivatives, such as credit-linked and equity-linked securities;

(x) Other derivatives.

3. Usage of Financial Derivative Instruments

A sub-fund may have recourse to derivatives as described below:

3.1. Hedging

Hedging aims at reducing risk such as but not limited to the credit risks, currency risks, market risks, interest rate (duration) risks, Inflation risks. Hedging occurs at a portfolio level or, in respect of currency, at share class level.

3.2. Efficient Portfolio Management (EPM)

Efficient portfolio management aims at using derivatives instead of a direct investment when derivatives may be a cost effective way, a quick way or the only authorized way to get exposure to particular market a particular security or an acceptable proxy to perform any ex-post exposure adjustment to a particular markets, sectors or currencies, managing duration, yield curve exposure or credit spread volatility in order to reach the investment objective of the sub-fund.

3.3. Investment

Investment purpose aims at using derivatives such as but not limited to enhance returns for the sub-fund, gaining on a particular markets, sectors or currencies and/or implementing investment strategies that can only be achieved through derivatives, such as a "long-short" strategy.

4. Main type of derivatives used per sub-fund

Sub-fund	Structural use of derivative	Core derivatives	Additional derivatives	Purpose of derivatives		
				Hedging	Efficient Portfolio Management	Investment
Aegon Global Impact Equities		X		X	X	
Amundi European Equities		X		X	X	
Aristotle US Equities		X		X	X	

Sub-fund	Structural use of derivative	Core derivatives	Additional derivatives	Purpose of derivatives		
				Hedging	Efficient Portfolio Management	Investment
Baring Emerging Markets ESG Bonds	Yes	X		X	X	X
Blackrock Euro Government ESG Bonds	Yes	X		X	X	X
Boston Common US Sustainable Equities		X		X	X	
Boston Common Emerging Markets ESG Equities		X		X	X	
Boston Trust Walden US ESG Equities		X		X	X	
Candriam Emerging Markets ESG Bonds	Yes	X		X	X	X
Candriam Euro Short Term Bonds	Yes	X		X	X	X
Candriam European Equities		X		X	X	
Candriam French Equities		X		X	X	
Candriam Global Dividend Equities		X		X	X	
Candriam Global ESG High Yield Bonds	Yes	X		X	X	X
EdenTree European Sustainable Equities		X		X	X	
Emerging Markets ESG Equities		X		X	X	
Global ESG Equities		X		X	X	
Insight Euro Aggregate Bonds	Yes	X		X	X	X
Insight Euro ESG Corporate Bonds	Yes	X		X	X	X
Insight Euro ESG Corporate Bonds Duration Hedged	Yes	X		X	X	X
Kempen Euro Corporate Bonds	Yes	X		X	X	X
Kempen Euro Corporate Bonds Duration Hedged	Yes	X		X	X	X
M&G Emerging Markets ESG Equities		X		X	X	
Nordea European Covered Bonds	Yes	X		X	X	
Numeric Emerging Markets Equities		X		X	X	
Parnassus US ESG Equities		X		X	X	
Portfolio Classic Global Equities		X		X	X	
Portfolio Classic EuroTilt ESG Equities		X		X	X	
Portfolio High Quality Impact Bonds	Yes	X		X	X	X
Private Portfolio Bonds	Yes	X		X	X	X
Private Portfolio Equities		X		X	X	
Putnam US ESG Equities		X		X	X	
Pzena European Equities		X		X	X	
RBC BlueBay Euro Aggregate ESG Bonds	Yes	X		X	X	X
RBC BlueBay Euro Government Bonds	Yes	X		X	X	X
Robeco Euro ESG Government-Related Bonds	Yes	X		X	X	X
Schroder Euro Corporate ESG Bonds	Yes	X		X	X	X
Schroder Euro Corporate ESG Bonds Duration Hedged	Yes	X		X	X	X
Victory RS Global Equities		X		X	X	
Walter Scott European ESG Equities		X		X	X	
FoM Emerging Market Equities	Yes	X		X	X	
FoM Euro Corporate Bonds	Yes	X		X	X	X
FoM Euro Corporate Bonds Duration Hedged	Yes	X		X	X	X
Portfolio High Yield & Emerging Markets Bonds	Yes	X		X	X	X
Portfolio High Yield & Emerging Markets ESG Bonds	Yes	X		X	X	X
Profile 1 – Very Defensive	Yes	X		X	X	X
Profile 2 – Defensive	Yes	X		X	X	X
Profile 3 – Moderately Defensive	Yes	X		X	X	X
Profile 4 – Moderately Aggressive	Yes	X		X	X	X
Profile 5 – Aggressive	Yes	X		X	X	X
Profile 6 – Very Aggressive	Yes	X		X	X	X
Comfort Invest II	Yes	X		X	X	X
Comfort Invest III	Yes	X		X	X	X
Comfort Invest IV	Yes	X		X	X	X
Comfort Invest V	Yes	X		X	X	X

Sub-fund	Structural use of derivative	Core derivatives	Additional derivatives	Purpose of derivatives		
				Hedging	Efficient Portfolio Management	Investment
Verzekeringen Beleggingsfonds Zeer Defensief	Yes	X		X	X	X
Verzekeringen Beleggingsfonds Defensief	Yes	X		X	X	X
Verzekeringen Beleggingsfonds Matig Defensief	Yes	X		X	X	X
Verzekeringen Beleggingsfonds Matig Offensief	Yes	X		X	X	X
Verzekeringen Beleggingsfonds Offensief	Yes	X		X	X	X
Verzekeringen Beleggingsfonds Zeer Offensief	Yes	X		X	X	X
Global Balanced		X		X	X	
NexGen Multi-Asset	Yes	X		X	X	X
Portfolio High Quality Bonds	Yes	X		X	X	X
Portfolio High Quality ESG Bonds	Yes	X		X	X	X
World Equities Selection	Yes	X		X	X	X

5. **Global Exposure**

5.1. Determination of the global exposure

According to the Circular 11/512, the Management Company must calculate the sub-fund's global exposure at least once a day. The limits on global exposure must be complied with on an ongoing basis.

It is the responsibility of the Management Company to select an appropriate methodology to calculate the global exposure. More specifically, the selection should be based on the self-assessment by the Management Company of the sub-fund's risk profile resulting from its investment policy (including its use of financial derivative instruments).

5.2. Risk measurement methodology according to the sub-fund's risk profile

The sub-funds are classified after a self-assessment of their risk profile resulting from their investments policy including their inherent derivative investment strategy that determines two risk measurements methodologies:

- The advanced risk measurement methodology such as the "VaR" approach to calculate global exposure where:
  (a) The sub-fund engages in complex investment strategies which represent more than a negligible part of the sub-funds' investment policy;
  (b) The sub-fund has more than a negligible exposure to exotic derivatives; or
  (c) The commitment approach doesn't adequately capture the market risk of the portfolio.

  The sub-fund(s) under VaR are listed in 5.5.
- The commitment approach methodology to calculate the global exposure should be used in every other case.

5.3. Calculation of the global exposure

5.3.1. For sub-funds that use the commitment approach methodology:

- The commitment conversion methodology for **standard derivatives** is always the market value of the equivalent position in the underlying asset. This may be replaced by the notional value or the price of the futures contract where this is more conservative.
- For **non-standard derivatives**, an alternative approach may be used provided that the total amount of the derivatives represents a negligible portion of the sub-fund's portfolio
- For **structured sub-funds**, the calculation method is described in the ESMA/2012/197 guidelines

A financial derivative instrument is not taken into account when calculating the commitment if it meets both of the following conditions:

(a) The combined holding by the sub-fund of a financial derivative instrument relating to a financial asset and cash which is invested in risk free assets is equivalent to holding a cash position in the given financial asset.
(b) The financial derivative instrument is not considered to generate any incremental exposure and leverage or market risk.

The sub-fund's total commitment to financial derivative instruments, limited to 100% of the portfolio's total net value, is quantified as the sum, as an absolute value, of the individual commitments, after possible netting and hedging arrangements.

5.3.2. For sub-funds that use the "VaR" methodology, the global exposure is determined on a daily basis by calculating, the maximum potential loss at a given confidence level over a specific time period under normal market conditions.

Given the sub-fund's risk profile and investment strategy, the relative VaR approach or the absolute VaR approach can be used:

- In the **relative VaR approach**, a leverage free reference portfolio reflecting the investment strategy is defined and the sub-fund's VaR cannot be greater than twice the reference portfolio VaR.
- The **absolute VaR approach** concerns sub-funds investing in multi-asset classes and that do not define any investment target in relation to a benchmark but rather as an absolute return target; the level of the absolute VaR is strictly limited to 20%.

The **VaR limits** should always be set according to the defined risk profile.

To calculate VaR, the following parameters must be used: a 99% degree of confidence, a holding period of one month (20 days), an actual (historical) observation period for risk factors of at least 1 year (250 days).

The Management Company carries out a monthly **back testing** program and reports on a quarterly basis the excessive number of outliers to the senior management.

The Management Company calculates **stress tests** on a monthly basis in order to facilitate the management of risks associated with possible abnormal movements of the market.

5.4. List of sub-funds using the commitment approach to calculate the global exposure and their reference portfolio.

By applying the commitment approach methodology as described under point 5.3.1 above, the global exposure of each sub-fund will not exceed the total net asset value of the portfolio of that sub-fund.

For additional information purpose, the indicative exposure calculated on the basis of (i) the sum of the absolute value of the derivatives notional and the investments in transferable securities (including cash positions, with no netting/hedging arrangement), implying that direct and indirect exposures are taken into consideration in order to calculate the total exposure and (ii) divided by sub-fund's total NaV is indicated in the table below. However, there are possibilities that sub-funds deviate from the expected level disclosed below and reach higher leverage levels during their life time:

Sub-fund	***Reference Portfolio****	***Expected exposure***	***Maximum indicative exposure***
Aegon Global Impact Equities	MSCI World TR Net	100%	120%
Amundi European Equities	MSCI Europe TR Net	100%	120%
Aristotle US Equities	MSCI USA TR Net	100%	120%
Baring Emerging Markets ESG Bonds	50% JP Morgan EMBI Global Diversified Composite EUR + 50% JP Morgan CEMBI Broad Diversified Composite EUR	200%	400%
Blackrock Euro Government ESG Bonds	Bloomberg Euro Treasury 1-10 Year	125%	200%
Boston Common US Sustainable Equities	MSCI USA TR Net	100%	120%
Boston Common Emerging Markets ESG Equities	MSCI Emerging Markets TR Net	100%	120%
Boston Trust Walden US ESG Equities	MSCI USA Value TR Net	100%	120%
Candriam Emerging Markets ESG Bonds	50% JP Morgan EMBI Global Diversified EUR + 50% JP Morgan CEMBI Broad Diversified EUR	200%	400%
Candriam Euro Short Term Bonds	Euribor 3 Months	125%	200%
Candriam European Equities	MSCI Europe TR Net	100%	120%
Candriam French Equities	MSCI France TR Net	100%	120%
Candriam Global Dividend Equities	MSCI AC World TR Net	100%	120%
Candriam Global ESG High Yield Bonds	Bloomberg Global High Yield Corporate EUR hedged	200%	400%
EdenTree European Sustainable Equities	MSCI Europe TR Net	100%	120%
Global ESG Equities	MSCI World TR Net	100%	120%
Insight Euro Aggregate Bonds	Bloomberg Euro Aggregate 1-10 Year	125%	200%
Insight Euro ESG Corporate Bonds	Bloomberg Euro Aggregate Corporate	125%	200%
Insight Euro ESG Corporate Bonds Duration Hedged	Bloomberg Euro Corporate Duration Hedged	300%	400%
Kempen Euro Corporate Bonds	Bloomberg Euro Aggregate Corporate	125%	200%
Kempen Euro Corporate Bonds Duration Hedged	Bloomberg Euro Corporate Duration Hedged	300%	400%
M&G Emerging Markets ESG Equities	MSCI Emerging Markets TR Net	100%	120%
Nordea European Covered Bonds	Bloomberg Euro-Aggregate Securitized - Covered TR Net Index Value Unhedged EUR	100%	120%
Numeric Emerging Markets Equities	MSCI Emerging Markets TR Net	100%	120%
Parnassus US ESG Equities	MSCI USA TR Net	100%	120%
Portfolio Classic Global Equities	None	100%	120%
Portfolio Classic EuroTilt ESG Equities	None	100%	120%
Portfolio High Quality Impact Bonds	Bloomberg Euro Aggregate 1-10 Year excluding Corporates and Securitized Index	125%	200%
Private Portfolio Bonds	Bloomberg Euro Aggregate 1-10 Year	120%	150%
Private Portfolio Equities	50% MSCI Europe TR Net + 40% MSCI World ex Europe TR Net + 10% MSCI EM TR Net	100%	120%
Putnam US ESG Equities	MSCI USA Growth TR Net	100%	120%
Pzena European Equities	MSCI Europe TR Net	100%	120%
Schroder Euro Corporate ESG Bonds	Bloomberg Euro Aggregate Corporate	125%	200%
Schroder Euro Corporate ESG Bonds Duration Hedged	Bloomberg Euro Corporate Duration Hedged	300%	400%
Victory RS Global Equities	MSCI All Country World Index	100%	120%
Walter Scott European ESG Equities	MSCI Europe TR Net	100%	120%
FoM Emerging Market Equities	MSCI Emerging Markets TR Net	105%	120%
FoM Euro Corporate Bonds	Bloomberg Euro Aggregate Corporate	125%	200%
FoM Euro Corporate Bonds Duration Hedged	Bloomberg Euro Corporate Duration Hedged	300%	400%

Sub-fund	*Reference Portfolio**	*Expected exposure*	*Maximum indicative exposure*
Portfolio High Yield & Emerging Markets Bonds	50% Bloomberg Global High Yield Corporate EUR Hedged + 25% JP Morgan EMBI Global Diversified Composite EUR + 25% JP Morgan CEMBI Broad Diversified Composite EUR	200%	400%
Portfolio High Yield & Emerging Markets ESG Bonds	50% Bloomberg Global High Yield Corporate EUR Hedged + 25% JP Morgan EMBI Global Diversified Composite EUR + 25% JP Morgan CEMBI Broad Diversified Composite EUR	200%	400%
Profile 6 – Very Aggressive	None	105%	120%
Comfort Invest II	20% * (50% MSCI Europe TR Net + 40% MSCI World ex Europe TR Net + 10% MSCI EM TR Net) + 60% Bloomberg Euro Aggregate TR Index 1-10 Year + 5% Bloomberg Global High Yield Corporate EUR Hedged + 2,5% JP Morgan EMBI Global Diversified Composite EUR Hedged + 2,5% JP Morgan CEMBI Broad Diversified Composite EUR Hedged + 10% Euribor 1 month Capitalized	125%	200%
Comfort Invest III	35% * (50% MSCI Europe TR Net + 40% MSCI World ex Europe TR Net + 10% MSCI EM TR Net) + 45% Bloomberg Euro Aggregate TR Index 1-10 Year + 5% Bloomberg Global High Yield Corporate EUR Hedged + 2,5% JP Morgan EMBI Global Diversified Composite EUR Hedged + 2,5% JP Morgan CEMBI Broad Diversified Composite EUR Hedged + 10% Euribor 1 month Capitalized	115%	150%
Comfort Invest IV	55% * (50% MSCI Europe TR Net + 40% MSCI World ex Europe TR Net + 10% MSCI EM TR Net) + 25% Bloomberg Euro Aggregate TR Index 1-10 Year + 5% Bloomberg Global High Yield Corporate EUR Hedged + 2,5% JP Morgan EMBI Global Diversified Composite EUR Hedged + 2,5% JP Morgan CEMBI Broad Diversified Composite EUR Hedged + 10% Euribor 1 month Capitalized	115%	150%
Comfort Invest V	75% * (50% MSCI Europe TR Net + 40% MSCI World ex Europe TR Net + 10% MSCI EM TR Net) + 5% Bloomberg Euro Aggregate TR Index 1-10 Year + 5% Bloomberg Global High Yield Corporate EUR Hedged + 2,5% JP Morgan EMBI Global Diversified Composite EUR Hedged + 2,5% JP Morgan CEMBI Broad Diversified Composite EUR Hedged + 10% Euribor 1 month Capitalized	115%	150%
Verzekeringen Beleggingsfonds Zeer Offensief	90% * (50% MSCI Europe TR Net + 40% MSCI World ex Europe TR Net + 10% MSCI EM TR Net) + 10% Euribor 1 month Capitalized	105%	120%
Global Balanced	55% * (50% MSCI Europe TR Net + 40% MSCI World ex Europe TR Net + 10% MSCI EM TR Net) + 25% Bloomberg Euro Aggregate TR Index 1-10 Year + 5% Bloomberg Global High Yield Corporate EUR Hedged + 2,5% JP Morgan EMBI Global Diversified Composite EUR Hedged + 2,5% JP Morgan CEMBI Broad Diversified Composite EUR Hedged + 10% Euribor 1 month Capitalized	120%	150%
NexGen Multi-Asset	None	175%	250%
Portfolio High Quality Bonds	Bloomberg Euro Aggregate 1-10 Year	125%	200%
Portfolio High Quality ESG Bonds	Bloomberg Euro Aggregate 1-10 Year	125%	200%
World Equities Selection	MSCI All Country World Index TR Net	105%	120%

* the attention of the investors is drawn to the fact that, for each sub-fund in Book II, if the portfolio of that sub-fund is constructed and managed without reference to the above-mentioned Reference Portfolio, there should be no implication within the meaning of article 7(1)(d) of Regulation (EU) 583/2010 of 1 July 2010.

5.5. List of sub-funds using the VaR method to calculate the global exposure, their reference portfolio (if any) and leverage levels:
The expected leverage is defined as the sum of the absolute value of the derivatives notionals (with not netting/hedging arrangement) / NaV (notionals methodology).
The possibility of higher leverage levels in the prospectus: is a maximum leverage ratio (notionals methodology and commitment methodology) that could be reached during the life of the sub-fund regarding its investment policy.

Sub-fund	*VaR approach*	*Reference Portfolio**	*Expected leverage*	*Maximum leverage*
RBC BlueBay Euro Aggregate ESG Bonds	Relative	Bloomberg Euro Aggregate 1-10 Year	300%	1500%
RBC BlueBay Euro Government Bonds	Relative	Bloomberg Euro Treasury 1-10 Year	300%	1500%
Robeco Euro ESG Government-Related Bonds	Relative	Bloomberg Euro Government Related 1-10 Year	200%	500%
Profile 1 – Very Defensive	Absolute	None	200%	800%
Profile 2 – Defensive	Absolute	None	200%	600%
Profile 3 – Moderately Defensive	Absolute	None	200%	500%
Profile 4 – Moderately Aggressive	Absolute	None	200%	500%

Sub-fund	*VaR approach*	*Reference Portfolio**	*Expected leverage*	*Maximum leverage*
Profile 5 – Aggressive	Absolute	None	200%	500%
Verzekeringen Beleggingsfonds Zeer Defensief	Absolute	80% Bloomberg Euro Aggregate TR Index 1-10 Year + 5% Bloomberg Global High Yield Corporate EUR Hedged + 2,5% JP Morgan EMBI Global Diversified Composite EUR Hedged + 2,5% JP Morgan CEMBI Broad Diversified Composite EUR Hedged + 10% Euribor 1 month Capitalized	200%	800%
Verzekeringen Beleggingsfonds Defensief	Absolute	20% * (50% MSCI Europe TR Net + 40% MSCI World ex Europe TR Net + 10% MSCI EM TR Net) + 60% Bloomberg Euro Aggregate TR Index 1-10 Year + 5% Bloomberg Global High Yield Corporate EUR Hedged + 2,5% JP Morgan EMBI Global Diversified Composite EUR Hedged + 2,5% JP Morgan CEMBI Broad Diversified Composite EUR Hedged + 10% Euribor 1 month Capitalized	200%	600%
Verzekeringen Beleggingsfonds Matig Defensief	Absolute	35% * (50% MSCI Europe TR Net + 40% MSCI World ex Europe TR Net + 10% MSCI EM TR Net) + 45% Bloomberg Euro Aggregate TR Index 1-10 Year + 5% Bloomberg Global High Yield Corporate EUR Hedged + 2,5% JP Morgan EMBI Global Diversified Composite EUR Hedged + 2,5% JP Morgan CEMBI Broad Diversified Composite EUR Hedged + 10% Euribor 1 month Capitalized	200%	500%
Verzekeringen Beleggingsfonds Matig Offensief	Absolute	55% * (50% MSCI Europe TR Net + 40% MSCI World ex Europe TR Net + 10% MSCI EM TR Net) + 25% Bloomberg Euro Aggregate TR Index 1-10 Year + 5% Bloomberg Global High Yield Corporate EUR Hedged + 2,5% JP Morgan EMBI Global Diversified Composite EUR Hedged + 2,5% JP Morgan CEMBI Broad Diversified Composite EUR Hedged + 10% Euribor 1 month Capitalized	200%	500%
Verzekeringen Beleggingsfonds Offensief	Absolute	75% * (50% MSCI Europe TR Net + 40% MSCI World ex Europe TR Net + 10% MSCI EM TR Net) + 5% Bloomberg Euro Aggregate TR Index 1-10 Year + 5% Bloomberg Global High Yield Corporate EUR Hedged + 2,5% JP Morgan EMBI Global Diversified Composite EUR Hedged + 2,5% JP Morgan CEMBI Broad Diversified Composite EUR Hedged + 10% Euribor 1 month Capitalized	200%	500%
Portfolio High Quality Bonds	Relative	Bloomberg Euro Aggregate 1-10 Year	200%	500%
Portfolio High Quality ESG Bonds	Relative	Bloomberg Euro Aggregate 1-10 Year	200%	500%

* the attention of the investors is drawn to the fact that, for each sub-fund in Book II, if the portfolio of that sub-fund is constructed and managed without reference to the above-mentioned reference portfolio, there should be no implication within the meaning of article 7(1)(d) of Regulation (EU) 583/2010 of 1 July 2010.

5.6. Calculation of counterparty risk linked to OTC derivative instruments

In conformity with point 4.a) of Appendix 1 of the Prospectus, the counterparty risk linked to OTC derivatives concluded by a sub-fund may not exceed 10% of its assets when the counterparty is a credit institution cited in point 1.f) of Appendix 1 of the Prospectus, or 5% of its assets in other cases.

The counterparty risk linked to OTC financial derivatives shall be based, as the positive mark to market value of the contract.

5.7. Valuation of OTC derivatives

Per in conformity with point 1.g) of Appendix 1 of the Prospectus, the Management Company shall establish, document, implement and maintain arrangements and procedures which ensure appropriate, transparent and fair valuation of OTC derivatives.

5.8. Method of calculating total market risk for Feeder sub-funds

The global exposure of a Feeder sub-fund will be calculated by combining its own exposure through financial derivative instruments, with either:

a) the Master actual exposure through financial derivative instruments in proportion to the Feeder investment into the Master; or

b) the Master potential maximal global exposure related to financial derivative instruments as defined by the Master' management rules or Articles of Association in proportion to the Feeder investment into the Master.

6. Provisions concerning specific Instruments

When buying or selling a credit default swap **(CDS)**, the Company hedges against the risk of an issuer's default by paying a quarterly premium. In the event of payment default, settlement may be made either in cash, in which case the buyer of the protection receives the difference between the face value and the recoverable value, or in the form of an in-kind settlement, in which case the buyer of the protection sells the defaulting security, or another security chosen from a basket of deliverable securities agreed in the CDS contract, to the seller of the protection and recovers the face value. The events that constitute default are defined in the CDS contract, along with the procedures for delivery of the bonds and debt certificates. When buying an equity default swap **(EDS)**, the Company hedges against the risk of a sharp fall (the current market norm is 70%) in the value of the underlying security on the stock markets, regardless of the cause for the fall, by paying a quarterly premium. When the risk is realized, i.e. when the closing price on the stock market reaches or exceeds the threshold (of – 70%), the payment is made in cash: the buyer of the protection receives a pre-determined percentage (the current European market norm is 50%) of the notional amount initially assured. The Company may also sell an EDS and thus reproduce the risk of a fall in the market price in return for a quarterly premium.

The Company may trade only with first rank financial institutions participating in these markets and specializing in this type of transaction.

The use of CDSs and EDSs for purposes other than hedging must comply with the following conditions:

(a) they must be used exclusively in the interests of shareholders, with the aim of providing an attractive return with respect to the risks incurred;

(b) the general investment restrictions defined in Appendix 1 are applied to the issuer of the CDSs and EDSs and to the final debtor risk of the CDSs and EDSs;

(c) the use of CDSs and EDSs is consistent with the investment and risk profiles of the sub-funds concerned;

(d) each sub-fund must ensure that it has adequate permanent cover of the risks associated with CDSs and EDSs so that it is capable of honouring redemption requests from shareholders, and

(e) the CDSs and EDSs selected are sufficiently liquid to allow the sub-funds concerned to sell/unwind the contracts in question at the determined theoretical prices.

EMTN (Euro Medium Term Notes) are medium-term debt securities characterized by their high level of flexibility for both the issuer (corporate issuers and public bodies) and the investor. EMTN are issued according to an EMTN programme, which means that use of debt funding can be staggered and the amounts involved varied. The arranger of the issue will not necessarily underwrite it, which means that the issuer cannot be certain of raising the full amount envisaged (it is therefore in the issuer's interest to have a good credit rating).

A structured EMTN is the combination of an EMTN issue and a derivative enabling the conversion of the cash flows generated by the EMTN. For example, if the issuer floats an EMTN that pays LIBOR + spread, and simultaneously enters into a LIBOR/fixed-rate swap over the same period, it obtains the equivalent of a fixed-rate financing, while the investor obtains a floating-rate investment. These structured EMTNs may be subscribed by investment funds seeking to offer their clients personalized products that meet their specific needs in view of their risk profiles.

Exchange Traded Products (ETPs) is the umbrella term used to describe Exchange Traded Funds (ETFs), Exchange Traded Commodities (ETCs), Exchange Traded Notes (ETNs) and US grantor and other statutory trusts. They are collateralized or uncollateralized open-ended securities listed on a stock exchange tracking an underlying asset.

Commodity ETPs refer to all exchange traded products tracking commodity returns. They do not include ETPs tracking the equity of companies involved in the commodity industry.

Exchange Traded Funds (ETFs) refer to exchange traded products that are structured and regulated as mutual funds or collective investment schemes:

- **United States:** ETFs are registered under the Investment Company Act of 1940. Currently, US ETFs rely on physical delivery of the underlying assets for the creation and redemption of securities;
- **European Union:** Most ETFs are UCITS compliant collective investment schemes. UCITS funds are not allowed to invest in physical commodities but they are able to use synthetic index replication to obtain exposure to broad commodity indices that satisfy the relevant diversification requirements;
- **Other jurisdictions:** Such as Switzerland, permit ETFs to use physical or synthetic replication to obtain commodities exposure without diversification restrictions.

Exchange Traded Commodities (ETCs) trade and settle like ETFs but are structured as debt instruments. They track both broad and single commodity indices. ETC either physically hold the underlying commodity (e.g. physical gold) or get their exposure through fully collateralized swaps.

Exchange Traded Notes (ETNs) are similar to ETCs except that they are not collateralized, which means that an investor in an ETN will be fully exposed to issuer credit risk.

- **United States:** Publish NAV, AUM or Shares Outstanding information on a daily basis
- **Europe:** Are not required to and often do not publicly report NAV, AUM or Share Outstanding information on a regular basis.

"Equity" sub-funds may invest their assets in equities and equity equivalent securities. Equity equivalent securities include in particular **ADR** and **GDR**, investment certificates, subscription warrants and any other security specified in the investment policy.

The use of ADRs/GDRs refers to all categories of American Depositary Receipts and Global Depositary Receipts, mirror substitutes for shares which cannot be bought locally for legal reasons. ADRs and GDRs are not listed locally but on such markets as New York or London and are issued by major banks and/or financial institutions in industrialized countries in return for deposit of the securities mentioned in the sub-fund's investment policy.

7. Securities financing transactions

Currently, the Company does not use such techniques, and in particular the Company may not enter into securities lending, repurchase and reverse repurchase transactions. If needed, the Company will update its Prospectus regarding these techniques in order to comply with the rules laid down by Regulation (EU) 2015/2365 of 25 November 2015 on transparency of securities financing transactions and of reuse and amending Regulation (EU) No 648/2012 and CSSF Circular 14/592 on ESMA guidelines on ETFs and other UCITS issues.

8. Collateral Management

Where the Company enters into OTC financial derivative transactions, it shall ensure that all collateral used to reduce counterparty risk exposure comply with the following criteria at all times:

a) Liquidity – any collateral received other than cash should be highly liquid and traded on a regulated market or multilateral trading facility with transparent pricing in order that it can be sold quickly at a price that is close to pre-sale valuation. Collateral received should also comply with the provisions of Article 56 of the Directive 2009/65/EC.

b) Valuation – collateral received should be valued on at least a daily basis and assets that exhibit high price volatility should not be accepted as collateral unless suitably conservative haircuts are in place.

c) Issuer credit quality – collateral received should be of high quality.

d) Correlation – collateral received by the Company should be issued by an entity that is independent from the counterparty and is expected not to display a high correlation with the performance of the counterparty.

e) Collateral diversification (asset concentration) – collateral should be sufficiently diversified in terms of country, markets and issuers. The criterion of sufficient diversification with respect to issuer concentration is considered to be respected if the Company receives from a counterparty of efficient portfolio management and over-the-counter financial derivative transactions a basket of collateral with a maximum exposure to a given issuer of 20% of its NAV. When the Company is exposed to different counterparties, the different baskets of collateral shall be aggregated to calculate the 20% limit of exposure to a single issuer. By way of derogation from this sub-paragraph, the Company may be fully collateralized in different transferable securities and money market instruments issued or guaranteed by a Member State, one or more of its local authorities, a third country, or a public international body to which one or more Member States belong. In this case, the Company shall receive securities from at least six different issues, but securities from any single issue shall not account for more than 30% of the Company's NAV. Where the Company intends to be fully collateralized in securities issued or guaranteed by a Member State, it shall disclose this fact in the Prospectus. The Company shall also identify in its Prospectus the Member States, local authorities, or public international bodies issuing or guaranteeing securities which it may accept as collateral for more than 20% of its NAV.

f) Risks linked to the management of collateral, such as operational and legal risks, should be identified, managed and mitigated by the risk management process of the Management Company.

g) Where there is a title transfer, the collateral received should be held by the Depositary. For other types of collateral arrangement, the collateral can be held by a third party custodian which is subject to prudential supervision, and which is unrelated to the provider of the collateral.

h) Collateral received should be capable of being fully enforced by the Company at any time without reference to or approval from the counterparty.

i) Non-cash collateral received should not be sold, re-invested or pledged.

j) Cash collateral received should only be:
- placed on deposit with entities prescribed in Article 50(f) of the Directive 2009/65/EC;
- invested in high-quality government bonds;
- used for the purpose of reverse repo transactions provided the transactions are with credit institutions subject to prudential supervision and the Company is able to recall at any time the full amount of cash on accrued basis;
- invested in short-term money market funds.

In that case, the Company will put in place a clear haircut policy adapted for each class of assets received as collateral; and when devising the haircut policy, the Company will take into account the characteristics of the assets such as the credit standing or the price volatility, as well as the outcome of the stress tests. The Company will ensure that this policy is documented and justify each decision to apply a specific haircut, or to refrain from applying any haircut, to a certain class of assets. The collateral and haircut policies of the Company will be disclosed in the Prospectus.

9. Integration of sustainability risks in the investment process

The Management Company distinguishes between set of exclusions and ESG issues integration as well as individualised approaches of certain sub-funds' External Investment Managers.

For each sub-fund classified Article 8 and 9 under SFDR, the pre-contractual documentation discloses the method by which the sub-fund management considers sustainability risks in their investment decisions. Article 8 and 9 sub-funds are considering Sustainability risk as defined by the Management Company and may use additional screens form the investment manager.

Article 6 sub-funds are considering Sustainability risks implementing the minimum exclusion rules of the Management Company.

APPENDIX 3 – INVESTMENT RISKS

Potential investors are asked to read the prospectus carefully in its entirety before making an investment. Any investment may also be affected by changes relating to rules governing exchange rate controls, taxation and deductions at source, as well as those relating to economic and monetary policies.

Investors are also warned that sub-fund performance may not be in line with stated aims and that the capital they invest (after subscription commissions have been deducted) may not be returned to them in full.

Sub-funds are exposed to various risks that differ according to their investment policies. The main risks that sub-funds are likely to be exposed to are listed below.

Some sub-funds may be particularly sensitive to one or several specific risks which are increasing their risk profiles compared to sub-funds sensitive only to generic risk; in such case those risks are specifically mentioned in the Book II.

Credit Risk

This risk is present in each sub-fund having debt securities in its investment universe.

This is the risk that may derive from the rating downgrade or the default of a bond issuer to which the sub-funds are exposed, which may therefore cause the value of the investments to go down. Such risks relate to the ability of an issuer to honour its debts.

Downgrades of an issue or issuer rating may lead to a drop in the value of bonds in which the sub-fund has invested.

Some strategies utilized may be based on bonds issued by issuers with a higher than average credit risk (high yield bonds).

Commodity Market Risk (including Gold Market Risk)

This risk is present in each sub-fund having commodities (indirectly invested) in its investment universe.

Commodity markets may experience significant, sudden price variations that have a direct effect on the valuation of shares and securities that equate to the shares in which a sub-fund may invest and/or indices that a sub-fund may be exposed to.

Moreover, the underlying assets may evolve in a markedly different way from traditional securities markets (equity markets, bond markets, etc.).

Contingent Convertible Bonds (CoCos) Risk

Such types of convertible bonds, also known as CoCo bonds, CoCos or contingent convertible notes are referenced by the Bloomberg field “Capital_Contingent_Security”. They are slightly different from regular convertible bonds in that the likelihood of the bonds converting to equity is "contingent" on a specified event (the "trigger"), such as the stock price of the company exceeding a particular level for a certain period of time. If the trigger is reached the bond can be subject to equity conversion or write-down and / or coupon cancellation. Sub-funds invested in Contingent Convertible Bonds may suffer a loss as a consequence. Additionally, such investments may be mispriced due to their complexity.

They carry a distinct accounting advantage, as unlike other kinds of convertible bonds, they do not have to be included in a company's diluted earnings per share until the bonds are eligible for conversion. They are also a form of capital that regulators hope could help buttress a bank’s finances in times of stress. CoCos are different to existing hybrids, because they are designed to convert into shares if the pre-set trigger is breached in order to provide a shock boost to capital levels and reassure investors more generally. Hybrids, including CoCos, contain features of both debt and equity. They are intended to act as a cushion between senior bondholders and shareholders, who will suffer first if capital is lost. The bonds usually allow a bank to either hold on to the capital past the first repayment date or to skip paying interest coupons on the notes.

Investors should fully understand and consider the risks of CoCos and correctly factor those risks into their valuation. One inherent risk is related to the trigger levels. Such levels determine the exposure to the conversion risk, depending on the distance to the trigger level. The trigger could be activated either through a material loss in capital, as represented in the numerator, or an increase in risk weighted assets, as measured in the denominator. As a result, the bond can be converted into equity at an unfavourable moment. Furthermore, there is the risk of coupon cancellation. While all CoCos are subject to conversion or write-down when the issuing bank reaches the trigger level, for some CoCos there is an additional source of risk for the investor in the form of coupon cancellation in a going concern situation. Coupon payments on this type of instruments are entirely discretionary and may be cancelled by the issuer at any point, for any reason and for any length of time. The cancellation of coupon payments on CoCos does not amount to an event of default. Cancelled payments do not accumulate and are instead written off. This significantly increases uncertainty in the valuation of such instruments and may lead to mispricing of risk. Such CoCos holders may see their coupons cancelled, while the issuer continues to pay dividends on its common equity and variable compensation to its workforce. Contrary to classic capital hierarchy, CoCos investors may also suffer a loss of capital when equity holders do not. In certain scenarios, holders of CoCos will suffer losses ahead of equity holders, e.g. when a high trigger principal write-down CoCos is activated. This cuts against the normal order of capital structure hierarchy, where equity holders are expected to suffer the first loss. This is less likely with a low trigger CoCos, when equity holders will already have suffered loss. Moreover, high trigger CoCos may suffer losses not at the point of gone concern, but conceivably in advance of lower trigger CoCos and equity. Some CoCos are issued as perpetual instruments, callable at pre-determined levels only with the approval of the competent authority. It cannot be assumed that perpetual CoCos will be called on call date. Such CoCos are a form of permanent capital. In these cases, the investor may not receive return of principal if expected on call date or indeed at any date. In addition, there might arise risks due to “unknown factors”. In a stressed environment, when the underlying features of these instruments are put to the test, it is uncertain how they will perform. In the event that a single issuer activates a trigger or suspends coupons, it is unclear whether the market will view the issue as an idiosyncratic event or systemic. In the latter case, potential price contagion and volatility to the entire asset class is possible. This risk may in turn be reinforced depending on the level of underlying instrument arbitrage. Furthermore, in an illiquid market, price formation may be increasingly stressed. Finally, investors are drawn to the instrument as a result of the CoCos’ often attractive yield, which may be viewed as a complexity premium. Yield has been a primary reason this asset class has attracted strong demand, yet it remains unclear whether investors have fully considered the underlying risks. Relative to more highly rated debt issues of the same issuer or similarly rated debt issues of other issuers, CoCos tend to compare favourably from a yield standpoint. The concern is whether investors have fully considered the risk of conversion or coupon cancellation. Finally, investors should duly take into account the industry concentration risk and liquidity risk associated with CoCos.

Convertible Bonds Risk

The value of convertible bonds is subject to several factors including: interest rates, issuer credit risk, underlying stock price and currency, issue currency and option price embedded in the convertible bonds. Their value may change significantly depending on economic and interest rate conditions, the creditworthiness of the issuer, the performance of the underlying equity and general financial market conditions. In addition, issuers of convertible bonds may fail to meet payment obligations and their credit ratings may be downgraded.

Convertible bonds may also be subject to lower liquidity than the underlying equity securities. Adverse changes in these factors may negatively impact sub-funds invested in convertible bonds.

Counterparty Risk

This risk relates to exposure of the sub-funds to financial counterparties when entering into over-the-counter agreements. It represents the risk of a loss due to the failure of a counterparty to fulfil its commitments (for example: payment, delivery and reimbursement).

Currency Exchange Risk

This risk is present in each sub-fund having positions denominated in currencies that differ from its accounting currency.

A sub-fund may hold assets denominated in currencies that differ from its accounting currency, and may be affected by exchange rate fluctuations between the accounting currency and the other currencies and by changes in exchange rate controls. If the currency in which a security is denominated appreciates in relation to the accounting currency of the sub-fund, the exchange value of the security in the accounting currency will appreciate; conversely, a depreciation of the denomination currency will lead to a depreciation in the exchange value of the security.

When the manager is willing to hedge the currency exchange risk of a transaction, there is no guarantee that such operation will be completely effective.

Derivatives Risk

In order to hedge (hedging derivative investments strategy) or to leverage the portfolio's yield (trading derivative investment strategy), sub-funds are allowed to use derivative investments' techniques and instruments under the circumstances set forth in Appendices 1 and 2 of the Prospectus (in particular, agreements regarding the exchange of securities, rates, currencies, inflation, volatility and other financial derivative instruments, credit default swaps [CDSs], futures and options on securities, rates or futures).

The investor's attention is drawn to the fact that hedging strategies may not be efficient and not fulfil the intended purpose, and trading strategies include leveraging and thus may increase the volatility of these sub-funds. As a consequence, these sub-funds may be negatively impacted by such derivative investment strategies.

Distressed Assets Risk

Investment in distressed securities may cause additional risks for a sub-fund. Such securities are regarded as predominantly speculative with respect to the issuer's capacity to pay interest and principal or maintain other terms of the offer documents over any long period of time. They are generally unsecured and may be subordinated to other outstanding securities and creditors of the issuer. Whilst such issues are likely to have some quality and protective characteristics, these are outweighed by large uncertainties or major risk exposure to adverse economic conditions. Therefore, a sub-fund may lose its entire investment, may be required to accept cash or securities with a value less than its original investment and/or may be required to accept payment over an extended period of time. Recovery of interest and principal may involve additional cost for the relevant sub-fund. Under such circumstances, the returns generated from the relevant sub-fund's investments may not compensate the shareholders adequately for the risks assumed.

Emerging Market Risk

Sub-funds investing in Emerging Markets are likely to be subject to a higher than average volatility due to a high degree of concentration, greater uncertainty because less information is available, there is less liquidity, or due to greater sensitivity to changes in market conditions (social, political and economic conditions). In addition, some Emerging Markets offer less security than the majority of international developed markets. For this reason, services for portfolio transactions, liquidation and conservation on behalf of funds invested in Emerging Markets may carry greater risk. As a consequence, sub-funds invested in Emerging Markets may have their value negatively impacted by such investments. The Company and investors agree to bear these risks.

With regards to the Russian market, investments there are made with the Russian Trading System Stock Exchange (or "**RTS Stock Exchange**"), which brings together a large number of Russian issuers and allows for almost total coverage of the Russian equity universe. By investing with the RTS Stock Exchange, investors can take advantage of the liquidity of the Russian market without having to deal in the local currency, as all issuers can be directly traded in USD.

Environmental, Social and Governance Risks

Lack of ESG criteria standards can make comparability between different portfolios using these criteria difficult

The security selection can involve a significant element of subjectivity when applying Environmental, Social and Governance filters. Indeed, due to the lack of ESG criteria and sub-criteria standards, ESG factors incorporated in the investment processes may vary depending on the investment themes, asset classes, investment philosophy and subjective use of different Environmental, Social and Governance criteria and sub-criteria governing the portfolio construction.

Performance of sub-funds employing ESG criteria may differ

The use of Environmental, Social and Governance criteria may affect the sub-funds' investment performance and, as such, sub-funds may perform differently compared to similar sub-funds that do not use such criteria. Indeed, the investment selection processes are different due to ESG criteria.

Equity Markets Risk

This risk is present in each sub-fund having equities in its investment universe.

The risks associated with investments in equity (and similar instruments) include significant fluctuations in prices, negative information about the issuer or market and the subordination of a company's shares to its bonds. Moreover, these fluctuations are often amplified in the short term. Sub-funds invested in Equity Markets may see their value negatively impacted by such investments.

Some sub-funds may invest in initial public offerings ("IPOs"). In this case, there is a risk that the price of the newly floated share may see greater volatility as a result of factors such as the absence of an existing public market, non-seasonal transactions, the limited number of securities that can be traded and a lack of information about the issuer. A sub-fund may hold such securities for only a very short time, which tends to increase the costs.

High Leverage Risk

A small price decline on a "leveraged" portfolio of assets will create a correspondingly much higher loss for the Company. A high overall level of leverage and/or unusual market conditions could create significant losses for the Company.

High Yield Bonds Risk

Sub-funds investing in High Yield bonds are exposed to substantially higher risks compared to traditional investment instruments. When investing in a sub-fund investing in High Yield bonds, credit risks concerning the interest-bearing investments are possible.

As compared to investment-grade debt securities, below-investment grade debt securities (also referred to as "junk" bonds), whether rated or unrated, are speculative, involve a greater risk of default and may be subject to greater price fluctuations and increased credit risk, as the issuer might not be able to pay interest and principal when due, especially during times of weakening economic conditions or rising interest rates. Credit rating downgrades of a single issuer or related similar issuers whose securities the Fund holds in significant amounts could substantially and unexpectedly increase the Fund's exposure to below-investment-grade securities and the risks associated with them, especially liquidity and default risk. The market for below-investment-grade securities may be less liquid and therefore these securities may be harder to value or sell at an acceptable price, especially during times of market volatility or decline. Because the Fund can invest in below-investment-grade securities, the Fund's credit risks are greater than those of funds that buy only investment-grade securities. Credit rating downgrades of a single issuer or related similar issuers whose securities the Fund holds in significant amounts could substantially and unexpectedly increase the Fund's exposure to below-investment-grade securities and the risks associated with them, especially liquidity and default.

Inflation Risk

All types of investments are concerned by this risk.

Over time, yields of short-term investments may not keep pace with inflation, leading to a reduction in an investment's purchasing power.

Interest Rate Risk

This risk is present in each sub-fund having debt securities in its investment universe.

The value of an investment may be affected by interest rate fluctuations. Interest rates may be influenced by several elements or events, such as monetary policy, the discount rate, inflation, etc.

The investor's attention is drawn to the fact that an increase in interest rates results in a decrease in the value of investments in bonds and debt instruments.

Liquidity Risk

This risk may potentially concern all financial instruments and so at one moment impact one or several sub-funds.

There is a risk that investments made by the sub-funds may become illiquid. As a consequence, it may not be possible to sell or buy these investments within the desired time horizon and at a fair market price and thus negatively impact these sub-funds.

The Distressed Assets mentioned in Book II are subject to a high liquidity risk.

Low Interest Rate Consequence

This risk is present in each sub-fund having debt securities in its investment universe.

A very low level of interest rates may affect the return on short term assets held by monetary funds which may not be sufficient to cover the management costs leading there a structural decrease of the NAV of the sub-fund.

Operational & Custody Risk

Some markets are less regulated than most of the international markets; hence, the services related to custody and liquidation for the funds on such markets could be more risky.

Taxation Risk

This is a generic risk.

The value of an investment may be affected by the application of tax laws in various countries, including withholding tax, changes in government, economic, or monetary policy in the countries concerned. As such, no guarantee can be given that the financial objectives will actually be achieved.

Small Cap, Specialized or Restricted Sectors Risk

Sub-funds investing in small caps or specialized or restricted sectors are likely to be subject to a higher than average volatility due to a high degree of concentration, greater uncertainty because less information is available, there is less liquidity, or greater sensitivity to changes in market conditions. These investments may impact negatively the value of these sub-funds.

Sustainability risk

Environment, social and governance, ESG Sustainability risk means an environmental, social or governance event or condition that, if it occurs, could potentially or actually cause a negative material impact on the investment's value. Sustainability risk can either represent a risk on its own or have an impact on other risks and contribute significantly to the risk, such as market risks, operational risks, liquidity risks or counterparty risks.

Sustainability risks can lead to a significant deterioration in the financial profile, liquidity, profitability or reputation of the underlying investment. Unless the sustainability risk were already expected and taken into account in the valuations of the investments, they may have a significant negative impact on the expected/ estimated market price and/or the liquidity of the investment and thus on the return of the sub-funds.

Warrant Risk

The investor's attention is drawn to the fact that warrants are complex, volatile, high-risk instruments: the risk of a total loss of the invested capital is great. In addition, one of the principal characteristics of warrants is the "leverage effect", which is seen in the fact that a change in the value of the underlying asset can have a disproportionate effect on the value of the warrant. Finally, there is no guarantee that, in the event of an illiquid market, it will be possible to sell the warrant on a secondary market.

Risks related to Investments in some countries

Investments in some countries (China, India, Indonesia, Japan, Saudi Arabia, and Thailand) involve risks linked to restrictions imposed on foreign investors and counterparties, higher market volatility and the risk of lack of liquidity for some lines of the portfolio. Consequently,

some shares may not be available to the sub-fund due to the number of foreign shareholders authorized or if the total investments permitted for foreign shareholders have been reached. In addition, the repatriation by foreign investors of their share of net profits, capital and dividends may be restricted or require the approval of the government. The Company will only invest if it considers that the restrictions are acceptable. However, no guarantee can be given that additional restrictions will not be imposed in future.

Specific risks related to investments in China

Shenzhen and Shanghai-Hong Kong Stock Connect risks

Quota limitations risk

The Stock Connect is subject to quota limitations on investment, which may restrict the sub-fund's ability to invest through the Stock Connect on a timely basis, and the sub-funds may not be able to effectively pursue their investment policies.

Suspension risk

Both Hong Kong Stock Exchange ("SEHK") and Shanghai Stock Exchange ("SSE") reserve the right to suspend trading if necessary for ensuring an orderly and fair market and managing risks prudently which would adversely affect the sub-fund's ability to access the People's Republic of China ("PRC") market.

Differences in trading day

The Stock Connect operates on days when both the PRC and Hong Kong markets are open for trading and when banks in both markets are open on the corresponding settlement days. So it is possible that there are occasions when it is a normal trading day for the PRC market but Hong Kong investors cannot carry out any trading. The sub-funds may be subject to a risk of price fluctuations during the time when the Stock Connect is not trading as a result.

Restrictions on selling imposed by front-end monitoring

PRC regulations require that before an investor sells any share, there should be sufficient shares in the account; otherwise SSE will reject the sell order concerned. SEHK will carry out pre-trade checking on sell orders of its participants (i.e. the stock brokers) to ensure there is no over-selling.

Clearing, settlement and custody risks

The Hong Kong Securities Clearing Company Limited, a wholly-owned subsidiary of HKEx (the "HKSCC") and China Securities Depository and Clearing Corporation Limited ("ChinaClear") establish the clearing links and each is a participant of each other to facilitate clearing and settlement of cross-boundary trades. As the national central counterparty of the PRC's securities market, ChinaClear operates a comprehensive network of clearing, settlement and stock holding infrastructure. ChinaClear has established a risk management framework and measures that are approved and supervised by the CSRC. The chances of ChinaClear default are considered to be remote. Should the remote event of ChinaClear default occur and ChinaClear be declared as a defaulter, HKSCC will in good faith, seek recovery of the outstanding stocks and monies from ChinaClear through available legal channels or through ChinaClear's liquidation. In that event, the sub-fund may suffer delay in the recovery process or may not be able to fully recover its losses from ChinaClear.

Shares traded through Shenzhen-Hong Kong or Shanghai-Hong Kong Stock Connect are issued in scripless form, so investors such as the sub-funds will not hold any physical shares. Hong Kong and overseas investors, such as the sub-funds, who have acquired SSE Securities through Northbound trading should maintain the SSE Securities with their brokers' or depositaries' stock accounts with the Central Clearing and Settlement System operated by HKSCC for the clearing securities listed or traded on SEHK. Further information on the custody set-up relating to the Stock Connect is available upon request at the registered office of the Management Company.

Operational risk

The Stock Connect provides a new channel for investors from Hong Kong and overseas, such as the sub-fund, to access the China stock market directly. The Stock Connect is premised on the functioning of the operational systems of the relevant market participants. Market participants are able to participate in this program subject to meeting certain information technology capability, risk management and other requirements as may be specified by the relevant exchange and/or clearing house.

It should be appreciated that the securities regimes and legal systems of the two markets differ significantly and in order for the trial program to operate, market participants may need to address issues arising from the differences on an on-going basis.

Further, the "connectivity" in the Stock Connect program requires routing of orders across the border. This requires the development of new information technology systems on the part of the SEHK and exchange participants (i.e. a new order routing system ("China Stock Connect System") to be set up by SEHK to which exchange participants need to connect). There is no assurance that the systems of the SEHK and market participants will function properly or will continue to be adapted to changes and developments in both markets. In the event that the relevant systems failed to function properly, trading in both markets through the program could be disrupted. The sub-fund's ability to access the A-share market (and hence to pursue their investment strategy) will be adversely affected.

Nominee arrangements in holding investments

HKSCC is the "nominee holder" of the SSE securities acquired by overseas investors (including the sub-fund) through the Stock Connect. The China Securities Regulatory Commission ("CSRC") Stock Connect rules expressly provide that investors enjoy the rights and benefits of the SSE securities acquired through the Stock Connect in accordance with applicable laws. However, the courts in the PRC may consider that any nominee or depositary as registered holder of SSE securities would have full ownership thereof, and that even if the concept of beneficial owner is recognized under PRC law those SSE securities would form part of the pool of assets of such entity available for distribution to creditors of such entities and/or that a beneficial owner may have no rights whatsoever in respect thereof. Consequently, the sub-funds and the Depositary cannot ensure that the sub-fund's ownership of these securities or title thereto is assured in all circumstances.

Under the rules of the Central Clearing and Settlement System operated by HKSCC for the clearing of securities listed or traded on SEHK, HKSCC as nominee holder shall have no obligation to take any legal action or court proceeding to enforce any rights on behalf of the investors in respect of the SSE securities in the PRC or elsewhere. Therefore, although the relevant sub-fund's ownership may be ultimately recognised, the sub-fund may suffer difficulties or delays in enforcing their rights.

To the extent that HKSCC is deemed to be performing safekeeping functions with respect to assets held through it, it should be noted that the Depositary and the Sub- Funds will have no legal relationship with HKSCC and no direct legal recourse against HKSCC in the event that the sub-fund suffers losses resulting from the performance or insolvency of HKSCC.

Legal and beneficial ownership risks

Where securities are held in custody on a cross-border basis, there are specific legal/beneficial ownership risks linked to compulsory requirements of the local central securities depositaries, HKSCC and ChinaClear. As in other emerging markets, the only legislative

framework is only beginning to develop the concept of legal/formal ownership and of beneficial ownership and of beneficial ownership or interest in securities.

In the event ChinaClear defaults, HKSCC's liabilities under its market contracts with clearing participants will be limited to assisting clearing participants with claims. HKSCC will act in good faith to seek recovery of the outstanding stocks and monies from ChinaClear through available legal channels of the liquidation of ChinaClear. In this event, the sub-funds may not fully recover their losses or their China Hong-Kong Stock Connect Programmes securities and the process of recovery could also be delayed.

Investor compensation

Investments of the sub-funds through Northbound trading under the Stock Connect will not be covered by Hong Kong's Investor Compensation Fund. Hong Kong's Investor Compensation Fund is established to pay compensation to investors of any nationality who suffer pecuniary losses as a result of default of a licensed intermediary or authorised financial institution in relation to exchange-traded products in Hong Kong.

Since default matters in Northbound trading via the Stock Connect do not involve products listed or traded in SEHK or Hong Kong Futures Exchange Limited, they will not be covered by the Investor Compensation Fund. On the other hand, since the sub-fund is carrying out Northbound trading through securities brokers in Hong Kong but not PRC brokers, therefore they are not protected by the China Securities Investor Protection Fund in the PRC.

Trading costs
In addition to paying trading fees and stamp duties, the sub-funds may be subject to new portfolio fees, dividend tax and tax concerned with income arising from stock transfers, which are yet to be determined by the relevant authorities.

Regulatory risk

The CSRC Stock Connect rules are departmental regulations having legal effect in the PRC. However, the application of such rules is untested, and there is no assurance that PRC courts will recognize such rules, e.g. in liquidation proceedings of PRC companies. The Stock Connect is novel in nature, and is subject to regulations promulgated by regulatory authorities and implementation rules made by the stock exchanges in the PRC and Hong Kong. Further, new regulations may be promulgated from time to time by the regulators in connection with operations and cross-border legal enforcement in connection with cross-border trades under the Stock Connect. The regulations are untested so far and there is no certainty as to how they will be applied. Moreover, the current regulations are subject to change. There can be no assurance that the Stock Connect will not be abolished. The sub-funds, which may invest in the PRC markets through the Stock Connect may be adversely affected as a result of such changes.

Government Control of Currency Conversion and Future Movements in Exchange Rates

Since 1994, the conversion of onshore Renminbi CNY into other currencies has been based on rates set by the People's Bank of China, which are set daily based on the previous day's PRC interbank foreign exchange market rate. On July 21, 2005, the PRC government introduced a managed floating exchange rate system to allow the value of CNY to fluctuate within a regulated band based on market supply and demand and by reference to a basket of currencies. There can be no assurance that the CNY exchange rate will not fluctuate widely against any foreign currency in the future.

Onshore versus offshore Renminbi differences risk

While both onshore Renminbi ("CNY") and offshore Renminbi ("CNH") are the same currency, they are traded in different and separated markets. CNY and CNH are traded at different rates and their movement may not be in the same direction. Although there has been a growing amount of Renminbi held offshore (i.e. outside the PRC), CNH cannot be freely remitted into the PRC and is subject to certain restrictions, and vice versa. Investors should note that subscriptions and redemptions will be in USD and will be converted to/from CNH and the investors will bear the forex expenses associated with such conversion and the risk of a potential difference between the CNY and CNH rates. The liquidity and trading price of the sub-fund may also be adversely affected by the rate and liquidity of the Renminbi outside the PRC.

Restricted markets risk

The sub-funds may invest in securities in respect of which the PRC imposes limitations or restrictions on foreign ownership or holdings. Such legal and regulatory restrictions or limitations may have adverse effects on the liquidity and performance of the sub-funds' holdings as compared to the performance of the sub-fund's Reference Index. This may increase the risk of tracking error and, at the worst, the sub-funds may not be able to fully achieve its investment objective and/or the sub-fund may face increased liquidity risks.

Suspension risk

Shares may only be bought from, or sold to, the sub-funds from time to time where the relevant security may be sold or purchased on the Shanghai Stock Exchange or the Shenzhen Stock Exchange, as appropriate. Given that these markets are considered volatile and unstable (with the risk of suspension of a particular stock or government intervention), the subscription and redemption of Shares may also be disrupted.

Operational and Settlement Risk

Settlement procedures in the PRC are less developed and may differ from those in countries that have more developed financial markets. The sub-funds may be subject to a risk of substantial loss if an appointed agent (such as a broker or a settlement agent) defaults in the performance of its responsibilities. The sub-funds may incur substantial losses if its counterparty fails to pay for securities the sub-funds has delivered, or for any reason fails to complete its contractual obligations owed to the sub-fund. On the other hand, significant delays in settlement may occur in certain markets in registering the transfer of securities. Such delays could result in substantial losses for the sub-fund if investment opportunities are missed or if the sub-funds are unable to acquire or dispose of a security as a result. As a consequence, the broker model involving Delivery Versus Payment settlement must be chosen in order to limit counterparty risk.

Changes in PRC taxation risk

The PRC Government has implemented a number of tax reform policies in recent years. The current tax laws and regulations may be revised or amended in the future. Any revision or amendment in tax laws and regulations may affect the after-taxation profit of PRC companies and foreign investors in such companies. Any changes in tax policies may reduce the after-taxation profits of the investments to which the performance of the sub-funds is linked.

Government intervention and restriction risk

Governments and regulators may intervene in the financial markets, such as by the imposition of trading restrictions for certain stocks. This may affect the operation and market making activities of the sub-funds, and may have an unpredictable impact on the sub-funds.

Furthermore, such market interventions may have a negative impact on the market sentiment, which may in turn affect the performance of the sub-funds.

APPENDIX 4 – CO-MANAGEMENT

In order to reduce operating and administrative expenses while enabling greater diversification of investments, the Board of Directors may decide to co-manage some or all of the assets of the Company's sub-funds together (i.e. intra-pooling). In the following paragraphs, the term "co-managed assets" refers to all the assets belonging to these co-managed sub-funds that are co-managed by virtue of this co-management arrangement.

In such cases, assets of different sub-funds will be managed in common. Co-managed assets are referred to as a "pool", notwithstanding the fact that such pools are used solely for internal management purposes. The pools do not constitute separate legal entities and are not directly accessible to investors. Each of the co-managed sub-funds remains entitled to its specific assets and responsible for its liabilities.

Under co-management, the manager makes buy, sale or portfolio adjustment decisions for the co-managed entities as a whole that will affect the composition of the portfolios of its co-managed sub-funds. Of the total co-managed assets, each co-managed sub-fund owns a share of the co-managed assets corresponding to the proportion of its net assets in relation to the total value of the co-managed assets. This proportional holding will be applied to each line of the portfolio held or acquired under co-management. In the case of investment and/or sale decisions, these proportions will not be affected and the additional investments will be allocated to the co-managed sub-funds in the same proportions, and assets sold will be deducted proportionally from the co-managed assets held by each co-managed sub-fund.

In the case of new subscriptions to one of the co-managed sub-funds, the subscription proceeds will be allocated to the co-managed sub-funds according to the amended proportions resulting from the increase of the net assets of the co-managed sub-fund that received the subscriptions, and all the lines of the portfolio will be adjusted by transferring the assets from one co-managed sub-fund to another to adapt to the amended proportions. Similarly, in the event of redemptions of shares in one of the co-managed sub-funds, the necessary cash may be deducted from the cash held by the co-managed sub-funds in the amended proportions resulting from the decrease in the net assets of the co-managed sub-fund from which the redemptions were made, and, in this case, all the lines of the portfolio will be adjusted in the proportions thus amended. Investors should be aware that, without specific intervention by the Company's competent authorities, the co-management technique can result in the composition of the assets of the co-managed sub-funds being influenced by events specific to other co-managed sub-funds such as subscriptions and redemptions. Accordingly, all other things being equal, subscriptions made to one of the co-managed sub-funds will result in an increase in the cash assets of the other co-managed sub-fund(s). Conversely, redemptions made from one of the co-managed sub-funds will result in an increase or a decrease in the cash assets of the other co-managed sub-fund(s). Subscriptions and redemptions may, however, be retained in the specific account held for each co-managed sub-fund outside the co-management arrangement through which subscriptions and redemptions are normally made. Assigning major subscriptions and redemptions to the specific account, and the option of the Board of Directors to decide at any given moment to discontinue the co-management arrangement, will enable the portfolio adjustments of the Company's sub-funds to be compensated if these adjustments are considered to be against the interests of the Company's sub-funds and investors. In the case when an adjustment to the composition of the portfolio of one or more of the Company's co-managed sub-funds is necessitated by redemptions or payments of expenses attributable to another co-managed sub-fund would risk resulting in a breach of the corresponding investment restrictions, the assets concerned will be excluded from the co-management arrangement before the adjustment is implemented, such that the portfolio movements are not affected.

Co-managed assets will only be co-managed with assets designed to be invested according to an identical investment objective applicable to that of the co-managed assets in such a way as to ensure that the investment decisions are fully compatible with the investment policy of the Company's sub-funds. The co-managed assets will only be co-managed with assets for which the Depositary also acts as custodian so as to ensure that the Depositary can, with regard to the Company's sub-funds, fully exercise its functions and responsibilities in accordance with the provisions of the Law.

The Depositary will at all times ensure a rigorous segregation of the assets of co-managed sub-funds and as such will be able, at any given time, to determine the assets belonging to the co-managed sub-funds.

A joint management agreement has been and/or will be signed between the Company, the Depositary/ UCI Administrator and the Management Company in order to define the rights and obligations of each party. The Board of Directors may, at any given moment and without prior notice, decide to discontinue the co-management arrangement.

Investors may at any time contact the Company's registered office for information on the percentage of assets co-managed.

Liquidation, Merger, Transfer, and Splitting of sub-funds

The Board of Directors shall have sole authority to decide on the effectiveness and terms of the following, under the limitations and conditions prescribed by the Law:

1) either the pure and simple liquidation of a sub-fund;
2) or the closure of a sub-fund (merging sub-fund) by transfer to another sub-fund of the Company;
3) or the closure of a sub-fund (merging sub-fund) by transfer to another UCI, whether incorporated under Luxembourg Law or established in another member state of the European Union;
4) or the transfer to a sub-fund (receiving sub-fund) a) of another sub-fund of the Company, and/or b) of a sub-fund of another collective investment undertaking, whether incorporated under Luxembourg Law or established in another member state of the European Union, and/or c) of another collective investment undertaking, whether incorporated under Luxembourg laws or established in another member state of the European Union;
5) or the splitting of a sub-fund.

The splitting techniques will be the same as the merger one foreseen by the Law.

As an exception to the foregoing, if the Company should cease to exist as a result of such a merger, the effectiveness of this merger must be decided by a General Meeting of the Company resolving validly whatever the portion of the capital represented. The resolutions are taken by a simple majority of the votes expressed. The expressed votes do not include those attached to the shares for which the shareholder did not take part in the vote, abstained or voted white or no.

In the two-month period preceding above-mentioned operations, the investment policy of the concerned sub-fund as described in Book II may be departed from.

In the event of the pure and simple liquidation of a sub-fund, the net assets shall be distributed between the eligible parties in proportion to the assets they own in said sub-fund. The assets not distributed within nine months of the date of the decision to liquidate shall be deposited with the Public Trust Office (*Caisse de Consignation*) until the end of the legally specified limitation period.

Pursuant to this matter, the decision adopted at the level of a sub-fund may be adopted similarly at the level of a category or a class.

Liquidation of a Feeder sub-fund

A Feeder sub-fund will be liquidated:

- when the Master is liquidated, unless the CSSF grants approval to the Feeder to:
  - invest at least 85% of the assets in units, or shares of another Master; or
  - amend its investment policy in order to convert into a non Feeder.
- when the Master merges with another UCITS, or sub-fund or is divided into two or more UCITS, or sub-fund unless the CSSF grants approval to the Feeder to:
  - continue to be a Feeder of the same Master or the Master resulting from the merger or division of the Master;
  - invest at least 85% of its assets in units, or shares of another Master; or
  - amend its investment policy in order to convert into a non Feeder.

Dissolution and Liquidation of the Company

The Board of Directors may, at any time and for any reason whatsoever, propose to the General Meeting the dissolution and liquidation of the Company. The General Meeting will give its ruling in accordance with the same procedure as for amendments to the Articles of Association.

If the Company's capital falls below two-thirds of the minimum legal capital, the Board of Directors may submit the question of the Company's dissolution to the General Meeting. The General Meeting, for which no quorum is applicable, will decide based on a simple majority of the votes of shareholders present or represented, account shall not be taken of abstentions.

If the Company's capital falls below one-quarter of the minimum legal capital, the Board of Directors shall submit the question of the Company's dissolution to the General Meeting. The General Meeting, for which no quorum is applicable, will decide based on a part of one-quarter of the votes of shareholders present or represented, account shall not be taken of abstentions.

In the event of the Company's dissolution, the liquidation will be conducted by one or more liquidators that may be individuals or legal entities. They will be appointed by the General Meeting, which will determine their powers and remuneration, without prejudice to the application of the Law.

The net proceeds of the liquidation of each sub-fund, category, or class will be distributed by the liquidators to the shareholders of each sub-fund, category, or class in proportion to the number of shares they hold in the sub-fund, category, or class.

In the case of straightforward liquidation of the Company, the net assets will be distributed to the eligible parties in proportion to the shares held in the Company. Net assets not distributed within a maximum period of nine months effective from the date of the liquidation will be deposited at the Public Trust Office (Caisse de Consignation) until the end of the legally specified limitation period.

The calculation of the NAV, and all subscriptions, conversions and redemptions of shares in these sub-funds, categories, or classes will also be suspended throughout the liquidation period.

The General Meeting must be held within forty days of the date on which it is ascertained that the Company's net assets have fallen below the minimum legal threshold of two-thirds or one-quarter, as applicable.

BOOK II OF THE PROSPECTUS

SINGLE MANAGER

ABN AMRO Funds Aegon Global Impact Equities
short-named ABN AMRO Aegon Global Impact Equities

Investment objective

To provide long term capital appreciation with a diversified and actively managed portfolio of worldwide equities whose companies generate measurable socio-economic or environmental benefits, and this without any specific restriction on tracking error.

The sub-fund follows a multi-thematic sustainable investment strategy. The sub-fund will be composed of issuers exposed to the UN Sustainable Developments Goals (SDGs) and considering the SDG Solutions Assessment (SDGA) methodology of ISS. As part of its sustainable investment objective, the sub-fund invests in issuers contributing positively to environmental and social solutions.

Investment policy

The sub-fund is actively managed combining both quantitative and qualitative financial modelling and impact research. Investments will be made into companies with growth driven by long term sustainable impact themes and with the intent to contribute to measurable positive social, economic and environmental impact alongside financial returns.

Impact can be measured in terms such as CO2 emission avoided, renewable energy produced (in MW), number of jobs created and the number of people that got access to education. According to the Investment Manager, these companies will exhibit strong growth prospects due to their alignment to the themes, excellent management and robust business fundamentals. Moreover, the outcome portfolio of high quality names, comprises 40 to 80 reasonably priced holdings, however this could vary depending on market conditions.

The sub-fund invests predominantly in transferable equity securities such as equities, other equity shares such as co-operative shares and participation certificates issued by, or warrants on transferable equity securities of, companies which are domiciled worldwide.

The minimum asset allocation in such securities on a consolidated basis (direct and indirect investments) will be of 60% of the sub-fund's net assets. Moreover, the minimum sub-fund's investment in equity securities will be of 75% of the sub-fund's net assets.

The sub-fund may invest up to 10% of its net assets into Emerging Markets, including Chinese equities (A-shares).

The sub-fund may also invest in debt securities (such as fixed and floating rate bonds, Money Market Instruments, including High Yield bonds) up to 10% of its net assets, in particular for cash management purposes.

The sub-fund may invest up to 20% in bank deposits at sight, including cash held in current accounts with a bank accessible at any time, and Money Market instruments.

Responsible investment policy

The sub-fund contributes to environmental and social objectives and qualifies as an investment product in accordance with article 9 of Regulation (EU) 2019/2088 on sustainability related disclosures in the financial services sector.

Information regarding the environmental or social characteristics and/or the sustainable objectives of the relevant sub-funds as per SFDR Level II is available in the "Appendix 2" of the Book II of this Prospectus.

Derivative instruments

Core Financial Derivative Instruments may be used for hedging and efficient portfolio management as described in points 2 and 3 of Appendix 2 of Book I.

Relation to the Reference Portfolio

This sub-fund is actively managed and is compared to the Reference Portfolio as described in Appendix 2 for performance and risk level indicator purposes. However, the reference to this Reference Portfolio does not constitute any objective or limitation in the management and composition of the portfolio and the sub-fund does not restrain its universe to the Reference Portfolio's components.

The Reference Portfolio does not evaluate or include its constituents on the basis of environmental and/or social characteristics and is therefore not aligned with the ESG characteristics promoted by the sub-fund.

Therefore, returns may deviate materially from the performance of the Reference Portfolio.

Investment Manager

ABN AMRO Investment Solutions

External Advisor

ABN AMRO Bank N.V.

Dedicated Distributor

The sub-fund has been launched at the initiative of Aegon Investment Management B.V., a company with limited liability organized under the laws of the Netherlands, having its registered office at, the Netherlands, Aegonplein 50, 2591 TV The

Hague. The sub-fund is exclusively distributed by the Management Company and by Aegon Investment Management B.V. through its dedicated distribution network. Aegon Investment Management B.V. is not involved in the investment management and does not provide any advisory services but provides the Investment Manager with ESG engagement reporting. The engagement report will be composed of the main actions undertaken by Aegon Investment Management B.V. with the investee companies to improve ESG practices. The distribution fees are part of the management fees and no additional fees will be levied at sub-fund level.

Risk profile

Specific sub-fund risks:
- Operational and Custody Risk
- Emerging Market Risk
- Small Cap, Specialized or Restricted Sectors Risk
- Sustainability Risk

For an overview of the generic risks, please refer to the Appendix 3 of the Book I of the Prospectus.

Investor type profile

Sub-fund shares are available to both retail investors and Institutional Investors seeking for the investment objective. Institutional Investors are eligible for a special share category when their investments exceed a predetermined threshold.

Share Categories

Category	Class	ISIN code	Registered	Dividend	Investors	Minimum Holding(1)
Class A	CAP	LU2386528470	Yes	No	All	EUR 100
	DIS	LU2386528553				
Class A3	CAP	LU2386528637	Yes	No	Investors being clients of Aegon or its affiliated companies and Authorized Investors	EUR 100
	DIS	LU2386528801				
Class A4	CAP	LU2386528983	Yes	No	Investors being clients of Aegon and using the share class for advisory and DPM activities and Authorized Investors	EUR 100
	DIS	LU2386529015				
Class R	CAP	LU2386529106	Yes	No	Investors being clients of Financial Intermediaries or Services prohibited from retaining inducements and Authorized Investors	EUR 100
Class C	CAP	LU2386529288	Yes	No	Investors being clients of ABN AMRO Bank or ABN AMRO Group affiliated companies and Authorized Investors	EUR 5,000
Class D	CAP	LU2386529361	Yes	No	Investors being clients of Bethmann Bank and Authorized Investors	EUR 5,000
Class F	CAP	LU2386529445	Yes	No	Investors being clients of the Discretionary Portfolio Management of Banque Neuflize OBC and Authorized Institutional Investors	EUR 5,000
Class G	CAP	LU2445654333	Yes	No	Investors being clients of the Discretionary Portfolio Management of ABN AMRO Bank or ABN AMRO Group affiliated companies and having specific fee arrangement and Authorized Institutional Investors	EUR 5,000
Class I	CAP	LU2445654416	Yes	No	Institutional Investors	EUR 1,000,000
Class X	CAP	LU2386529528	Yes	No	Institutional Investors	EUR 50,000,000
	DIS	LU2386529791				

(1) At the discretion of the Board of Directors, these minimum holding amounts may be waived. In such case, the Company will ensure that concerned investors are equally treated.

Fees and Costs

Maximum recurring fees and costs payable by the sub-fund

Category	Management fee	Performance fee	Other fees	Taxe d'abonnement(1)
Class A	1.30%	-	0.18%	0.05%
Class A3	0.75%	-	0.18%	0.05%
Class A4	0.55%	-	0.18%	0.05%
Class R	0.75%	-	0.18%	0.05%
Class C	0.75%	-	0.18%	0.05%
Class D	0.75%	-	0.18%	0.05%
Class F	0.75%	-	0.18%	0.01%
Class G	1.30%	-	0.18%	0.01%
Class I	0.65%	-	0.18%	0.01%
Class X	0.40%	-	0.15%	0.01%

(1) In addition, the Company may be subject to foreign UCI's tax, and/or other regulators levy, in the country where the sub-fund is registered for distribution.

Additional information

Accounting and reference currency:

EUR, currency of expression of the sub-fund.

Net Asset Value (NAV):

EUR

Each full bank business day in Luxembourg, provided that the financial markets corresponding to a significant proportion (approximately 50%) of the assets of the sub-fund were open at least one day after the day that served as the basis for calculating the preceding NAV.

It is available at the Company's registered office, from local agents, and in any newspapers designated by the Board of Directors and the web site www.abnamroinvestmentsolutions.com.

Terms of subscription / conversion / redemption:

Subscription, redemption and conversion orders will be processed at an unknown NAV in accordance with the rules set out below, only on trading days in Luxembourg, and the time mentioned is Luxembourg time.

Centralization of orders	Orders Trade Date	NAV calculation and publication date	Orders Settlement Date
16:00 CET on the day preceding the NAV Valuation Day (D-1)	Valuation Day (D)	Day after the Valuation Day (D+1)	Maximum two bank business days after the Valuation Day (D+2)(1)

(1) If the settlement day is a currency holiday, the settlement will occur the following business day.

Listing:

None

Historical information:

The sub-fund was launched on 5 July 2022.

Taxation:

Potential shareholders are recommended to seek full information in their country of origin, place of residence or domicile on the possible tax consequences associated with their investment

ABN AMRO Funds Amundi European Equities
short-named ABN AMRO Amundi European Equities

Investment objective

To provide long-term capital appreciation with a diversified and actively managed portfolio of European equities, without any specific restriction on tracking error.

Investment policy

The sub-fund invests predominantly in transferable equity securities such as equities, other equity shares such as co-operative shares and participation certificates issued by, or warrants on transferable equity securities of, companies which are domiciled in or exercise the predominant part of their economic activity in Europe. The minimum asset allocation in such securities on a consolidated basis (direct and indirect investments) will be of 60% of the sub-fund's net assets. The minimum sub-fund's investment in equity securities will be of 75% of the sub-fund's net assets.

Investments in debt securities will not exceed 15% of its net assets.

The sub-fund may invest up to 20% in bank deposits at sight, including cash held in current accounts with a bank accessible at any time.

Responsible investment policy

The sub-fund promotes environmental or social characteristics and qualifies as an investment product in accordance with article 8(1) of Regulation (EU) 2019/2088 on sustainability related disclosures in the financial services sector.

Information regarding the environmental or social characteristics and/or the sustainable objectives of the relevant sub-funds as per SFDR Level II is available in the "Appendix 2" of the Book II of this Prospectus.

Derivative instruments

Core Financial Derivative Instruments may be used for hedging and efficient portfolio management as described in points 2 and 3 of Appendix 2 of Book I.

Relation to the Reference Portfolio

This sub-fund is actively managed and is compared to the Reference Portfolio as described in Appendix 2 for performance and risk level indicator purposes. However, the reference to this Reference Portfolio does not constitute any objective or limitation in the management and composition of the portfolio and the sub-fund does not restrain its universe to the Reference Portfolio's components.

Therefore, returns may deviate materially from the performance of the Reference Portfolio.

External Investment Manager

Amundi Ireland Limited

Risk profile

Specific sub-fund risks:
- Operational and Custody Risk
- Emerging Market Risk
- Small Cap, Specialized or Restricted Sectors Risk
- Warrant Risk

For an overview of the generic risks, please refer to the Appendix 3 of the Book I of the Prospectus.

Investor type profile

Sub-fund shares are available to both retail investors and Institutional Investors seeking for the investment objective. Institutional investors are eligible for a special share category when their investments exceed a predetermined threshold.

Share Categories

Category	Class	ISIN code	Registered	Dividend	Investors	Minimum Holding(1)
Class A	CAP	LU1577879262	Yes	No	All	EUR 100
Class C	CAP	LU1577879346	Yes	No	Investors being clients of ABN AMRO Bank or ABN AMRO Group affiliated companies and Authorized Investors	EUR 5,000
Class D	CAP	LU1577879429	Yes	No	Investors being clients of Bethmann Bank and Authorized Investors	EUR 5,000
Class F	CAP	LU1577879692	Yes	No	Investors being clients of the Discretionary Portfolio Management of Banque Neuflize OBC and Authorized Institutional Investors	EUR 5,000
Class G	CAP	LU3105959426	Yes	No	Investors being clients of the Discretionary Portfolio Management of ABN AMRO Bank or ABN AMRO Group affiliated companies and having specific fee arrangement and Authorized Institutional Investors	EUR 5,000

(1) At the discretion of the Board of Directors, these minimum holding amounts may be waived. In such case, the Company will ensure that concerned investors are equally treated.

Fees and Costs

Maximum recurring fees and costs payable by the sub-fund

Category	Management fee	Performance fee	Other fees	Taxe d'abonnement(1)
Class A	1.50%	-	0.18%	0.05%
Class C	0.85%	-	0.18%	0.05%
Class D	0.85%	-	0.18%	0.05%
Class F	0.85%	-	0.18%	0.01%
Class G	0.85%	-	0.18%	0.01%

(1) In addition, the Company may be subject to foreign UCI's tax, and/or other regulators levy, in the country where the sub-fund is registered for distribution.

Additional information

Accounting and reference currency:

EUR, currency of expression of the sub-fund.

Net Asset Value (NAV):

EUR in the "Class A", "Class C", "Class D", "Class F" and "Class G" categories.

Each full bank business day in Luxembourg, provided that the financial markets corresponding to a significant proportion (approximately 50%) of the assets of the sub-fund were open at least one day after the day that served as the basis for calculating the preceding NAV.

It is available at the Company's registered office, from local agents, and in any newspapers designated by the Board of Directors and the web site www.abnamroinvestmentsolutions.com.

Terms of subscription / conversion / redemption:

Subscription, redemption and conversion orders will be processed at an unknown NAV in accordance with the rules set out below, only on trading days in Luxembourg, and the time mentioned is Luxembourg time.

Centralization of orders	Orders Trade Date	NAV calculation and publication date	Orders Settlement Date
10:00 CET on the NAV Valuation Day (D)	Valuation Day (D)	Day after the Valuation Day (D+1)	Maximum two bank business days after the Valuation Day (D+2)(1)

(1) If the settlement day is a currency holiday, the settlement will occur the following business day.

Listing:

None

Historical information:

This sub-fund was launched on 21 November 2017 with the name "Asian Equities".

On 1 February 2018, the sub-fund changed its name "Pioneer European Equities" into "Amundi European Equities".

On 15 May 2025, the sub-fund changed its name "Amundi European ESG Equities" into "Amundi European Equities".

Taxation:

Potential shareholders are recommended to seek full information in their country of origin, place of residence or domicile on the possible tax consequences associated with their investment.

ABN AMRO Funds Aristotle US Equities
short-named ABN AMRO Aristotle US Equities

Investment objective

To provide long-term capital appreciation with a diversified and actively managed portfolio of US equities, without any specific restriction on tracking error.

Investment policy

The sub-fund is actively managed through a bottom-up/stock-picking, fundamental driven approach, designed to detect companies with high quality businesses, that are attractively valued and exhibit business specific catalysts. The outcome is a focused, high conviction portfolio (typically between 30 and 40 holdings, however this range could vary depending on market conditions), mainly invested in large-cap companies.

The sub-fund invests predominantly in transferable equity securities such as equities, other equity shares such as co-operative shares and participation certificates issued by, or warrants on transferable equity securities of, companies which are domiciled in or exercise the predominant part of their economic activity in North America. The minimum asset allocation in such securities on a consolidated basis (direct and indirect investments) will be of 60% of the sub-fund's net assets. Moreover, the minimum sub-fund's investment in equity securities will be of 75% of the sub-fund's net assets.

Investments in debt securities will not exceed 15% of its net assets.

The sub-fund may invest up to 20% in bank deposits at sight, including cash held in current accounts with a bank accessible at any time.

Responsible investment policy

As part of the ManCo Responsible Investment policy the sub-fund excludes direct investments in securities issued by companies involved in highly controversial activities (such as tobacco production, controversial weapons production) as well as companies in breach with the UN Global Compact principles.

Derivative instruments

Core Financial Derivative Instruments may be used for hedging and efficient portfolio management as described in points 2 and 3 of Appendix 2 of Book I.

Relation to the Reference Portfolio

This sub-fund is actively managed and is compared to the Reference Portfolio as described in Appendix 2 for performance and risk level indicator purposes. However, the reference to this Reference Portfolio does not constitute any objective or limitation in the management and composition of the portfolio and the sub-fund does not restrain its universe to the Reference Portfolio's components.

Therefore, returns may deviate materially from the performance of the Reference Portfolio.

External Investment Manager

Aristotle Capital Management, LLC

Risk profile

Specific sub-fund risks:

- Warrant Risk

For an overview of the generic risks, please refer to the Appendix 3 of the Book I of the Prospectus.

Investor type profile

Sub-fund shares are available to both retail investors and Institutional Investors seeking for the investment objective. Institutional Investors are eligible for a special share category when their investments exceed a predetermined threshold.

ABN AMRO Funds Aristotle US Equities
short-named ABN AMRO Aristotle US Equities

Share Categories

Category	Class	ISIN code	Registered	Dividend	Investors	Minimum Holding[1]
Class A	CAP	LU0851647163 "Class A-EUR" LU0849851125 "Class A-USD"	Yes	No	All	EUR 100 USD 100
	DIS	LU1670605523 "Class A-GBP"		Yes		GBP 100
Class AH EUR	CAP	LU1165272862		No		EUR 100
Class R	CAP	LU1670605796 "Class R-EUR" LU1670605952 "Class R-USD"	Yes	No	Investors being clients of Financial Intermediaries or Services prohibited from retaining inducements and Authorized Investors	EUR 100 USD 100
	DIS	LU1670605879 "Class R-GBP"		Yes		GBP 100
Class RH EUR	CAP	LU1718324202		No		EUR 100
Class C	CAP	LU0849851398	Yes	No	Investors being clients of ABN AMRO Bank or ABN AMRO Group affiliated companies and Authorized Investors	EUR 5,000
Class F	CAP	LU1329507500	Yes	No	Investors being clients of the Discretionary Portfolio Management of Banque Neuflize OBC and Authorized Institutional Investors	EUR 5,000
Class I	CAP	LU1308664413 "Class I-EUR" LU0849851471 "Class I-USD"	Yes	No	Institutional Investors	EUR 1,000,000 USD 1,000,000
Class IH EUR	CAP	LU0949827587				EUR 1,000,000
Class X1	CAP	LU2341654619 "Class X1-EUR" LU2304587079 "Class X1-USD"	Yes	No	Authorized Institutional Investors	EUR 50,000,000 USD 50,000,000
Class X1H EUR	CAP	LU2341654700	Yes	No	Authorized Institutional Investors	EUR 50,000,000
Class Z	CAP	LU1670606091	Yes	No	Authorized Institutional Investors	USD 100,000,000

(1) At the discretion of the Board of Directors, these minimum holding amounts may be waived. In such case, the Company will ensure that concerned investors are equally treated.

Fees and Costs

Maximum recurring fees and costs payable by the sub-fund

Category	Management fee	Performance fee	Other fees	Taxe d'abonnement[1]
Classes A, AH EUR	1.50%	-	0.18%	0.05%
Classes R, RH EUR	0.85%	-	0.18%	0.05%
Class C	0.85%	-	0.18%	0.05%
Class F	0.85%	-	0.18%	0.01%
Classes I, IH EUR	0.75%	-	0.15%	0.01%
Classes X1, X1H EUR	0.75%	-	0.15%	0.01%
Class Z	0.00%	-	0.15%	0.01%

(1) In addition, the Company may be subject to foreign UCI's tax, and/or other regulators levy, in the country where the sub-fund is registered for distribution.

Additional information

Accounting and reference currency:

USD, currency of expression of the sub-fund.

Net Asset Value (NAV):

USD in the "Class A-USD", "Class R-USD", "Class I-USD" , "Class X1-USD" and "Class Z" categories.
EUR in the "Class A-EUR", "Class AH EUR", "Class R-EUR", "Class RH EUR", "Class C", " "Class F", "Class I-EUR", , "Class IH EUR" and "Class X1-EUR" categories.
GBP in the "Class A-GBP" and "Class R-GBP" categories.

Each full bank business day in Luxembourg, provided that the financial markets corresponding to a significant proportion (approximately 50%) of the assets of the sub-fund were open at least one day after the day that served as the basis for calculating the preceding NAV.

It is available at the Company's registered office, from local agents, and in any newspapers designated by the Board of Directors and the web site www.abnamroinvestmentsolutions.com.

Terms of subscription / conversion / redemption:

Subscription, redemption and conversion orders will be processed at an unknown NAV in accordance with the rules set out below, only on trading days in Luxembourg, and the time mentioned is Luxembourg time.

Centralization of orders	Orders Trade Date	NAV calculation and publication date	Orders Settlement Date
13:00 CET on the NAV Valuation Day (D)	Valuation Day (D)	Day after the Valuation Day (D+1)	Maximum two bank business days after the Valuation Day (D+2)[(1)]

(1) If the settlement day is a currency holiday, the settlement will occur the following business day.

Listing:

None

Historical information:

The sub-fund was launched on 4 April 2013. The cumulative class "Class X1-USD" was launched on 11 March 2021 and the cumulative "Class X1-EUR" was launched on 27 May 2021.

Taxation:

Potential shareholders are recommended to seek full information in their country of origin, place of residence or domicile on the possible tax consequences associated with their investment.

ABN AMRO Funds Baring Emerging Markets ESG Bonds
short-named ABN AMRO Baring Emerging Markets ESG Bonds

Investment objective

To provide medium term capital growth with a diversified and actively managed portfolio of sustainable emerging market bonds without any specific restriction on tracking error. The sub-fund will use a selection of securities complying with Environmental, Social and Governance (ESG) responsibility criteria. The portfolio will be composed of issuers that are either leading in ESG practices or attractive due to their progression in ESG.

Investment policy

The sub-fund is managed through a top-down and bottom-up research with a strong focus on ESG research. The focus of the top-down approach is based on country risk and overall market trends, the bottom-up process relies on fundamental analysis. The ESG research of the External Investment Manager is used to pick the issues with least ESG risk as well as those that are most improving their ESG risk profile.

The sub-fund invests predominantly in debt securities of issuers (with no rating constraints) located in, or having their registered office, or exercising a preponderant part of their economic activities in emerging countries.

In order to achieve the sub-fund's objective, the sub-fund may also make use of a variety of (i) instruments including, but not limited to, forward rate notes, forward foreign exchange contracts (including non-deliverable forwards), interest rate futures, bond futures and OTC swaps such as interest rate swaps and credit default swaps, and (ii) strategies such as anticipation of rate movements, positioning on the yield curve, issuers selections, relative trading and currency.

The investment universe of the sub-fund comprises both hard currency as well as local currency debt.

The minimum asset allocation in such securities on a consolidated basis (direct and indirect investments through the use of derivative instruments) will be of 60% of the sub-fund's net assets.

The sub-fund will respect within the remaining 40% of its total net assets and on a consolidated basis all the following limitations for investments in the below securities/instruments:
(i) a maximum of 10% of the total net assets of the sub-fund may be invested in transferable equity securities.

Allocation to equities will be the result of convertibles conversion to equities. The manager is not authorized to buy actively equity securities.

The sub-fund may not invest in defaulted assets but may invest in Distressed Assets up to 10% of the sub-fund's net assets.

The sub-fund may invest up to 20% in bank deposits at sight, including cash held in current accounts with a bank accessible at any time, and Money Market instruments, including certificates of deposit and short-term deposits.

Responsible investment policy

The sub-fund promotes environmental or social characteristics and qualifies as an investment product in accordance with article 8(1) of Regulation (EU) 2019/2088 on sustainability related disclosures in the financial services sector.

Information regarding the environmental or social characteristics and/or the sustainable objectives of the relevant sub-funds as per SFDR Level II is available in the "Appendix 2" of the Book II of this Prospectus.

Derivative instruments

Core Financial Derivative Instruments may be used for hedging, efficient portfolio management and investment as described in points 2 and 3 of Appendix 2 of Book I.

Relation to the Reference Portfolio

This sub-fund is actively managed and is compared to the Reference Portfolio as described in Appendix 2 for performance and risk level indicator purposes. However, the reference to this Reference Portfolio does not constitute any objective or limitation in the management and composition of the portfolio and the sub-fund does not restrain its universe to the Reference Portfolio's components.

The calculation method of the Reference Portfolio can be found on the following website: www.jpmorgan.com

The Reference Portfolio does not evaluate or include its constituents on the basis of environmental and/or social characteristics and is therefore not aligned with the ESG characteristics promoted by the sub-fund.

Therefore, returns may deviate materially from the performance of the Reference Portfolio.

External Investment Manager

Baring Asset Management Limited

Risk Profile

Specific sub-fund risks:
- Counterparty Risk
- Derivatives Risk

- Emerging Market Risk
- Interest Rate Risk
- Currency Exchange Risk
- High yield bond risks
- Liquidity Risk

For an overview of the generic risks, please refer to the Appendix 3 of the Book I of the Prospectus.

Investor type profile

Sub-fund shares are available to both retail investors and Institutional Investors who are seeking for the investment objective.

Share Categories

Category	Class	ISIN code	Registered	Dividend	Investors	Minimum Holding(1)
Class A	CAP	LU2281289533 "Class A-EUR"	Yes	No	All	EUR 100
Class R	CAP	LU2281289889 "Class R-EUR"	Yes	No	All	EUR 100
Class C	CAP	LU2281290465	Yes	No	Investors being clients of ABN AMRO Bank or ABN AMRO Group affiliated companies and Authorized Investors	EUR 5,000
	DIS	LU2281290549		Yes		
Class D	DIS	LU2281290895	Yes	No	Investors being clients of Bethmann Bank and Authorized Investors	EUR 5,000
Class I	CAP	LU2281291190 "Class I-EUR"	Yes	No	Institutional Investors	EUR 1,000,000

(1) At the discretion of the Board of Directors, these minimum holding amounts may be waived. In such case, the Company will ensure that concerned investors are equally treated.

Fees and Costs

Maximum recurring fees and costs payable by the sub-fund

Category	Management fee(1)	Performance fee	Other fees	Taxe d'abonnement(2)
Class A	1.30%	-	0.25%	0.05%
Class R	0.75%	-	0.25%	0.05%
Class C	0.75%	-	0.25%	0.05%
Class D	0.75%	-	0.25%	0.05%
Class I	0.65%	-	0.25%	0.01%

(1) To the extent that the Company invests in UCITS and other UCIs of the same promoter, none of the Company's sub-funds will be charged double Management Fees.

(2) In addition, the Company may be subject to foreign UCI's tax, and/or other regulators levy, in the country where the sub-fund is registered for distribution.

Additional information

Accounting and reference currency:

EUR, currency of expression of the sub-fund.

Net Asset Value (NAV):

EUR in the "Class A-EUR", "Class R-EUR", "Class C-EUR", "Class D-EUR" and "Class I-EUR" categories

Each full bank business day in Luxembourg, provided that the financial markets corresponding to a significant proportion (approximately 50%) of the assets of the sub-fund were open at least one day after the day that served as the basis for calculating the preceding NAV.

It is available at the Company's registered office, from local agents, and in any newspapers designated by the Board of Directors and the web site www.abnamroinvestmentsolutions.com.

Terms of subscription / conversion / redemption:

Subscription, redemption and conversion orders will be processed at an unknown NAV in accordance with the rules set out below, only on trading days in Luxembourg, and the time mentioned is Luxembourg time.

ABN AMRO Funds Baring Emerging Markets ESG Bonds
short-named ABN AMRO Baring Emerging Markets ESG Bonds

Centralization of orders	Orders Trade Date	NAV calculation and publication date	Orders Settlement Date
16:00 CET on the day preceding the NAV Valuation Day (D-1)	Valuation Day (D)	Day after the Valuation Day (D+1)	Maximum two bank business days after the Valuation Day (D+2)[(1)]

(1) If the settlement day is a currency holiday, the settlement will occur the following business day.

Listing:

None

Historical information:

The sub-fund was launched on 9 December 2021.

Taxation:

Potential shareholders are recommended to seek full information in their country of origin, place of residence or domicile on the possible tax consequences associated with their investment.

ABN AMRO Funds Blackrock Euro Government ESG Bonds
short-named ABN AMRO Blackrock Euro Government ESG Bonds

Investment objective

To provide medium-term capital growth with a diversified and actively managed portfolio of Euro government bonds without any specific restriction on tracking error. The sub-fund will use a selection of securities complying with Environmental, Social and Governance ("ESG") responsibility criteria. The portfolio will be composed of issuers that are either leading in ESG best-practice or attractive due to their progression in ESG.

Investment policy

The sub-fund invests predominantly in euro denominated bonds and securities treated as equivalent to bonds issued or guaranteed by a member state of the European Union being part of the euro zone such as fixed-income and floating rate bonds, and also in derivatives on this type of asset. There will be no rating constraints as regards investments in these assets. The minimum asset allocation in such securities will be of 60% of the sub-fund's net assets.

In addition to the above-mentioned limitations, the sub-fund will respect within the remaining 40% of its total net assets and on a consolidated basis all the following limitations for investments in the below securities/instruments which may in aggregate not exceed one third of its total net assets:
(i) a maximum of 25% of the total net assets of the sub-fund may be invested in euro denominated bonds issued by governments outside euro zone;
(ii) a maximum of one third of the total net assets of the sub-fund may be invested in money market instruments;

The sub-fund may not invest in defaulted assets and/or Distressed Assets.

The sub-fund may invest up to 20% in bank deposits at sight, including cash held in current accounts with a bank accessible at any time.

Responsible investment policy

The sub-fund promotes environmental and social characteristics and qualifies as an investment product in accordance with article 8(1) of Regulation (EU) 2019/2088 on sustainability related disclosures in the financial services sector.

Information regarding the environmental or social characteristics and/or the sustainable objectives of the relevant sub-funds as per SFDR Level II is available in the "Appendix 2" of the Book II of this Prospectus.

Derivative instruments

Core Financial Derivative Instruments may be used for hedging, efficient portfolio management and investment as described in points 2 and 3 of Appendix 2 of Book I.

Relation to the Reference Portfolio

This sub-fund is actively managed and is compared to the Reference Portfolio as described in Appendix 2 for performance and risk level indicator purposes. However, the reference to this Reference Portfolio does not constitute any objective or limitation in the management and composition of the portfolio and the sub-fund does not restrain its universe to the Reference Portfolio's components.

Therefore, returns may deviate materially from the performance of the Reference Portfolio.

External Investment Manager

Blackrock Investment Management (UK) Ltd

Risk profile

Specific sub-fund risks:
- Derivatives Risk
- Sustainability Risk

For an overview of the generic risks, please refer to the Appendix 3 of the Book I of the Prospectus.

Investor type profile

Sub-fund shares are available to both retail and Institutional Investors who are seeking for the investment objective.

Share Categories

Category	Class	ISIN code	Registered	Dividend	Investors	Minimum Holding(1)
Class A	CAP	LU1165273084	Yes	No	All	EUR 100
	DIS	LU2337050632	Yes	Yes		
Class C	CAP	LU1165273241	Yes	No	Investors being clients of ABN AMRO Bank or ABN AMRO Group affiliated companies and Authorized Investors	EUR 5,000
	DIS	LU2631872459	Yes	Yes		
Class D	CAP	LU1670611257	Yes	No	Investors being clients of Bethmann Bank and Authorized Investors	EUR 5,000
Class F	CAP	LU1329510710	Yes	No	Investors being clients of the Discretionary Portfolio Management of Banque Neuflize OBC and Authorized Institutional Investors	EUR 5,000
Class G	CAP	LU3105959772	Yes	No	Investors being clients of the Discretionary Portfolio Management of ABN AMRO Bank or ABN AMRO Group affiliated companies and having specific fee arrangement and Authorized Institutional Investors	EUR 5,000
	DIS	LU3105959699		Yes		

(1) At the discretion of the Board of Directors, these minimum holding amounts may be waived. In such case, the Company will ensure that concerned investors are equally treated.

Fees and Costs

Maximum recurring fees and costs payable by the sub-fund

Category	Management fee	Performance fee	Other fees	Taxe d'abonnement(1)
Class A	0.60%	-	0.18%	0.05%
Class C	0.35%	-	0.18%	0.05%
Class D	0.35%	-	0.18%	0.05%
Class F	0.35%	-	0.18%	0.01%
Class G	0.35%	-	0.18%	0.01%

(1) In addition, the Company may be subject to foreign UCI's tax, and/or other regulators levy, in the country where the sub-fund is registered for distribution.

Additional information

Accounting and reference currency:

EUR, currency of expression of the sub-fund.

Net Asset Value (NAV):

EUR

Each full bank business day in Luxembourg, provided that the financial markets corresponding to a significant proportion (approximately 50%) of the assets of the sub-fund were open at least one day after the day that served as the basis for calculating the preceding NAV.

It is available at the Company's registered office, from local agents, and in any newspapers designated by the Board of Directors and the web site www.abnamroinvestmentsolutions.com.

Terms of subscription / conversion / redemption:

Subscription, redemption and conversion orders will be processed at an unknown NAV in accordance with the rules set out below, only on trading days in Luxembourg, and the time mentioned is Luxembourg time.

Centralization of orders	Orders Trade Date	NAV calculation and publication date	Orders Settlement Date
10:00 CET on the NAV Valuation Day (D)	Valuation Day (D)	Day after the Valuation Day (D+1)	Maximum two bank business days after the Valuation Day (D+2)(1)

(1) If the settlement day is a currency holiday, the settlement will occur the following business day.

Listing:

None

Historical information:

This sub-fund was launched on 25 May 2016. The distributive "Class A" was launched on 25 June 2021.

Taxation:

Potential shareholders are recommended to seek full information in their country of origin, place of residence or domicile on the possible tax consequences associated with their investment.

ABN AMRO Funds Boston Common Emerging Markets ESG Equities
short-named ABN AMRO Boston Common Emerging Markets ESG Equities

Investment objective

To provide long term capital appreciation with a diversified and actively managed portfolio of emerging market equities, without any specific restriction on tracking error.

Investment policy

The sub-fund invests predominantly in transferable equity securities such as equities, other equity shares such as co-operative shares or warrants on transferable equity securities issued by companies which are domiciled in or exercise the predominant part of their economic activity in the Emerging Markets.

The minimum asset allocation in such securities on a consolidated basis (direct and indirect investments through the use of derivative instruments) will be of 60% of the sub-fund's net assets. Moreover, the minimum sub-fund's investment in equity securities will be of 75% of the sub-fund's net assets.

The sub-fund may also invest in debt securities (such as fixed and floating rate bonds, Money Market Instruments, including High Yield bonds) up to 10% of its net assets, in particular for cash management purposes.

The sub-fund may invest up to 10% of its net assets into Chinese equities (A-shares), denominated in CNH and that are listed on the Hong Kong Stock Exchange, via the Shanghai-Hong Kong and Shenzhen Stock Connect.

The sub-fund may invest up to 20% in bank deposits at sight, including cash held in current accounts with a bank accessible at any time.

Responsible investment policy

The sub-fund promotes environmental and social characteristics and qualifies as an investment product in accordance with article 8(1) of Regulation (EU) 2019/2088 on sustainability related disclosures in the financial services sector.

Information regarding the environmental or social characteristics and/or the sustainable objectives of the relevant sub-funds as per SFDR Level II is available in the "Appendix 2" of the Book II of this Prospectus.

Derivative instruments

Core Financial Derivative Instruments may be used for hedging and efficient portfolio management as described in points 2 and 3 of Appendix 2 of Book I.

Relation to the Reference Portfolio

This sub-fund is actively managed and is compared to the Reference Portfolio as described in Appendix 2 for performance and risk level indicator purposes. However, the reference to this Reference Portfolio does not constitute any objective or limitation in the management and composition of the portfolio and the sub-fund does not restrain its universe to the Reference Portfolio's components.

The Reference Portfolio does not evaluate or include its constituents on the basis of environmental and/or social characteristics and is therefore not aligned with the ESG characteristics promoted by the sub-fund.

Therefore, returns may deviate materially from the performance of the Reference Portfolio.

External Investment Manager

Boston Common Asset Management, LLC

Risk profile

Specific sub-fund risks:
- Operational and Custody Risk
- Emerging Market Risk
- Small Cap, Specialized or Restricted Sectors Risk
- Warrant Risk
- Sustainability Risk
- Specific risks associated with investments in China.

For an overview of the generic risks, please refer to the Appendix 3 of the Book I of the Prospectus.

Investor type profile

Sub-fund shares are available to both retail investors and Institutional Investors seeking for the investment objective. Institutional Investors are eligible for a special share category when their investments exceed a predetermined threshold.

ABN AMRO Funds Boston Common Emerging Markets ESG Equities
short-named ABN AMRO Boston Common Emerging Markets ESG Equities

Share Categories

Category	Class	ISIN code	Registered	Dividend	Investors	Minimum Holding[(1)]
Class A	CAP	LU2757516344 "Class A-EUR" LU2757518712 "Class A-USD"	Yes	No	All	EUR 100 USD 100
Class G	CAP	LU2757518639 "Class G-EUR" LU2757518555 "Class G-USD"	Yes	No	Investors being clients of the Discretionary Portfolio Management of ABN AMRO Bank or ABN AMRO Group affiliated companies and having specific fee arrangement and Authorized Institutional Investors	EUR 5,000 USD 5,000
	DIS	LU3124399307		Yes		EUR 5,000
Class R	CAP	LU2757518472	Yes	No	Investors being clients of Financial Intermediaries or Services prohibited from retaining inducements and Authorized Investors	EUR 100
Class I	CAP	LU2757518126 "Class I-EUR" LU2757518043 "Class I-USD"	Yes	No	Institutional Investors	EUR 1,000,000 USD 1,000,000
	DIS	LU2757517821		Yes		USD 1,000,000
Class X	CAP	LU2992059241	Yes	No	Institutional Investors	USD 50,000,000

(1) At the discretion of the Board of Directors, these minimum holding amounts may be waived. In such case, the Company will ensure that concerned investors are equally treated.

Fees and Costs

Maximum recurring fees and costs payable by the sub-fund

Category	Management fee	Performance fee	Other fees	Taxe d'abonnement[(1)]
Class A	2.00%	-	0.25%	0.05%
Class G	1.10%	-	0.25%	0.01%
Class R	1.10%	-	0.25%	0.05%
Class I	1.00%	-	0.20%	0.01%
Class X	0.90%	-	0.20%	0.01%

(1) In addition, the Company may be subject to foreign UCI's tax, and/or other regulators levy, in the country where the sub-fund is registered for distribution.

Additional information

Accounting and reference currency:

USD, currency of expression of the sub-fund.

Net Asset Value (NAV):

USD in the "Class A-USD", "Class G-USD", "Class I-USD" categories and "Class X".
EUR in the "Class A-EUR", "Class R", "Class G-EUR", "G-EUR DIS" and "Class I-EUR" categories.

Each full bank business day in Luxembourg, provided that the financial markets corresponding to a significant proportion (approximately 50%) of the assets of the sub-fund were open at least one day after the day that served as the basis for calculating the preceding NAV.

It is available at the Company's registered office, from local agents, and in any newspapers designated by the Board of Directors and the web site www.abnamroinvestmentsolutions.com.

Terms of subscription / conversion / redemption:

Subscription, redemption and conversion orders will be processed at an unknown NAV in accordance with the rules set out below, only on trading days in Luxembourg, and the time mentioned is Luxembourg time.

Centralization of orders	Orders Trade Date	NAV calculation and publication date	Orders Settlement Date
16:00 CET on the day preceding the NAV Valuation Day (D-1)	Valuation Day (D)	Day after the Valuation Day (D+1)	Maximum three bank business days after the Valuation Day (D+3)[(1)]

(1) If the settlement day is a currency holiday, the settlement will occur the following business day.

ABN AMRO Funds Boston Common Emerging Markets ESG Equities
short-named ABN AMRO Boston Common Emerging Markets ESG Equities

Listing:

None

Historical information:

The sub-fund was launched on 4 June 2024.

Taxation:

Potential shareholders are recommended to seek full information in their country of origin, place of residence or domicile on the possible tax consequences associated with their investment.

ABN AMRO Funds Boston Common US Sustainable Equities
short-named ABN AMRO Boston Common US Sustainable Equities

Investment objective

To provide long-term capital appreciation with a diversified and actively managed portfolio of US sustainable equities without any specific restriction on tracking error. The sub-fund uses a combination of financial and non-financial indicators to identify securities which meet the overall sustainability criteria applied by the External Investment Manager.

The sub-fund will be composed of companies exposed to three long-term sustainable themes such as (i) “Climate Change & Earth Renewal”, (ii) “Inclusion & Empowerment” and (iii) “Health & Community Well-being”, while still providing long term capital appreciation.

As part of its sustainable investment objective, the sub-fund invests in companies contributing positively to environmental and social solutions.

Investment policy

The sub-fund invests predominantly in transferable equity securities such as equities, other equity shares such as co-operative shares and participation certificates issued by, or warrants on transferable equity securities of, companies which are domiciled in or exercise the predominant part of their economic activity in North America.

The minimum asset allocation in such securities on a consolidated basis (direct and indirect investments through the use of derivative instruments) will be of 60% of the sub-fund's net assets. Moreover, the minimum sub-fund’s investment in equity securities will be of 75% of the sub-fund's net assets.

The sub-fund may invest up to 10% in ADR/GDR.

The sub-fund may also invest in debt securities (such as fixed and floating rate bonds, Money Market Instruments, including High Yield bonds) up to 10% of its net assets, in particular for cash management purposes.

The sub-fund may invest up to 20% in bank deposits at sight, including cash held in current accounts with a bank accessible at any time.

Responsible investment policy

The sub-fund contributes to environmental and social objectives and qualifies as an investment product in accordance with article 9 of Regulation (EU) 2019/2088 on sustainability related disclosures in the financial services sector.

Information regarding the environmental or social characteristics and/or the sustainable objectives of the relevant sub-funds as per SFDR Level II is available in the “Appendix 2” of the Book II of this Prospectus.

Derivative instruments

Core Financial Derivative Instruments may be used for hedging and efficient portfolio management as described in points 2 and 3 of Appendix 2 of Book I.

Relation to the Reference Portfolio

This sub-fund is actively managed and is compared to the Reference Portfolio as described in Appendix 2 for performance and risk level indicator purposes. However, the reference to this Reference Portfolio does not constitute any objective or limitation in the management and composition of the portfolio and the sub-fund does not restrain its universe to the Reference Portfolio’s components.

The Reference Portfolio does not evaluate or include its constituents on the basis of environmental and/or social characteristics and is therefore not aligned with the ESG characteristics promoted by the sub-fund.

Therefore, returns may deviate materially from the performance of the Reference Portfolio.

External Investment Manager

Boston Common Asset Management, LLC

Risk profile

Specific sub-fund risks:
- Warrant Risk
- Sustainability risk

For an overview of the generic risks, please refer to the Appendix 3 of the Book I of the Prospectus.

Investor type profile

Sub-fund shares are available to both retail investors and Institutional Investors seeking for the investment objective. Institutional Investors are eligible for a special share category when their investments exceed a predetermined threshold.

ABN AMRO Funds Boston Common US Sustainable Equities
short-named ABN AMRO Boston Common US Sustainable Equities

Share Categories

Category	Class	ISIN code	Registered	Dividend	Investors	Minimum Holding[(1)]
Class A	CAP	LU2036697717 "Class A-EUR" LU2036799398 "Class A-USD"	Yes	No	All	EUR 100 USD 100
Class AH EUR	CAP	LU2276928715	Yes	No	All	EUR 100
Class R	CAP	LU2276928558 "Class R-EUR" LU2276928632 "Class R-USD"	Yes	No	Investors being clients of Financial Intermediaries or Services prohibited from retaining inducements and Authorized Investors	EUR 100 USD 100
Class RH EUR	CAP	LU2508426785	Yes	No	Investors being clients of Financial Intermediaries or Services prohibited from retaining inducements and Authorized Investors	EUR 100
Class C	CAP	LU2036801392 "Class C-EUR" LU2199262432 "Class C-USD"	Yes	No	Investors being clients of ABN AMRO Bank or ABN AMRO Group affiliated companies and Authorized Investors	EUR 5,000 USD 5,000
Class D	CAP	LU2036801558	Yes	No	Investors being clients of Bethmann Bank and Authorized Investors	EUR 5,000
Class F	CAP	LU2036801715	Yes	No	Investors being clients of the Discretionary Portfolio Management of Banque Neuflize OBC and Authorized Institutional Investors	EUR 5,000
Class G	CAP	LU3105959855	Yes	No	Investors being clients of the Discretionary Portfolio Management of ABN AMRO Bank or ABN AMRO Group affiliated companies and having specific fee arrangement and Authorized Institutional Investors	EUR 5,000
	DIS	LU3108448617	Yes	Yes		
Class I	CAP	LU2276928475 "Class I-EUR" LU2276928392 "Class I-USD"	Yes	No	Institutional Investors	EUR 1,000,000 USD 1,000,000
	DIS	LU2474253494 "Class I-USD"		Yes		USD 1,000,000
Class IH	CAP	LU2474253221 "Class IH-EUR"	Yes	No	Institutional Investors	EUR 1,000,000

(1) At the discretion of the Board of Directors, these minimum holding amounts may be waived. In such case, the Company will ensure that concerned investors are equally treated.

Fees and Costs

Maximum recurring fees and costs payable by the sub-fund

Category	Management fee	Performance fee	Other fees	Taxe d'abonnement[(1)]
Classes A, AH EUR	1.50%	-	0.18%	0.05%
Classes R, RH EUR	0.85%	-	0.18%	0.05%
Class C	0.85%	-	0.18%	0.05%
Class D	0.85%	-	0.18%	0.05%
Class F	0.85%	-	0.18%	0.01%
Class G	0.85%	-	0.18%	0.01%
Classes I, IH EUR	0.75%	-	0.15%	0.01%

(1) In addition, the Company may be subject to foreign UCI's tax, and/or other regulators levy, in the country where the sub-fund is registered for distribution.

Additional information

Accounting and reference currency:

USD, currency of expression of the sub-fund.

Net Asset Value (NAV):

USD in the "Class A-USD", “Class R-USD”, “Class C-USD” and “Class I-USD” categories. EUR in the "Class A-EUR", “Class AH EUR”, “Class R-EUR”, “Class RH-EUR”, “Class C-EUR”, “Class D” “Class F”, “Class G”, “Class I-EUR” and “Class IH EUR”categories.

Each full bank business day in Luxembourg, provided that the financial markets corresponding to a significant proportion (approximately 50%) of the assets of the sub-fund were open at least one day after the day that served as the basis for calculating the preceding NAV.

It is available at the Company’s registered office, from local agents, and in any newspapers designated by the Board of Directors and the web site www.abnamroinvestmentsolutions.com.

Terms of subscription / conversion / redemption:

Subscription, redemption and conversion orders will be processed at an unknown NAV in accordance with the rules set out below, only on trading days in Luxembourg, and the time mentioned is Luxembourg time.

Centralization of orders	Orders Trade Date	NAV calculation and publication date	Orders Settlement Date
13:00 CET on the NAV Valuation Day (D)	Valuation Day (D)	Day after the Valuation Day (D+1)	Maximum two bank business days after the Valuation Day (D+2)(1)

(1) If the settlement day is a currency holiday, the settlement will occur the following business day.

Listing:

None

Historical information:

The sub-fund was launched on 28 May 2020.

Taxation:

Potential shareholders are recommended to seek full information in their country of origin, place of residence or domicile on the possible tax consequences associated with their investment.

ABN AMRO Funds Boston Trust Walden US ESG Equities
short-named ABN AMRO Boston Trust Walden US ESG Equities

Investment objective

To provide long term capital appreciation with a diversified and actively managed portfolio of US sustainable equities, by selecting companies complying with Environmental, Social and Governance responsibility criteria without any specific restriction on tracking error.

Investment policy

The sub-fund invests predominantly in transferable equity securities such as equities, other equity shares such as co-operative shares and participation certificates issued by, or warrants on transferable equity securities of, companies which are domiciled in or exercise the predominant part of their economic activity in North America.

The sub-fund is managed through a proprietary ESG fundamental research driven approach and is complemented by an engagement approach. It invests in a diversified portfolio of stocks while taking into account environmental, social and governance factors. The philosophy focuses on a company's longer-term prospects rather than near term results.

The minimum asset allocation in such securities on a consolidated basis (direct and indirect investments through the use of derivative instruments) will be of 60% of the sub-fund's net assets. Moreover, the minimum sub-fund's investment in equity securities will be of 75% of the sub-fund's net assets.

The sub-fund may invest up to 10% in ADR/GDR.

The sub-fund may also invest in debt securities (such as fixed and floating rate bonds, Money Market Instruments, including High Yield bonds) up to 10% of its net assets, in particular for cash management purposes.

The sub-fund may invest up to 20% in bank deposits at sight, including cash held in current accounts with a bank accessible at any time.

Responsible investment policy

The sub-fund promotes environmental and social characteristics qualifies as an investment product in accordance with article 8(1) of Regulation (EU) 2019/2088 on sustainability related disclosures in the financial services sector.

Information regarding the environmental or social characteristics and/or the sustainable objectives of the relevant sub-funds as per SFDR Level II is available in the "Appendix 2" of the Book II of this Prospectus.

Derivative instruments

Core Financial Derivative Instruments may be used for hedging and efficient portfolio management as described in points 2 and 3 of Appendix 2 of Book I.

Relation to the Reference Portfolio

This sub-fund is actively managed and is compared to the Reference Portfolio as described in Appendix 2 for performance and risk level indicator purposes. However, the reference to this Reference Portfolio does not constitute any objective or limitation in the management and composition of the portfolio and the sub-fund does not restrain its universe to the Reference Portfolio's components.

The calculation method of the Reference Portfolio can be found on the following website: www.msci.com.

The Reference Portfolio does not evaluate or include its constituents on the basis of environmental and/or social characteristics and is therefore not aligned with the ESG characteristics promoted by the sub-fund.

Therefore, returns may deviate materially from the performance of the Reference Portfolio.

External Investment Manager

Boston Trust Walden Inc.

Risk profile

Specific sub-fund risks:
- Warrant Risk
- Sustainability risk

For an overview of the generic risks, please refer to the Appendix 3 of the Book I of the Prospectus.

Investor type profile

Sub-fund shares are available to both retail investors and Institutional Investors seeking for the investment objective. Institutional Investors are eligible for a special share category when their investments exceed a predetermined threshold.

ABN AMRO Funds Boston Trust Walden US ESG Equities
short-named ABN AMRO Boston Trust Walden US ESG Equities

Share Categories

Category	Class	ISIN code	Registered	Dividend	Investors	Minimum Holding[(1)]
Class A	CAP	LU2281294533 "Class A-EUR" LU2281294616 "Class A-USD"	Yes	No	All	EUR 100 USD 100
	DIS	LU2281294707 "Class A-GBP"		Yes		GBP 100
Class AH EUR	CAP	LU2281294889		No		EUR 100
Class R	CAP	LU2281294962 "Class R-EUR" LU2281295001 "Class R-USD"	Yes	No	Investors being clients of Financial Intermediaries or Services prohibited from retaining inducements and Authorized Investors	EUR 100 USD 100
	DIS	LU2281295183 "Class R-GBP"		Yes		GBP 100
Class RH EUR	CAP	LU2281295423		No		EUR 100
Class C	CAP	LU2281295696	Yes	No	Investors being clients of ABN AMRO Bank or ABN AMRO Group affiliated companies and Authorized Investors	EUR 5,000
Class D	CAP	LU2281295779	Yes	No	Investors being clients of Bethmann Bank and Authorized Investors	EUR 5,000
Class G	CAP	LU3105959939	Yes	No	Investors being clients of the Discretionary Portfolio Management of ABN AMRO Bank or ABN AMRO Group affiliated companies and having specific fee arrangement and Authorized Institutional Investors	EUR 5,000
Class I	CAP	LU2281295936 "Class I-EUR" LU2281296074 "Class I-USD"	Yes	No	Institutional Investors	EUR 1,000,000 USD 1,000,000
Class IH EUR	CAP	LU2281296314				EUR 1,000,000
Class Z	CAP	LU2281296405	Yes	No	Authorized Institutional Investors	USD 100,000,000

(1) At the discretion of the Board of Directors, these minimum holding amounts may be waived. In such case, the Company will ensure that concerned investors are equally treated.

Fees and Costs

Maximum recurring fees and costs payable by the sub-fund

Category	Management fee	Performance fee	Other fees	Taxe d'abonnement[(1)]
Classes A, AH EUR	1.50%	-	0.18%	0.05%
Classes R, RH EUR	0.85%	-	0.18%	0.05%
Class C	0.85%	-	0.18%	0.05%
Class D	0.85%	-	0.18%	0.05%
Class G	0.85%	-	0.18%	0.01%
Classes I, IH EUR	0.75%	-	0.15%	0.01%
Class Z	0.00%	-	0.15%	0.01%

(1) In addition, the Company may be subject to foreign UCI's tax, and/or other regulators levy, in the country where the sub-fund is registered for distribution.

Additional information

Accounting and reference currency:

USD, currency of expression of the sub-fund.

Net Asset Value (NAV):

USD in the "Class A-USD", "Class R-USD", "Class I-USD", and "Class Z" categories.
EUR in the "Class A-EUR", "Class AH EUR", "Class R-EUR", "Class RH EUR", "Class C", "Class D", "Class G", "Class I-EUR", and "Class IH EUR" categories.
GBP in the "Class A-GBP" and "Class R-GBP" categories.

Each full bank business day in Luxembourg, provided that the financial markets corresponding to a significant proportion (approximately 50%) of the assets of the sub-fund were open at least one day after the day that served as the basis for calculating the preceding NAV.

It is available at the Company's registered office, from local agents, and in any newspapers designated by the Board of Directors and the web site www.abnamroinvestmentsolutions.com.

Terms of subscription / conversion / redemption:

Subscription, redemption and conversion orders will be processed at an unknown NAV in accordance with the rules set out below, only on trading days in Luxembourg, and the time mentioned is Luxembourg time.

Centralization of orders	Orders Trade Date	NAV calculation and publication date	Orders Settlement Date
13:00 CET on the NAV Valuation Day (D)	Valuation Day (D)	Day after the Valuation Day (D+1)	Maximum two bank business days after the Valuation Day (D+2)[(1)]

(1) If the settlement day is a currency holiday, the settlement will occur the following business day.

Listing:

None

Historical information:

The sub-fund was launched on 1 July 2021.

Taxation:

Potential shareholders are recommended to seek full information in their country of origin, place of residence or domicile on the possible tax consequences associated with their investment.

ABN AMRO Funds Candriam Emerging Markets ESG Bonds
short-named ABN AMRO Candriam Emerging Markets ESG Bonds

Investment objective

To provide medium term capital growth with a diversified and actively managed portfolio of emerging market sustainable bonds without any specific restriction on tracking error. The sub-fund will use a selection of securities complying with Environmental, Social and Governance (ESG) responsibility criteria. The portfolio will be composed of issuers that are either leading in ESG best-practice or attractive due to their progression in ESG.

Investment policy

The sub-fund invests predominantly in debt securities of issuers (with no rating constraints) located in, or having their registered office, or exercising a preponderant part of their economic activities in emerging countries.

In order to achieve the sub-fund's objective, the sub-fund may also make use of a variety of (i) instruments including, but not limited to, forward rate notes, forward foreign exchange contracts (including non-deliverable forwards), interest rate futures, bond futures and OTC swaps such as interest rate swaps and credit default swaps, and (ii) strategies such as anticipation of rate movements, positioning on the yield curve, issuers selections, relative trading and currency.

The investment universe of the sub-fund comprises both local currency as well as hard currency debt.

The minimum asset allocation in such securities on a consolidated basis (direct and indirect investments through the use of derivative instruments) will be of 60% of the sub-fund's net assets.

The sub-fund will respect within the remaining 40% of its total net assets and on a consolidated basis all the following limitations for investments in the below securities/instruments:
(i) a maximum of 25% of the total net assets of the sub-fund may be invested in convertible bonds and other equity-linked debt securities;
(ii) a maximum of one third of the total net assets of the sub-fund may be invested in money market instruments, including, but not limited to, certificates of deposit and short-term deposits, and bank deposit at sight;
(iii) a maximum of 10% of the total net assets of the sub-fund may be invested in transferable equity securities.

Allocation to equities will be the result of convertibles conversion to equities. The manager is not authorized to buy actively equity securities.

The sub-fund may not invest in defaulted assets but may invest in Distressed Assets up to 10% of the sub-fund's net assets.

The sub-fund may invest up to 20% in bank deposits at sight, including cash held in current accounts with a bank accessible at any time.

Responsible investment policy

The sub-fund promotes environmental and social characteristics and qualifies as an investment product in accordance with article 8(1) of Regulation (EU) 2019/2088 on sustainability related disclosures in the financial services sector.

Information regarding the environmental or social characteristics and/or the sustainable objectives of the relevant sub-funds as per SFDR Level II is available in the "Appendix 2" of the Book II of this Prospectus.

Derivative instruments

Core Financial Derivative Instruments may be used for hedging, efficient portfolio management and investment as described in points 2 and 3 of Appendix 2 of Book I.

Relation to the Reference Portfolio

This sub-fund is actively managed and is compared to the Reference Portfolio as described in Appendix 2 for performance and risk level indicator purposes. However, the reference to this Reference Portfolio does not constitute any objective or limitation in the management and composition of the portfolio and the sub-fund does not restrain its universe to the Reference Portfolio's components.

The calculation method of the Reference Portfolio can be found on the following website: www.jpmorgan.com.

The Reference Portfolio does not evaluate or include its constituents on the basis of environmental and/or social characteristics and is therefore not aligned with the ESG characteristics promoted by the sub-fund.

Therefore, returns may deviate materially from the performance of the Reference Portfolio.

External Investment Manager

Candriam delegating its portfolio management duties to Candriam UK Branch.

Risk Profile

Specific sub-fund risks:
- Counterparty Risk
- Derivatives Risk
- Emerging Market Risk

- Interest Rate Risk
- Currency Exchange Risk
- High yield bond risks
- Liquidity Risk
- Sustainability risk

For an overview of the generic risks, please refer to the Appendix 3 of the Book I of the Prospectus.

Investor type profile

Sub-fund shares are available to both retail investors and Institutional Investors who are seeking for the investment objective.

Share Categories

Category	Class	ISIN code	Registered	Dividend	Investors	Minimum Holding(1)
Class AH USD	CAP	LU2041742292	Yes	No	All	USD 100
Class A	CAP	LU2041742375				EUR 100
Class C	CAP	LU2041742615	Yes	No	Investors being clients of ABN AMRO Bank or ABN AMRO Group affiliated companies and Authorized Investors	EUR 5,000
	DIS	LU2041742706		Yes		
Class D	DIS	LU2041742961	Yes	No	Investors being clients of Bethmann Bank and Authorized Investors	EUR 5,000
Class F	CAP	LU2041743001	Yes	No	Investors being clients of the Discretionary Portfolio Management of Banque Neuflize OBC and Authorized Institutional Investors	EUR 5,000
Class G	DIS	LU3105960275	Yes	Yes	Investors being clients of the Discretionary Portfolio Management of ABN AMRO Bank or ABN AMRO Group affiliated companies and having specific fee arrangement and Authorized Institutional Investors	EUR 5,000

(1) At the discretion of the Board of Directors, these minimum holding amounts may be waived. In such case, the Company will ensure that concerned investors are equally treated.

Fees and Costs

Maximum recurring fees and costs payable by the sub-fund

Category	Management fee(1)	Performance fee	Other fees	Taxe d'abonnement(2)
Classes A, AH USD	1.30%	-	0.25%	0.05%
Class C	0.75%	-	0.25%	0.05%
Class D	0.75%	-	0.25%	0.05%
Class F	0.75%	-	0.25%	0.01%
Class G	0.75%	-	0.25%	0.01%

(1) To the extent that the Company invests in UCITS and other UCIs of the same promoter, none of the Company's sub-funds will be charged double Management Fees.

(2) In addition, the Company may be subject to foreign UCI's tax, and/or other regulators levy, in the country where the sub-fund is registered for distribution.

Additional information

Accounting and reference currency:

EUR, currency of expression of the sub-fund.

Net Asset Value (NAV):

USD in the "Class AH-USD" category
EUR in the "Class A", "Class C", "Class D", "Class F" and "Class G" categories

Each full bank business day in Luxembourg, provided that the financial markets corresponding to a significant proportion (approximately 50%) of the assets of the sub-fund were open at least one day after the day that served as the basis for calculating the preceding NAV.

It is available at the Company's registered office, from local agents, and in any newspapers designated by the Board of Directors and the web site www.abnamroinvestmentsolutions.com.

Terms of subscription / conversion / redemption:

Subscription, redemption and conversion orders will be processed at an unknown NAV in accordance with the rules set out below, only on trading days in Luxembourg, and the time mentioned is Luxembourg time.

ABN AMRO Funds Candriam Emerging Markets ESG Bonds
short-named ABN AMRO Candriam Emerging Markets ESG Bonds

Centralization of orders	Orders Trade Date	NAV calculation and publication date	Orders Settlement Date
16:00 CET on the day preceding the NAV Valuation Day (D-1)	Valuation Day (D)	Day after the Valuation Day (D+1)	Maximum two bank business days after the Valuation Day (D+2)[(1)]

(1) If the settlement day is a currency holiday, the settlement will occur the following business day.

Listing:

None

Historical information:

The sub-fund was launched on 25 February 2020.

Taxation:

Potential shareholders are recommended to seek full information in their country of origin, place of residence or domicile on the possible tax consequences associated with their investment.

ABN AMRO Funds Candriam Euro Short Term Bonds
short-named ABN AMRO Candriam Euro Short Term Bonds

Investment objective

To provide short-term capital growth with a diversified and actively managed portfolio of sustainable short term bonds, without any specific restriction on tracking error. The sub-fund will use a selection of securities complying with Environmental, Social and Governance (ESG) responsibility criteria. The portfolio will be composed of issuers that are either leading in ESG best-practice or attractive due to their progression in ESG.

Investment policy

The sub-fund invests predominantly in euro denominated bonds and securities treated as equivalent to bonds such as fixed-income and floating rate bonds that have an average maturity that does not exceed 3 years (the residual maturity of each investment does not exceed 6 years), and also in derivatives on this type of asset. For floating rate bonds, the next rate adjustment date is taken as the maturity date. The minimum asset allocation in such securities will be of 60% of the sub-fund's net assets.

The sub-fund will respect within the remaining 40% of its total net assets and on a consolidated basis all the following limitations for investments in the below securities/instruments (based on the total net assets of the sub-fund):
(i) a maximum of 40% may be invested in money market instruments and bank deposits at sight;
(ii) a maximum of 10% may be invested in high yield bonds.

The sub-fund may not invest in defaulted assets but may invest in Distressed Assets up to 10% of the sub-fund's net assets.

The sub-fund may invest up to 20% in bank deposits at sight, including cash held in current accounts with a bank accessible at any time.

Responsible investment policy

The sub-fund promotes environmental and social characteristics and qualifies as an investment product in accordance with article 8(1) of Regulation (EU) 2019/2088 on sustainability related disclosures in the financial services sector.

Information regarding the environmental or social characteristics and/or the sustainable objectives of the relevant sub-funds as per SFDR Level II is available in the "Appendix 2" of the Book II of this Prospectus.

Derivative instruments

Core Financial Derivative Instruments may be used for hedging, efficient portfolio management and investment as described in points 2 and 3 of Appendix 2 of Book I.

Relation to the Reference Portfolio

This sub-fund is actively managed and is compared to the Reference Portfolio as described in Appendix 2 for performance and risk level indicator purposes. However, the reference to this Reference Portfolio does not constitute any objective or limitation in the management and composition of the portfolio and the sub-fund does not restrain its universe to the Reference Portfolio's components.

The calculation method of the Reference Portfolio can be found on the following website: www.euribor-rates.eu.

The Reference Portfolio does not evaluate or include its constituents on the basis of environmental and/or social characteristics and is therefore not aligned with the ESG characteristics promoted by the sub-fund.

Therefore, returns may deviate materially from the performance of the Reference Portfolio.

External Investment Manager

Candriam

Risk profile

Specific sub-fund risks:
- Counterparty Risk
- Credit Risk
- Derivatives Risk
- Interest Rate Risk
- Sustainability risk

For an overview of the generic risks, please refer to the Appendix 3 of the Book I of the Prospectus.

Investor type profile

Sub-fund shares are available to both retail investors and Institutional Investors who are seeking for the investment objective.

ABN AMRO Funds Candriam Euro Short Term Bonds
short-named ABN AMRO Candriam Euro Short Term Bonds

Share Categories

Category	Class	ISIN code	Registered	Dividend	Investors	Minimum Holding[(1)]
Class A	CAP	LU1670612651	Yes	No	All	EUR 100
	DIS	LU2325352701	Yes	Yes		
Class R	CAP	LU1670612735	Yes	No	Investors being clients of Financial Intermediaries or Services prohibited from retaining inducements and Authorized Investors	EUR 100
Class C	CAP	LU1670612818	Yes	No	Investors being clients of ABN AMRO Bank or ABN AMRO Group affiliated companies and Authorized Investors	EUR 5,000
	DIS	LU2112790014				
Class F	CAP	LU1670613030	Yes	No	Investors being clients of the Discretionary Portfolio Management of Banque Neuflize OBC and Authorized Institutional Investors	EUR 5,000
Class I	CAP	LU1670613113	Yes	No	Institutional Investors	EUR 1,000,000

(1) At the discretion of the Board of Directors, these minimum holding amounts may be waived. In such case, the Company will ensure that concerned investors are equally treated.

Fees and Costs

Maximum recurring fees and costs payable by the sub-fund

Category	Management fee	Performance fee	Other fees	Taxe d'abonnement[(1)]
Class A	0.40%	-	0.12%	0.05%
Class R	0.25%	-	0.12%	0.05%
Class C	0.25%	-	0.12%	0.05%
Class F	0.25%	-	0.12%	0.01%
Class I	0.20%	-	0.12%	0.01%

(1) In addition, the Company may be subject to foreign UCI's tax, and/or other regulators levy, in the country where the sub-fund is registered for distribution.

Additional information

Accounting and reference currency:

EUR, currency of expression of the sub-fund.

Net Asset Value (NAV):

EUR

Each full bank business day in Luxembourg, provided that the financial markets corresponding to a significant proportion (approximately 50%) of the assets of the sub-fund were open at least one day after the day that served as the basis for calculating the preceding NAV.

It is available at the Company's registered office, from local agents, and in any newspapers designated by the Board of Directors and the web site www.abnamroinvestmentsolutions.com.

Listing:

None

Terms of subscription / conversion / redemption:

Subscription, redemption and conversion orders will be processed at an unknown NAV in accordance with the rules set out below, only on trading days in Luxembourg, and the time mentioned is Luxembourg time.

Centralization of orders	Orders Trade Date	NAV calculation and publication date	Orders Settlement Date
10:00 CET on the NAV Valuation Day (D)	Valuation Day (D)	Day after the Valuation Day (D+1)	Maximum two bank business days after the Valuation Day (D+2)[(1)]

(1) If the settlement day is a currency holiday, the settlement will occur the following business day.

Historical information:

The sub-fund was launched on 3 December 2019. The distributive "Class A" was launched on 9 July 2021.

On 15 May 2025, the sub-fund changed its name "Candriam Euro ESG Short Term Bonds" into "Candriam Euro Short Term Bonds".

Taxation:

Potential shareholders are recommended to seek full information in their country of origin, place of residence or domicile on the possible tax consequences associated with their investment.

ABN AMRO Funds Candriam European Equities
short-named ABN AMRO Candriam European Equities

Investment objective

To provide long-term capital appreciation with a diversified and actively managed portfolio of European sustainable equities, without any specific restriction on tracking error and by selecting securities complying with Environmental, Social and Governance (ESG) responsibility criteria. The portfolio will be composed of issuers that are either leading in ESG best-practice or attractive due to their progression in ESG.

Investment policy

The sub-fund invests predominantly in transferable equity securities such as equities, other equity shares such as co-operative shares and participation certificates issued by, or warrants on transferable equity securities of, companies which are domiciled in or exercise the predominant part of their economic activity in Europe. Selection of investments will rely on a combination of financial criteria, as well as Environmental, Social & Governance criteria. The minimum asset allocation in such securities on a consolidated basis (direct and indirect investments) will be of 60% of the sub-fund's net assets. Moreover, the minimum ownership of equities in companies established in countries of the European Economic Area having concluded a tax agreement with France including a clause on administrative cooperation for combating fraud and tax evasion will be at least 75% of the sub-fund's net assets. A maximum of 50% of the net assets of the sub-fund may be invested in the small cap sector.

Investments in debt securities will not exceed 15% of its net assets.

The sub-fund may invest up to 20% in bank deposits at sight, including cash held in current accounts with a bank accessible at any time.

Responsible investment policy

The sub-fund promotes environmental and social characteristics and qualifies as an investment product in accordance with article 8(1) of Regulation (EU) 2019/2088 on sustainability related disclosures in the financial services sector.

Information regarding the environmental or social characteristics and/or the sustainable objectives of the relevant sub-funds as per SFDR Level II is available in the "Appendix 2" of the Book II of this Prospectus.

Derivative instruments

Core Financial Derivative Instruments may be used for hedging and efficient portfolio management as described in points 2 and 3 of Appendix 2 of Book I.

Relation to the Reference Portfolio

This sub-fund is actively managed and is compared to the Reference Portfolio as described in Appendix 2 for performance and risk level indicator purposes. However, the reference to this Reference Portfolio does not constitute any objective or limitation in the management and composition of the portfolio and the sub-fund does not restrain its universe to the Reference Portfolio's components.

The calculation method of the Reference Portfolio can be found on the following website: www.msci.com.

The Reference Portfolio does not evaluate or include its constituents on the basis of environmental and/or social characteristics and is therefore not aligned with the ESG characteristics promoted by the sub-fund.

Therefore, returns may deviate materially from the performance of the Reference Portfolio.

External Investment Manager

Candriam

Risk profile

Specific sub-fund risks:
- Warrant Risk
- Small Cap, Specialized or Restricted Sectors Risk
- Sustainability risk

For an overview of the generic risks, please refer to the Appendix 3 of the Book I of the Prospectus.

Investor type profile

Sub-fund shares are available to both retail and Institutional Investors who are seeking for the investment objective.

ABN AMRO Funds Candriam European Equities
short-named ABN AMRO Candriam European Equities

Share Categories

Category	Class	ISIN Code	Registered	Dividend	Investors	Minimum Holding(1)
Class A	CAP	LU1481503974	Yes	No	All	EUR 100
Class R	CAP	LU1670606414	Yes	No	Investors being clients of Financial Intermediaries or Services prohibited from retaining inducements and Authorized Investors	EUR 100
Class F	CAP	LU1481504352	Yes	No	Investors being clients of the Discretionary Portfolio Management of Banque Neuflize OBC and Authorized Institutional Investors	EUR 5,000
Class X	CAP	LU1670606687	Yes	No	Institutional Investors	EUR 50,000,000
Class Z	CAP	LU1670606505	Yes	No	Authorized Institutional Investors	EUR 100,000,000
Class M	CAP	LU1481504279	Yes	No	Investors being the feeders of the sub-funds of the Company and Authorized Institutional Investors	EUR 20,000,000

(1) At the discretion of the Board of Directors, these minimum holding amounts may be waived. In such case, the Company will ensure that concerned investors are equally treated.

Fees and Costs

Maximum recurring fees and costs payable by the sub-fund

Category	Management Fee	Performance Fee	Other Fees	Taxe d'abonnement(1)
Class A	1.75%	-	0.18%	0.05%
Class R	0.85%	-	0.18%	0.05%
Class F	0.85%	-	0.18%	0.01%
Class X	0.75%	-	0.15%	0.01%
Class Z	0.00%	-	0.15%	0.01%
Class M	0.75%	-	0.15%	0.01%

(1) In addition, the Company may be subject to foreign UCI's tax, and/or other regulators levy, in the country where the sub-fund is registered for distribution.

Additional information

Accounting and reference currency:

EUR, currency of expression of the sub-fund.

Net Asset Value (NAV):

EUR

Each full bank business day in Luxembourg, provided that the financial markets corresponding to a significant proportion (approximately 50%) of the assets of the sub-fund were open at least one day after the day that served as the basis for calculating the preceding NAV.

It is available at the Company's registered office, from local agents, and in any newspapers designated by the Board of Directors and the web site www.abnamroinvestmentsolutions.com.

Terms of subscription / conversion / redemption:

Subscription, redemption and conversion orders will be processed at an unknown NAV in accordance with the rules set out below, only on trading days in Luxembourg, and the time mentioned is Luxembourg time.

Centralization of orders	Orders Trade Date	NAV calculation and publication date	Orders Settlement Date
10:00 CET on the NAV Valuation Day (D)	Valuation Day (D)	Day after the Valuation Day (D+1)	Maximum two bank business days after the Valuation Day (D+2)(1)

(1) If the settlement day is a currency holiday, the settlement will occur the following business day.

Listing:

None

Historical information:

The sub-fund was launched on 29 November 2019.

On 15 May 2025, the sub-fund changed its name "Candriam European ESG Equities" into "Candriam European Equities".

Taxation:

Potential shareholders are recommended to seek full information in their country of origin, place of residence or domicile on the possible tax consequences associated with their investment.

ABN AMRO Funds Candriam French Equities
short-named ABN AMRO Candriam French Equities

Investment objective

To provide long-term capital appreciation with a diversified and actively managed portfolio of French equities, without any specific restriction on tracking error. The sub-fund will use a selection of securities complying with Environmental, Social and Governance (ESG) responsibility criteria. The portfolio will be composed of issuers that are either leading in ESG best-practice or attractive due to their progression in ESG.

Investment policy

The sub-fund invests predominantly in transferable equity securities such as equities, other equity shares such as co-operative shares and participation certificates issued by, or warrants on transferable equity securities of, companies which are domiciled in or exercise the predominant part of their economic activity in France. The minimum asset allocation in such securities on a consolidated basis (direct and indirect investments) will be of 60% of the sub-fund's net assets. Moreover, the minimum ownership of equities in companies established in countries of the European Economic Area having concluded a tax agreement with France including a clause on administrative cooperation for combating fraud and tax evasion will be at least 75% of the sub-fund's net assets.

The sub-fund respects also the following construction rules:
- Maximum 50% of the sub-fund's net assets invested in medium and small caps equities
- Maximum 10% of the sub-fund's net assets invested in emerging and international equities

Investments in debt securities will not exceed 15% of its net assets.

The sub-fund may invest up to 20% in bank deposits at sight, including cash held in current accounts with a bank accessible at any time.

Responsible investment policy

The sub-fund promotes environmental or social characteristics and qualifies as an investment product in accordance with article 8(1) of Regulation (EU) 2019/2088 on sustainability related disclosures in the financial services sector.

Information regarding the environmental or social characteristics and/or the sustainable objectives of the relevant sub-funds as per SFDR Level II is available in the "Appendix 2" of the Book II of this Prospectus.

Derivative instruments

Core Financial Derivative Instruments may be used for hedging and efficient portfolio management as described in points 2 and 3 of Appendix 2 of Book I.

Relation to the Reference Portfolio

This sub-fund is actively managed and is compared to the Reference Portfolio as described in Appendix 2 for performance and risk level indicator purposes. However, the reference to this Reference Portfolio does not constitute any objective or limitation in the management and composition of the portfolio and the sub-fund does not restrain its universe to the Reference Portfolio's components.

The calculation method of the Reference Portfolio can be found on the following website: www.msci.com.

The Reference Portfolio does not evaluate or include its constituents on the basis of environmental and/or social characteristics and is therefore not aligned with the ESG characteristics promoted by the sub-fund.

Therefore, returns may deviate materially from the performance of the Reference Portfolio.

External Investment Manager

Candriam

Risk profile

Specific sub-fund risks:
- Small Cap, Specialized or Restricted Sectors Risk
- Emerging Market Risk
- Warrant Risk

For an overview of the generic risks, please refer to the Appendix 3 of the Book I of the Prospectus.

Investor type profile

Sub-fund shares are available to both retail and Institutional Investors who are seeking for the investment objective.

ABN AMRO Funds Candriam French Equities
short-named ABN AMRO Candriam French Equities

Share Categories

Category	Class	ISIN Code	Registered	Dividend	Investors	Minimum Holding(1)
Class A	CAP	LU1481504436	Yes	No	All	EUR 100
	DIS	LU1481504519	Yes	Yes		EUR 100
Class F	CAP	LU1481507025	Yes	No	Investors being clients of the Discretionary Portfolio Management of Banque Neuflize OBC and Authorized Institutional Investors	EUR 5,000

(1) At the discretion of the Board of Directors, these minimum holding amounts may be waived. In such case, the Company will ensure that concerned investors are equally treated.

Fees and Costs

Maximum recurring fees and costs payable by the sub-fund

Category	Management fee	Performance fee	Other fees	Taxe d'abonnement(1)
Class A	1.75%	-	0.18%	0.05%
Class F	0.85%	-	0.18%	0.01%

(1) In addition, the Company may be subject to foreign UCI's tax, and/or other regulators levy, in the country where the sub-fund is registered for distribution.

Additional information

Accounting and reference currency:

EUR, currency of expression of the sub-fund.

Net Asset Value (NAV):

EUR

Each full bank business day in Luxembourg, provided that the financial markets corresponding to a significant proportion (approximately 50%) of the assets of the sub-fund were open at least one day after the day that served as the basis for calculating the preceding NAV.
It is available at the Company's registered office, from local agents, and in any newspapers designated by the Board of Directors and the web site www.abnamroinvestmentsolutions.com.

Terms of subscription / conversion / redemption:

Subscription, redemption and conversion orders will be processed at an unknown NAV in accordance with the rules set out below, only on trading days in Luxembourg, and the time mentioned is Luxembourg time.

Centralization of orders	Orders Trade Date	NAV calculation and publication date	Orders Settlement Date
10:00 CET on the NAV Valuation Day (D)	Valuation Day (D)	Day after the Valuation Day (D+1)	Maximum two bank business days after the Valuation Day (D+2)(1)

(1) If the settlement day is a currency holiday, the settlement will occur the following business day.

Listing:

None

Historical information:

The sub-fund was launched on 18 December 2019.

On 15 May 2025, the sub-fund changed its name "Candriam French ESG Equities" into "Candriam French Equities".

Taxation:

Potential shareholders are recommended to seek full information in their country of origin, place of residence or domicile on the possible tax consequences associated with their investment.

ABN AMRO Funds Candriam Global Dividend Equities
short-named ABN AMRO Candriam Global Dividend Equities

Investment objective

To provide long term capital growth with a diversified and actively managed portfolio of worldwide equities, without any specific restriction on tracking error.

Investment policy

Selection of investments will rely on a combination of quantitative and qualitative criteria. The objective of the quantitative analysis is to detect companies delivering high and stable dividends, and also companies with growing dividends for the coming years. The sub-fund will favor those two types of companies.

The sub-fund invests predominantly in transferable equity securities such as equities, other equity shares such as co-operative shares and participation certificates issued by, or warrants on transferable equity securities of, companies which are located worldwide (including emerging markets) and from any economic sector. The minimum asset allocation in such securities on a consolidated basis (direct and indirect investments) will be of 60% of the sub-fund's net assets. Moreover, the minimum sub-fund's investment in equity securities will be of 75% of the net assets of the sub-fund.

The following restrictions will apply to the sub-fund:
- Maximum exposure to emerging markets: 50%
- Maximum exposure to small caps & midcaps: 50%

The sub-fund will not be directly exposed to mainland China equities.

Investments in debt securities do not exceed 15% of its net assets.

The sub-fund may invest up to 20% in bank deposits at sight, including cash held in current accounts with a bank accessible at any time.

Responsible investment policy

As part of the ManCo Responsible Investment approach the sub-fund excludes direct investments in securities issued by companies involved in highly controversial activities (such as tobacco production, controversial weapons production) as well as companies in breach with the UN Global Compact principles.

Derivative instruments

Core Financial Derivative Instruments may be used for hedging and efficient portfolio management as described in points 2 and 3 of Appendix 2 of Book I.

Relation to the Reference Portfolio

This sub-fund is actively managed and is compared to the Reference Portfolio as described in Appendix 2 for performance and risk level indicator purposes. However, the reference to this Reference Portfolio does not constitute any objective or limitation in the management and composition of the portfolio and the sub-fund does not restrain its universe to the Reference Portfolio's components.

Therefore, returns may deviate materially from the performance of the Reference Portfolio.

External Investment Manager

Candriam

Risk profile

Specific sub-fund risks:
- Operational and Custody Risk
- Emerging Market Risk
- Small cap, Specialized or restricted Sectors Risk Warrant Risk

For an overview of the generic risks, please refer to the Appendix 3 of the Book I of the Prospectus.

Investor type profile

Sub-fund shares are available to both retail and Institutional Investors who are seeking for the investment objective.

ABN AMRO Funds Candriam Global Dividend Equities
short-named ABN AMRO Candriam Global Dividend Equities

Share Categories

Category	Class	ISIN code	Registered	Dividend	Investors	Minimum Holding[(1)]
Class A	CAP	LU1890802801	Yes	No	All	EUR 100
Class F	CAP	LU1890803015	Yes	No	Investors being clients of the Discretionary Portfolio Management of Banque Neuflize OBC and Authorized Institutional Investors	EUR 5,000
Class I	CAP	LU1890803288	Yes	No	Institutional investors	EUR 1,000,000

(1) At the discretion of the Board of Directors, these minimum holding amounts may be waived. In such case, the Company will ensure that concerned investors are equally treated.

Fees and Costs

Maximum recurring fees and costs payable by the sub-fund

Category	Management fee	Performance fee	Other fees	Taxe d'abonnement[(1)]
Class A	1.75%	-	0.18%	0.05%
Class F	0.85%	-	0.18%	0.01%
Class I	0.75%	-	0.18%	0.01%

(1) In addition, the Company may be subject to foreign UCI's tax, and/or other regulators levy, in the country where the sub-fund is registered for distribution.

Additional information

Accounting and reference currency:

EUR, currency of expression of the sub-fund.

Net Asset Value (NAV):

EUR

Each full bank business day in Luxembourg, provided that the financial markets corresponding to a significant proportion (approximately 50%) of the assets of the sub-fund were open at least one day after the day that served as the basis for calculating the preceding NAV.

It is available at the Company's registered office, from local agents, and in any newspapers designated by the Board of Directors and the web site www.abnamroinvestmentsolutions.com.

Terms of subscription / conversion / redemption:

Subscription, redemption and conversion orders will be processed at an unknown NAV in accordance with the rules set out below, only on trading days in Luxembourg, and the time mentioned is Luxembourg time.

Centralization of orders	Orders Trade Date	NAV calculation and publication date	Orders Settlement Date
16:00 CET on the day preceding the NAV Valuation Day (D-1)	Valuation Day (D)	Day after the Valuation Day (D+1)	Maximum two bank business days after the Valuation Day (D+2)[(1)]

(1) If the settlement day is a currency holiday, the settlement will occur the following business day.

Listing:

None

Historical information:

The sub-fund was launched on 3 December 2019.

Taxation:

Potential shareholders are recommended to seek full information in their country of origin, place of residence or domicile on the possible tax consequences associated with their investment.

ABN AMRO Funds Candriam Global ESG High Yield Bonds
short-named ABN AMRO Candriam Global ESG High Yield Bonds

Investment objective

To provide medium term capital growth with a diversified and actively managed portfolio of global sustainable high yield bonds, without any specific restriction on tracking error. The sub-fund will use a selection of securities complying with Environmental, Social and Governance (ESG) responsibility criteria. The portfolio will be composed of issuers that are either leading in ESG best-practice or attractive due to their progression in ESG.

Investment policy

The sub-fund invests predominantly and discretionary in debt securities of high yield issuers located throughout the world.

In order to achieve the sub-fund's objective, the sub-fund may also make use of a variety of (i) instruments including, but not limited to, forward rate notes, forward foreign exchange contracts (including non-deliverable forwards), interest rate futures, bond futures and OTC swaps such as interest rate swaps and credit default swaps, and (ii) strategies such as anticipation of rate movements, positioning on the yield curve, issuers selections, relative trading and currency.

The minimum asset allocation in such securities on a consolidated basis (direct and indirect investments through the use of derivative instruments) will be of 60% of the sub-fund's net assets.

The sub-fund will respect within the remaining 40% of its total net assets and on a consolidated basis all the following limitations for investments in the below securities/instruments:
(i) a maximum of 25% of the total net assets of the sub-fund may be invested in convertible bonds and other equity-linked debt securities;
(ii) a maximum of one third of the total net assets of the sub-fund may be invested in Money Market Instruments, including, but not limited to, certificates of deposit and short-term deposits, and bank deposit at sight;
(iii) a maximum of 10% of the total net assets of the sub-fund may be invested in transferable equity securities.

Allocation to equities will be the result of convertibles conversion to equities. The manager is not authorized to buy actively equity securities.

The sub-fund may not invest in defaulted assets but may invest in Distressed Assets up to 10% of the sub-fund's net assets.

The sub-fund may invest up to 20% in bank deposits at sight, including cash held in current accounts with a bank accessible at any time.

Responsible investment policy

The sub-fund promotes environmental and social characteristics and qualifies as an investment product in accordance with article 8(1) of Regulation (EU) 2019/2088 on sustainability related disclosures in the financial services sector.

Information regarding the environmental or social characteristics and/or the sustainable objectives of the relevant sub-funds as per SFDR Level II is available in the "Appendix 2" of the Book II of this Prospectus.

Derivative instruments

Core Financial Derivative Instruments may be used for hedging, efficient portfolio management and investment as described in points 2 and 3 of Appendix 2 of Book I.

Relation to the Reference Portfolio

This sub-fund is actively managed and is compared to the Reference Portfolio as described in Appendix 2 for performance and risk level indicator purposes. However, the reference to this Reference Portfolio does not constitute any objective or limitation in the management and composition of the portfolio and the sub-fund does not restrain its universe to the Reference Portfolio's components.

The Reference Portfolio does not evaluate or include its constituents on the basis of environmental and/or social characteristics and is therefore not aligned with the ESG characteristics promoted by the sub-fund.

Therefore, returns may deviate materially from the performance of the Reference Portfolio.

External Investment Manager

Candriam

Risk Profile

Specific sub-fund risks:

- Counterparty Risk
- Derivatives Risk
- Emerging Market Risk
- Interest Rate Risk
- Currency Exchange Risk
- High yield bond risks

- Liquidity Risk
- Sustainability risk

For an overview of the generic risks, please refer to the Appendix 3 of the Book I of the Prospectus.

Investor type profile

Sub-fund shares are available to both retail investors and Institutional Investors who are seeking for the investment objective.

Share Categories

Category	Class	ISIN code	Registered	Dividend	Investors	Minimum Holding(1)
Class A	CAP	LU2041743266	Yes	No	All	EUR 100
Class C	CAP	LU2041743696	Yes	No	Investors being clients of ABN AMRO Bank or ABN AMRO Group affiliated companies and Authorized Investors	EUR 5,000
	DIS	LU2041743779		Yes		
Class D	DIS	LU2041743936	Yes	No	Investors being clients of Bethmann Bank and Authorized Investors	EUR 5,000
Class F	CAP	LU2041744074	Yes	No	Investors being clients of the Discretionary Portfolio Management of Banque Neuflize OBC and Authorized Institutional Investors	EUR 5,000
Class G	DIS	LU3105960358	Yes	Yes	Investors being clients of the Discretionary Portfolio Management of ABN AMRO Bank or ABN AMRO Group affiliated companies and having specific fee arrangement and Authorized Institutional Investors	EUR 5,000
Class I	CAP	LU2254194850	Yes	No	Institutional investors	EUR 1 000 000

(1) At the discretion of the Board of Directors, these minimum holding amounts may be waived. In such case, the Company will ensure that concerned investors are equally treated.

Fees and Costs

Maximum recurring fees and costs payable by the sub-fund

Category	Management fee(1)	Performance fee	Other fees	Taxe d'abonnement(2)
Class A	1.30%	-	0.25%	0.05%
Class C	0.75%	-	0.25%	0.05%
Class D	0.75%	-	0.25%	0.05%
Class F	0.75%	-	0.25%	0.01%
Class G	0.75%	-	0.25%	0.01%
Class I	0.65%		0.20%	0.01%

(1) To the extent that the Company invests in UCITS and other UCIs of the same promoter, none of the Company's sub-funds will be charged double Management Fees.

(2) In addition, the Company may be subject to foreign UCI's tax, and/or other regulators levy, in the country where the sub-fund is registered for distribution.

Additional information

Accounting and reference currency:

EUR, currency of expression of the sub-fund.

Net Asset Value (NAV):

EUR in the "Class A", "Class C", "Class D", "Class F", "Class G" and "Class I" categories

Each full bank business day in Luxembourg, provided that the financial markets corresponding to a significant proportion (approximately 50%) of the assets of the sub-fund were open at least one day after the day that served as the basis for calculating the preceding NAV.

It is available at the Company's registered office, from local agents, and in any newspapers designated by the Board of Directors and the web site www.abnamroinvestmentsolutions.com.

Terms of subscription / conversion / redemption:

Subscription, redemption and conversion orders will be processed at an unknown NAV in accordance with the rules set out below, only on trading days in Luxembourg, and the time mentioned is Luxembourg time.

ABN AMRO Funds Candriam Global ESG High Yield Bonds
short-named ABN AMRO Candriam Global ESG High Yield Bonds

Centralization of orders	Orders Trade Date	NAV calculation and publication date	Orders Settlement Date
16:00 CET on the day preceding the NAV Valuation Day (D-1)	Valuation Day (D)	Day after the Valuation Day (D+1)	Maximum two bank business days after the Valuation Day (D+2)[(1)]

(1) If the settlement day is a currency holiday, the settlement will occur the following business day.

Listing:

None

Historical information:

The sub-fund was launched on 14 May 2020.

Taxation:

Potential shareholders are recommended to seek full information in their country of origin, place of residence or domicile on the possible tax consequences associated with their investment.

ABN AMRO Funds EdenTree European Sustainable Equities
short-named ABN AMRO EdenTree European Sustainable Equities

Investment objective

To provide long-term capital appreciation with a diversified and actively managed portfolio of European sustainable equities, without any specific restriction on tracking error. The sub-fund uses a combination of financial and non-financial indicators to identify securities which meet the overall sustainability criteria applied by the External Investment Manager. The sub-fund will be composed by issuers exposed to four long-term sustainable themes such as (i) "Education, (ii) "Health & Wellbeing", (iii) "Social Infrastructure" and (iv) "Sustainable Solutions".

As part of its sustainable investment objective, the sub-fund invests in companies contributing positively to environmental and social solutions.

Investment policy

The sub-fund invests predominantly in transferable equity securities such as equities, other equity shares such as co-operative shares and participation certificates issued by, or warrants on transferable equity securities of, companies which are domiciled in or exercise the predominant part of their economic activity in Europe. The minimum asset allocation in such securities on a consolidated basis (direct and indirect investments) will be of 60% of the sub-fund's net assets. The minimum sub-fund's investment in equity securities will be of 75% of the sub-fund's net assets.

Investments in debt securities will not exceed 15% of its net assets.

The sub-fund may invest up to 20% in bank deposits at sight, including cash held in current accounts with a bank accessible at any time.

Responsible investment policy

The sub-fund contributes to environmental and social objectives and qualifies as an investment product in accordance with article 9 of Regulation (EU) 2019/2088 on sustainability related disclosures in the financial services sector.

Information regarding the environmental or social characteristics and/or the sustainable objectives of the relevant sub-funds as per SFDR Level II is available in the "Appendix 2" of the Book II of this Prospectus.

Derivative instruments

Core Financial Derivative Instruments may be used for hedging and efficient portfolio management as described in points 2 and 3 of Appendix 2 of Book I.

Relation to the Reference Portfolio

This sub-fund is actively managed and is compared to the Reference Portfolio as described in Appendix 2 for performance and risk level indicator purposes. However, the reference to this Reference Portfolio does not constitute any objective or limitation in the management and composition of the portfolio and the sub-fund does not restrain its universe to the Reference Portfolio's component.

The Reference Portfolio does not evaluate or include its constituents on the basis of environmental and/or social characteristics and is therefore not aligned with the ESG characteristics promoted by the sub-fund.

Therefore, returns may deviate materially from the performance of the Reference Portfolio.

External Investment Manager

EdenTree Investment Management Limited.

Risk profile

Specific sub-fund risks:
- Operational and Custody Risk
- Emerging Market Risk
- Small Cap, Specialized or Restricted Sectors Risk
- Warrant Risk
- Sustainability risk

For an overview of the generic risks, please refer to the Appendix 3 of the Book I of the Prospectus.

Investor type profile

Sub-fund shares are available to both retail and Institutional Investors who are seeking for the investment objective.

ABN AMRO Funds EdenTree European Sustainable Equities
short-named ABN AMRO EdenTree European Sustainable Equities

Share Categories

Category	Class	ISIN Code	Registered	Dividend	Investors	Minimum Holding(1)
Class A	CAP	LU1481504865	Yes	No	All	EUR 100
Class R	CAP	LU1670606257	Yes	No	Investors being clients of Financial Intermediaries or Services prohibited from retaining inducements and Authorized Investors	EUR 100
Class C	CAP	LU1481504949	Yes	No	Investors being clients of ABN AMRO Bank or ABN AMRO Group affiliated companies and Authorized Investors	EUR 5,000
Class D	CAP	LU1670606174	Yes	No	Investors being clients of Bethmann Bank and Authorized Investors	EUR 5,000
Class F	CAP	LU1481505086	Yes	No	Investors being clients of the Discretionary Portfolio Management of Banque Neuflize OBC and Authorized Institutional Investors	EUR 5,000
Class G	CAP	LU3105960432	Yes	Yes	Investors being clients of the Discretionary Portfolio Management of ABN AMRO Bank or ABN AMRO Group affiliated companies and having specific fee arrangement and Authorized Institutional Investors	EUR 5,000
Class I	CAP	LU1670606331	Yes	No	Institutional Investors	EUR 1,000,000
Class Z	CAP	LU1890795674	Yes	No	Authorized Institutional Investors	EUR 100,000,000

(1) At the discretion of the Board of Directors, these minimum holding amounts may be waived. In such case, the Company will ensure that concerned investors are equally treated.

Fees and Costs

Maximum recurring fees and costs payable by the sub-fund

Category	Management Fee	Performance Fee	Other Fees	Taxe d'abonnement(1)
Class A	1.50%	-	0.18%	0.05%
Class R	0.85%	-	0.18%	0.05%
Class C	0.85%	-	0.18%	0.05%
Class D	0.85%	-	0.18%	0.05%
Class F	0.85%	-	0.18%	0.01%
Class G	0.85%	-	0.18%	0.01%
Class I	0.75%	-	0.15%	0.01%
Class Z	0.75%	-	0.15%	0.01%

(1) In addition, the Company may be subject to foreign UCI's tax, and/or other regulators levy, in the country where the sub-fund is registered for distribution.

Additional information

Accounting and reference currency:

EUR, currency of expression of the sub-fund.

Net Asset Value (NAV):

EUR

Each full bank business day in Luxembourg, provided that the financial markets corresponding to a significant proportion (approximately 50%) of the assets of the sub-fund were open at least one day after the day that served as the basis for calculating the preceding NAV.

It is available at the Company's registered office, from local agents, and in any newspapers designated by the Board of Directors and the web site www.abnamroinvestmentsolutions.com.

Terms of subscription / conversion / redemption:

Subscription, redemption and conversion orders will be processed at an unknown NAV in accordance with the rules set out below, only on trading days in Luxembourg, and the time mentioned is Luxembourg time.

ABN AMRO Funds EdenTree European Sustainable Equities
short-named ABN AMRO EdenTree European Sustainable Equities

Centralization of orders	Orders Trade Date	NAV calculation and publication date	Orders Settlement Date
10:00 CET on the NAV Valuation Day (D)	Valuation Day (D)	Day after the Valuation Day (D+1)	Maximum two bank business days after the Valuation Day (D+2)[(1)]

(1) If the settlement day is a currency holiday, the settlement will occur the following business day.

Listing:
None

Historical information:
This sub-fund was launched on 19 January 2017.

Taxation:
Potential shareholders are recommended to seek full information in their country of origin, place of residence or domicile on the possible tax consequences associated with their investment.

ABN AMRO Funds Global ESG Equities
short-named ABN AMRO Global ESG Equities

Investment objective

To provide long-term capital appreciation with a diversified and actively managed portfolio of worldwide sustainable equities, without any specific restriction on tracking error. To select eligible securities, the manager performs both a financial and non-financial analysis, using ESG (Environmental, Social, Governance) criteria in combination with exclusions filters. The portfolio will be composed of issuers that are leading in ESG best-practice.

Investment policy

The sub-fund invests predominantly in transferable equity securities such as equities, other equity shares such as co-operative shares and participation certificates issued by, or warrants on transferable equity securities of, companies which are located worldwide.

The minimum asset allocation in such securities on a consolidated basis (direct and indirect investments) will be of 60% of the sub-fund's net assets. Moreover, the minimum sub-fund's investment in equity securities will be of 75% of the sub-fund's net assets.

The sub-fund may invest up to 10% of its net assets into Emerging Markets, including Chinese equities (A-shares).

Investments in debt securities do not exceed 10% of its net assets.

The sub-fund may invest up to 20% in bank deposits at sight, including cash held in current accounts with a bank accessible at any time.

Responsible investment policy

The sub-fund promotes environmental and social characteristics and qualifies as an investment product in accordance with article 8(1) of Regulation (EU) 2019/2088 on sustainability related disclosures in the financial services sector.

Information regarding the environmental or social characteristics and/or the sustainable objectives of the relevant sub-funds as per SFDR Level II is available in the "Appendix 2" of the Book II of this Prospectus.

Derivative instruments

Core Financial Derivative Instruments may be used for hedging and efficient portfolio management as described in points 2 and 3 of Appendix 2 of Book I.

Relation to the Reference Portfolio

This sub-fund is actively managed and is compared to the Reference Portfolio as described in Appendix 2 for performance and risk level indicator purposes. However, the reference to this Reference Portfolio does not constitute any objective or limitation in the management and composition of the portfolio and the sub-fund does not restrain its universe to the Reference Portfolio's components.

The calculation method of the Reference Portfolio can be found on the following website: www.msci.com.

The Reference Portfolio does not evaluate or include its constituents on the basis of environmental and/or social characteristics and is therefore not aligned with the ESG characteristics promoted by the sub-fund.

Therefore, returns may deviate materially from the performance of the Reference Portfolio.

Investment Manager

ABN AMRO Investment Solutions

External Advisor

ABN AMRO Bank N.V.

Risk profile

Specific sub-fund risks:

- Operational and Custody Risk
- Emerging Market Risk
- Small Cap, Specialized or Restricted Sectors Risk
- Risks related to investments in Asia
- Sustainability risk

For an overview of the generic risks, please refer to the Appendix 3 of the Book I of the Prospectus.

Investor type profile

Sub-fund shares are available to both retail investors and Institutional Investors seeking for the investment objective. Institutional investors are eligible for a special share category when their investments exceed a predetermined threshold.

ABN AMRO Funds Global ESG Equities
short-named ABN AMRO Global ESG Equities

Share Categories

Category	Class	ISIN code	Registered	Dividend	Investors	Minimum Holding[(1)]
Class A	CAP	LU0756526744	Yes	No	All	EUR 100
Class C	CAP	LU0756527049	Yes	No	Investors being clients of ABN AMRO Bank or ABN AMRO Group affiliated companies and Authorized Investors	EUR 5,000
Class CH EUR	CAP	LU0756527122	Yes	No		EUR 5,000
Class D	CAP	LU1670611174	Yes	No	Investors being clients of Bethmann Bank and Authorized Investors	EUR 5,000
Class E	CAP	LU1029691976	Yes	No	Investors being clients of the Discretionary Portfolio Management of ABN AMRO and Authorized Institutional Investors	EUR 5,000
Class F	CAP	LU1329507765	Yes	No	Investors being clients of the Discretionary Portfolio Management of Banque Neuflize OBC and Authorized Institutional Investors	EUR 5,000
Class G	CAP	LU2445654929	Yes	No	Investors being clients of the Discretionary Portfolio Management of ABN AMRO Bank or ABN AMRO Group affiliated companies and having specific fee arrangement and Authorized Institutional Investors	EUR 5,000
Class I	CAP	LU0851647916	Yes	No	Institutional Investors	EUR 1,000,000

(1) At the discretion of the Board of Directors, these minimum holding amounts may be waived. In such case, the Company will ensure that concerned investors are equally treated.

Fees and Costs

Maximum recurring fees and costs payable by the sub-fund

Category	Management fee	Performance fee	Other fees	Taxe d'abonnement[(1)]
Class A	1.50%	-	0.18%	0.05%
Classes C, CH EUR	0.85%	-	0.18%	0.05%
Class D	0.50%	-	0.18%	0.05%
Class E	0.50%	-	0.18%	0.05%
Class F	0.85%	-	0.18%	0.01%
Class G	1.50%	-	0.18%	0.01%
Class I	0.75%	-	0.15%	0.01%

(1) In addition, the Company may be subject to foreign UCI's tax, and/or other regulators levy, in the country where the sub-fund is registered for distribution.

Additional information

Accounting and reference currency:

EUR, currency of expression of the sub-fund.

Net Asset Value (NAV):

EUR

Each full bank business day in Luxembourg, provided that the financial markets corresponding to a significant proportion (approximately 50%) of the assets of the sub-fund were open at least one day after the day that served as the basis for calculating the preceding NAV.

It is available at the Company's registered office, from local agents, and in any newspapers designated by the Board of Directors and the web site www.abnamroinvestmentsolutions.com.

Terms of subscription / conversion / redemption:

Subscription, redemption and conversion orders will be processed at an unknown NAV in accordance with the rules set out below, only on trading days in Luxembourg, and the time mentioned is Luxembourg time.

Centralization of orders	Orders Trade Date	NAV calculation and publication date	Orders Settlement Date
16:00 CET on the day preceding the NAV Valuation Day (D-1)	Valuation Day (D)	Day after the Valuation Day (D+1)	Maximum two bank business days after the Valuation Day (D+2)[(1)]

(1) If the settlement day is a currency holiday, the settlement will occur the following business day.

Listing:

None

ABN AMRO Funds Global ESG Equities
short-named ABN AMRO Global ESG Equities

Historical information:

This sub-fund was launched on 25 March 2013.

Taxation:

Potential shareholders are recommended to seek full information in their country of origin, place of residence or domicile on the possible tax consequences associated with their investment.

ABN AMRO Funds Insight Euro Aggregate Bonds
short-named ABN AMRO Insight Euro Aggregate Bonds

Investment objective

To provide medium term capital appreciation with a diversified and actively managed portfolio of euro aggregate bonds, without any specific restriction on tracking error.

Investment policy

The sub-fund's strategy is based on a balanced risk approach investing predominantly in euro denominated investment grade corporate bonds issued by companies being domiciled in the countries being part of the euro zone and in euro denominated investment grade bonds and securities treated as equivalent to bonds issued or guaranteed by a member state of the European Union being part of the euro zone such as fixed income and floating rate bonds.

In order to achieve the sub-fund's objective, the sub-fund may also make use, to a limited extent, of a variety of (i) instruments including, but not limited to, forward rate notes, forward foreign exchange contracts (including non-deliverable forwards), interest rate futures, bond futures and OTC swaps such as interest rate swaps and credit default swaps, and (ii) strategies such as anticipation of rate movements, positioning on the yield curve, issuers selections, relative trading and currency.

The minimum asset allocation in such securities on a consolidated basis (direct and indirect investments through the use of derivative instruments) will be of 60% of the sub-fund's net assets.

The following restrictions will apply to the sub-fund:

- Maximum exposure to fixed income securities in European issuers outside the euro zone:	20%
- Maximum exposure to fixed income securities in non-European developed countries issuers:	20%
- Maximum exposure to convertibles bonds:	20%
- Maximum exposure to High Yield and Emerging markets:	30%
- Maximum exposure to Money Market Instruments:	30%
- Maximum exposure to unrated securities:	10%
- Maximum exposure to ABS/MBS:	20%
- Duration bandwidth:	+/- 2 years (compared to the Reference Portfolio)
- Maximum exposure to currency risk:	10%
- Maximum allocation to equities:	10%

Allocation to equities will be the result of convertibles conversion to equities. The manager is not authorized to buy actively equity securities.

The sub-fund may not invest in defaulted assets but may invest in Distressed Assets up to 10% of the sub-fund's net assets.

The sub-fund may invest up to 20% in bank deposits at sight, including cash held in current accounts with a bank accessible at any time.

Responsible investment policy

As part of the ManCo Responsible Investment approach the sub-fund excludes direct investments in securities issued by companies involved in highly controversial activities (such as tobacco production, controversial weapons production) as well as in breach with the UN Global Compact principles.

Derivative instruments

Core Financial Derivative Instruments may be used for hedging, efficient portfolio management and investment as described in points 2 and 3 of Appendix 2 of Book I.

Relation to the Reference Portfolio

This sub-fund is actively managed and is compared to the Reference Portfolio as described in Appendix 2 for performance and risk level indicator purposes. However, the reference to this Reference Portfolio does not constitute any objective or limitation in the management and composition of the portfolio and the sub-fund does not restrain its universe to the Reference Portfolio's components.

Therefore, returns may deviate materially from the performance of the Reference Portfolio.

External Investment Manager

Insight Investment Management (Global) Limited.

Risk profile

Specific sub-fund risks:

- Credit Risk
- Derivatives Risk
- Counterparty Risk
- High yield bond risks
- Liquidity Risk

ABN AMRO Funds Insight Euro Aggregate Bonds
short-named ABN AMRO Insight Euro Aggregate Bonds

For an overview of the generic risks, please refer to the Appendix 3 of the Book I of the Prospectus.

Investor type profile

Sub-fund shares are available to both retail and Institutional Investors who are seeking for the investment objective.

Share Categories

Category	Class	ISIN code	Registered	Dividend	Investors	Minimum Holding(1)
Class A	DIS	LU2257990676	Yes	No	All	EUR 100
Class C	CAP	LU2054453589	Yes	No	Investors being clients of ABN AMRO Bank or ABN AMRO Group affiliated companies and Authorized Investors	EUR 5,000
Class G	CAP	LU3105960788	Yes	No	Investors being clients of the Discretionary Portfolio Management of ABN AMRO Bank or ABN AMRO Group affiliated companies and having specific fee arrangement and Authorized Institutional Investors	EUR 5,000

(1) At the discretion of the Board of Directors, these minimum holding amounts may be waived. In such case, the Company will ensure that concerned investors are equally treated.

Fees and Costs

Maximum recurring fees and costs payable by the sub-fund

Category	Management fee	Performance fee	Other fees	Taxe d'abonnement(1)
Class A	0.70%	-	0.18%	0.05%
Class C	0.40%	-	0.18%	0.05%
Class G	0.40%	-	0.18%	0.01%

(1) In addition, the Company may be subject to foreign UCI's tax, and/or other regulators levy, in the country where the sub-fund is registered for distribution.

Additional information

Accounting and reference currency:

EUR, currency of expression of the sub-fund.

Net Asset Value (NAV):

EUR

Each full bank business day in Luxembourg, provided that the financial markets corresponding to a significant proportion (approximately 50%) of the assets of the sub-fund were open at least one day after the day that served as the basis for calculating the preceding NAV.

It is available at the Company's registered office, from local agents, and in any newspapers designated by the Board of Directors and the web site www.abnamroinvestmentsolutions.com.

Terms of subscription / conversion / redemption:

Subscription, redemption and conversion orders will be processed at an unknown NAV in accordance with the rules set out below, only on trading days in Luxembourg, and the time mentioned is Luxembourg time.

Centralization of orders	Orders Trade Date	NAV calculation and publication date	Orders Settlement Date
10:00 CET on the NAV Valuation Day (D)	Valuation Day (D)	Day after the Valuation Day (D+1)	Maximum two bank business days after the Valuation Day (D+2)(1)

(1) If the settlement day is a currency holiday, the settlement will occur the following business day.

Listing:

None

Historical information:

The sub-fund was launched on 09 July 2020.

Taxation:

Potential shareholders are recommended to seek full information in their country of origin, place of residence or domicile on the possible tax consequences associated with their investment.

ABN AMRO Funds Insight Euro ESG Corporate Bonds
short-named ABN AMRO Insight Euro ESG Corporate Bonds

Investment objective

To provide medium term capital appreciation with a diversified and actively managed portfolio of euro sustainable corporate bonds, without any specific restriction on tracking error. The sub-fund will use a selection of securities complying with Environmental, Social and Governance (ESG) responsibility criteria. The portfolio will be composed of issuers that are either leading in ESG best-practice or attractive due to their progression in ESG.

Investment policy

The sub-fund is actively managed through a top-down and bottom-up approach while taking into account environmental, social and governance factors (ESG). The outcome portfolio combines three principal performance drivers: credit rating, sector allocation and security selection in the corporate market. However, duration, yield curve and currency provide additional sources of return for the strategy.

The sub-fund invests predominantly in euro denominated investment grade corporate bonds and other fixed and floating rate securities with no rating constraints. The sub-fund may also make use of a variety of instruments including, but not limited to, forward rate notes, forward foreign exchange contracts (including non-deliverable forwards), interest rate futures, bond futures and OTC swaps such as interest rate swaps and credit default swaps and strategies (e.g. yield curve and arbitrage strategies by way of investments in the securities and derivative instruments listed above) in order to achieve the sub-fund's objective.

The minimum asset allocation in such securities on a consolidated basis (direct and indirect investments) will be of 60% of the sub-fund's net assets.

The sub-fund will respect within the remaining 40% of its total net assets and on a consolidated basis all the following limitations for investments in the below securities/instruments:
(i) a maximum of 25% of the total net assets of the sub-fund may be invested in convertible bonds and other equity-linked debt securities;
(ii) a maximum of one third of the total net assets of the sub-fund may be invested in money market instruments, including, but not limited to, certificates of deposit and short-term deposits, and bank deposit at sight;
(iii) a maximum of 10% of the total net assets of the sub-fund may be invested in transferable equity securities.

The sub-fund may invest up to 20% in bank deposits at sight, including cash held in current accounts with a bank accessible at any time.

Responsible investment policy

The sub-fund promotes environmental and social characteristics and qualifies as an investment product in accordance with article 8(1) of Regulation (EU) 2019/2088 on sustainability related disclosures in the financial services sector.

Information regarding the environmental or social characteristics and/or the sustainable objectives of the relevant sub-funds as per SFDR Level II is available in the "Appendix 2" of the Book II of this Prospectus.

Derivative instruments

Core Financial Derivative Instruments may be used for hedging, efficient portfolio management and investment as described in points 2 and 3 of Appendix 2 of Book I.

Relation to the Reference Portfolio

This sub-fund is actively managed and is compared to the Reference Portfolio as described in Appendix 2 for performance and risk level indicator purposes. However, the reference to this Reference Portfolio does not constitute any objective or limitation in the management and composition of the portfolio and the sub-fund does not restrain its universe to the Reference Portfolio's components.

The calculation method of the Reference Portfolio can be found on the following website: www.markit.com.

The Reference Portfolio does not evaluate or include its constituents on the basis of environmental and/or social characteristics and is therefore not aligned with the ESG characteristics promoted by the sub-fund.

Therefore, returns may deviate materially from the performance of the Reference Portfolio.

External Investment Manager

Insight Investment Management (Global) Limited.

Risk profile

Specific sub-fund risks:
- Counterparty Risk
- Derivatives Risk
- Sustainability risk

For an overview of the generic risks, please refer to the Appendix 3 of the Book I of the Prospectus.

ABN AMRO Funds Insight Euro ESG Corporate Bonds
short-named ABN AMRO Insight Euro ESG Corporate Bonds

Investor type profile

Sub-fund shares are available to both retail and Institutional Investors who are seeking for the investment objective.

Share Categories

Category	Class	ISIN code	Registered	Dividend	Investors	Minimum Holding(1)
Class A	CAP	LU1165274488	Yes	No	All	EUR 100
Class C	CAP	LU1165274645	Yes	No	Investors being clients of ABN AMRO Bank or ABN AMRO Group affiliated companies and Authorized Investors	EUR 5,000
Class D	CAP	LU1718321521	Yes	No	Investors being clients of Bethmann Bank and Authorized Investors	EUR 5,000
Class F	CAP	LU1329508904	Yes	No	Investors being clients of the Discretionary Portfolio Management of Banque Neuflize OBC and Authorized Institutional Investors	EUR 5,000
Class G	CAP	LU3105960861	Yes	No	Investors being clients of the Discretionary Portfolio Management of ABN AMRO Bank or ABN AMRO Group affiliated companies and having specific fee arrangement and Authorized Institutional Investors	EUR 5,000

(1) At the discretion of the Board of Directors, these minimum holding amounts may be waived. In such case, the Company will ensure that concerned investors are equally treated.

Fees and Costs

Maximum recurring fees and costs payable by the sub-fund

Category	Management fee	Performance fee	Other fees	Taxe d'abonnement(1)
Class A	0.70%	-	0.18%	0.05%
Class C	0.40%	-	0.18%	0.05%
Class D	0.40%	-	0.18%	0.05%
Class F	0.40%	-	0.18%	0.01%
Class G	0.40%	-	0.18%	0.01%

(1) In addition, the Company may be subject to foreign UCI's tax, and/or other regulators levy, in the country where the sub-fund is registered for distribution.

Additional information

Accounting and reference currency:

EUR, currency of expression of the sub-fund.

Net Asset Value (NAV):

EUR

Each full bank business day in Luxembourg, provided that the financial markets corresponding to a significant proportion (approximately 50%) of the assets of the sub-fund were open at least one day after the day that served as the basis for calculating the preceding NAV.

It is available at the Company's registered office, from local agents, and in any newspapers designated by the Board of Directors and the web site www.abnamroinvestmentsolutions.com.

Terms of subscription / conversion / redemption:

Subscription, redemption and conversion orders will be processed at an unknown NAV in accordance with the rules set out below, only on trading days in Luxembourg, and the time mentioned is Luxembourg time.

Centralization of orders	Orders Trade Date	NAV calculation and publication date	Orders Settlement Date
10:00 CET on the NAV Valuation Day (D)	Valuation Day (D)	Day after the Valuation Day (D+1)	Maximum two bank business days after the Valuation Day (D+2)(1)

(1) If the settlement day is a currency holiday, the settlement will occur the following business day.

Listing:

None

Historical information:

The sub-fund was launched in the "Class A" and "Class C" on 1 April 2015.

Taxation:

Potential shareholders are recommended to seek full information in their country of origin, place of residence or domicile on the possible tax consequences associated with their investment.

ABN AMRO Funds Insight Euro ESG Corporate Bonds Duration Hedged short-named ABN AMRO Insight Euro ESG Corporate Bonds DH

Investment objective

To provide medium term capital appreciation with a diversified and actively managed portfolio of euro sustainable corporate bonds, without any specific restriction on tracking error and to seek to minimize the impact of rising interest rates on returns.

The sub-fund will use a selection of securities complying with Environmental, Social and Governance (ESG) responsibility criteria. The portfolio will be composed of issuers that are either leading in ESG best-practice or attractive due to their progression in ESG.

Investment policy

The sub-fund is actively managed through a top-down and bottom-up approach while taking into account environmental, social and governance factors (ESG). The outcome portfolio combines three principal performance drivers: credit rating, sector allocation and security selection in the corporate market. However, duration, yield curve and currency provide additional sources of return for the strategy.

The sub-fund invests predominantly in euro denominated investment grade corporate bonds and other fixed and floating rate securities with no rating constraints. The sub-fund may also make use of a variety of instruments including, but not limited to, forward rate notes, forward foreign exchange contracts (including non-deliverable forwards), interest rate futures, bond futures and OTC swaps such as interest rate swaps and credit default swaps and strategies (e.g. yield curve and arbitrage strategies by way of investments in the securities and derivative instruments listed above) in order to achieve the sub-fund's objective.

The minimum asset allocation in such securities on a consolidated basis (direct and indirect investments) will be of 60% of the sub-fund's net assets.

The sub-fund will respect within the remaining 40% of its total net assets and on a consolidated basis all the following limitations for investments in the below securities/instruments:
(i) a maximum of 25% of the total net assets of the sub-fund may be invested in convertible bonds and other equity-linked debt securities;
(ii) a maximum of one third of the total net assets of the sub-fund may be invested in money market instruments, including, but not limited to, certificates of deposit and short-term deposits, and bank deposit at sight;
(iii) a maximum of 10% of the total net assets of the sub-fund may be invested in transferable equity securities.

The sub-fund may invest up to 20% in bank deposits at sight, including cash held in current accounts with a bank accessible at any time.

Responsible investment policy

This sub-fund promotes environmental and social characteristics and qualifies as product in accordance with article 8(1) of Regulation (EU) 2019/2088 on sustainability related disclosures in the financial services sector.

Information regarding the environmental or social characteristics and/or the sustainable objectives of the relevant sub-funds as per SFDR Level II is available in the "Appendix 2" of the Book II of this Prospectus.

Derivative instruments

Core Financial Derivative Instruments may be used for hedging, efficient portfolio management and investment as described in points 2 and 3 of Appendix 2 of Book I.

The sub-fund will aim to lower the duration by an equivalent of the duration of its Reference Portfolio through the use of derivatives. Some duration risk may remain in the portfolio, corresponding to the active bet of the manager.

Relation to the Reference Portfolio

This sub-fund is actively managed and is compared to the Reference Portfolio as described in Appendix 2 for performance and risk level indicator purposes. However, the reference to this Reference Portfolio does not constitute any objective or limitation in the management and composition of the portfolio and the sub-fund does not restrain its universe to the Reference Portfolio's components.

The calculation method of the Reference Portfolio can be found on the following website: www.theice.com.

The Reference Portfolio does not evaluate or include its constituents on the basis of environmental and/or social characteristics and is therefore not aligned with the ESG characteristics promoted by the sub-fund.

Therefore, returns may deviate materially from the performance of the Reference Portfolio.

External Investment Manager

Insight Investment Management (Global) Limited.

Risk profile

Specific sub-fund risks:
- Counterparty Risk

- Derivatives Risk
- Sustainability risk

For an overview of the generic risks, please refer to the Appendix 3 of the Book I of the Prospectus.

Investor type profile

Sub-fund shares are available to both retail and Institutional Investors who are seeking for the investment objective.

Share Categories

Category	Class	ISIN code	Registered	Dividend	Investors	Minimum Holding(1)
Class A	CAP	LU1253565839	Yes	No	All	EUR 100
Class C	CAP	LU1253565912	Yes	No	Investors being clients of ABN AMRO Bank or ABN AMRO Group affiliated companies and Authorized Investors	EUR 5,000
Class D	CAP	LU1733876954	Yes	No	Investors being clients of Bethmann Bank and Authorized Investors	EUR 5,000
Class F	CAP	LU1733877093	Yes	No	Investors being clients of the Discretionary Portfolio Management of Banque Neuflize OBC and Authorized Institutional Investors	EUR 5,000

(1) At the discretion of the Board of Directors, these minimum holding amounts may be waived. In such case, the Company will ensure that concerned investors are equally treated.

Fees and Costs

Maximum recurring fees and costs payable by the sub-fund

Category	Management fee	Performance fee	Other fees	Taxe d'abonnement(1)
Class A	0.70%	-	0.18%	0.05%
Class C	0.40%	-	0.18%	0.05%
Class D	0.40%	-	0.18%	0.05%
Class F	0.40%	-	0.18%	0.01%

(1) In addition, the Company may be subject to foreign UCI's tax, and/or other regulators levy, in the country where the sub-fund is registered for distribution.

Additional information

Accounting and reference currency:

EUR, currency of expression of the sub-fund.

Net Asset Value (NAV):

EUR

Each full bank business day in Luxembourg, provided that the financial markets corresponding to a significant proportion (approximately 50%) of the assets of the sub-fund were open at least one day after the day that served as the basis for calculating the preceding NAV.

It is available at the Company's registered office, from local agents, and in any newspapers designated by the Board of Directors and the web site www.abnamroinvestmentsolutions.com.

Terms of subscription / conversion / redemption:

Subscription, redemption and conversion orders will be processed at an unknown NAV in accordance with the rules set out below, only on trading days in Luxembourg, and the time mentioned is Luxembourg time.

Centralization of orders	Orders Trade Date	NAV calculation and publication date	Orders Settlement Date
10:00 CET on the NAV Valuation Day (D)	Valuation Day (D)	Day after the Valuation Day (D+1)	Maximum two bank business days after the Valuation Day (D+2)(1)

(1) If the settlement day is a currency holiday, the settlement will occur the following business day.

Listing:

None

Historical information:

The "Class A" and "Class C" were launched on 9 March 2018 further to their merger with all the assets and liabilities of respectively "Class AH DUR" and "Class CH DUR" of the sub-fund "ABN AMRO Funds Insight Euro Corporate Bonds" of the Company.

ABN AMRO Funds Insight Euro ESG Corporate Bonds Duration Hedged short-named ABN AMRO Insight Euro ESG Corporate Bonds DH

Taxation:
Potential shareholders are recommended to seek full information in their country of origin, place of residence or domicile on the possible tax consequences associated with their investment.

ABN AMRO Funds Kempen Euro Corporate Bonds
short-named ABN AMRO Kempen Euro Corporate Bonds

Investment objective

To provide medium term capital appreciation with a diversified and actively managed portfolio of euro corporate bonds, without any specific restriction on tracking error.

Investment policy

The sub-fund invests predominantly in euro denominated investment grade corporate bonds and other fixed and floating rate securities with no rating constraints. The sub-fund may also make use of a variety of instruments including, but not limited to, forward rate notes, forward foreign exchange contracts (including non-deliverable forwards), interest rate futures, bond futures and OTC swaps such as interest rate swaps and credit default swaps and strategies (e.g. yield curve and arbitrage strategies by way of investments in the securities and derivative instruments listed above) in order to achieve the sub-fund's objective.

The minimum asset allocation in such securities on a consolidated basis (direct and indirect investments) will be of 60% of the sub-fund's net assets.

The sub-fund will respect within the remaining 40% of its total net assets and on a consolidated basis all the following limitations for investments in the below securities/instruments:
(i) a maximum of 25% of the total net assets of the sub-fund may be invested in convertible bonds (excluding Contingent Convertible Bonds), other equity-linked debt securities and high yield debt securities;
(ii) a maximum of one third of the total net assets of the sub-fund may be invested in money market instruments; including, but not limited to, certificates of deposit and short-term deposits, and bank deposit at sight;
(iii) a maximum of 10% of the total net assets of the sub-fund may be invested in transferable equity securities.

The sub-fund may invest up to 20% in bank deposits at sight, including cash held in current accounts with a bank accessible at any time.

Responsible investment policy

The sub-fund promotes environmental and social characteristics and qualifies as an investment product in accordance with article 8(1) of Regulation (EU) 2019/2088 on sustainability related disclosures in the financial services sector.

Information regarding the environmental or social characteristics and/or the sustainable objectives of the relevant sub-funds as per SFDR Level II is available in the "Appendix 2" of the Book II of this Prospectus.

Derivative instruments

Core Financial Derivative Instruments may be used for hedging, efficient portfolio management and investment as described in points 2 and 3 of Appendix 2 of Book I.

Relation to the Reference Portfolio

This sub-fund is actively managed and is compared to the Reference Portfolio as described in Appendix 2 for performance and risk level indicator purposes. However, the reference to this Reference Portfolio does not constitute any objective or limitation in the management and composition of the portfolio and the sub-fund does not restrain its universe to the Reference Portfolio's components.

Therefore, returns may deviate materially from the performance of the Reference Portfolio.

External Investment Manager

Van Lanschot Kempen Investment Management N.V

Risk profile

Specific sub-fund risks:
- Counterparty Risk
- Derivatives Risk
- High Yield Bonds Risks
- Sustainability Risk

For an overview of the generic risks, please refer to the Appendix 3 of the Book I of the Prospectus.

Investor type profile

Sub-fund shares are available to both retail and Institutional Investors who are seeking for the investment objective.

ABN AMRO Funds Kempen Euro Corporate Bonds
short-named ABN AMRO Kempen Euro Corporate Bonds

Share Categories

Category	Class	ISIN code	Registered	Dividend	Investors	Minimum Holding(1)
Class A	CAP	LU1253565086	Yes	No	All	EUR 100
Class C	CAP	LU1253565243	Yes	No	Investors being clients of ABN AMRO Bank or ABN AMRO Group affiliated companies and Authorized Investors	EUR 5,000
	DIS	LU2631872293	Yes	Yes		
Class D	CAP	LU1670610952	Yes	No	Investors being clients of Bethmann Bank and Authorized Investors	EUR 5,000
Class F	CAP	LU1329511874	Yes	No	Investors being clients of the Discretionary Portfolio Management of Banque Neuflize OBC and Authorized Institutional Investors	EUR 5,000
Class G	CAP	LU3105960945	Yes	No	Investors being clients of the Discretionary Portfolio Management of ABN AMRO Bank or ABN AMRO Group affiliated companies and having specific fee arrangement and Authorized Institutional Investors	EUR 5,000
	DIS	LU3105961083		Yes		

(1) At the discretion of the Board of Directors, these minimum holding amounts may be waived. In such case, the Company will ensure that concerned investors are equally treated.

Fees and Costs

Maximum recurring fees and costs payable by the sub-fund

Category	Management fee	Performance fee	Other fees	Taxe d'abonnement(1)
Class A	0.70%	-	0.18%	0.05%
Class C	0.40%	-	0.18%	0.05%
Class D	0.40%	-	0.18%	0.05%
Class F	0.40%	-	0.18%	0.01%
Class G	0.40%	-	0.18%	0.01%

(1) In addition, the Company may be subject to foreign UCI's tax, and/or other regulators levy, in the country where the sub-fund is registered for distribution.

Additional information

Accounting and reference currency:

EUR, currency of expression of the sub-fund.

Net Asset Value (NAV):

EUR

Each full bank business day in Luxembourg, provided that the financial markets corresponding to a significant proportion (approximately 50%) of the assets of the sub-fund were open at least one day after the day that served as the basis for calculating the preceding NAV.

It is available at the Company's registered office, from local agents, and in any newspapers designated by the Board of Directors and the web site www.abnamroinvestmentsolutions.com.

Terms of subscription / conversion / redemption:

Subscription, redemption and conversion orders will be processed at an unknown NAV in accordance with the rules set out below, only on trading days in Luxembourg, and the time mentioned is Luxembourg time.

Centralization of orders	Orders Trade Date	NAV calculation and publication date	Orders Settlement Date
10:00 CET on the NAV Valuation Day (D)	Valuation Day (D)	Day after the Valuation Day (D+1)	Maximum two bank business days after the Valuation Day (D+2)(1)

(1) If the settlement day is a currency holiday, the settlement will occur the following business day.

Listing:

None

Historical information:

The sub-fund was launched on 6 October 2015.

Taxation:

Potential shareholders are recommended to seek full information in their country of origin, place of residence or domicile on the possible tax consequences associated with their investment.

ABN AMRO Funds Kempen Euro Corporate Bonds Duration Hedged short-named ABN AMRO Kempen Euro Corporate Bonds DH

Investment objective

To provide medium term capital appreciation with a diversified and actively managed portfolio of euro corporate bonds, without any specific restriction on tracking error and to seek to minimize the impact of rising interest rates on returns.

Investment policy

The sub-fund invests predominantly in euro denominated investment grade corporate bonds and other fixed and floating rate securities with no rating constraints. The sub-fund may also make use of a variety of instruments including, but not limited to, forward rate notes, forward foreign exchange contracts (including non-deliverable forwards), interest rate futures, bond futures and OTC swaps such as interest rate swaps and credit default swaps and strategies (e.g. yield curve and arbitrage strategies by way of investments in the securities and derivative instruments listed above) in order to achieve the sub-fund's objective.

The minimum asset allocation in such securities on a consolidated basis (direct and indirect investments) will be of 60% of the sub-fund's net assets.

The sub-fund will respect within the remaining 40% of its total net assets and on a consolidated basis all the following limitations for investments in the below securities/instruments:
(i) a maximum of 25% of the total net assets of the sub-fund may be invested in convertible bonds (excluding Contingent Convertible Bonds), other equity-linked debt securities and high yield debt securities;
(ii) a maximum of one third of the total net assets of the sub-fund may be invested in money market instruments, including, but not limited to, certificates of deposit and short-term deposits, and bank deposit at sight;
(iii) a maximum of 10% of the total net assets of the sub-fund may be invested in transferable equity securities.

The sub-fund may invest up to 20% in bank deposits at sight, including cash held in current accounts with a bank accessible at any time.

Responsible investment policy

The sub-fund promotes environmental and social characteristics and qualifies as an investment product in accordance with article 8(1) of Regulation (EU) 2019/2088 on sustainability related disclosures in the financial services sector.

Information regarding the environmental or social characteristics and/or the sustainable objectives of the relevant sub-funds as per SFDR Level II is available in the "Appendix 2" of the Book II of this Prospectus.

Derivative instruments

Core Financial Derivative Instruments may be used for hedging, efficient portfolio management and investment as described in points 2 and 3 of Appendix 2 of Book I.

The sub-fund will aim to lower the duration by an equivalent of the duration of its Reference Portfolio through the use of derivatives. Some duration risk may remain in the portfolio, corresponding to the active bet of the manager.

Relation to the Reference Portfolio

This sub-fund is actively managed and is compared to the Reference Portfolio as described in Appendix 2 for performance and risk level indicator purposes. However, the reference to this Reference Portfolio does not constitute any objective or limitation in the management and composition of the portfolio and the sub-fund does not restrain its universe to the Reference Portfolio's components.

Therefore, returns may deviate materially from the performance of the Reference Portfolio.

External Investment Manager

Van Lanschot Kempen Investment Management N.V

Risk profile

Specific sub-fund risks:
- Counterparty Risk
- Derivatives Risk
- High Yield Bonds Risks
- Sustainability Risk

For an overview of the generic risks, please refer to the Appendix 3 of the Book I of the Prospectus.

Investor type profile

Sub-fund shares are available to both retail and Institutional Investors who are seeking for the investment objective.

ABN AMRO Funds Kempen Euro Corporate Bonds Duration Hedged short-named ABN AMRO Kempen Euro Corporate Bonds DH

Share Categories

Category	Class	ISIN code	Registered	Dividend	Investors	Minimum Holding(1)
Class A	CAP	LU1253565169	Yes	No	All	EUR 100
Class C	CAP	LU1253565326	Yes	No	Investors being clients of ABN AMRO Bank or ABN AMRO Group affiliated companies and Authorized Investors	EUR 5,000
	DIS	LU2781017541		Yes		
Class D	CAP	LU1733877176	Yes	No	Investors being clients of Bethmann Bank and Authorized Investors	EUR 5,000
Class F	CAP	LU1733877259	Yes	No	Investors being clients of the Discretionary Portfolio Management of Banque Neuflize OBC and Authorized Institutional Investors	EUR 5,000

(1) At the discretion of the Board of Directors, these minimum holding amounts may be waived. In such case, the Company will ensure that concerned investors are equally treated.

Fees and Costs

Maximum recurring fees and costs payable by the sub-fund

Category	Management fee	Performance fee	Other fees	Taxe d'abonnement(1)
Class A	0.70%	-	0.18%	0.05%
Class C	0.40%	-	0.18%	0.05%
Class D	0.40%	-	0.18%	0.05%
Class F	0.40%	-	0.18%	0.01%

(1) In addition, the Company may be subject to foreign UCI's tax, and/or other regulators levy, in the country where the sub-fund is registered for distribution.

Additional information

Accounting and reference currency:

EUR, currency of expression of the sub-fund.

Net Asset Value (NAV):

EUR

Each full bank business day in Luxembourg, provided that the financial markets corresponding to a significant proportion (approximately 50%) of the assets of the sub-fund were open at least one day after the day that served as the basis for calculating the preceding NAV.

It is available at the Company's registered office, from local agents, and in any newspapers designated by the Board of Directors and the web site www.abnamroinvestmentsolutions.com.

Terms of subscription / conversion / redemption:

Subscription, redemption and conversion orders will be processed at an unknown NAV in accordance with the rules set out below, only on trading days in Luxembourg, and the time mentioned is Luxembourg time.

Centralization of orders	Orders Trade Date	NAV calculation and publication date	Orders Settlement Date
10:00 CET on the NAV Valuation Day (D)	Valuation Day (D)	Day after the Valuation Day (D+1)	Maximum two bank business days after the Valuation Day (D+2)(1)

(1) If the settlement day is a currency holiday, the settlement will occur the following business day.

Listing:

None

Historical information:

The "Class A" and "Class C" were launched on 9 March 2018 further to their merger with all the assets and liabilities of respectively "Class AH DUR" and "Class CH DUR" of the sub-fund "ABN AMRO Funds Kempen Euro Corporate Bonds" of the Company.

Taxation:

Potential shareholders are recommended to seek full information in their country of origin, place of residence or domicile on the possible tax consequences associated with their investment.

ABN AMRO Funds M&G Emerging Markets ESG Equities
short-named ABN AMRO M&G Emerging Markets ESG Equities

Investment objective

To provide long term capital appreciation with a diversified and actively managed portfolio of emerging market equities, without any specific restriction on tracking error.

Investment policy

The sub-fund is actively managed through a bottom-up/stock picking process that combines a quantitative screening (to narrow down the universe) and fundamental research. The objective is to detect undervalued companies that have the potential for long term value creation, according to the investment manager. The outcome is a diversified portfolio invested in large- and mid-caps (50 to 70 holdings, however this could vary depending on market conditions), that reflects the strongest convictions of the team.

The sub-fund invests predominantly in transferable equity securities such as equities, other equity shares such as co-operative shares or warrants on transferable equity securities issued by companies which are domiciled in or exercise the predominant part of their economic activity in the Emerging Markets.

The minimum asset allocation in such securities on a consolidated basis (direct and indirect investments through the use of derivative instruments) will be of 60% of the sub-fund's net assets. Moreover, the minimum sub-fund's investment in equity securities will be of 75% of the sub-fund's net assets.

Investments in debt securities will not exceed 15% of its net assets.

The sub-fund may invest up to 10% of its net assets into Chinese equities (A-shares), denominated in CNH and that are listed on the Hong Kong Stock Exchange, via the Shanghai-Hong Kong and Shenzhen Stock Connect.

The sub-fund may invest up to 20% in bank deposits at sight, including cash held in current accounts with a bank accessible at any time.

Responsible investment policy

The sub-fund promotes environmental and social characteristics and qualifies as an investment product in accordance with article 8(1) of Regulation (EU) 2019/2088 on sustainability related disclosures in the financial services sector.

Information regarding the environmental or social characteristics and/or the sustainable objectives of the relevant sub-funds as per SFDR Level II is available in the "Appendix 2" of the Book II of this Prospectus.

Derivative instruments

Core Financial Derivative Instruments may be used for hedging and efficient portfolio management as described in points 2 and 3 of Appendix 2 of Book I.

Relation to the Reference Portfolio

This sub-fund is actively managed and is compared to the Reference Portfolio as described in Appendix 2 for performance and risk level indicator purposes. However, the reference to this Reference Portfolio does not constitute any objective or limitation in the management and composition of the portfolio and the sub-fund does not restrain its universe to the Reference Portfolio's components.

Therefore, returns may deviate materially from the performance of the Reference Portfolio.

External Investment Manager

M&G Investment Management Limited

Risk profile

Specific sub-fund risks:
- Operational and Custody Risk
- Emerging Market Risk
- Small Cap, Specialized or Restricted Sectors Risk
- Warrant Risk
- Specific risks associated with investments in China
- Sustainability Risk

For an overview of the generic risks, please refer to the Appendix 3 of the Book I of the Prospectus.

Investor type profile

Sub-fund shares are available to both retail investors and Institutional Investors who are seeking for the investment objective. Institutional investors are eligible for a special share category when their investments exceed a predetermined threshold.

ABN AMRO Funds M&G Emerging Markets ESG Equities
short-named ABN AMRO M&G Emerging Markets ESG Equities

Share Categories

Category	Class	ISIN code	Registered	Dividend	Investors	Minimum Holding(1)
Class A	CAP	LU1577878611 "Class A-EUR"	Yes	No	All	EUR 100
Class C	CAP	LU1577878884 "Class C-EUR" LU1577878967 "Class C-USD"	Yes	No	Investors being clients of ABN AMRO Bank or ABN AMRO Group affiliated companies and Authorized Investors	EUR 5,000 USD 5,000
Class D	CAP	LU1670612065	Yes	No	Investors being clients of Bethmann Bank and Authorized Investors	EUR 5,000
Class F	CAP	LU1577879007	Yes	No	Investors being clients of the Discretionary Portfolio Management of Banque Neuflize OBC and Authorized Institutional Investors	EUR 5,000
Class G	CAP	LU3087259878	Yes	No	Investors being clients of the Discretionary Portfolio Management of ABN AMRO Bank or ABN AMRO Group affiliated companies and having specific fee arrangement and Authorized Institutional Investors	EUR 5,000
	DIS	LU3099092085		Yes		
Class I	CAP	LU3221833646 "Class I-EUR" LU1577879189 "Class I-USD"	Yes	No	Institutional Investors	EUR 1,000,000 USD 1,000,000

(1) At the discretion of the Board of Directors, these minimum holding amounts may be waived. In such case, the Company will ensure that concerned investors are equally treated.

Fees and Costs

Maximum recurring fees and costs payable by the sub-fund

Category	Management fee	Performance fee	Other fees	Taxe d'abonnement(1)
Class A	2.00%	-	0.25%	0.05%
Class C	1.10%	-	0.25%	0.05%
Class D	1.10%	-	0.25%	0.05%
Class F	1.10%	-	0.25%	0.01%
Class G	1.10%	-	0.25%	0.01%
Class I	1.00%	-	0.20%	0.01%

(1) In addition, the Company may be subject to foreign UCI's tax, and/or other regulators levy, in the country where the sub-fund is registered for distribution.

Additional information

Accounting and reference currency:

USD, currency of expression of the sub-fund.

Net Asset Value (NAV):

USD in the "Class C-USD" and "Class I" categories.
EUR in the "Class A-EUR", "Class C-EUR", "Class D", "Class F", "Class G" and "Class I" categories.

Each full bank business day in Luxembourg, provided that the financial markets corresponding to a significant proportion (approximately 50%) of the assets of the sub-fund were open at least one day after the day that served as the basis for calculating the preceding NAV.

It is available at the Company's registered office, from local agents, and in any newspapers designated by the Board of Directors and the web site www.abnamroinvestmentsolutions.com.

Terms of subscription / conversion / redemption:

Subscription, redemption and conversion orders will be processed at an unknown NAV in accordance with the rules set out below, only on trading days in Luxembourg, and the time mentioned is Luxembourg time.

Centralization of orders	Orders Trade Date	NAV calculation and publication date	Orders Settlement Date
16:00 CET on the day preceding the NAV Valuation Day (D-1)	Valuation Day (D)	Day after the Valuation Day (D+1)	Maximum three bank business days after the Valuation Day (D+3)(1)

(1) If the settlement day is a currency holiday, the settlement will occur the following business day.

ABN AMRO Funds M&G Emerging Markets ESG Equities
short-named ABN AMRO M&G Emerging Markets ESG Equities

Listing:

None

Historical information:

This sub-fund was launched on 21 November 2017.

On 21 May 2025, the sub-fund changed its name “ABN AMRO Funds M&G Emerging Markets Equities” into “ABN AMRO Funds M&G Emerging Markets ESG Equities”.

Taxation:

Potential shareholders are recommended to seek full information in their country of origin, place of residence or domicile on the possible tax consequences associated with their investment.

ABN AMRO Funds Nordea European Covered Bonds
short-named ABN AMRO Nordea European Covered Bonds

Investment objective

To provide medium to long term capital appreciation with a diversified and actively managed portfolio of covered and public or quasi-public issuers debt, without any specific restriction on tracking error.

Investment policy

The sub-fund invests predominantly in debt securities that are issued or guaranteed by supranationals, sovereigns, sub-sovereigns, government owned or government guaranteed agencies in Europe or that are denominated in European currencies or in European covered bonds or covered bonds that are denominated in European currencies.

The minimum asset allocation in such securities on a consolidated basis (direct and indirect investments through the use of derivative instruments) will be of 60% of the sub-fund's net assets.

The following restrictions will apply to the sub-fund:
- Minimum total assets in covered bond: Min 70%
- Minimum exposure to European currencies denominated securities: Min 70%
- Maximum exposure to government bonds, government agency and bonds issued by municipalities and supranational institutions: Max 30%
- Maximum exposure to corporate bonds in European currencies: Max 5%
- At all times, at least 2/3 of the total assets shall be invested in securities that have a minimum rating of A-/A3 or equivalent, as issued by a rating agency: Min 66,67%
- Maximum 10% of the total assets may be invested in bonds with a rating lower than BBB-/Baa3 or equivalent, as issued by a rating agency, and/or in non-rated bonds: Max 10%
- Maximum exposure to convertibles bonds/ABS/MBS: Forbidden
- Maximum exposure to currency risk: 5%

The sub-fund may not invest in defaulted assets but may invest in Distressed Assets up to 10% of the sub-fund's net assets.

The sub-fund may invest up to 20% in bank deposits at sight, including cash held in current accounts with a bank accessible at any time.

Responsible investment policy

The sub-fund promotes environmental and social characteristics and qualifies as an investment product in accordance with article 8(1) of Regulation (EU) 2019/2088 on sustainability related disclosures in the financial services sector.

Information regarding the environmental or social characteristics and/or the sustainable objectives of the relevant sub-funds as per SFDR Level II is available in the "Appendix 2" of the Book II of this Prospectus.

Derivative instruments

Core Financial Derivative Instruments may be used for hedging,efficient portfolio management and investment as described in points 2 and 3 of Appendix 2 of Book I.

Relation to the Reference Portfolio

This sub-fund is actively managed and is compared to the Reference Portfolio as described in Appendix 2 for performance and risk level indicator purposes. However, the reference to this Reference Portfolio does not constitute any objective or limitation in the management and composition of the portfolio and the sub-fund does not restrain its universe to the Reference Portfolio's components.

Therefore, returns may deviate materially from the performance of the Reference Portfolio.

External Investment Manager

Nordea Investment Management AB

Risk profile

Specific sub-fund risks:
- Interest risk
- Counterparty Risk
- Credit Risk
- Derivatives risk
- High Yield Bonds Risk
- Distressed Assets Risk
- Sustainability Risk

For an overview of the generic risks, please refer to the Appendix 3 of the Book I of the Prospectus.

ABN AMRO Funds Nordea European Covered Bonds
short-named ABN AMRO Nordea European Covered Bonds

Investor type profile

Sub-fund shares are available to both retail investors and Institutional Investors seeking for the investment objective. Institutional investors are eligible for a special share category when their investments exceed a predetermined threshold.

Share Categories

Category	Class	ISIN code	Registered	Dividend	Investors	Minimum Holding(1)
Class A	CAP	LU3230530142	Yes	No	All	EUR 100
Class R	CAP	LU3230530225	Yes	No	Investors being clients of Financial Intermediaries or Services prohibited from retaining inducements and Authorized Investors	EUR 100
Class G	CAP	LU3230530498	Yes	No	Investors being clients of the Discretionary Portfolio Management of ABN AMRO Bank or ABN AMRO Group affiliated companies and having specific fee arrangement and Authorized Institutional Investors	EUR 5,000
	DIS	LU3230530571	Yes	Yes		
Class I	CAP	LU3230530654	Yes	No	Institutional Investors	EUR 1,000,000

(1) At the discretion of the Board of Directors, these minimum holding amounts may be waived. In such case, the Company will ensure that concerned investors are equally treated.

Fees and Costs

Maximum recurring fees and costs payable by the sub-fund

Category	Management fee	Performance fee	Other fees	Taxe d'abonnement(1)
Class A	0.70%	-	0.18%	0.05%
Class R	0.40%	-	0.18%	0.05%
Class G	0.40%	-	0.18%	0.01%
Class I	0.40%	-	0.18%	0.01%

(1) In addition, the Company may be subject to foreign UCI's tax, and/or other regulators levy, in the country where the sub-fund is registered for distribution.

Additional information

Accounting and reference currency:

EUR, currency of expression of the sub-fund.

Net Asset Value (NAV):

EUR

Each full bank business day in Luxembourg, provided that the financial markets corresponding to a significant proportion (approximately 50%) of the assets of the sub-fund were open at least one day after the day that served as the basis for calculating the preceding NAV.

It is available at the Company's registered office, from local agents, and in any newspapers designated by the Board of Directors and the web site www.abnamroinvestmentsolutions.com.

Terms of subscription / conversion / redemption:

Subscription, redemption and conversion orders will be processed at an unknown NAV in accordance with the rules set out below, only on trading days in Luxembourg, and the time mentioned is Luxembourg time.

Centralization of orders	Orders Trade Date	NAV calculation and publication date	Orders Settlement Date
10:00 CET on the NAV Valuation Day (D)	Valuation Day (D)	Day after the Valuation Day (D+1)	Maximum two bank business days after the Valuation Day (D+2) (1)

(1) If the settlement day is a currency holiday, the settlement will occur the following business day.

Listing:

None

Historical information:

The sub-fund will be launched at a date yet to be determined by the Board of Directors.

Taxation:

Potential shareholders are recommended to seek full information in their country of origin, place of residence or domicile on the possible tax consequences associated with their investments.

ABN AMRO Funds Numeric Emerging Markets Equities
short-named ABN AMRO Numeric Emerging Markets Equities

Investment objective

To provide long term capital appreciation with a diversified and actively managed portfolio of emerging market equities, without any specific restriction on tracking error.

Investment policy

The sub-fund is managed through a pure quantitative and systematic investment process. This process uses around 20 market signals on valuation (amongst others: earnings, stock momentum, style momentum and quality) and on information flow, to rate the companies of the universe within peer groups. The very diversified portfolio (150 holdings minimum, however this number could vary depending on market conditions) is then built with a proprietary risk model designed to optimize return, while remaining neutral to risk factors versus the Reference Portfolio.

The sub-fund invests predominantly in transferable equity securities such as equities, other equity shares such as co-operative shares or warrants on transferable equity securities issued by companies which are domiciled in or exercise the predominant part of their economic activity in the Emerging Markets.

The minimum asset allocation in such securities on a consolidated basis (direct and indirect investments through the use of derivative instruments) will be of 60% of the sub-fund's net assets. Moreover, the minimum sub-fund's investment in equity securities will be of 75% of the sub-fund's net assets.

Investments in debt securities will not exceed 15% of its net assets.

The sub-fund may invest up to 10% of its net assets into Chinese equities (A-shares), denominated in CNH and that are listed on the Hong Kong Stock Exchange, via the Shanghai-Hong Kong and Shenzhen Stock Connect.

The sub-fund may invest up to 20% in bank deposits at sight, including cash held in current accounts with a bank accessible at any time.

Responsible investment policy

As part of the ManCo Responsible Investment approach the sub-fund excludes direct investments in securities issued by companies involved in highly controversial activities (such as tobacco production, controversial weapons production) as well as in breach with the UN Global Compact principles.

Derivative instruments

Core Financial Derivative Instruments may be used for hedging and efficient portfolio management as described in points 2 and 3 of Appendix 2 of Book I.

Relation to the Reference Portfolio

This sub-fund is actively managed and is compared to the Reference Portfolio as described in Appendix 2 for performance and risk level indicator purposes. However, the reference to this Reference Portfolio does not constitute any objective or limitation in the management and composition of the portfolio and the sub-fund does not restrain its universe to the Reference Portfolio's components.

Therefore, returns may deviate materially from the performance of the Reference Portfolio.

External Investment Manager

Numeric Investors LLC.

Risk profile

Specific sub-fund risks:
- Operational and Custody Risk
- Emerging Market Risk
- Small Cap, Specialized or Restricted Sectors Risk
- Warrant Risk
- Specific risks associated with investments in China.

For an overview of the generic risks, please refer to the Appendix 3 of the Book I of the Prospectus.

Investor type profile

Sub-fund shares are available to both retail investors and Institutional Investors seeking for the investment objective. Institutional investors are eligible for a special share category when their investments exceed a predetermined threshold.

ABN AMRO Funds Numeric Emerging Markets Equities
short-named ABN AMRO Numeric Emerging Markets Equities

Share Categories

Category	Class	ISIN code	Registered	Dividend	Investors	Minimum Holding(1)
Class A	CAP	LU1165277820 "Class A-EUR"	Yes	No	All	EUR 100
Class C	CAP	LU1165278638 "Class C-EUR" LU1165278802 "Class C-USD"	Yes	No	Investors being clients of ABN AMRO Bank or ABN AMRO Group affiliated companies and Authorized Investors	EUR 5,000 USD 5,000
Class D	CAP	LU1406019189	Yes	No	Investors being clients of Bethmann Bank and Authorized Investors	EUR 5,000
Class F	CAP	LU1329509621	Yes	No	Investors being clients of the Discretionary Portfolio Management of Banque Neuflize OBC and Authorized Institutional Investors	EUR 5,000
Class G	CAP	LU3105961166	Yes	No	Investors being clients of the Discretionary Portfolio Management of ABN AMRO Bank or ABN AMRO Group affiliated companies and having specific fee arrangement and Authorized Institutional Investors	EUR 5,000
Class I	CAP	LU1181319671 "Class I-EUR"	Yes	No	Institutional Investors	EUR 1,000,000

(1) At the discretion of the Board of Directors, these minimum holding amounts may be waived. In such case, the Company will ensure that concerned investors are equally treated.

Fees and Costs

Maximum recurring fees and costs payable by the sub-fund

Category	Management fee	Performance fee	Other fees	Taxe d'abonnement(1)
Class A	2.00%	-	0.25%	0.05%
Class C	1.10%	-	0.25%	0.05%
Class D	1.10%	-	0.25%	0.05%
Class F	1.10%	-	0.25%	0.01%
Class G	1.10%	-	0.25%	0.01%
Class I	1.00%	-	0.20%	0.01%

(1) In addition, the Company may be subject to foreign UCI's tax, and/or other regulators levy, in the country where the sub-fund is registered for distribution.

Additional information

Accounting and reference currency:

USD, currency of expression of the sub-fund.

Net Asset Value (NAV):

USD in the "Class C-USD" category.
EUR in the "Class A-EUR", "Class D", "Class F", "Class C-EUR", "Class G" and "Class I-EUR" categories.

Each full bank business day in Luxembourg, provided that the financial markets corresponding to a significant proportion (approximately 50%) of the assets of the sub-fund were open at least one day after the day that served as the basis for calculating the preceding NAV.

It is available at the Company's registered office, from local agents, and in any newspapers designated by the Board of Directors and the web site www.abnamroinvestmentsolutions.com.

Terms of subscription / conversion / redemption:

Subscription, redemption and conversion orders will be processed at an unknown NAV in accordance with the rules set out below, only on trading days in Luxembourg, and the time mentioned is Luxembourg time.

Centralization of orders	Orders Trade Date	NAV calculation and publication date	Orders Settlement Date
16:00 CET on the day preceding the NAV Valuation Day (D-1)	Valuation Day (D)	Day after the Valuation Day (D+1)	Maximum three bank business days after the Valuation Day (D+3)(1)

(1) If the settlement day is a currency holiday, the settlement will occur the following business day.

Listing:

None

ABN AMRO Funds Numeric Emerging Markets Equities
short-named ABN AMRO Numeric Emerging Markets Equities

Historical information:

This sub-fund was launched on 1 April 2015.

Taxation:

Potential shareholders are recommended to seek full information in their country of origin, place of residence or domicile on the possible tax consequences associated with their investments.

ABN AMRO Funds Parnassus US ESG Equities
short-named ABN AMRO Parnassus US ESG Equities

Investment objective

To provide long term capital appreciation with a diversified and actively managed portfolio of US sustainable equities, without any specific restriction on tracking error. The portfolio will be composed of companies that are flexible in ESG best-practices. The Funds seek to invest in companies with positive performance on environmental, social and governance criteria.

Investment policy

The sub-fund invests predominantly in transferable equity securities such as equities, other equity shares such as co-operative shares and participation certificates issued by, or warrants on transferable equity securities of, companies which are domiciled in or exercise the predominant part of their economic activity in North America.

The sub-fund is actively managed through a bottom-up/stock-picking, sustainable approach, designed to identify undervalued companies according to the investment manager, with quality management team, and a high competitive advantage that shows relevancy for the long term. All companies should meet the sustainability criteria put in place by the Portfolio manager and the Management Company.

The final portfolio is rather focused (typically between 35 and 45 holdings, however this range could vary depending on market conditions) and built with pre-determined diversification guidelines.

The minimum asset allocation in such securities on a consolidated basis (direct and indirect investments) will be of 60% of the sub-fund's net assets. Moreover, the minimum sub-fund's investment in equity securities will be of 75% of the sub-fund's net assets.

Investments in debt securities will not exceed 15% of its net assets.

The sub-fund may invest up to 20% in bank deposits at sight, including cash held in current accounts with a bank accessible at any time.

Responsible investment policy

The sub-fund promotes environmental and social characteristics and qualifies as an investment product in accordance with article 8(1) of Regulation (EU) 2019/2088 on sustainability related disclosures in the financial services sector.

Information regarding the environmental or social characteristics and/or the sustainable objectives of the relevant sub-funds as per SFDR Level II is available in the "Appendix 2" of the Book II of this Prospectus.

Derivative instruments

Core Financial Derivative Instruments may be used for hedging and efficient portfolio management as described in points 2 and 3 of Appendix 2 of Book I.

Relation to the Reference Portfolio

This sub-fund is actively managed and is compared to the Reference Portfolio as described in Appendix 2 for performance and risk level indicator purposes. However, the reference to this Reference Portfolio does not constitute any objective or limitation in the management and composition of the portfolio and the sub-fund does not restrain its universe to the Reference Portfolio's components.

The Reference Portfolio does not evaluate or include its constituents on the basis of environmental and/or social characteristics and is therefore not aligned with the ESG characteristics promoted by the sub-fund.

Therefore, returns may deviate materially from the performance of the Reference Portfolio.

External Investment Manager

Parnassus Investments.

Risk profile

Specific sub-fund risks:
- Warrant Risk
- Derivatives Risk
- Sustainability risk

For an overview of the generic risks, please refer to the Appendix 3 of the Book I of the Prospectus.

Investor type profile

Sub-fund shares are available to both retail and Institutional Investors who are seeking for the investment objective.

Share Categories

ABN AMRO Funds Parnassus US ESG Equities
short-named ABN AMRO Parnassus US ESG Equities

Category	Class	ISIN Code	Registered	Dividend	Investors	Minimum Holding[(1)]
Class A	CAP	LU1481505755 “Class A-EUR” LU1481505672 “Class A-USD”	Yes	No	All	EUR 100 USD 100
	DIS	LU1890797290 “Class A-GBP”		Yes		GBP 100
Class AH EUR	CAP	LU1890796136		No		EUR 100
Class R	CAP	LU1670606760 “Class R-EUR” LU1670606927 “Class R-USD” ”	Yes	No	Investors being clients of Financial Intermediaries or Services prohibited from retaining inducements and Authorized Investors	EUR 100 USD 100
	DIS	LU1670606844 “Class R-GBP” LU2474253148 “Class R-USD”		Yes		GBP 100 USD 100
Class RH EUR	CAP	LU1890796300		No		EUR 100
Class C	CAP	LU1481505839 “Class C-EUR”	Yes	No	Investors being clients of ABN AMRO Bank or ABN AMRO Group affiliated companies and Authorized Investors	EUR 5,000
Class D	CAP	LU1586378710	Yes	No	Investors being clients of Bethmann Bank and Authorized Investors	EUR 5,000
Class F	CAP	LU1481505912	Yes	No	Investors being clients of the Discretionary Portfolio Management of Banque Neuflize OBC and Authorized Institutional Investors	EUR 5,000
Class G	CAP	LU3105961240	Yes	No	Investors being clients of the Discretionary Portfolio Management of ABN AMRO Bank or ABN AMRO Group affiliated companies and having specific fee arrangement and Authorized Institutional Investors	EUR 5,000
Class I	CAP	LU1890796482 “Class I-EUR” LU1481506050 “Class I-USD”	Yes	No	Institutional Investors	EUR 1,000,000 USD 1,000,000
	DIS	LU1890796565 “Class I-GBP” LU3029555573 “Class I-USD”		Yes		GBP 1,000,000 USD 1,000,000
Class IH EUR	CAP	LU1890797027				EUR 1,000,000
Class X1	CAP	LU1955039661 “Class X1-EUR” LU1955039745 “Class X1-USD”	Yes	No	Authorized Institutional Investors	EUR 50,000,000 USD 50,000,000
	DIS	LU1955039828 “Class X1-GBP”		Yes		GBP 50,000,000
Class X1H	CAP	LU2387327351 “Class X1H-EUR”	Yes	No	Authorized Institutional Investors	EUR 50,000,000
Class Z	CAP	LU1670607065	Yes	No	Authorized Institutional Investors	USD 100,000,000

(1) At the discretion of the Board of Directors, these minimum holding amounts may be waived. In such case, the Company will ensure that concerned investors are equally treated.

ABN AMRO Funds Parnassus US ESG Equities
short-named ABN AMRO Parnassus US ESG Equities

Fees and Costs

Maximum recurring fees and costs payable by the sub-fund

Category	Management Fee	Performance Fee	Other Fees	Taxe d'abonnement(1)
Classes A, AH EUR	1.50%	-	0.18%	0.05%
Classes R, RH EUR	0.85%	-	0.18%	0.05%
Class C	0.85%	-	0.18%	0.05%
Class D	0.85%	-	0.18%	0.05%
Class F	0.85%	-	0.18%	0.01%
Class G	0.85%	-	0.18%	0.01%
Classes I, IH EUR	0.75%	-	0.15%	0.01%
Classes X1, X1H	0.75%	-	0.15%	0.01%
Class Z	0.00%	-	0.15%	0.01%

(1) In addition, the Company may be subject to foreign UCI's tax, and/or other regulators levy, in the country where the sub-fund is registered for distribution.

Additional information

Accounting and reference currency:

USD, currency of expression of the sub-fund.

Net Asset Value (NAV):

USD in the "Class A-USD", "Class R-USD", "Class C-USD", "Class I-USD", "Class X1-USD" and "Class Z" categories.
EUR in the "Class A-EUR", "Class AH EUR", "Class R-EUR", "Class RH EUR", "Class C-EUR", "Class D", "Class F", "Class G", "Class I-EUR", "Class IH EUR", "Class X1-EUR" and "Class X1H-EUR" categories.
GBP in the "Class A-GBP", "Class I-GBP" and "Class X1-GBP" categories.

Each full bank business day in Luxembourg, provided that the financial markets corresponding to a significant proportion (approximately 50%) of the assets of the sub-fund were open at least one day after the day that served as the basis for calculating the preceding NAV.

It is available at the Company's registered office, from local agents, and in any newspapers designated by the Board of Directors and the web site www.abnamroinvestmentsolutions.com.

Terms of subscription / conversion / redemption:

Subscription, redemption and conversion orders will be processed at an unknown NAV in accordance with the rules set out below, only on trading days in Luxembourg, and the time mentioned is Luxembourg time.

Centralization of orders	Orders Trade Date	NAV calculation and publication date	Orders Settlement Date
13:00 CET on the NAV Valuation Day (D)	Valuation Day (D)	Day after the Valuation Day (D+1)	Maximum two bank business days after the Valuation Day (D+2)(1)

(1) If the settlement day is a currency holiday, the settlement will occur the following business day.

Listing:

None

Historical information:

This sub-fund was launched on 19 January 2017.

Taxation:

Potential shareholders are recommended to seek full information in their country of origin, place of residence or domicile on the possible tax consequences associated with their investment.

ABN AMRO Funds Portfolio Classic Global Equities
short-named ABN AMRO Portfolio Classic Global Equities
short-named Classic Global Equities

Investment objective

To provide long-term capital appreciation with a diversified and actively managed portfolio of worldwide equities, without any specific restriction on tracking error. To select eligible securities, the Investment Manager performs both financial and non-financial analysis, using ESG (Environmental, Social, Governance) criteria in combination with exclusions filters.

Investment policy

The sub-fund invests predominantly in transferable equity securities such as equities, other equity shares such as co-operative shares and participation certificates issued by companies which are located worldwide including emerging markets.

The minimum sub-fund's investment in equity securities will be of 75% of the sub-fund's net assets.

The sub-fund may invest up to 30% of its net assets into Emerging Markets.

The sub-fund may invest up to 10% of its net assets into Chinese equities (A-shares), denominated in CNH and that are listed on the Hong Kong Stock Exchange, via the Shanghai-Hong Kong and Shenzhen Stock Connect.

The sub-fund may also invest in debt securities (such as fixed and floating rate bonds and Money Market Instruments) up to 10% of its net assets, in particular for cash management purposes. The sub-fund may invest up to 20% in bank deposits at sight, including cash held in current accounts with a bank accessible at any time.

The sub-fund may not invest in defaulted assets or Distressed Assets.

Responsible investment policy

The sub-fund promotes environmental and social characteristics and qualifies as an investment product in accordance with article 8(1) of Regulation (EU) 2019/2088 on sustainability related disclosures in the financial services sector.

Information regarding the environmental or social characteristics and/or the sustainable objectives of the relevant sub-funds as per SFDR Level II is available in the "Appendix 2" of the Book II of this Prospectus.

Derivative instruments

Core Financial Derivative Instruments may be used for hedging and efficient portfolio management as described in points 2 and 3 of Appendix 2 of Book I.

Relation to the Reference Portfolio

This sub-fund is actively managed and is compared to the Reference Portfolio as described in Appendix 2 for performance and risk level indicator purposes. However, the reference to this Reference Portfolio does not constitute any objective or limitation in the management and composition of the portfolio and the sub-fund does not restrain its universe to the Reference Portfolio components.

The Reference Portfolio does not evaluate or include its constituents on the basis of environmental and/or social characteristics and is therefore not aligned with the ESG characteristics promoted by the sub-fund.

Therefore, returns may deviate materially from the performance of the Reference Portfolio.

Investment Manager

ABN AMRO Investment Solutions

Risk profile

Specific sub-fund risks:
- Operational and Custody Risk
- Emerging Market Risk
- Small Cap, Specialized or Restricted Sectors Risk
- Specific risks related to investments in China
- Sustainability risk

For an overview of the generic risks, please refer to the Appendix 3 of the Book I of the Prospectus.

Investor type profile

Sub-fund shares are available to both retail investors and Institutional Investors seeking for the investment objective. Institutional investors are eligible for a special share category when their investments exceed a predetermined threshold.

ABN AMRO Funds Portfolio Classic Global Equities
short-named ABN AMRO Portfolio Classic Global Equities
short-named Classic Global Equities

Share Categories

Category	Class	ISIN code	Registered	Dividend	Investors	Minimum Holding(1)
Class A	CAP	LU3230531116	Yes	No	All	EUR 100
Class R	CAP	LU3230531207	Yes	No	Investors being clients of Financial Intermediaries or Services prohibited from retaining inducements and Authorized Investors	EUR 100
Class G	CAP	LU3230531389	Yes	No	Investors being clients of the Discretionary Portfolio Management of ABN AMRO Bank or ABN AMRO Group affiliated companies and having specific fee arrangement and Authorized Institutional Investors	EUR 5,000
Class I	CAP	LU3230531462	Yes	No	Institutional Investors	EUR 1,000,000

(1) At the discretion of the Board of Directors, these minimum holding amounts may be waived. In such case, the Company will ensure that concerned investors are equally treated.

Fees and Costs

Maximum recurring fees and costs payable by the sub-fund

Category	Management fee	Performance fee	Other fees	Taxe d'abonnement(1)
Class A	1.50%	-	0.18%	0.05%
Class R	0.85%	-	0.18%	0.05%
Class G	0.75%	-	0.18%	0.01%
Class I	0.75%	-	0.18%	0.01%

(1) In addition, the Company may be subject to foreign UCI's tax, and/or other regulators levy, in the country where the sub-fund is registered for distribution.

Additional information

Accounting and reference currency:

EUR, currency of expression of the sub-fund.

Net Asset Value (NAV):

EUR

Each full bank business day in Luxembourg, provided that the financial markets corresponding to a significant proportion (approximately 50%) of the assets of the sub-fund were open at least one day after the day that served as the basis for calculating the preceding NAV.

It is available at the Company's registered office, from local agents, and in any newspapers designated by the Board of Directors and the web site www.abnamroinvestmentsolutions.com.

Terms of subscription / conversion / redemption:

Subscription, redemption and conversion orders will be processed at an unknown NAV in accordance with the rules set out below, only on trading days in Luxembourg, and the time mentioned is Luxembourg time.

Centralization of orders	Orders Trade Date	NAV calculation and publication date	Orders Settlement Date
16:00 CET on the day preceding the NAV Valuation Day (D-1)	Valuation Day (D)	Day after the Valuation Day (D+1)	Maximum two bank business days after the Valuation Day (D+2)(1)

(1) If the settlement day is a currency holiday, the settlement will occur the following business day.

Listing:

None

Historical information:

The sub-fund will be launched at a date yet to be determined by the Board of Directors.

Taxation:

Potential shareholders are recommended to seek full information in their country of origin, place of residence or domicile on the possible tax consequences associated with their investment.

ABN AMRO Funds Portfolio High Quality Impact Bonds
short-named ABN AMRO Portfolio High Quality Impact Bonds
short-named AAF Portfolio High Quality Impact Bonds
short-named Portfolio High Quality Impact Bonds

Investment objective

To provide long-term capital appreciation with a diversified and actively managed portfolio of worldwide equities, without any specific restriction on tracking error. To select eligible securities, the manager performs both financial and non-financial analysis, using ESG (Environmental, Social, Governance) criteria in combination with exclusions filters. The portfolio will be composed of issuers that are either leading in ESG best-practice or attractive due to their progression in ESG.

Investment policy

The sub-fund invests predominantly in transferable equity securities such as equities, other equity shares such as co-operative shares and participation certificates issued by, or warrants on transferable equity securities of, companies which are located worldwide including emerging markets with an emphasis on European companies.

Moreover, the minimum sub-fund's investment in equity securities will be of 75% of the sub-fund's net assets.

The sub-fund may invest up to 30% of its net assets into Emerging Markets.

The sub-fund may invest up to 10% of its net assets into Chinese equities (A-shares), denominated in CNH and that are listed on the Hong Kong Stock Exchange, via the Shanghai-Hong Kong and Shenzhen Stock Connect.

The sub-fund may also invest in debt securities (such as fixed and floating rate bonds and Money Market Instruments) up to 10% of its net assets, in particular for cash management purposes. The sub-fund may invest up to 20% in bank deposits at sight, including cash held in current accounts with a bank accessible at any time.

The sub-fund may not invest in defaulted assets and Distressed Assets.

Responsible investment policy

The sub-fund promotes environmental and social characteristics and qualifies as an investment product in accordance with article 8(1) of Regulation (EU) 2019/2088 on sustainability related disclosures in the financial services sector.

Information regarding the environmental or social characteristics and/or the sustainable objectives of the relevant sub-funds as per SFDR Level II is available in the "Appendix 2" of the Book II of this Prospectus.

Derivative instruments

Core Financial Derivative Instruments may be used for hedging and efficient portfolio management as described in points 2 and 3 of Appendix 2 of Book I.

Relation to the Reference Portfolio

This sub-fund is actively managed and is compared to the Reference Portfolio as described in Appendix 2 for performance and risk level indicator purposes. However, the reference to this Reference Portfolio does not constitute any objective or limitation in the management and composition of the portfolio and the sub-fund does not restrain its universe to the Reference Portfolio components.

The Reference Portfolio does not evaluate or include its constituents on the basis of environmental and/or social characteristics and is therefore not aligned with the ESG characteristics promoted by the sub-fund.

Therefore, returns may deviate materially from the performance of the Reference Portfolio.

Investment Manager

ABN AMRO Investment Solutions

Risk profile

Specific sub-fund risks:

- Operational and Custody Risk
- Emerging Market Risk
- Small Cap, Specialized or Restricted Sectors Risk
- Specific risks related to investments in China
- Sustainability risk

For an overview of the generic risks, please refer to the Appendix 3 of the Book I of the Prospectus.

Investor type profile

Sub-fund shares are available to both retail investors and Institutional Investors seeking for the investment objective. Institutional investors are eligible for a special share category when their investments exceed a predetermined threshold.

ABN AMRO Funds Portfolio High Quality Impact Bonds
short-named ABN AMRO Portfolio High Quality Impact Bonds
short-named AAF Portfolio High Quality Impact Bonds
short-named Portfolio High Quality Impact Bonds

Share Categories

Category	Class	ISIN code	Registered	Dividend	Investors	Minimum Holding[(1)]
Class A	CAP	LU3230531546	Yes	No	All	EUR 100
Class R	CAP	LU3230531629	Yes	No	Investors being clients of Financial Intermediaries or Services prohibited from retaining inducements and Authorized Investors	EUR 100
Class G	CAP	LU3230531892	Yes	No	Investors being clients of the Discretionary Portfolio Management of ABN AMRO Bank or ABN AMRO Group affiliated companies and having specific fee arrangement and Authorized Institutional Investors	EUR 5,000
Class I	CAP	LU3230531975	Yes	No	Institutional Investors	EUR 1,000,000

(1) At the discretion of the Board of Directors, these minimum holding amounts may be waived. In such case, the Company will ensure that concerned investors are equally treated.

Fees and Costs

Maximum recurring fees and costs payable by the sub-fund

Category	Management fee	Performance fee	Other fees	Taxe d'abonnement[(1)]
Class A	1.50%	-	0.18%	0.05%
Class R	0.85%	-	0.18%	0.05%
Class G	0.75%	-	0.18%	0.01%
Class I	0.75%	-	0.18%	0.01%

(1) In addition, the Company may be subject to foreign UCI's tax, and/or other regulators levy, in the country where the sub-fund is registered for distribution.

Additional information

Accounting and reference currency:

EUR, currency of expression of the sub-fund.

Net Asset Value (NAV):

EUR

Each full bank business day in Luxembourg, provided that the financial markets corresponding to a significant proportion (approximately 50%) of the assets of the sub-fund were open at least one day after the day that served as the basis for calculating the preceding NAV.

It is available at the Company's registered office, from local agents, and in any newspapers designated by the Board of Directors and the web site www.abnamroinvestmentsolutions.com.

Terms of subscription / conversion / redemption:

Subscription, redemption and conversion orders will be processed at an unknown NAV in accordance with the rules set out below, only on trading days in Luxembourg, and the time mentioned is Luxembourg time.

Centralization of orders	Orders Trade Date	NAV calculation and publication date	Orders Settlement Date
16:00 CET on the day preceding the NAV Valuation Day (D-1)	Valuation Day (D)	Day after the Valuation Day (D+1)	Maximum two bank business days after the Valuation Day (D+2)[(1)]

(1) If the settlement day is a currency holiday, the settlement will occur the following business day.

Listing:

None

Historical information:

The sub-fund will be launched at a date yet to be determined by the Board of Directors.

Taxation:

Potential shareholders are recommended to seek full information in their country of origin, place of residence or domicile on the possible tax consequences associated with their investment.

ABN AMRO Funds Portfolio High Quality Impact Bonds
short-named ABN AMRO Portfolio High Quality Impact Bonds
short-named AAF Portfolio High Quality Impact Bonds
short-named Portfolio High Quality Impact Bonds

Investment objective

To provide medium term capital appreciation with a diversified and actively managed portfolio of euro sustainable aggregate bonds, without any specific restriction on tracking error.

The sub-fund follows a multi-thematic sustainable investment strategy. The portfolio will be composed of issuers exposed to the UN Sustainable Developments Goals (SDGs) and considering the SDG Solutions Assessment (SDGA) methodology of ISS. As part of its sustainable investment objective, the sub-fund invests in issuers contributing positively to environmental and social solutions, including, but not limited to, Green and Social bonds.

Investment policy

The sub-fund invests predominantly in euro denominated investment grade bonds and other fixed and floating rate securities. The sub-fund may also make use of a variety of instruments including, but not limited to, forward rate notes, forward foreign exchange contracts (including non-deliverable forwards), interest rate futures, bond futures and OTC swaps such as interest rate swaps and credit default swaps and strategies (e.g. yield curve and arbitrage strategies by way of investments in the securities and derivative instruments listed above) in order to achieve the sub-fund's objective.

The minimum asset allocation in such securities on a consolidated basis (direct and indirect investments through the use of derivative instruments) will be of 60% of the sub-fund's net assets.

The sub-fund will respect within the remaining 40% of its total net assets and on a consolidated basis all the following limitations for investments in the below securities/instruments:
(i) a maximum of 10% of the total net assets of the sub-fund may be invested in High Yield bonds;
(ii) a maximum of 25% of the total net assets of the sub-fund may be invested in convertible bonds and other equity-linked debt securities;
(iii) a maximum of one third of the total net assets of the sub-fund may be invested in Money Market Instruments, including, but not limited to, certificates of deposit and short-term deposits, and bank deposit at sight;
(iv) a maximum of 10% of the total net assets of the sub-fund may be invested in transferable equity securities.

The sub-fund may not invest in defaulted assets but may invest in Distressed Assets up to 10% of the sub-fund's net assets.

The sub-fund may invest up to 20% in bank deposits at sight, including cash held in current accounts with a bank accessible at any time.

Responsible investment policy

The sub-fund contributes to environmental and social objectives and qualifies as an investment product in accordance with article 9 of Regulation (EU) 2019/2088 on sustainability related disclosures in the financial services sector.

Information regarding the environmental or social characteristics and/or the sustainable objectives of the relevant sub-funds as per SFDR Level II is available in the "Appendix 2" of the Book II of this Prospectus.

Derivative instruments

Core Financial Derivative Instruments may be used for hedging, efficient portfolio management and investment as described in points 2 and 3 of Appendix 2 of Book I.

Relation to the Reference Portfolio

This sub-fund is actively managed and is compared to the Reference Portfolio as described in Appendix 2 for performance and risk level indicator purposes. However, the reference to this Reference Portfolio does not constitute any objective or limitation in the management and composition of the portfolio and the sub-fund does not restrain its universe to the Reference Portfolio's components.

The Reference Portfolio does not evaluate or include its constituents on the basis of environmental and/or social characteristics and is therefore not aligned with the ESG characteristics promoted by the sub-fund.

Therefore, returns may deviate materially from the performance of the Reference Portfolio.

Investment Manager

ABN AMRO Investment Solutions

External Advisor

ABN AMRO Bank N.V.

Risk profile

Specific sub-fund risks:
- Counterparty Risk
- Credit Risk
- Derivatives Risk

- Sustainability risk

For an overview of the generic risks, please refer to the Appendix 3 of the Book I of the Prospectus.

Investor type profile

Sub-fund shares are available to both retail and Institutional Investors who are seeking for the investment objective.

Share Categories

Category	Class	ISIN code	Registered	Dividend	Investors	Minimum Holding(1)
Class E	CAP	LU2096463232 "Class E-CAP"	Yes	No	Investors being clients of the Discretionary Portfolio Management of ABN AMRO and Authorized Institutional Investors	EUR 5,000
	DIS	LU2096463315 "Class E-DIS"		Yes		
Class G	CAP	LU2445655066	Yes	Yes	Investors being clients of the Discretionary Portfolio Management of ABN AMRO Bank or ABN AMRO Group affiliated companies and having specific fee arrangement and Authorized Institutional Investors	EUR 5,000
Class I	CAP	LU2579956827	Yes	No	Institutional Investors	EUR 1,000,000
Class R	DIS	LU2608637208	Yes	No	Investors being clients of Financial Intermediaries or Services prohibited from retaining inducements and Authorized Investors	EUR 100

(1) At the discretion of the Board of Directors, these minimum holding amounts may be waived. In such case, the Company will ensure that concerned investors are equally treated.

Fees and Costs

Maximum recurring fees and costs payable by the sub-fund

Category	Management fee	Performance fee	Other fees	Taxe d'abonnement(1)
Class E	0.50%	-	0.18%	0.01%
Class G	0.80%	-	0.18%	0.01%
Class I	0.45%	-	0.18%	0.01%
Class R	0.55%	-	0.18%	0.05%

(1) In addition, the Company may be subject to foreign UCI's tax, and/or other regulators levy, in the country where the sub-fund is registered for distribution.

Additional information

Accounting and reference currency:

EUR, currency of expression of the sub-fund.

Net Asset Value (NAV):

EUR

Each full bank business day in Luxembourg, provided that the financial markets corresponding to a significant proportion (approximately 50%) of the assets of the sub-fund were open at least one day after the day that served as the basis for calculating the preceding NAV.

It is available at the Company's registered office, from local agents, and in any newspapers designated by the Board of Directors and the web site www.abnamroinvestmentsolutions.com.

Terms of subscription / conversion / redemption:

Subscription, redemption and conversion orders will be processed at an unknown NAV in accordance with the rules set out below, only on trading days in Luxembourg, and the time mentioned is Luxembourg time.

Centralization of orders	Orders Trade Date	NAV calculation and publication date	Orders Settlement Date
10:00 CET on the NAV Valuation Day (D)	Valuation Day (D)	Day after the Valuation Day (D+1)	Maximum two bank business days after the Valuation Day (D+2)(1)

(1) If the settlement day is a currency holiday, the settlement will occur the following business day.

Listing:

None

ABN AMRO Funds Portfolio High Quality Impact Bonds
short-named ABN AMRO Portfolio High Quality Impact Bonds
short-named AAF Portfolio High Quality Impact Bonds
short-named Portfolio High Quality Impact Bonds

Historical information:

The sub-fund was launched on 01 October 2020.

Taxation:

Potential shareholders are recommended to seek full information in their country of origin, place of residence or domicile on the possible tax consequences associated with their investment.

ABN AMRO Funds Private Portfolio Bonds
short-named ABN AMRO Private Portfolio Bonds

Investment objective

To provide medium term capital appreciation with a diversified and actively managed portfolio of euro denominated bonds, without any specific restriction on tracking error.

Investment policy

The sub-fund invests predominantly in euro denominated investment grade bonds and other fixed and floating rate securities. The sub-fund may also make use of a variety of instruments including, but not limited to, forward rate notes, forward foreign exchange contracts (including non-deliverable forwards), interest rate futures and bond futures and strategies (e.g. yield curve and arbitrage strategies by way of investments in the securities and derivative instruments listed above) in order to achieve the sub-fund's objective. The minimum asset allocation in investment grade securities on a consolidated basis (direct and indirect investments) will be of 60% of the sub-fund's net assets.

The following restrictions will apply to the sub-fund:

- Minimum exposure to Euro denominated bonds investment grade: 60%
- Maximum exposure to convertibles bonds: 15%
- Maximum exposure to High Yield 10%
- Maximum exposure to Emerging Market Debt: 10%
- Maximum exposure to currency risk: 20%
- Maximum allocation to equities: 10%

Allocation to equities will be the result of Convertibles conversion to equities. The manager is not authorized to buy actively Equity securities.

The sub-fund may not invest in defaulted assets but may invest in Distressed Assets up to 10% of the sub-fund's net assets.

The sub-fund may invest up to 20% in bank deposits at sight, including cash held in current accounts with a bank accessible at any time.

Responsible investment policy

The sub-fund promotes environmental and social characteristics and qualifies as an investment product in accordance with article 8(1) of Regulation (EU) 2019/2088 on sustainability related disclosures in the financial services sector.

Information regarding the environmental or social characteristics and/or the sustainable objectives of the relevant sub-funds as per SFDR Level II is available in the "Appendix 2" of the Book II of this Prospectus.

Derivative instruments

Core Financial Derivative Instruments may be used for hedging, efficient portfolio management and investment as described in points 2 and 3 of Appendix 2 of Book I.

Relation to the Reference Portfolio

This sub-fund is actively managed and is compared to the Reference Portfolio as described in Appendix 2 for performance and risk level indicator purposes. However, the reference to this Reference Portfolio does not constitute any objective or limitation in the management and composition of the portfolio and the sub-fund does not restrain its universe to the Reference Portfolio components.

The calculation method of the Reference Portfolio can be found on the following website: www.bloomberg.com.

The Reference Portfolio does not evaluate or include its constituents on the basis of environmental and/or social characteristics and is therefore not aligned with the ESG characteristics promoted by the sub-fund.

Therefore, returns may deviate materially from the performance of the Reference Portfolio.

Investment Manager

ABN AMRO Investment Solutions

External Advisor

ABN AMRO Bank N.V. Belgium Branch

Risk profile

Specific sub-fund risks:

- Counterparty Risk
- Credit Risk
- Derivatives Risk
- Liquidity Risk
- Sustainability Risk

For an overview of the generic risks, please refer to the Appendix 3 of the Book I of the Prospectus.

ABN AMRO Funds Private Portfolio Bonds
short-named ABN AMRO Private Portfolio Bonds

Investor type profile

Sub-fund shares are available to both retail investors and Institutional Investors seeking for the investment objective. Institutional investors are eligible for a special share category when their investments exceed a predetermined threshold.

Share Categories

Category	Class	ISIN code	Registered	Dividend	Investors	Minimum Holding(1)
Class A	CAP	LU2229462127	Yes	No	All	EUR 100
	DIS	LU2229462390		Yes		
Class B	CAP	LU2229462473	Yes	No	Investors being clients of ABN AMRO Bank or ABN AMRO Group affiliated companies and Authorized Investors	EUR 5,000
	DIS	LU2229462556		Yes		
Class I	CAP	LU2229462630	Yes	No	Institutional Investors	EUR 1,000,000
	DIS	LU2229462713		Yes		

(1) At the discretion of the Board of Directors, these minimum holding amounts may be waived. In such case, the Company will ensure that concerned investors are equally treated.

Fees and Costs

Maximum recurring fees and costs payable by the sub-fund

Category	Management fee	Performance fee	Other fees	Taxe d'abonnement(1)
Class A	1.00%	-	0.18%	0.05%
Class B	0.60%	-	0.18%	0.05%
Class I	0.50%	-	0.15%	0.01%

(1) In addition, the Company may be subject to foreign UCI's tax, and/or other regulators levy, in the country where the sub-fund is registered for distribution.

Additional information

Accounting and reference currency:

EUR, currency of expression of the sub-fund.

Net Asset Value (NAV):

EUR.

Each full bank business day in Luxembourg, provided that the financial markets corresponding to a significant proportion (approximately 50%) of the assets of the sub-fund were open at least one day after the day that served as the basis for calculating the preceding NAV.

It is available at the Company's registered office, from local agents, and in any newspapers designated by the Board of Directors and the web site www.abnamroinvestmentsolutions.com.

Terms of subscription / conversion / redemption:

Subscription, redemption and conversion orders will be processed at an unknown NAV in accordance with the rules set out below, only on trading days in Luxembourg, and the time mentioned is Luxembourg time.

Centralization of orders	Orders Trade Date	NAV calculation and publication date	Orders Settlement Date
16:00 CET on the day preceding the NAV Valuation Day (D-1)	Valuation Day (D)	Day after the Valuation Day (D+1)	Maximum two bank business days after the Valuation Day (D+2)(1)

(1) If the settlement day is a currency holiday, the settlement will occur the following business day.

Listing:

None

Historical information:

The sub-fund was launched on 9 July 2021.

Taxation:

Potential shareholders are recommended to seek full information in their country of origin, place of residence or domicile on the possible tax consequences associated with their investment.

ABN AMRO Funds Private Portfolio Equities
short-named ABN AMRO Private Portfolio Equities

Investment objective

To provide long term capital appreciation with a diversified and actively managed portfolio of worldwide equities, without any specific restriction on tracking error.

Investment policy

The sub-fund invests predominantly in transferable equity securities of companies which are located worldwide (including emerging markets) and from any economic sector. The minimum sub-fund's investment in equity securities will be of 85% of the net assets of the sub-fund.

The following restrictions will apply to the sub-fund:

- Minimum exposure to European equities (excluding Emerging markets): 30%
- Maximum exposure to Emerging Markets: 20%
- Maximum exposure to Small- and Mid-caps: 20%

The sub-fund will not be directly exposed to mainland China equities (but indirect exposure possible through investments in other funds (which are limited to 10% of the net assets)).

The sub-fund may also invest in debt securities (such as fixed and floating rate bonds, Money Market Instruments, including High Yield bonds) up to 10% of its net assets, in particular for cash management purposes.

The sub-fund may invest up to 20% in bank deposits at sight, including cash held in current accounts with a bank accessible at any time.

Responsible investment policy

The sub-fund promotes environmental and social characteristics and qualifies as an investment product in accordance with article 8(1) of Regulation (EU) 2019/2088 on sustainability related disclosures in the financial services sector.

Information regarding the environmental or social characteristics and/or the sustainable objectives of the relevant sub-funds as per SFDR Level II is available in the "Appendix 2" of the Book II of this Prospectus.

Derivative instruments

Core Financial Derivative Instruments may be used for hedging and efficient portfolio management as described in points 2 and 3 of Appendix 2 of Book I.

Relation to the Reference Portfolio

This sub-fund is actively managed and is compared to the Reference Portfolio as described in Appendix 2 for performance and risk level indicator purposes. However, the reference to this Reference Portfolio does not constitute any objective or limitation in the management and composition of the portfolio and the sub-fund does not restrain its universe to the Reference Portfolio's components.

The Reference Portfolio does not evaluate or include its constituents on the basis of environmental and/or social characteristics and is therefore not aligned with the ESG characteristics promoted by the sub-fund.

Therefore, returns may deviate materially from the performance of the Reference Portfolio.

Investment Manager

ABN AMRO Investment Solutions

External Advisor

ABN AMRO Bank N.V. Belgium Branch

Risk profile

Specific sub-fund risks:

- Operational and Custody Risk
- Emerging Market Risk
- Small Cap. Specialized or Restricted Sectors Risk
- Derivatives Risk
- Liquidity Risk
- Counterparty Risk
- Sustainability Risk

For an overview of the generic risks, please refer to the Appendix 3 of the Book I of the Prospectus.

Investor type profile

Sub-fund shares are available to both retail investors and Institutional Investors seeking for the investment objective. Institutional investors are eligible for a special share category when their investments exceed a predetermined threshold.

ABN AMRO Funds Private Portfolio Equities
short-named ABN AMRO Private Portfolio Equities

Share Categories

Category	Class	ISIN code	Registered	Dividend	Investors	Minimum Holding(1)
Class A	CAP	LU2229462804	Yes	No	All	EUR 100
	DIS	LU2229462986		Yes		
Class B	CAP	LU2229463018	Yes	No	Investors being clients of ABN AMRO Bank or ABN AMRO Group affiliated companies and Authorized Investors	EUR 5,000
	DIS	LU2229463109		Yes		
Class I	CAP	LU2229463281	Yes	No	Institutional Investors	EUR 1,000,000
	DIS	LU2229463364		Yes		

(1) At the discretion of the Board of Directors, these minimum holding amounts may be waived. In such case, the Company will ensure that concerned investors are equally treated.

Fees and Costs

Maximum recurring fees and costs payable by the sub-fund

Category	Management fee	Performance fee	Other fees	Taxe d'abonnement(1)
Class A	1.90%	-	0.18%	0.05%
Class B	1.50%	-	0.18%	0.05%
Class I	0.75%	-	0.15%	0.01%

(1) In addition, the Company may be subject to foreign UCI's tax, and/or other regulators levy, in the country where the sub-fund is registered for distribution.

Additional information

Accounting and reference currency:

EUR, currency of expression of the sub-fund.

Net Asset Value (NAV):

EUR

Each full bank business day in Luxembourg, provided that the financial markets corresponding to a significant proportion (approximately 50%) of the assets of the sub-fund were open at least one day after the day that served as the basis for calculating the preceding NAV.

It is available at the Company's registered office, from local agents, and in any newspapers designated by the Board of Directors and the web site www.abnamroinvestmentsolutions.com.

Terms of subscription / conversion / redemption:

Subscription, redemption and conversion orders will be processed at an unknown NAV in accordance with the rules set out below, only on trading days in Luxembourg, and the time mentioned is Luxembourg time.

Centralization of orders	Orders Trade Date	NAV calculation and publication date	Orders Settlement Date
16:00 CET on the day preceding the NAV Valuation Day (D-1)	Valuation Day (D)	Day after the Valuation Day (D+1)	Maximum two bank business days after the Valuation Day (D+2)(1)

(1) If the settlement day is a currency holiday, the settlement will occur the following business day.

Listing:

None

Historical information:

The sub-fund was launched on 9 July 2021.

Taxation:

Potential shareholders are recommended to seek full information in their country of origin, place of residence or domicile on the possible tax consequences associated with their investment.

ABN AMRO Funds Putnam US ESG Equities
short-named ABN AMRO Putnam US ESG Equities

Investment objective

To provide long term capital appreciation with a diversified and actively managed portfolio of US sustainable equities, by selecting growth companies complying with the Environmental, Social and Governance ("ESG") responsibility criteria without any specific restriction on tracking error.

Investment policy

The sub-fund invests predominantly in transferable equity securities such as equities, other equity shares such as co-operative shares and participation certificates issued by, or warrants on transferable equity securities of, companies which are domiciled in or exercise the predominant part of their economic activity in the United States of America.

The minimum asset allocation in such securities on a consolidated basis (direct and indirect investments through the use of derivative instruments) will be of 60% of the sub-fund's net assets. Moreover, the minimum sub-fund's investment in equity securities will be of 75% of the sub-fund's net assets.

The sub-fund may invest up to 10% in ADR/GDR.

The sub-fund may also invest in debt securities (such as fixed and floating rate bonds, Money Market Instruments, including High Yield bonds) up to 10% of its net assets, in particular for cash management purposes.

The sub-fund may invest up to 20% in bank deposits at sight, including cash held in current accounts with a bank accessible at any time.

Responsible investment policy

The sub-fund promotes environmental and social characteristics and qualifies as an investment product in accordance with article 8(1) of Regulation (EU) 2019/2088 on sustainability related disclosures in the financial services sector.

Information regarding the environmental or social characteristics and/or the sustainable objectives of the relevant sub-funds as per SFDR Level II is available in the "Appendix 2" of the Book II of this Prospectus.

Derivative instruments

Core Financial Derivative Instruments may be used for hedging and efficient portfolio management as described in points 2 and 3 of Appendix 2 of Book I.

Relation to the Reference Portfolio

This sub-fund is actively managed and is compared to the Reference Portfolio as described in Appendix 2 for performance and risk level indicator purposes. However, the reference to this Reference Portfolio does not constitute any objective or limitation in the management and composition of the portfolio and the sub-fund does not restrain its universe to the Reference Portfolio's components.

The Reference Portfolio does not evaluate or include its constituents on the basis of environmental and/or social characteristics and is therefore not aligned with the ESG characteristics promoted by the sub-fund.

Therefore, returns may deviate materially from the performance of the Reference Portfolio.

External Investment Manager

The Putnam Advisory Company, LLC

Risk profile

Specific sub-fund risks:
- Warrant Risk
- Sustainability risk

For an overview of the generic risks, please refer to the Appendix 3 of the Book I of the Prospectus.

Investor type profile

Sub-fund shares are available to both retail investors and Institutional Investors seeking for the investment objective. Institutional investors are eligible for a special share category when their investments exceed a predetermined threshold.

ABN AMRO Funds Putnam US ESG Equities
short-named ABN AMRO Putnam US ESG Equities

Share Categories

Category	Class	ISIN code	Registered	Dividend	Investors	Minimum Holding(1)
Class A	CAP	LU2546365920 "Class A-EUR" LU2546367975 "Class A-USD"	Yes	No	All	EUR 100 USD 100
Class R	CAP	LU2546367892 "Class R-EUR" LU2546367629 "Class R-USD"	Yes	No	Investors being clients of Financial Intermediaries or Services prohibited from retaining inducements and Authorized Investors	EUR 100 USD 100
Class C	CAP	LU2546367546	Yes	No	Investors being clients of ABN AMRO Bank or ABN AMRO Group affiliated companies and Authorized Investors	EUR 5,000
Class G	CAP	LU3105961679	Yes	No	Investors being clients of the Discretionary Portfolio Management of ABN AMRO Bank or ABN AMRO Group affiliated companies and having specific fee arrangement and Authorized Institutional Investors	EUR 5,000
Class I	CAP	LU2546367462 "Class I-USD" LU2546367389 "Class I-EUR"	Yes	No	Institutional Investors	USD 1,000,000 EUR 1,000,000

(1) At the discretion of the Board of Directors, these minimum holding amounts may be waived. In such case, the Company will ensure that concerned investors are equally treated.

Fees and Costs

Maximum recurring fees and costs payable by the sub-fund

Category	Management fee	Performance fee	Other fees	Taxe d'abonnement(1)
Class A	1.50%	-	0.18%	0.05%
Class R	0.85%	-	0.18%	0.05%
Class C	0.85%	-	0.18%	0.05%
Class G	0.85%	-	0.18%	0.01%
Class I	0.75%	-	0.15%	0.01%

(1) In addition, the Company may be subject to foreign UCI's tax, and/or other regulators levy, in the country where the sub-fund is registered for distribution.

Additional information

Accounting and reference currency:
USD, currency of expression of the sub-fund

Net Asset Value (NAV):

USD in the "Class A-USD", "Class R-USD" and "Class I-USD" categories.
EUR in the "Class A-EUR", "Class R-EUR", "Class C", "Class G" and "Class I-EUR" categories.

Each full bank business day in Luxembourg, provided that the financial markets corresponding to a significant proportion (approximately 50%) of the assets of the sub-fund were open at least one day after the day that served as the basis for calculating the preceding NAV.

It is available at the Company's registered office, from local agents, and in any newspapers designated by the Board of Directors and the web site www.abnamroinvestmentsolutions.com.

Terms of subscription / conversion / redemption:

Subscription, redemption and conversion orders will be processed at an unknown NAV in accordance with the rules set out below, only on trading days in Luxembourg, and the time mentioned is Luxembourg time.

Centralization of orders	Orders Trade Date	NAV calculation and publication date	Orders Settlement Date
13:00 CET on the NAV Valuation Day (D)	Valuation Day (D)	Day after the Valuation Day (D+1)	Maximum two bank business days after the Valuation Day (D+2)(1)

(1) If the settlement day is a currency holiday, the settlement will occur the following business day.

Listing:
None

ABN AMRO Funds Putnam US ESG Equities
short-named ABN AMRO Putnam US ESG Equities

Historical information:

The sub-fund was launched on 14 December 2022.

Taxation:

Potential shareholders are recommended to seek full information in their country of origin, place of residence or domicile on the possible tax consequences associated with their investment.

ABN AMRO Funds Pzena European Equities
short-named ABN AMRO Pzena European Equities

Investment objective

To provide long term capital appreciation with a diversified and actively managed portfolio of European equities, without any specific restriction on tracking error.

Investment policy

The sub-fund is actively managed through a pure bottom-up/stock-picking approach that combines quantitative screening and in-depth fundamental analysis, in order to detect companies, with strong and simple business models, that present a large valuation discount according to the investment manager. The outcome is a deep value, rather concentrated portfolio (typically between 40 and 50 holdings, however this range could vary depending on market conditions) which exhibits the highest convictions of the team in large and mid-cap companies. The sub-fund's portfolio can significantly deviate from the Reference Portfolio sector and country weights.

The sub-fund invests predominantly in transferable equity securities such as equities, other equity shares such as co-operative shares and participation certificates issued by, or warrants on transferable equity securities of, companies which are domiciled in or exercise the predominant part of their economic activity in Europe.

The minimum asset allocation in such securities on a consolidated basis (direct and indirect investments) will be of 60% of the sub-fund's net assets. The minimum sub-fund's investment in equity securities will be of 75% of the sub-fund's net assets.

Investments in debt securities will not exceed 15% of its net assets.

The sub-fund may invest up to 20% in bank deposits at sight, including cash held in current accounts with a bank accessible at any time.

Responsible investment policy

As part of the ManCo Responsible Investment approach the sub-fund excludes direct investments in securities issued by companies involved in highly controversial activities (such as tobacco production, controversial weapons production) as well as in breach with the UN Global Compact principles.

Derivative instruments

Core Financial Derivative Instruments may be used for hedging and efficient portfolio management as described in points 2 and 3 of Appendix 2 of Book I.

Relation to the Reference Portfolio

This sub-fund is actively managed and is compared to the Reference Portfolio as described in Appendix 2 for performance and risk level indicator purposes. However, the reference to this Reference Portfolio does not constitute any objective or limitation in the management and composition of the portfolio and the sub-fund does not restrain its universe to the Reference Portfolio's components.

Therefore, returns may deviate materially from the performance of the Reference Portfolio.

External Investment Manager

Pzena Investment Management, LLC.

Risk profile

Specific sub-fund risks:
- Operational and Custody Risk
- Emerging Market Risk
- Small Cap. Specialized or Restricted Sectors Risk
- Warrant Risk

For an overview of the generic risks, please refer to the Appendix 3 of the Book I of the Prospectus.

Investor type profile

Sub-fund shares are available to both retail investors and Institutional Investors seeking for the investment objective. Institutional investors are eligible for a special share category when their investments exceed a predetermined threshold.

ABN AMRO Funds Pzena European Equities
short-named ABN AMRO Pzena European Equities

Share Categories

Category	Class	ISIN code	Registered	Dividend	Investors	Minimum Holding(1)
Class A	CAP DIS	LU0849850408 "Class A-EUR" LU1670607149 "Class A-SEK"	Yes	No	All	EUR 100 SEK 1,000
Class R	CAP	LU1670607495 "Class R-EUR"	Yes	No	Investors being clients of Financial Intermediaries or Services prohibited from retaining inducements and Authorized Investors	EUR 100
	DIS	LU2075325501 "Class R-EUR DIS"		Yes		EUR 100
Class C	CAP	LU0849850580	Yes	No	Investors being clients of ABN AMRO Bank or ABN AMRO Group affiliated companies and Authorized Investors	EUR 5,000
Class D	CAP	LU1406019262	Yes	No	Investors being clients of Bethmann Bank and Authorized Investors	EUR 5,000
Class F	CAP	LU1329507419	Yes	No	Investors being clients of the Discretionary Portfolio Management of Banque Neuflize OBC and Authorized Institutional Investors	EUR 5,000
Class I	CAP	LU0949827314 "Class I-EUR" LU1670607222 "Class I-SEK"	Yes	No	Institutional Investors	EUR 1,000,000 SEK 10,000,000
	DIS	LU1313464924 "Class I-GBP"		Yes		GBP 1,000,000
	CAP	LU2474253817		No		EUR 1,000,000
Class S1	DIS	LU1890797613	Yes	No	Authorized Investors	EUR 20,000,000
Class X1	CAP	LU2613669592	Yes	No	Authorized Institutional Investors	EUR 50,000,000
Class Z	CAP	LU1670607651	Yes	No	Authorized Institutional Investors	EUR 100,000,000

(1) At the discretion of the Board of Directors, these minimum holding amounts may be waived. In such case, the Company will ensure that concerned investors are equally treated.

Fees and Costs

Maximum recurring fees and costs payable by the sub-fund

Category	Management fee	Performance fee	Other fees	Taxe d'abonnement(1)
Class A	1.50%	-	0.18%	0.05%
Class R	0.85%	-	0.18%	0.05%
Class C	0.85%	-	0.18%	0.05%
Class D	0.85%	-	0.18%	0.05%
Class F	0.85%	-	0.18%	0.01%
Class I	0.75%	-	0.15%	0.01%
Class S1	0.75%	-	0.18%	0.05%
Class X1	0.75%	-	0.15%	0.01%
Class Z	0.00%	-	0.15%	0.01%

(1) In addition, the Company may be subject to foreign UCI's tax, and/or other regulators levy, in the country where the sub-fund is registered for distribution.

Additional information

Accounting and reference currency:

EUR, currency of expression of the sub-fund.

Net Asset Value (NAV):

EUR in the "Class A-EUR", "Class R-EUR", "Class C", "Class D", "Class F", "Class I-EUR", "Class S1", "Class Z" and "Class X1" categories.
GBP in the "Class I-GBP".
SEK in the "Class A-SEK" and "Class I-SEK" categories.

Each full bank business day in Luxembourg, provided that the financial markets corresponding to a significant proportion (approximately 50%) of the assets of the sub-fund were open at least one day after the day that served as the basis for calculating the preceding NAV.

It is available at the Company's registered office, from local agents, and in any newspapers designated by the Board of Directors and the web site www.abnamroinvestmentsolutions.com.

Terms of subscription / conversion / redemption:

Subscription, redemption and conversion orders will be processed at an unknown NAV in accordance with the rules set out below, only on trading days in Luxembourg, and the time mentioned is Luxembourg time.

Centralization of orders	Orders Trade Date	NAV calculation and publication date	Orders Settlement Date
10:00 CET on the NAV Valuation Day (D)	Valuation Day (D)	Day after the Valuation Day (D+1)	Maximum two bank business days after the Valuation Day (D+2)[(1)]

(1) If the settlement day is a currency holiday, the settlement will occur the following business day.

Listing:

None

Historical information:

This sub-fund was launched on 4 April 2013.

Taxation:

Potential shareholders are recommended to seek full information in their country of origin, place of residence or domicile on the possible tax consequences associated with their investment.

ABN AMRO Funds RBC BlueBay Euro Aggregate ESG Bonds
short-named ABN AMRO RBC BlueBay Euro Aggregate ESG Bonds

Investment objective

To provide medium term capital growth with a 3% target tracking error through main exposure to the euro aggregate bond market and extensive use of short term interest rate derivatives and bond futures. The sub-fund will use a selection of securities complying with Environmental, Social and Governance ("ESG") responsibility criteria. The portfolio will be composed of issuers that are either leading in ESG best-practice or attractive due to their progression in ESG.

Investment policy

The sub-fund's strategy is based on the Investment Manager's convictions by investing predominantly in euro denominated investment grade corporate bonds issued by companies being domiciled in the countries being part of the euro zone and in euro denominated investment grade bonds and securities treated as equivalent to bonds issued or guaranteed by a member state of the European Union being part of the euro zone such as fixed income and floating rate bonds. In order to achieve the sub-fund's objective, the sub-fund may also make use, to a large extent, of a variety of (i) instruments including, but not limited to, forward rate notes, forward foreign exchange contracts (including non-deliverable forwards), interest rate futures, bond futures and OTC swaps such as interest rate swaps and credit default swaps, and (ii) strategies such as anticipation of rate movements, positioning on the yield curve, issuers selections, relative trading and currency.

It may also seek regular exposure to emerging markets and high yield securities.

The minimum asset allocation in such securities on a consolidated basis (direct and indirect investments through the use of derivative instruments) will be of 60% of the sub-fund's net assets.

The following restrictions will apply to the sub-fund:

- Maximum exposure to fixed income securities in European issuers outside the euro zone:	20%
- Maximum exposure to fixed income securities in non-European developed countries issuers:	20%
- Maximum exposure to convertibles bonds:	20%
- Maximum exposure to High Yield and Emerging Markets:	30%
- Maximum exposure to Money Market Instruments:	30%
- Maximum exposure to unrated securities:	10%
- Maximum exposure to ABS/MBS:	20%
- Duration bandwidth:	+/- 2 years (compared to the Reference Portfolio)
- Maximum exposure to currency risk:	10%
- Maximum allocation to equities:	10%

Allocation to equities will be the result of convertibles conversion to equities. The manager is not authorized to buy actively equity securities.

The sub-fund may not invest in defaulted assets but may invest in Distressed Assets up to 10% of the sub-fund's net assets.

The sub-fund may invest up to 20% in bank deposits at sight, including cash held in current accounts with a bank accessible at any time.

Responsible investment policy

The sub-fund promotes environmental and social characteristics and qualifies as an investment product in accordance with article 8(1) of Regulation (EU) 2019/2088 on sustainability related disclosures in the financial services sector.

Information regarding the environmental or social characteristics and/or the sustainable objectives of the relevant sub-funds as per SFDR Level II is available in the "Appendix 2" of the Book II of this Prospectus.

Derivative instruments

Core Financial Derivative Instruments may be used for hedging, efficient portfolio management and investment as described in points 2 and 3 of Appendix 2 of Book I.

The expected level of leverage of the sub-fund based on the "sum-of-notionals" methodology usually does not exceed 1,500% of the net asset value of the sub-fund. When excluding short term interest rate contracts from the calculation, the expected level of leverage of the sub-fund typically does not exceed 300% of the net asset value of the sub-fund. These short term interest rate contracts involve large positions and high notional values.

Such high level of leverage is mainly attributable to short term interest rate derivatives and also to the use of short duration (3 months) listed bond futures to increase or decrease portfolio duration by an equivalent of 3 years, while remaining within the +/- 2 years overall portfolio duration bandwidth compared to the Reference Portfolio as described in Appendix 2. Such a derivative strategy, involving high notional value may create a higher leverage based on the "sum-of-notionals" methodology, particularly where shorter duration instruments are used for duration management as foreseen in that sub-fund, whereas they may not increase or only moderately increase the overall risk profile of the sub-fund.

The level of leverage will vary depending on the positioning of the sub-fund and may, under certain circumstances (e.g. in market environments where the sub-fund allocates more extensively to high notional value instruments, such as short term interest rate derivatives and bond futures to implement the above investment strategy), exceed the aforementioned levels depending on the types and maturity of instruments used.

The "sum-of-notionals" methodology does not allow for offsets of hedging transactions and other risk mitigation strategies involving derivatives, such as currency hedging, duration management and macro hedging. Consequently, the reported level of leverage may exceed, at times considerably, the economic leverage assumed by the sub-fund.

Relation to the Reference Portfolio

This sub-fund is actively managed and is compared to the Reference Portfolio as described in Appendix 2 for performance and risk level indicator purposes. However, the reference to this Reference Portfolio does not constitute any objective or limitation in the management and composition of the portfolio and the sub-fund does not restrain its universe to the Reference Portfolio's components.

Therefore, returns may deviate materially from the performance of the Reference Portfolio.

External Investment Manager

RBC Global Asset Management (UK) Limited

Risk profile

Specific sub-fund risks:
- Credit Risk
- Derivatives Risk
- High leverage Risk
- Counterparty Risk
- High yield bond risks
- Liquidity Risk
- Sustainability Risk

For an overview of the generic risks, please refer to the Appendix 3 of the Book I of the Prospectus.

Investor type profile

Sub-fund shares are available to both retail and Institutional Investors who are seeking for the investment objective.

Share Categories

Category	Class	ISIN code	Registered	Dividend	Investors	Minimum Holding(1)
Class A	CAP	LU2054453076	Yes	No	All	EUR 100
Class C	CAP	LU2054453159	Yes	No	Investors being clients of ABN AMRO Bank or ABN AMRO Group affiliated companies and Authorized Investors	EUR 5,000
Class D	CAP	LU2054453233	Yes	No	Investors being clients of Bethmann Bank and Authorized Investors	EUR 5,000
Class F	CAP	LU2054453316	Yes	No	Investors being clients of the Discretionary Portfolio Management of Banque Neuflize OBC and Authorized Institutional Investors	EUR 5,000
Class G	CAP	LU3105961752	Yes	No	Investors being clients of the Discretionary Portfolio Management of ABN AMRO Bank or ABN AMRO Group affiliated companies and having specific fee arrangement and Authorized Institutional Investors	EUR 5,000

(1) At the discretion of the Board of Directors, these minimum holding amounts may be waived. In such case, the Company will ensure that concerned investors are equally treated.

Fees and Costs

Maximum recurring fees and costs payable by the sub-fund

Category	Management fee	Performance fee	Other fees	Taxe d'abonnement(1)
Class A	0.70%	-	0.18%	0.05%
Class C	0.40%	-	0.18%	0.05%
Class D	0.40%	-	0.18%	0.05%
Class F	0.40%	-	0.18%	0.01%
Class G	0.40%	-	0.18%	0.01%

(1) In addition, the Company may be subject to foreign UCI's tax, and/or other regulators levy, in the country where the sub-fund is registered for distribution.

Additional information

Accounting and reference currency:

EUR, currency of expression of the sub-fund.

Net Asset Value (NAV):

EUR

Each full bank business day in Luxembourg, provided that the financial markets corresponding to a significant proportion (approximately 50%) of the assets of the sub-fund were open at least one day after the day that served as the basis for calculating the preceding NAV.

It is available at the Company's registered office, from local agents, and in any newspapers designated by the Board of Directors and the web site www.abnamroinvestmentsolutions.com.

Terms of subscription / conversion / redemption:

Subscription, redemption and conversion orders will be processed at an unknown NAV in accordance with the rules set out below, only on trading days in Luxembourg, and the time mentioned is Luxembourg time.

Centralization of orders	Orders Trade Date	NAV calculation and publication date	Orders Settlement Date
10:00 CET on the NAV Valuation Day (D)	Valuation Day (D)	Day after the Valuation Day (D+1)	Maximum two bank business days after the Valuation Day (D+2)[(1)]

(1) If the settlement day is a currency holiday, the settlement will occur the following business day.

Listing:

None

Historical information:

The sub-fund was launched on 04 June 2020.

Taxation:

Potential shareholders are recommended to seek full information in their country of origin, place of residence or domicile on the possible tax consequences associated with their investment.

ABN AMRO Funds RBC BlueBay Euro Government Bonds
short-named ABN AMRO RBC BlueBay Euro Government Bonds

Investment objective

To provide medium-term capital growth with a diversified and actively managed portfolio of Euro government bonds without any specific restriction on tracking error.

Investment policy

The sub-fund's strategy is based on the Investment Manager's convictions by investing in euro denominated investment grade bonds and securities treated as equivalent to bonds issued or guaranteed by a member state of the European Union being part of the euro zone such as fixed-income and floating rate bonds, and also in derivatives on this type of asset. The minimum asset allocation in such securities will be of 60% of the sub-fund's net assets.

The portfolio may also invest in euro and non-euro denominated investment grade bonds and securities treated as equivalent to bonds issued or guaranteed by a state outside euro zone such as fixed-income and floating rate bonds, other fixed and floating rate securities and in derivatives on this type of asset, including emerging markets and high yield securities if the issuer is part of the Reference Portfolio.

The following restrictions will apply to the sub-fund:

- Maximum exposure to fixed income securities rated investment grade, issued by entities domiciled in countries outside the European Union, whose sovereign long term debt rating is investment grade 35%
- Maximum exposure to corporate bonds guaranteed by a government issuer 20%
- Maximum exposure to high yield bonds 15%
- Maximum exposure to emerging markets bonds 10%
- Maximum exposure to covered bonds 5%
- Maximum exposure currency risk (on aggregate level) 5%
- Duration bandwidth +/- 2 years (compared to the Reference Portfolio)
- Asian issuers (including Russia, Middle East and Pacific) forbidden
- Allocation to equities forbidden

The sub-fund may not invest in defaulted assets and/or Distressed Assets.

The sub-fund may invest up to 20% in bank deposits at sight, including cash held in current accounts with a bank accessible at any time.

Responsible investment policy

The sub-fund promotes environmental and social characteristics and qualifies as an investment product in accordance with article 8(1) of Regulation (EU) 2019/2088 on sustainability related disclosures in the financial services sector.

Information regarding the environmental or social characteristics and/or the sustainable objectives of the relevant sub-funds as per SFDR Level II is available in the "Appendix 2" of the Book II of this Prospectus.

Derivative instruments

Core Financial Derivative Instruments may be used for hedging, efficient portfolio management and investment as described in points 2 and 3 of Appendix 2 of Book I.

The expected level of leverage of the sub-fund based on the "sum-of-notionals" methodology usually does not exceed 1,500% of the net asset value of the sub-fund. When excluding short term interest rate contracts from the calculation, the expected level of leverage of the sub-fund typically does not exceed 300% of the net asset value of the sub-fund. These short term interest rate contracts involve large positions and high notional values.

Such high level of leverage is mainly attributable to short term interest rate derivatives and also to the use of short duration (3 months) listed bond futures to increase or decrease portfolio duration by an equivalent of 3 years, while remaining within the +/- 2 years overall portfolio duration bandwidth compared to the Reference Portfolio as described in Appendix 2. Such a derivative strategy, involving high notional value may create a higher leverage based on the "sum-of-notionals" methodology, particularly where shorter duration instruments are used for duration management as foreseen in that sub-fund, whereas they may not increase or only moderately increase the overall risk profile of the sub-fund.

The level of leverage will vary depending on the positioning of the sub-fund and may, under certain circumstances (e.g. in market environments where the sub-fund allocates more extensively to high notional value instruments, such as short term interest rate derivatives and bond futures to implement the above investment strategy), exceed the aforementioned levels depending on the types and maturity of instruments used.

The "sum-of-notionals" methodology does not allow for offsets of hedging transactions and other risk mitigation strategies involving derivatives, such as currency hedging, duration management and macro hedging. Consequently, the reported level of leverage may exceed, at times considerably, the economic leverage assumed by the sub-fund.

Relation to the Reference Portfolio

This sub-fund is actively managed and is compared to the Reference Portfolio as described in Appendix 2 for performance and risk level indicator purposes. However, the reference to this Reference Portfolio does not constitute any objective or limitation in the management and composition of the portfolio and the sub-fund does not restrain its universe to the Reference Portfolio's components.

Therefore, returns may deviate materially from the performance of the Reference Portfolio.

External Investment Manager

RBC Global Asset Management (UK) Limited

Risk profile

Specific sub-fund risks:
- Derivatives Risk
- Sustainability Risk
- High Leverage Risk

For an overview of the generic risks, please refer to the Appendix 3 of the Book I of the Prospectus.

Investor type profile

Sub-fund shares are available to both retail and Institutional Investors who are seeking for the investment objective.

Share Categories

Category	Class	ISIN code	Registered	Dividend	Investors	Minimum Holding(1)
Class A	CAP	LU2757516773	Yes	No	All	EUR 100
	DIS	LU2757516690	Yes	Yes		
Class G	CAP	LU2839027062	Yes	No	Investors being clients of the Discretionary Portfolio Management of ABN AMRO Bank or ABN AMRO Group affiliated companies and having specific fee arrangement and Authorized Institutional Investors	EUR 5,000
	DIS	LU2757516427				
Class R	CAP	LU2757518803	Yes	No	Investors being clients of Financial Intermediaries or Services prohibited from retaining inducements and Authorized Investors	EUR 100
Class I	CAP	LU2757518985	Yes	No	Institutional Investors	EUR 1,000,000

(1) At the discretion of the Board of Directors, these minimum holding amounts may be waived. In such case, the Company will ensure that concerned investors are equally treated.

Fees and Costs

Maximum recurring fees and costs payable by the sub-fund

Category	Management fee	Performance fee	Other fees	Taxe d'abonnement(1)
Class A	0.60%	-	0.18%	0.05%
Class G	0.35%	-	0.18%	0.01%
Class R	0.35%	-	0.18%	0.05%
Class I	0.30%	-	0.18%	0.01%

(1) In addition, the Company may be subject to foreign UCI's tax, and/or other regulators levy, in the country where the sub-fund is registered for distribution.

Additional information

Accounting and reference currency:

EUR, currency of expression of the sub-fund.

Net Asset Value (NAV):

EUR
Each full bank business day in Luxembourg, provided that the financial markets corresponding to a significant proportion (approximately 50%) of the assets of the sub-fund were open at least one day after the day that served as the basis for calculating the preceding NAV.
It is available at the Company's registered office, from local agents, and in any newspapers designated by the Board of Directors and the web site www.abnamroinvestmentsolutions.com.

Terms of subscription / conversion / redemption:

Subscription, redemption and conversion orders will be processed at an unknown NAV in accordance with the rules set out below, only on trading days in Luxembourg, and the time mentioned is Luxembourg time.

ABN AMRO Funds RBC BlueBay Euro Government Bonds
short-named ABN AMRO RBC BlueBay Euro Government Bonds

Centralization of orders	Orders Trade Date	NAV calculation and publication date	Orders Settlement Date
10:00 CET on the NAV Valuation Day (D)	Valuation Day (D)	Day after the Valuation Day (D+1)	Maximum two bank business days after the Valuation Day (D+2)[(1)]

(1) If the settlement day is a currency holiday, the settlement will occur the following business day.

Listing:

None

Historical information:

The sub-fund will be launched at a date yet to be determined by the Board of Directors.

Taxation:

Potential shareholders are recommended to seek full information in their country of origin, place of residence or domicile on the possible tax consequences associated with their investment.

ABN AMRO Funds Robeco Euro ESG Government-related Bonds
short-named ABN AMRO Robeco Euro ESG Government-related Bonds

Investment objective

To provide medium term capital growth with a diversified and actively managed portfolio of investment grade government-related bonds, without any specific restriction on tracking error.

Investment policy

The sub-fund invests predominantly in investment grade euro denominated government-related bonds and securities treated as equivalent to bonds issued or guaranteed by a member state of the European Union being part of the euro zone such as fixed-income and floating rate bonds, and also in derivatives on this type of asset.

The minimum asset allocation in such securities will be of 60% of the sub-fund's net assets.

Should a security be downgraded to non-investment grade or distressed, the sub-fund will hold it in portfolio up to a maximum of 10%. In case such limit is exceeded, the security will be sold at as soon as possible in consideration of the best interest of the investors of the sub-fund.

In addition to the above-mentioned limitations, the sub-fund will respect within the remaining 40% of its total net assets and on a consolidated basis all the following limitations for investments in the below securities/instruments which may in aggregate not exceed one third of its total net assets:
(i) a maximum of 40% of the total net assets of the sub-fund may be invested in other euro and non-euro denominated investment grade bonds;
(ii) a maximum of one third of the total net assets of the sub-fund may be invested in money market instruments.

The following restrictions will also apply to the sub-fund:

- Maximum exposure to unrated securities:	10%
- Duration bandwidth:	+/- 2 years (compared to the Reference Portfolio)
- Maximum exposure to currency risk:	10%

The sub-fund may not invest in defaulted assets.

The sub-fund may invest up to 20% in bank deposits at sight, including cash held in current accounts with a bank accessible at any time.

Responsible investment policy

The sub-fund promotes environmental and social characteristics and qualifies as an investment product in accordance with article 8(1) of Regulation (EU) 2019/2088 on sustainability related disclosures in the financial services sector.

Information regarding the environmental or social characteristics and/or the sustainable objectives of the relevant sub-funds as per SFDR Level II is available in the "Appendix 2" of the Book II of this Prospectus.

Derivative instruments

Core Financial Derivative Instruments may be used for hedging, efficient portfolio management and investment as described in points 2 and 3 of Appendix 2 of Book I.

Relation to the Reference Portfolio

This sub-fund is actively managed and is compared to the Reference Portfolio as described in Appendix 2 for performance and risk level indicator purposes. However, the reference to this Reference Portfolio does not constitute any objective or limitation in the management and composition of the portfolio and the sub-fund does not restrain its universe to the Reference Portfolio's components.

The Reference Portfolio does not evaluate or include its constituents on the basis of environmental and/or social characteristics and is therefore not aligned with the ESG characteristics promoted by the sub-fund.

Therefore, returns may deviate materially from the performance of the Reference Portfolio. External Investment Manager

Robeco Institutional Asset Management B.V.

Risk profile

Specific sub-fund risks:
- Derivatives Risk
- High leverage Risk
- Sustainability Risk
- High yield bond Risk

For an overview of the generic risks, please refer to the Appendix 3 of the Book I of the Prospectus.

ABN AMRO Funds Robeco Euro ESG Government-related Bonds
short-named ABN AMRO Robeco Euro ESG Government-related Bonds

Investor type profile

Sub-fund shares are available to both retail investors and Institutional Investors seeking for the investment objective. Institutional investors are eligible for a special share category when their investments exceed a predetermined threshold.

Share Categories

Category	Class	ISIN code	Registered	Dividend	Investors	Minimum Holding(1)
Class A	CAP	LU1577879775	Yes	No	All	EUR 100
Class C	DIS	LU1577879858	Yes	Yes	Investors being clients of ABN AMRO Bank or ABN AMRO Group affiliated companies and Authorized Investors	EUR 5,000
Class D	CAP	LU1577880195	Yes	No	Investors being clients of Bethmann Bank and Authorized Investors	EUR 5,000
Class F	CAP	LU1577880278	Yes	No	Investors being clients of the Discretionary Portfolio Management of Banque Neuflize OBC and Authorized Institutional Investors	EUR 5,000
Class G	DIS	LU3105961836	Yes	Yes	Investors being clients of the Discretionary Portfolio Management of ABN AMRO Bank or ABN AMRO Group affiliated companies and having specific fee arrangement and Authorized Institutional Investors	EUR 5,000

(1) At the discretion of the Board of Directors, these minimum holding amounts may be waived. In such case, the Company will ensure that concerned investors are equally treated.

Fees and Costs

Maximum recurring fees and costs payable by the sub-fund

Category	Management fee	Performance fee	Other fees	Taxe d'abonnement(1)
Class A	0.60%	-	0.18%	0.05%
Class C	0.35%	-	0.18%	0.05%
Class D	0.35%	-	0.18%	0.05%
Class F	0.35%	-	0.18%	0.01%
Class G	0.35%	-	0.18%	0.01%

(1) In addition, the Company may be subject to foreign UCI's tax, and/or other regulators levy, in the country where the sub-fund is registered for distribution.

Additional information

Accounting and reference currency:

EUR, currency of expression of the sub-fund.

Net Asset Value (NAV):

EUR

Each full bank business day in Luxembourg, provided that the financial markets corresponding to a significant proportion (approximately 50%) of the assets of the sub-fund were open at least one day after the day that served as the basis for calculating the preceding NAV.

It is available at the Company's registered office, from local agents, and in any newspapers designated by the Board of Directors and the web site www.abnamroinvestmentsolutions.com.

Terms of subscription / conversion / redemption:

Subscription, redemption and conversion orders will be processed at an unknown NAV in accordance with the rules set out below, only on trading days in Luxembourg, and the time mentioned is Luxembourg time.

Centralization of orders	Orders Trade Date	NAV calculation and publication date	Orders Settlement Date
10:00 CET on the NAV Valuation Day (D)	Valuation Day (D)	Day after the Valuation Day (D+1)	Maximum two bank business days after the Valuation Day (D+2)(1)

(1) If the settlement day is a currency holiday, the settlement will occur the following business day.

Listing:

None

ABN AMRO Funds Robeco Euro ESG Government-related Bonds
short-named ABN AMRO Robeco Euro ESG Government-related Bonds

Launch date:

Historical information:

This sub-fund was launched on 30 October 2017.

Taxation:

Potential shareholders are recommended to seek full information in their country of origin, place of residence or domicile on the possible tax consequences associated with their investment.

ABN AMRO Funds Schroder Euro Corporate ESG Bonds
short-named ABN AMRO Schroder Euro Corporate ESG Bonds

Investment objective

To provide medium term capital appreciation with a diversified and actively managed portfolio of euro corporate bonds, without any specific restriction on tracking error. The sub-fund will use a selection of securities complying with Environmental, Social and Governance (ESG) responsibility criteria. The portfolio will be composed of issuers that are either leading in ESG best-practice or attractive due to their progression in ESG.

Investment policy

The fund is actively managed through a process that combines a macro themes analysis and a bottom-up security selection. The outcome portfolio combines uncorrelated sources of alpha in order to mitigate the risk.

The sub-fund invests predominantly in euro denominated investment grade corporate bonds and other fixed and floating rate securities. The sub-fund may also make use of a variety of instruments / strategies in order to achieve the sub-fund's objective including, but not limited to, forward rate notes, forward foreign exchange contracts (including non-deliverable forwards), interest rate futures, bond futures and OTC swaps such as interest rate swaps and credit default swaps.

The minimum asset allocation in such securities on a consolidated basis (direct and indirect investments) will be of 60% of the sub-fund's net assets.

The sub-fund will respect within the remaining 40% of its total net assets and on a consolidated basis all the following limitations for investments in the below securities/instruments:
(i) a maximum of 25% of the total net assets of the sub-fund may be invested in convertible bonds and other equity-linked debt securities;
(ii) a maximum of one third of the total net assets of the sub-fund may be invested in money market instruments, including, but not limited to, certificates of deposit and short-term deposits, and bank deposit at sight;
(iii) a maximum of 10% of the total net assets of the sub-fund may be invested in transferable equity securities.

The sub-fund may invest up to 20% in bank deposits at sight, including cash held in current accounts with a bank accessible at any time.

Responsible investment policy

The sub-fund promotes environmental and social characteristics and qualifies as an investment product in accordance with article 8(1) of Regulation (EU) 2019/2088 on sustainability related disclosures in the financial services sector.

Information regarding the environmental or social characteristics and/or the sustainable objectives of the relevant sub-funds as per SFDR Level II is available in the "Appendix 2" of the Book II of this Prospectus.

Derivative instruments

Core Financial Derivative Instruments may be used for hedging, efficient portfolio management and investment as described in points 2 and 3 of Appendix 2 of Book I.

Relation to the Reference Portfolio

This sub-fund is actively managed and is compared to the Reference Portfolio as described in Appendix 2 for performance and risk level indicator purposes. However, the reference to this Reference Portfolio does not constitute any objective or limitation in the management and composition of the portfolio and the sub-fund does not restrain its universe to the Reference Portfolio's components.

The Reference Portfolio does not evaluate or include its constituents on the basis of environmental and/or social characteristics and is therefore not aligned with the ESG characteristics promoted by the sub-fund.

Therefore, returns may deviate materially from the performance of the Reference Portfolio.

External Investment Manager

Schroder Investment Management (Europe) S.A. - German Branch to which Schroder Investment Management Ltd. has delegated the investment management of the portfolio

Risk Profile

Specific sub-fund risks:
- Counterparty Risk
- Derivatives Risk
- Sustainability Risk

For an overview of the generic risks, please refer to the Appendix 3 of the Book I of the Prospectus.

Investor type profile

Sub-fund shares are available to both retail investors and Institutional Investors seeking for the investment objective. Institutional investors are eligible for a special share category when their investments exceed a predetermined threshold.

ABN AMRO Funds Schroder Euro Corporate ESG Bonds
short-named ABN AMRO Schroder Euro Corporate ESG Bonds

Share Categories

Category	Class	ISIN code	Registered	Dividend	Investors	Minimum Holding[(1)]
Class A	CAP	LU0979879557	Yes	No	All	EUR 100
Class R	CAP	LU2743034683	Yes	No	Investors being clients of Financial Intermediaries or Services prohibited from retaining inducements and Authorized Investors	EUR 100
Class C	CAP	LU0979879631	Yes	No	Investors being clients of ABN AMRO Bank or ABN AMRO Group affiliated companies and Authorized Investors	EUR 5,000
	DIS	LU2631872376	Yes	Yes		
Class F	CAP	LU1329508490	Yes	No	Investors being clients of the Discretionary Portfolio Management of Banque Neuflize OBC and Authorized Institutional Investors	EUR 5,000
Class G	CAP	LU3105962214	Yes	No	Investors being clients of the Discretionary Portfolio Management of ABN AMRO Bank or ABN AMRO Group affiliated companies and having specific fee arrangement and Authorized Institutional Investors	EUR 5,000
	DIS	LU3105962057		Yes		
Class I	CAP	LU0979879987	Yes	No	Institutional Investors	EUR 1,000,000

(1) At the discretion of the Board of Directors, these minimum holding amounts may be waived. In such case, the Company will ensure that concerned investors are equally treated.

Fees and Costs

Maximum recurring fees and costs payable by the sub-fund

Category	Management fee[(1)]	Performance fee	Other fees	Taxe d'abonnement[(2)]
Class A	0.70%	-	0.18%	0.05%
Class R	0.40%	-	0.18%	0.05%
Class C	0.40%	-	0.18%	0.05%
Class F	0.40%	-	0.18%	0.01%
Class G	0.40%	-	0.18%	0.01%
Class I	0.35%	-	0.15%	0.01%

(1) To the extent that the Company invests in UCITS and other UCIs of the same promoter, none of the Company's sub-funds will be charged double Management Fees.

(2) In addition, the Company may be subject to foreign UCI's tax, and/or other regulators levy, in the country where the sub-fund is registered for distribution.

Additional information

Accounting and reference currency:

EUR, currency of expression of the sub-fund.

Net Asset Value (NAV):

EUR

Each full bank business day in Luxembourg, provided that the financial markets corresponding to a significant proportion (approximately 50%) of the assets of the sub-fund were open at least one day after the day that served as the basis for calculating the preceding NAV.

It is available at the Company's registered office, from local agents, and in any newspapers designated by the Board of Directors and the web site www.abnamroinvestmentsolutions.com.

Terms of subscription / conversion / redemption:

Subscription, redemption and conversion orders will be processed at an unknown NAV in accordance with the rules set out below, only on trading days in Luxembourg, and the time mentioned is Luxembourg time.

Centralization of orders	Orders Trade Date	NAV calculation and publication date	Orders Settlement Date
10:00 CET on the NAV Valuation Day (D)	Valuation Day (D)	Day after the Valuation Day (D+1)	Maximum two bank business days after the Valuation Day (D+2)[(1)]

(1) If the settlement day is a currency holiday, the settlement will occur the following business day.

ABN AMRO Funds Schroder Euro Corporate ESG Bonds
short-named ABN AMRO Schroder Euro Corporate ESG Bonds

Listing:

None

Historical information:

This sub-fund was launched on 5 December 2013.

Taxation:

Potential shareholders are recommended to seek full information in their country of origin, place of residence or domicile on the possible tax consequences associated with their investment.

ABN AMRO Funds Schroder Euro Corporate ESG Bonds Duration Hedged short-named ABN AMRO Schroder Euro Corporate ESG Bonds DH

Investment objective

To provide medium term capital appreciation with a diversified and actively managed portfolio of euro corporate bonds, without any specific restriction on tracking error and to seek also to minimize the impact of rising interest rates on returns. The sub-fund will use a selection of securities complying with Environmental, Social and Governance (ESG) responsibility criteria. The portfolio will be composed of issuers that are either leading in ESG best-practice or attractive due to their progression in ESG.

Investment policy

The fund is actively managed through a process that combines a macro themes analysis and a bottom-up security selection. The outcome portfolio combines uncorrelated sources of alpha in order to mitigate the risk.

The sub-fund invests predominantly in euro denominated investment grade corporate bonds and other fixed and floating rate securities. The sub-fund may also make use of a variety of instruments / strategies in order to achieve the sub-fund's objective including, but not limited to, forward rate notes, forward foreign exchange contracts (including non-deliverable forwards), interest rate futures, bond futures and OTC swaps such as interest rate swaps and credit default swaps.

The minimum asset allocation in such securities on a consolidated basis (direct and indirect investments) will be of 60% of the sub-fund's net assets.

The sub-fund will respect within the remaining 40% of its total net assets and on a consolidated basis all the following limitations for investments in the below securities/instruments:
(i) a maximum of 25% of the total net assets of the sub-fund may be invested in convertible bonds and other equity-linked debt securities;
(ii) a maximum of one third of the total net assets of the sub-fund may be invested in money market instruments, including, but not limited to, certificates of deposit and short-term deposits, and bank deposit at sight;
(iii) a maximum of 10% of the total net assets of the sub-fund may be invested in transferable equity securities.

The sub-fund may invest up to 20% in bank deposits at sight, including cash held in current accounts with a bank accessible at any time.

Responsible investment policy

The sub-fund promotes environmental and social characteristics and qualifies as an investment product in accordance with article 8(1) of Regulation (EU) 2019/2088 on sustainability related disclosures in the financial services sector.

Information regarding the environmental or social characteristics and/or the sustainable objectives of the relevant sub-funds as per SFDR Level II is available in the "Appendix 2" of the Book II of this Prospectus.

Derivative instruments

Core Financial Derivative Instruments may be used for hedging, efficient portfolio management and investment as described in points 2 and 3 of Appendix 2 of Book I.

The sub-fund will aim to lower the duration by an equivalent of the duration of its Reference Portfolio through the use of derivatives. Some duration risk may remain in the portfolio, corresponding to the active bet of the manager.

Relation to the Reference Portfolio

This sub-fund is actively managed and is compared to the Reference Portfolio as described in Appendix 2 for performance and risk level indicator purposes. However, the reference to this Reference Portfolio does not constitute any objective or limitation in the management and composition of the portfolio and the sub-fund does not restrain its universe to the Reference Portfolio's components.

The Reference Portfolio does not evaluate or include its constituents on the basis of environmental and/or social characteristics and is therefore not aligned with the ESG characteristics promoted by the sub-fund.

Therefore, returns may deviate materially from the performance of the Reference Portfolio.

External Investment Manager

Schroder Investment Management (Europe) S.A. - German Branch to which Schroder Investment Management Ltd. has delegated the investment management of the portfolio

Risk Profile

Specific sub-fund risks:
- Counterparty Risk
- Derivatives Risk
- Sustainability Risk

For an overview of the generic risks, please refer to the Appendix 3 of the Book I of the Prospectus.

ABN AMRO Funds Schroder Euro Corporate ESG Bonds Duration Hedged short-named ABN AMRO Schroder Euro Corporate ESG Bonds DH

Investor type profile

Sub-fund shares are available to both retail investors and Institutional Investors seeking for the investment objective. Institutional investors are eligible for a special share category when their investments exceed a predetermined threshold.

Share Categories

Category	Class	ISIN code	Registered	Dividend	Investors	Minimum Holding(1)
Class A	CAP	LU1253567454	Yes	No	All	EUR 100
Class C	CAP	LU0979879714	Yes	No	Investors being clients of ABN AMRO Bank or ABN AMRO Group affiliated companies and Authorized Investors	EUR 5,000
	DIS	LU2781017624		Yes		
Class D	CAP	LU1733877333	Yes	No	Investors being clients of Bethmann Bank and Authorized Investors	EUR 5,000
Class F	CAP	LU1733877416	Yes	No	Investors being clients of the Discretionary Portfolio Management of Banque Neuflize OBC and Authorized Institutional Investors	EUR 5,000

(1) At the discretion of the Board of Directors, these minimum holding amounts may be waived. In such case, the Company will ensure that concerned investors are equally treated.

Fees and Costs

Maximum recurring fees and costs payable by the sub-fund

Category	Management fee(1)	Performance fee	Other fees	Taxe d'abonnement(2)
Class A	0.70%	-	0.18%	0.05%
Class C	0.40%	-	0.18%	0.05%
Class D	0.40%	-	0.18%	0.05%
Class F	0.40%	-	0.18%	0.01%

(1) To the extent that the Company invests in UCITS and other UCIs of the same promoter, none of the Company's sub-funds will be charged double Management Fees.

(2) In addition, the Company may be subject to foreign UCI's tax, and/or other regulators levy, in the country where the sub-fund is registered for distribution.

Additional information

Accounting and reference currency:

EUR, currency of expression of the sub-fund.

Net Asset Value (NAV):

EUR

Each full bank business day in Luxembourg, provided that the financial markets corresponding to a significant proportion (approximately 50%) of the assets of the sub-fund were open at least one day after the day that served as the basis for calculating the preceding NAV.

It is available at the Company's registered office, from local agents, and in any newspapers designated by the Board of Directors and the web site www.abnamroinvestmentsolutions.com.

Terms of subscription / conversion / redemption:

Subscription, redemption and conversion orders will be processed at an unknown NAV in accordance with the rules set out below, only on trading days in Luxembourg, and the time mentioned is Luxembourg time.

Centralization of orders	Orders Trade Date	NAV calculation and publication date	Orders Settlement Date
10:00 CET on the NAV Valuation Day (D)	Valuation Day (D)	Day after the Valuation Day (D+1)	Maximum two bank business days after the Valuation Day (D+2)(1)

(1) If the settlement day is a currency holiday, the settlement will occur the following business day.

Listing:

None

Historical information:

The "Class A" and "Class C" were launched on 9 March 2018 further to their merger with all the assets and liabilities of respectively "Class AH DUR" and "Class CH DUR" of the sub-fund "ABN AMRO Funds Schroder Euro Corporate Bonds" of the Company.

Taxation:

Potential shareholders are recommended to seek full information in their country of origin, place of residence or domicile on the possible tax consequences associated with their investment.

ABN AMRO Funds Victory RS Global Equities
short-named ABN AMRO Victory RS Global Equities

Investment objective

To provide long-term capital appreciation with a diversified and actively managed portfolio of worldwide equities, without any specific restriction on tracking error.

Investment policy

The sub-fund invests predominantly in transferable equity securities such as equities, other equity shares such as co-operative shares and participation certificates issued by, or warrants on transferable equity securities of, companies which are located worldwide.

The minimum sub-fund's investment in equity securities will be of 75 % of the sub-fund's net assets.

The sub-fund may invest up to 20% of its net assets into Emerging Markets.

The sub-fund may invest up to 10% of its net assets into Chinese equities (A-shares), denominated in CNH and that are listed on the Hong Kong Stock Exchange, via the Shanghai-Hong Kong and Shenzhen Stock Connect.

The sub-fund may also invest in investment grade debt securities (such as fixed and floating rate bonds and Money Market Instruments) up to 10% of its net assets, in particular for cash management purposes.

The sub-fund may not invest in defaulted assets or Distressed Assets.

The sub-fund may invest up to 20% in bank deposits at sight, including cash held in current accounts with a bank accessible at any time.

Responsible investment policy

The sub-fund promotes environmental and social characteristics and qualifies as an investment product in accordance with article 8(1) of Regulation (EU) 2019/2088 on sustainability related disclosures in the financial services sector.

Information regarding the environmental or social characteristics and/or the sustainable objectives of the relevant sub-funds as per SFDR Level II is available in the "Appendix 2" of the Book II of this Prospectus.

Derivative instruments

Core Financial Derivative Instruments may be used for hedging and efficient portfolio management as described in points 2 and 3 of Appendix 2 of Book I.

Relation to the Reference Portfolio

This sub-fund is actively managed and is compared to the Reference Portfolio as described in Appendix 2 for performance and risk level indicator purposes. However, the reference to this Reference Portfolio does not constitute any objective or limitation in the management and composition of the portfolio and the sub-fund does not restrain its universe to the Reference Portfolio's components.

The calculation method of the Reference Portfolio can be found on the following website: www.msci.com.

The Reference Portfolio does not evaluate or include its constituents on the basis of environmental and/or social characteristics and is therefore not aligned with the ESG characteristics promoted by the sub-fund.

Therefore, returns may deviate materially from the performance of the Reference Portfolio.

Investment Manager

Victory Capital Management Inc.

External Advisor

ABN AMRO Bank N.V.

Risk profile

Specific sub-fund risks:
- Operational and Custody Risk
- Emerging Market Risk
- Small Cap, Specialized or Restricted Sectors Risk
- Sustainability Risk

For an overview of the generic risks, please refer to the Appendix 3 of the Book I of the Prospectus.

Investor type profile

Sub-fund shares are available to both retail investors and Institutional Investors seeking for the investment objective. Institutional investors are eligible for a special share category when their investments exceed a predetermined threshold.

ABN AMRO Funds Victory RS Global Equities
short-named ABN AMRO Victory RS Global Equities

Share Categories

Category	Class	ISIN code	Registered	Dividend	Investors	Minimum Holding[(1)]
Class A	CAP	LU3230530738	Yes	No	All	EUR 100
Class R	CAP	LU3230530811	Yes	No	Investors being clients of Financial Intermediaries or Services prohibited from retaining inducements and Authorized Investors	EUR 100
Class G	CAP	LU3230530902	Yes	No	Investors being clients of the Discretionary Portfolio Management of ABN AMRO Bank or ABN AMRO Group affiliated companies and having specific fee arrangement and Authorized Institutional Investors	EUR 5,000
Class I	CAP	LU3230531033	Yes	No	Institutional Investors	EUR 1,000,000

(1) At the discretion of the Board of Directors, these minimum holding amounts may be waived. In such case, the Company will ensure that concerned investors are equally treated.

Fees and Costs

Maximum recurring fees and costs payable by the sub-fund

Category	Management fee	Performance fee	Other fees	Taxe d'abonnement[(1)]
Class A	1.50%	-	0.18%	0.05%
Class R	0.85%	-	0.18%	0.05%
Class G	0.85%	-	0.18%	0.01%
Class I	0.75%	-	0.15%	0.01%

(1) In addition, the Company may be subject to foreign UCI's tax, and/or other regulators levy, in the country where the sub-fund is registered for distribution.

Additional information

Accounting and reference currency:

USD, currency of expression of the sub-fund.

Net Asset Value (NAV):

USD
Each full bank business day in Luxembourg, provided that the financial markets corresponding to a significant proportion (approximately 50%) of the assets of the sub-fund were open at least one day after the day that served as the basis for calculating the preceding NAV.
It is available at the Company's registered office, from local agents, and in any newspapers designated by the Board of Directors and the web site www.abnamroinvestmentsolutions.com.

Terms of subscription / conversion / redemption:

Subscription, redemption and conversion orders will be processed at an unknown NAV in accordance with the rules set out below, only on trading days in Luxembourg, and the time mentioned is Luxembourg time.

Centralization of orders	Orders Trade Date	NAV calculation and publication date	Orders Settlement Date
16:00 CET on the day preceding the NAV Valuation Day (D-1)	Valuation Day (D)	Day after the Valuation Day (D+1)	Maximum two bank business days after the Valuation Day (D+2)[(1)]

(1) If the settlement day is a currency holiday, the settlement will occur the following business day.

Listing:

None

Historical information:

The sub-fund will be launched at a date yet to be determined by the Board of Directors.

Taxation:

Potential shareholders are recommended to seek full information in their country of origin, place of residence or domicile on the possible tax consequences associated with their investment.

ABN AMRO Funds Walter Scott European ESG Equities
short-named ABN AMRO Walter Scott European ESG Equities

Investment objective

To provide long term capital appreciation with a diversified and actively managed portfolio of European equities, without any specific restriction on tracking error. The sub-fund will use a selection of securities complying with Environmental, Social and Governance ("ESG") responsibility criteria. The portfolio will be composed of issuers that are either leading in ESG practice or attractive due their progression in ESG.

Investment policy

The sub-fund is managed through a long term and bottom-up, fundamental driven approach based on the compounding of returns. The sub-fund aims to invest in companies generating strong internal rates of return, available at reasonable purchase prices.

The sub-fund invests predominantly in transferable equity securities such as equities, other equity shares such as co-operative shares and participation certificates issued by, or warrants on transferable equity securities of, companies which are domiciled in or exercise the predominant part of their economic activity in Europe.

The minimum asset allocation in such securities on a consolidated basis (direct and indirect investments) will be of 60% of the sub-fund's net assets. Moreover, the minimum sub-fund's investment in equity securities will be of 75% of the sub-fund's net assets.

The sub-fund may also invest in debt securities (such as fixed and floating rate bonds, Money Market Instruments, including High Yield bonds) up to 10% of its net assets, in particular for cash management purposes.

The sub-fund may invest up to 20% in bank deposits at sight, including cash held in current accounts with a bank accessible at any time.

Responsible investment policy

The sub-fund promotes environmental and social characteristics and qualifies as an investment product in accordance with article 8(1) of Regulation (EU) 2019/2088 on sustainability related disclosures in the financial services sector.

Information regarding the environmental or social characteristics and/or the sustainable objectives of the relevant sub-funds as per SFDR Level II is available in the "Appendix 2" of the Book II of this Prospectus.

Derivative instruments

Core Financial Derivative Instruments may be used for hedging and efficient portfolio management as described in points 2 and 3 of Appendix 2 of Book I.

Relation to the Reference Portfolio

This sub-fund is actively managed and is compared to the Reference Portfolio as described in Appendix 2 for performance and risk level indicator purposes. However, the reference to this Reference Portfolio does not constitute any objective or limitation in the management and composition of the portfolio and the sub-fund does not restrain its universe to the Reference Portfolio's components.

Therefore, returns may deviate materially from the performance of the Reference Portfolio.

External Investment Manager

Walter Scott & Partners Limited

Risk profile

Specific sub-fund risks:
- Small Cap, Specialized or Restricted Sectors Risk
- Warrant Risk
- Sustainability Risk

For an overview of the generic risks, please refer to the Appendix 3 of the Book I of the Prospectus.

Investor type profile

Sub-fund shares are available to both retail investors and Institutional Investors seeking for the investment objective. Institutional investors are eligible for a special share category when their investments exceed a predetermined threshold.

ABN AMRO Funds Walter Scott European ESG Equities
short-named ABN AMRO Walter Scott European ESG Equities

Share Categories

Category	Class	ISIN code	Registered	Dividend	Investors	Minimum Holding(1)
Class A	CAP	LU2281296587	Yes	No	All	EUR 100
Class C	CAP	LU2281296660	Yes	No	Investors being clients of ABN AMRO Bank or ABN AMRO Group affiliated companies and Authorized Investors	EUR 5,000
Class D	CAP	LU2281296744	Yes	No	Investors being clients of Bethmann Bank and Authorized Investors	EUR 5,000
Class F	CAP	LU2281296827	Yes	No	Investors being clients of the Discretionary Portfolio Management of Banque Neuflize OBC and Authorized Institutional Investors	EUR 5,000
Class G	CAP	LU3105962305	Yes	No	Investors being clients of the Discretionary Portfolio Management of ABN AMRO Bank or ABN AMRO Group affiliated companies and having specific fee arrangement and Authorized Institutional Investors	EUR 5,000

(1) At the discretion of the Board of Directors, these minimum holding amounts may be waived. In such case, the Company will ensure that concerned investors are equally treated.

Fees and Costs

Maximum recurring fees and costs payable by the sub-fund

Category	Management fee	Performance fee	Other fees	Taxe d'abonnement(1)
Class A	1.50%	-	0.18%	0.05%
Class C	0.85%	-	0.18%	0.05%
Class D	0.85%	-	0.18%	0.05%
Class F	0.85%	-	0.18%	0.01%
Class G	0.85%	-	0.18%	0.01%

(1) In addition, the Company may be subject to foreign UCI's tax, and/or other regulators levy, in the country where the sub-fund is registered for distribution.

Additional information

Accounting and reference currency:

EUR, currency of expression of the sub-fund.

Net Asset Value (NAV):

EUR

Each full bank business day in Luxembourg, provided that the financial markets corresponding to a significant proportion (approximately 50%) of the assets of the sub-fund were open at least one day after the day that served as the basis for calculating the preceding NAV.

It is available at the Company's registered office, from local agents, and in any newspapers designated by the Board of Directors and the web site www.abnamroinvestmentsolutions.com.

Terms of subscription / conversion / redemption:

Subscription, redemption and conversion orders will be processed at an unknown NAV in accordance with the rules set out below, only on trading days in Luxembourg, and the time mentioned is Luxembourg time.

Centralization of orders	Orders Trade Date	NAV calculation and publication date	Orders Settlement Date
10:00 CET on the NAV Valuation Day (D)	Valuation Day (D)	Day after the Valuation Day (D+1)	Maximum two bank business days after the Valuation Day (D+2)(1)

(1) If the settlement day is a currency holiday, the settlement will occur the following business day.

Listing:

None

Historical information:

The sub-fund was launched on 11 March 2021.

Taxation:

Potential shareholders are recommended to seek full information in their country of origin, place of residence or domicile on the possible tax consequences associated with their investment.

BOOK II OF THE PROSPECTUS

FUND OF MANDATES

ABN AMRO Funds Fund of Mandates Emerging Markets Equities short-named AAF FoM Emerging Markets Equities

Investment objective

To provide long term capital appreciation with a diversified and actively managed portfolio of strategies based on emerging market equities, without any specific restriction on tracking error.

Investment policy

The sub-fund is actively managed investing in various strategies delegated to several investment managers. The sub-fund allows an allocation between different styles and market cap strategies in Emerging markets countries. The selection process for these External Investment Managers relies on performance and risk quantitative analysis, a qualitative assessment on 5 axes (management team, research team, philosophy, process and risk management); and on an operational due diligence.

The sub-fund invests predominantly in transferable equity securities such as equities, other equity shares such as co-operative shares or warrants on transferable equity securities issued by companies which are domiciled in or exercise the predominant part of their economic activity in the Emerging Markets.

The minimum asset allocation in such securities on a consolidated basis (direct and indirect investments through the use of derivative instruments) will be of 60% of the sub-fund's net assets. Moreover, the minimum sub-fund's investment in equity securities will be of 75% of the sub-fund's net assets.

The sub-fund may invest up to 10% of its net assets into Chinese equities (A-shares), denominated in CNH and that are listed on the Hong Kong Stock Exchange, via the Shanghai-Hong Kong and Shenzhen Stock Connect.

Investments in debt securities will not exceed 15% of its net assets.

The sub-fund may invest up to 20% in bank deposits at sight, including cash held in current accounts with a bank accessible at any time.

Responsible investment policy

As part of the ManCo Responsible Investment approach the sub-fund excludes direct investments in securities issued by companies involved in highly controversial activities (such as tobacco production, controversial weapons production) as well as in breach with the UN Global Compact principles.

Derivative instruments

Core Financial Derivative Instruments may be used for hedging and efficient portfolio management as described in points 2 and 3 of Appendix 2 of Book I.

Relation to the Reference Portfolio

The sub-fund is actively managed and is compared to the Reference Portfolio as described in Appendix 2 for performance and risk level indicator purposes. However, the reference to this Reference Portfolio does not constitute any objective or limitation in the management and composition of the portfolio and the sub-fund does not restrain its universe to the Reference Portfolio's components.

Therefore, returns may deviate materially from the performance of the Reference Portfolio.

Choice of the underlying strategies and composition of the portfolio are not defined or restricted by the components of the Reference Portfolio. The manager will not seek to limit the level of deviation of the portfolio in regards to the Reference Portfolio but due to the sub-fund combining multiple active strategies on a discretionary basis, the risk and return profile of the sub-fund will be comparable to the Reference Portfolio. The expected return of deviation between the fund and the Reference Portfolio (the tracking error) of the sub-fund will be moderate.

Risk profile

Specific sub-fund risks:

- Operational and Custody Risk
- Emerging Market Risk
- Small Cap, Specialized or Restricted Sectors Risk
- Warrant Risk
- Specific risks associated with investments in China

For an overview of the generic risks, please refer to the Appendix 3 of the Book I of the Prospectus.

Investor type profile

Sub-fund shares are available to both retail investors and Institutional Investors who are seeking for the investment objective. Institutional investors are eligible for a special share category when their investments exceed a predetermined threshold.

ABN AMRO Funds Fund of Mandates Emerging Markets Equities
short-named AAF FoM Emerging Markets Equities

Share Categories

Category	Class	ISIN code	Registered	Dividend	Investors	Minimum Holding(1)
Class A	CAP	LU1165263440 "Class A-EUR"	Yes	No	All	EUR 100
Class C	CAP	LU1165263952 "Class C-EUR" LU1165264174 "Class C-USD"	Yes	No	Investors being clients of ABN AMRO Bank or ABN AMRO Group affiliated companies and Authorized Investors	EUR 5,000 USD 5,000
Class D	CAP	LU1670611760	Yes	No	Investors being clients of Bethmann Bank and Authorized Investors	EUR 5,000
Class G	CAP	LU3105960515	Yes	No	Investors being clients of the Discretionary Portfolio Management of ABN AMRO Bank or ABN AMRO Group affiliated companies and having specific fee arrangement and Authorized Institutional Investors	EUR 5,000
Class I	CAP	LU1165264331 "Class I-EUR" LU1165264505 "Class I-USD"	Yes	No	Institutional Investors	EUR 1,000,000 USD 1,000,000

(1) At the discretion of the Board of Directors, these minimum holding amounts may be waived. In such case, the Company will ensure that concerned investors are equally treated.

Fees and Costs

Maximum recurring fees and costs payable by the sub-fund

Category	Management fee	Performance fee	Other fees	Taxe d'abonnement(1)
Class A	2.00%	-	0.25%	0.05%
Class C	1.10%	-	0.25%	0.05%
Class D	1.10%	-	0.25%	0.05%
Class G	1.10%	-	0.25%	0.01%
Class I	1.00%	-	0.20%	0.01%

(1) In addition, the Company may be subject to foreign UCI's tax, and/or other regulators levy, in the country where the sub-fund is registered for distribution.

Additional information

Accounting and reference currency:

USD, currency of expression of the sub-fund.

Net Asset Value (NAV):

USD in the "Class A-USD", "Class C-USD" and "Class I-USD" categories
EUR in the "Class A-EUR", "Class C-EUR", "Class D", "Class G" and "Class I-EUR" categories.

Each full bank business day in Luxembourg, provided that the financial markets corresponding to a significant proportion (approximately 50%) of the assets of the sub-fund were open at least one day after the day that served as the basis for calculating the preceding NAV.

It is available at the Company's registered office, from local agents, and in any newspapers designated by the Board of Directors and the web site www.abnamroinvestmentsolutions.com.

Terms of subscription / conversion / redemption:

Subscription, redemption and conversion orders will be processed at an unknown NAV in accordance with the rules set out below, only on trading days in Luxembourg, and the time mentioned is Luxembourg time.

Centralization of orders	Orders Trade Date	NAV calculation and publication date	Orders Settlement Date
16:00 CET on the day preceding the NAV Valuation Day (D-1)	Valuation Day (D)	Day after the Valuation Day (D+1)	Maximum three bank business days after the Valuation Day (D+3)(1)

(1) If the settlement day is a currency holiday, the settlement will occur the following business day.

Listing:

None

Historical information:

This sub-fund was launched on 1 April 2015.

None

Taxation:

Potential shareholders are recommended to seek full information in their country of origin, place of residence or domicile on the possible tax consequences associated with their investment.

ABN AMRO Funds Fund of Mandates Euro Corporate Bonds
short-named AAF FoM Euro Corporate Bonds

Investment objective

To provide medium term capital appreciation with a diversified and actively managed portfolio of strategies based on euro corporate bonds, without any specific restriction on tracking error.

Investment policy

The sub-fund is actively managed investing in various strategies delegated to several investment managers. The sub-fund allows an allocation between different market strategies in Euro denominated bonds. The selection process for these External Investment Managers relies on performance and risk quantitative analysis; qualitative assessment on 5 axes (management team, research team, philosophy, process and risk management) ; and on an operational due diligence.

The sub-fund invests predominantly in euro denominated investment grade corporate bonds and other fixed and floating rate securities with no rating constraints. The sub-fund may also make use of a variety of instruments including, but not limited to, forward rate notes, forward foreign exchange contracts (including non-deliverable forwards), interest rate futures, bond futures and OTC swaps such as interest rate swaps and credit default swaps and strategies (e.g. yield curve and arbitrage strategies by way of investments in the securities and derivative instruments listed above) in order to achieve the sub-fund's objective.

The minimum asset allocation in such securities on a consolidated basis (direct and indirect investments) will be of 60% of the sub-fund's net assets.

The sub-fund will respect within the remaining 40% of its total net assets and on a consolidated basis all the following limitations for investments in the below securities/instruments:
(i) a maximum of 25% of the total net assets of the sub-fund may be invested in convertible bonds and other equity-linked debt securities;
(ii) a maximum of one third of the total net assets of the sub-fund may be invested in money market instruments, including, but not limited to, certificates of deposit and short-term deposits, and bank deposit at sight;
(iii) a maximum of 10% of the total net assets of the sub-fund may be invested in transferable equity securities.

The sub-fund may invest up to 20% in bank deposits at sight, including cash held in current accounts with a bank accessible at any time.

Responsible investment policy

The sub-fund promotes environmental and social characteristics and qualifies as an investment product in accordance with article 8(1) of Regulation (EU) 2019/2088 on sustainability related disclosures in the financial services sector.

Information regarding the environmental or social characteristics and/or the sustainable objectives of the relevant sub-funds as per SFDR Level II is available in the "Appendix 2" of the Book II of this Prospectus.

Derivative instruments

Core Financial Derivative Instruments may be used for hedging, efficient portfolio management and investment as described in points 2 and 3 of Appendix 2 of Book I.

Relation to the Reference Portfolio

This sub-fund is actively managed and is compared to the Reference Portfolio as described in Appendix 2 for performance and risk level indicator purposes. However, the reference to this Reference Portfolio does not constitute any objective or limitation in the management and composition of the portfolio and the sub-fund does not restrain its universe to the Reference Portfolio's components.

Therefore, returns may deviate materially from the performance of the Reference Portfolio.

Risk Profile

Specific sub-fund risks:
- Counterparty Risk
- Derivatives Risk
- Sustainability Risk

For an overview of the generic risks, please refer to the Appendix 3 of the Book I of the Prospectus.

Investor type profile

Sub-fund shares are available to both retail investors and Institutional Investors who are seeking for the investment objective. Institutional investors are eligible for a special share category when their investments exceed a predetermined threshold.

ABN AMRO Funds Fund of Mandates Euro Corporate Bonds
short-named AAF FoM Euro Corporate Bonds

Share Categories

Category	Class	ISIN code	Registered	Dividend	Investors	Minimum Holding(1)
Class A	CAP	LU1165265148	Yes	No	All	EUR 100
Class C	CAP	LU1165265494	Yes	No	Investors being clients of ABN AMRO Bank or ABN AMRO Group affiliated companies and Authorized Investors	EUR 5,000
Class D	CAP	LU1670610440	Yes	No	Investors being clients of Bethmann Bank and Authorized Investors	EUR 5,000
Class F	CAP	LU1329512419	Yes	No	Investors being clients of the Discretionary Portfolio Management of Banque Neuflize OBC and Authorized Institutional Investors	EUR 5,000
Class G	CAP	LU3105960606	Yes	No	Investors being clients of the Discretionary Portfolio Management of ABN AMRO Bank or ABN AMRO Group affiliated companies and having specific fee arrangement and Authorized Institutional Investors	EUR 5,000
Class I	CAP	LU1165265908	Yes	No	Institutional Investors	EUR 1,000,000

(1) At the discretion of the Board of Directors, these minimum holding amounts may be waived. In such case, the Company will ensure that concerned investors are equally treated.

Fees and Costs

Maximum recurring fees and costs payable by the sub-fund

Category	Management fee(1)	Performance fee	Other fees	Taxe d'abonnement(2)
Class A	0.70%	-	0.18%	0.05%
Class C	0.40%	-	0.18%	0.05%
Class D	0.40%	-	0.18%	0.05%
Class F	0.40%	-	0.18%	0.01%
Class G	0.40%	-	0.18%	0.01%
Class I	0.35%	-	0.15%	0.01%

(1) To the extent that the Company invests in UCITS and other UCIs of the same promoter, none of the Company's sub-funds will be charged double Management Fees.

(2) In addition, the Company may be subject to foreign UCI's tax, and/or other regulators levy, in the country where the sub-fund is registered for distribution.

Additional information

Accounting and reference currency:

EUR, currency of expression of the sub-fund.

Net Asset Value (NAV):

EUR

Each full bank business day in Luxembourg, provided that the financial markets corresponding to a significant proportion (approximately 50%) of the assets of the sub-fund were open at least one day after the day that served as the basis for calculating the preceding NAV.

It is available at the Company's registered office, from local agents, and in any newspapers designated by the Board of Directors and the web site www.abnamroinvestmentsolutions.com.

Terms of subscription / conversion / redemption:

Subscription, redemption and conversion orders will be processed at an unknown NAV in accordance with the rules set out below, only on trading days in Luxembourg, and the time mentioned is Luxembourg time.

Centralization of orders	Orders Trade Date	NAV calculation and publication date	Orders Settlement Date
10:00 CET on the NAV Valuation Day (D)	Valuation Day (D)	Day after the Valuation Day (D+1)	Maximum two bank business days after the Valuation Day (D+2)(1)

(1) If the settlement day is a currency holiday, the settlement will occur the following business day.

Listing:

None

Launch date:

Historical information:

The sub-fund was launched on 1 April 2015.

Taxation:

Potential shareholders are recommended to seek full information in their country of origin, place of residence or domicile on the possible tax consequences associated with their investment.

ABN AMRO Funds Fund of Mandates Euro Corporate Bonds Duration Hedged short-named AAF FoM Euro Corporate Bonds DH

Investment objective

To provide medium term capital appreciation with a diversified and actively managed portfolio of strategies based on euro corporate bonds, without any specific restriction on tracking error and to seek also to minimize the impact of rising interest rates on returns.

Investment policy

The sub-fund is actively managed investing in various strategies delegated to several investment managers. The sub-fund allows an allocation between different market strategies in Euro denominated bonds. The selection process for these External Investment Managers relies on performance and risk quantitative analysis ; qualitative assessment on 5 axes (management team, research team, philosophy, process and risk management) ; and on an operational due diligence.

The sub-fund invests predominantly in euro denominated investment grade corporate bonds and other fixed and floating rate securities with no rating constraints. The sub-fund may also make use of a variety of instruments including, but not limited to, forward rate notes, forward foreign exchange contracts (including non-deliverable forwards), interest rate futures, bond futures and OTC swaps such as interest rate swaps and credit default swaps and strategies (e.g. yield curve and arbitrage strategies by way of investments in the securities and derivative instruments listed above) in order to achieve the sub-fund's objective.

The minimum asset allocation in such securities on a consolidated basis (direct and indirect investments) will be of 60% of the sub-fund's net assets.

The sub-fund will respect within the remaining 40% of its total net assets and on a consolidated basis all the following limitations for investments in the below securities/instruments:
(i) a maximum of 25% of the total net assets of the sub-fund may be invested in convertible bonds and other equity-linked debt securities;
(ii) a maximum of one third of the total net assets of the sub-fund may be invested in money market instruments, including, but not limited to, certificates of deposit and short-term deposits, and bank deposit at sight;
(iii) a maximum of 10% of the total net assets of the sub-fund may be invested in transferable equity securities.

The sub-fund may invest up to 20% in bank deposits at sight, including cash held in current accounts with a bank accessible at any time.

Responsible investment policy

The sub-fund promotes environmental and social characteristics and qualifies as an investment product in accordance with article 8(1) of Regulation (EU) 2019/2088 on sustainability related disclosures in the financial services sector.

Information regarding the environmental or social characteristics and/or the sustainable objectives of the relevant sub-funds as per SFDR Level II is available in the "Appendix 2" of the Book II of this Prospectus.

Derivative instruments

Core Financial Derivative Instruments may be used for hedging, efficient portfolio management and investment as described in points 2 and 3 of Appendix 2 of Book I.

The sub-fund will aim to lower the duration by an equivalent of the duration of its Reference Portfolio through the use of derivatives. Some duration risk may remain in the portfolio, corresponding to the active bet of the manager.

Relation to the Reference Portfolio

This sub-fund is actively managed and is compared to the Reference Portfolio as described in Appendix 2 for performance and risk level indicator purposes. However, the reference to this Reference Portfolio does not constitute any objective or limitation in the management and composition of the portfolio and the sub-fund does not restrain its universe to the Reference Portfolio's components.

Therefore, returns may deviate materially from the performance of the Reference Portfolio.

Risk Profile

Specific sub-fund risks:
- Counterparty Risk
- Derivatives Risk
- Sustainability Risk

For an overview of the generic risks, please refer to the Appendix 3 of the Book I of the Prospectus.

Investor type profile

Sub-fund shares are available to both retail investors and Institutional Investors who are seeking for the investment objective. Institutional investors are eligible for a special share category when their investments exceed a predetermined threshold.

ABN AMRO Funds Fund of Mandates Euro Corporate Bonds Duration Hedged short-named AAF FoM Euro Corporate Bonds DH

Share Categories

Category	Class	ISIN code	Registered	Dividend	Investors	Minimum Holding(1)
Class A	CAP	LU1253565755	Yes	No	All	EUR 100
Class C	CAP	LU1165265650	Yes	No	Investors being clients of ABN AMRO Bank or ABN AMRO Group affiliated companies and Authorized Investors	EUR 5,000
Class D	CAP	LU1733877507	Yes	No	Investors being clients of Bethmann Bank and Authorized Investors	EUR 5,000
Class F	CAP	LU1733877689	Yes	No	Investors being clients of the Discretionary Portfolio Management of Banque Neuflize OBC and Authorized Institutional Investors	EUR 5,000

(1) At the discretion of the Board of Directors, these minimum holding amounts may be waived. In such case, the Company will ensure that concerned investors are equally treated.

Fees and Costs

Maximum recurring fees and costs payable by the sub-fund

Category	Management fee(1)	Performance fee	Other fees	Taxe d'abonnement(2)
Class A	0.70%	-	0.18%	0.05%
Class C	0.40%	-	0.18%	0.05%
Class D	0.40%	-	0.18%	0.05%
Class F	0.40%	-	0.18%	0.01%

(1) To the extent that the Company invests in UCITS and other UCIs of the same promoter, none of the Company's sub-funds will be charged double Management Fees.

(2) In addition, the Company may be subject to foreign UCI's tax, and/or other regulators levy, in the country where the sub-fund is registered for distribution.

Additional information

Accounting and reference currency:

EUR, currency of expression of the sub-fund.

Net Asset Value (NAV):

EUR

Each full bank business day in Luxembourg, provided that the financial markets corresponding to a significant proportion (approximately 50%) of the assets of the sub-fund were open at least one day after the day that served as the basis for calculating the preceding NAV.

It is available at the Company's registered office, from local agents, and in any newspapers designated by the Board of Directors and the web site www.abnamroinvestmentsolutions.com.

Terms of subscription / conversion / redemption:

Subscription, redemption and conversion orders will be processed at an unknown NAV in accordance with the rules set out below, only on trading days in Luxembourg, and the time mentioned is Luxembourg time.

Centralization of orders	Orders Trade Date	NAV calculation and publication date	Orders Settlement Date
10:00 CET on the NAV Valuation Day (D)	Valuation Day (D)	Day after the Valuation Day (D+1)	Maximum two bank business days after the Valuation Day (D+2)(1)

(1) If the settlement day is a currency holiday, the settlement will occur the following business day.

Listing:

None

Historical information:

The "Class A" and "Class C" were launched on 9 March 2018 further to their merger with all the assets and liabilities of respectively "Class AH DUR" and "Class CH DUR" of the sub-fund "ABN AMRO Funds Fund of Mandates Euro Corporate Bonds" of the Company.

Taxation:

Potential shareholders are recommended to seek full information in their country of origin, place of residence or domicile on the possible tax consequences associated with their investment.

ABN AMRO Funds Portfolio High Yield & Emerging Markets Bonds
short-named ABN AMRO Portfolio High Yield & Emerging Markets Bonds
short-named AAF Portfolio High Yield & Emerging Markets Bonds
short-named Portfolio High Yield & Emerging Markets Bonds

Investment objective

To provide medium term capital appreciation with a diversified and actively managed portfolio of strategies based on bonds including emerging market and high yield bonds, without any specific restriction on tracking error.

Investment policy

The sub-fund is actively managed investing in various strategies delegated to several investment managers. The sub-fund allows an allocation between different market strategies and geographic areas in the bond markets. The selection process for these External Investment Managers relies on performance and risk quantitative analysis; qualitative assessment on 5 axes (management team, research team, philosophy, process and risk management); and on an operational due diligence.

The sub-fund invests predominantly and discretionary in debt securities of issuers (with no rating constraints) located throughout the world including emerging markets and high yield bonds (between 0% and 100% of the sub-fund's net assets). The sub-fund may also make use of a variety of instruments / strategies in order to achieve the sub-fund's objective including, but not limited to, money market instruments, convertible bonds, forward rate notes, forward foreign exchange contracts (including non-deliverable forwards), interest rate futures, bond futures and OTC swaps such as interest rate swaps and credit default swaps.

The minimum asset allocation in such securities on a consolidated basis (direct and indirect investments) will be of 60% of the sub-fund's net assets.

The sub-fund will respect within the remaining 40% of its total net assets and on a consolidated basis all the following limitations for investments in the below securities/instruments:
(i) a maximum of 10% of the total net assets of the sub-fund may be invested in transferable equity securities.

The sub-fund may not invest in defaulted assets but may invest in Distressed Assets up to 10% of the sub-fund's net assets.

The sub-fund may invest up to 20% in bank deposits at sight, including cash held in current accounts with a bank accessible at any time.

Responsible investment policy

The sub-fund promotes environmental and social characteristics and qualifies as an investment product in accordance with article 8(1) of Regulation (EU) 2019/2088 on sustainability related disclosures in the financial services sector.

Information regarding the environmental or social characteristics and/or the sustainable objectives of the relevant sub-funds as per SFDR Level II is available in the "Appendix 2" of the Book II of this Prospectus.

Derivative instruments

Core Financial Derivative Instruments may be used for hedging, efficient portfolio management and investment as described in points 2 and 3 of Appendix 2 of Book I.

Relation to the Reference Portfolio

This sub-fund is actively managed and is compared to the Reference Portfolio as described in Appendix 2 for performance and risk level indicator purposes. However, the reference to this Reference Portfolio does not constitute any objective or limitation in the management and composition of the portfolio and the sub-fund does not restrain its universe to the Reference Portfolio's components.

Therefore, returns may deviate materially from the performance of the Reference Portfolio.

External Advisor

ABN AMRO Bank N.V.

Risk Profile

Specific sub-fund risks:
- Counterparty Risk
- Derivatives Risk
- Emerging Market Risk
- Interest Rate Risk
- Currency Exchange Risk
- High yield bond risks
- Liquidity Risk
- Sustainability risk

For an overview of the generic risks, please refer to the Appendix 3 of the Book I of the Prospectus.

ABN AMRO Funds Portfolio High Yield & Emerging Markets Bonds
short-named ABN AMRO Portfolio High Yield & Emerging Markets Bonds
short-named AAF Portfolio High Yield & Emerging Markets Bonds
short-named Portfolio High Yield & Emerging Markets Bonds

Investor type profile

Sub-fund shares are available to both retail investors and Institutional Investors who are seeking for the investment objective.

Share Categories

Category	Class	ISIN code	Registered	Dividend	Investors	Minimum Holding(1)
Class A	CAP	LU1165266542	Yes	No	All	EUR 100
Class CH USD	CAP	LU1165267862	Yes	No	Investors being clients of ABN AMRO Bank or ABN AMRO Group affiliated companies and Authorized Investors	USD 5,000
Class C	CAP	LU1165270908	Yes	No		EUR 5,000
	DIS	LU1670611687		Yes		
Class D	CAP	LU1670611414	Yes	No	Investors being clients of Bethmann Bank and Authorized Investors	EUR 5,000
Class F	CAP	LU1329512682	Yes	No	Investors being clients of the Discretionary Portfolio Management of Banque Neuflize OBC and Authorized Institutional Investors	EUR 5,000
Class G	CAP	LU3105961596	Yes	No	Investors being clients of the Discretionary Portfolio Management of ABN AMRO Bank or ABN AMRO Group affiliated companies and having specific fee arrangement and Authorized Institutional Investors	EUR 5,000
	DIS	LU2445655140		Yes		
Class GH USD	CAP	LU3105961323	Yes	No	Investors being clients of the Discretionary Portfolio Management of ABN AMRO Bank or ABN AMRO Group affiliated companies and having specific fee arrangement and Authorized Institutional Investors	USD 5,000

(1) At the discretion of the Board of Directors, these minimum holding amounts may be waived. In such case, the Company will ensure that concerned investors are equally treated.

Fees and Costs

Maximum recurring fees and costs payable by the sub-fund

Category	Management fee(1)	Performance fee	Other fees	Taxe d'abonnement(2)
Class A	1.30%	-	0.25%	0.05%
Class C	0.75%	-	0.25%	0.05%
Class D	0.75%	-	0.25%	0.05%
Class F	0.75%	-	0.25%	0.01%
Class G	1.30%	-	0.25%	0.01%
Class GH	1.30%	-	0.25%	0.01%

(1) To the extent that the Company invests in UCITS and other UCIs of the same promoter, none of the Company's sub-funds will be charged double Management Fees.

(2) In addition, the Company may be subject to foreign UCI's tax, and/or other regulators levy, in the country where the sub-fund is registered for distribution.

Additional information

Accounting and reference currency:

EUR, currency of expression of the sub-fund.

Net Asset Value (NAV):

USD in the "Class CH-USD" and "Class GH-USD" categories

EUR in the "Class A", "Class C", "Class D", "Class F" and "Class G" categories

Each full bank business day in Luxembourg, provided that the financial markets corresponding to a significant proportion (approximately 50%) of the assets of the sub-fund were open at least one day after the day that served as the basis for calculating the preceding NAV.

It is available at the Company's registered office, from local agents, and in any newspapers designated by the Board of Directors and the web site www.abnamroinvestmentsolutions.com.

Terms of subscription / conversion / redemption:

ABN AMRO Funds Portfolio High Yield & Emerging Markets Bonds
short-named ABN AMRO Portfolio High Yield & Emerging Markets Bonds
short-named AAF Portfolio High Yield & Emerging Markets Bonds
short-named Portfolio High Yield & Emerging Markets Bonds

Subscription, redemption and conversion orders will be processed at an unknown NAV in accordance with the rules set out below, only on trading days in Luxembourg, and the time mentioned is Luxembourg time.

Centralization of orders	Orders Trade Date	NAV calculation and publication date	Orders Settlement Date
16:00 CET on the day preceding the NAV Valuation Day (D-1)	Valuation Day (D)	Day after the Valuation Day (D+1)	Maximum two bank business days after the Valuation Day (D+2)[(1)]

(1) If the settlement day is a currency holiday, the settlement will occur the following business day.

Listing:

None

Historical information:

This sub-fund was launched on 1 April 2015.

Taxation:

Potential shareholders are recommended to seek full information in their country of origin, place of residence or domicile on the possible tax consequences associated with their investment.

ABN AMRO Funds Portfolio High Yield & Emerging Markets ESG Bonds short-named ABN AMRO Portfolio High Yield & Emerging Markets ESG Bonds short-named AAF Portfolio High Yield & Emerging Markets ESG Bonds short-named Portfolio High Yield & Emerging Markets ESG Bonds

Investment objective

To provide medium term capital appreciation with a diversified and actively managed portfolio of strategies based on bonds including emerging market and high yield bonds, without any specific restriction on tracking error.

Investment policy

The sub-fund is actively managed investing in various strategies delegated to several investment managers. The sub-fund allows an allocation between different market strategies and geographic areas in the bond markets. The selection process for these External Investment Managers relies on performance and risk quantitative analysis; qualitative assessment on 5 axes (management team, research team, philosophy, process and risk management); and on an operational due diligence.

The sub-fund invests predominantly and discretionary in debt securities of issuers (with no rating constraints) located throughout the world including emerging markets and high yield bonds (between 0% and 100% of the sub-fund's net assets). The sub-fund may also make use of a variety of instruments / strategies in order to achieve the sub-fund's objective including, but not limited to, money market instruments, convertible bonds, forward rate notes, forward foreign exchange contracts (including non-deliverable forwards), interest rate futures, bond futures and OTC swaps such as interest rate swaps and credit default swaps.

The minimum asset allocation in such securities on a consolidated basis (direct and indirect investments) will be of 60% of the sub-fund's net assets.

The sub-fund will respect within the remaining 40% of its total net assets and on a consolidated basis all the following limitations for investments in the below securities/instruments:
(i) a maximum of 10% of the total net assets of the sub-fund may be invested in transferable equity securities.

The sub-fund may not invest in defaulted assets but may invest in Distressed Assets up to 10% of the sub-fund's net assets.

The sub-fund may invest up to 20% in bank deposits at sight, including cash held in current accounts with a bank accessible at any time.

Responsible investment policy

The sub-fund promotes environmental and social characteristics and qualifies as an investment product in accordance with article 8(1) of Regulation (EU) 2019/2088 on sustainability related disclosures in the financial services sector.

Information regarding the environmental or social characteristics and/or the sustainable objectives of the relevant sub-funds as per SFDR Level II is available in the "Appendix 2" of the Book II of this Prospectus.

Derivative instruments

Core Financial Derivative Instruments may be used for hedging, efficient portfolio management and investment as described in points 2 and 3 of Appendix 2 of Book I.

Relation to the Reference Portfolio

This sub-fund is actively managed and is compared to the Reference Portfolio as described in Appendix 2 for performance and risk level indicator purposes. However, the reference to this Reference Portfolio does not constitute any objective or limitation in the management and composition of the portfolio and the sub-fund does not restrain its universe to the Reference Portfolio's components.

The Reference Portfolio does not evaluate or include its constituents on the basis of environmental and/or social characteristics and is therefore not aligned with the ESG characteristics promoted by the sub-fund.

Therefore, returns may deviate materially from the performance of the Reference Portfolio.

External Advisor

ABN AMRO Bank N.V.

Risk Profile

Specific sub-fund risks:
- Counterparty Risk
- Derivatives Risk
- Emerging Market Risk
- Interest Rate Risk
- Currency Exchange Risk
- High yield bond risks
- Liquidity Risk
- Sustainability risk

ABN AMRO Funds Portfolio High Yield & Emerging Markets ESG Bonds short-named ABN AMRO Portfolio High Yield & Emerging Markets ESG Bonds short-named AAF Portfolio High Yield & Emerging Markets ESG Bonds short-named Portfolio High Yield & Emerging Markets ESG Bonds

For an overview of the generic risks, please refer to the Appendix 3 of the Book I of the Prospectus.

Investor type profile

Sub-fund shares are available to both retail investors and Institutional Investors who are seeking for the investment objective.

Share Categories

Category	Class	ISIN code	Registered	Dividend	Investors	Minimum Holding(1)
Class G	CAP	LU2445655223	Yes	Yes	Investors being clients of the Discretionary Portfolio Management of ABN AMRO Bank or ABN AMRO Group affiliated companies and having specific fee arrangement and Authorized Institutional Investors	EUR 5,000

(1) At the discretion of the Board of Directors, these minimum holding amounts may be waived. In such case, the Company will ensure that concerned investors are equally treated.

Fees and Costs

Maximum recurring fees and costs payable by the sub-fund

Category	Management fee(1)	Performance fee	Other fees	Taxe d'abonnement(2)
Class G	1.30%	-	0.25%	0.01%

(1) To the extent that the Company invests in UCITS and other UCIs of the same promoter, none of the Company's sub-funds will be charged double Management Fees.

(2) In addition, the Company may be subject to foreign UCI's tax, and/or other regulators levy, in the country where the sub-fund is registered for distribution.

Additional information

Accounting and reference currency:

EUR, currency of expression of the sub-fund.

Net Asset Value (NAV):

EUR in the "Class G" category

Each full bank business day in Luxembourg, provided that the financial markets corresponding to a significant proportion (approximately 50%) of the assets of the sub-fund were open at least one day after the day that served as the basis for calculating the preceding NAV.

It is available at the Company's registered office, from local agents, and in any newspapers designated by the Board of Directors and the web site www.abnamroinvestmentsolutions.com.

Terms of subscription / conversion / redemption:

Subscription, redemption and conversion orders will be processed at an unknown NAV in accordance with the rules set out below, only on trading days in Luxembourg, and the time mentioned is Luxembourg time.

Centralization of orders	Orders Trade Date	NAV calculation and publication date	Orders Settlement Date
16:00 CET on the day preceding the NAV Valuation Day (D-1)	Valuation Day (D)	Day after the Valuation Day (D+1)	Maximum two bank business days after the Valuation Day (D+2)(1)

(1) If the settlement day is a currency holiday, the settlement will occur the following business day.

Listing:

None

Historical information:

The sub-fund was launched on 25 January 2024.

Taxation:

Potential shareholders are recommended to seek full information in their country of origin, place of residence or domicile on the possible tax consequences associated with their investment.

BOOK II OF THE PROSPECTUS

PROFILES

ABN AMRO Funds Profile 1 – Very Defensive
short-named ABN AMRO Profielfonds 1
short-named ABN AMRO Profile Fund Very Defensive
short-named ABN AMRO Profielfonds Zeer Defensief

Investment objective

To provide medium term capital appreciation with a diversified and actively managed portfolio of various classes of assets offering a broad distribution of risks, without any specific restriction on tracking error.

Investment policy

The sub-fund is actively managed between different asset classes, following a strategic and a tactical allocation decided by the Investment Committee. The fund allows to be exposed to asset classes, geographical areas, market capitalizations and styles through different investment managers selected for their competences in a specific strategy. The selection process for these External Investment Managers relies on performance and risk quantitative analysis; qualitative assessment on 5 axes (management team, research team, philosophy, process and risk management); and on an operational due diligence.

The sub-fund may invest in bonds, equities, money market instruments through direct investments, financial derivative instruments, as well as undertakings for collective investments (including exchange traded funds). The sub-fund may on top be exposed to commodities and gold markets, with a maximum exposure of 10%, through undertakings for collective investment, such as ETFs and ETCs. The emphasis is placed on the diversification of investments on an international scale.

It seeks to generate a return at a very low level of risk by actively managing a portfolio of transferable securities.

The manager will seek to maintain a very defensive risk profile. He will favor interest-bearing securities of various maturities while seeking to strengthen long-term growth by investing in equities on a secondary basis.

The manager will allocate the net assets according to the following strategic allocation:

- Equities	0%
- Bonds	90%
- Short-term debt securities	10%

The manager may deviate from the above allocation on a tactical basis, following its market anticipations.

The sub-fund may not invest in defaulted assets but may invest in Distressed Assets up to 10% of the sub-fund's net assets.

The sub-fund may invest up to 20% in bank deposits at sight, including cash held in current accounts with a bank accessible at any time.

Responsible investment policy

The sub-fund promotes environmental and social characteristics and qualifies as an investment product in accordance with article 8(1) of Regulation (EU) 2019/2088 on sustainability related disclosures in the financial services sector.

Information regarding the environmental or social characteristics and/or the sustainable objectives of the relevant sub-funds as per SFDR Level II is available in the "Appendix 2" of the Book II of this Prospectus.

Derivative instruments

Core Financial Derivative Instruments may be used for hedging, efficient portfolio management and investment as described in points 2 and 3 of Appendix 2 of Book I.

Relation to the Reference Portfolio

This sub-fund is actively managed and is compared to the Reference Portfolio as described in Appendix 2 for performance and risk level indicator purposes. However, the reference to this Reference Portfolio does not constitute any objective or limitation in the management and composition of the portfolio and the sub-fund does not restrain its universe to the Reference Portfolio's components.

Therefore, returns may deviate materially from the performance of the Reference Portfolio.

External Advisor

ABN AMRO Bank N.V.

Risk profile

Specific sub-fund risks:
- Counterparty Risk
- Derivatives Risk
- High leverage Risk
- Gold and Commodities Market Risk
- Liquidity Risk

- Sustainability Risk

For an overview of the generic risks, please refer to the Appendix 3 of the Book I of the Prospectus.

Investor type profile

Sub-fund shares are available to both retail investors and Institutional Investors seeking for the investment objective. Institutional investors are eligible for a special share category when their investments exceed a predetermined threshold.

Share Categories

Category	Class	ISIN code	Registered	Dividend	Investors	Minimum Holding(1)
Class A	CAP	LU1586378801	Yes	No	All	EUR 100
Class R	CAP	LU0498837904	Yes	No	All	EUR 100
	DIS	LU1253566050	Yes	Yes		

(1) At the discretion of the Board of Directors, these minimum holding amounts may be waived. In such case, the Company will ensure that concerned investors are equally treated.

Fees and Costs

Maximum recurring fees and costs payable by the sub-fund

Category	Management fee(1)	Performance fee	Other fees	Taxe d'abonnement(2)
Class A	0.70%	-	0.18%	0.05%
Class R	0.45%	-	0.18%	0.05%

(1) To the extent that the Company invests in UCITS and other UCIs of the same promoter, none of the Company's sub-funds will be charged double Management Fees.

(2) In addition, the Company may be subject to foreign UCI's tax, and/or other regulators levy, in the country where the sub-fund is registered for distribution.

Additional information

Accounting and reference currency:

EUR, currency of expression of the sub-fund.

Net Asset Value (NAV):

EUR

Each full bank business day in Luxembourg, provided that the financial markets corresponding to a significant proportion (approximately 50%) of the assets of the sub-fund were open at least one day after the day that served as the basis for calculating the preceding NAV.
It is available at the Company's registered office, from local agents, and in any newspapers designated by the Board of Directors and the web site www.abnamroinvestmentsolutions.com.

Terms of subscription / conversion / redemption:

Subscription, redemption and conversion orders will be processed at an unknown NAV in accordance with the rules set out below, only on trading days in Luxembourg, and the time mentioned is Luxembourg time.

Centralization of orders	Orders Trade Date	NAV calculation and publication date	Orders Settlement Date
16:00 CET on the day preceding the NAV Valuation Day (D-1)	Valuation Day (D)	Day after the Valuation Day (D+1)	Maximum two bank business days after the Valuation Day (D+2)(1)

(1) If the settlement day is a currency holiday, the settlement will occur the following business day.

Listing:

None

Historical information:

The sub-fund was launched on 13 May 2010.

The "Class B" was renamed "Class A-DIS" on 1 March 2016.

The "Class I" has absorbed the "Class I" of Eurobonds on 11 March 2016.

The "Class A-CAP" and "Class A-DIS" were renamed "Class R-CAP" and "Class R-DIS" on 26 February 2023.

The "Class A2-CAP" was renamed "Class A-CAP" on 26 February 2023.

Taxation:

Potential shareholders are recommended to seek full information in their country of origin, place of residence or domicile on the possible tax consequences associated with their investment.

ABN AMRO Funds Profile 2 – Defensive
short-named ABN AMRO Profielfonds 2
short-named ABN AMRO Profile Fund Defensive
short-named ABN AMRO Profielfonds Defensief

Investment objective

To provide medium term capital appreciation with a diversified and actively managed portfolio of various classes of assets offering a broad distribution of risks, without any specific restriction on tracking error.

Investment policy

The sub-fund is actively managed between different asset classes, following a strategic and a tactical allocation decided by the Investment Committee. The fund allows to be exposed to asset classes, geographical areas, market capitalizations and styles through different investment managers selected for their competences in a specific strategy. The selection process for these External Investment Managers relies on performance and risk quantitative analysis; qualitative assessment on 5 axes (management team, research team, philosophy, process and risk management); and on an operational due diligence.

The sub-fund may invest in bonds, equities, money market instruments through direct investments, financial derivative instruments, as well as undertakings for collective investments (including exchange traded funds). The sub-fund may on top be exposed to commodities and gold markets, with a maximum exposure of 10%, through undertakings for collective investment, such as ETFs and ETCs. The emphasis is placed on the diversification of investments on an international scale.

It seeks to generate a return at a low level of risk by actively managing a portfolio of transferable securities.

The manager will seek to maintain a defensive risk profile. He will favor interest-bearing securities of various maturities while seeking to strengthen long-term growth by investing in equities on a secondary basis. Investments on Emerging Markets are limited to 20%.

The manager will allocate the net assets according to the following strategic allocation:

- Equities	20%
- Bonds	70%
- Short-term debt securities	10%

The manager may deviate from the above allocation on a tactical basis, following its market anticipations.

The sub-fund may invest up to 10% of its net assets into Chinese equities (A-shares), denominated in CNH and that are listed on the Hong Kong Stock Exchange, via the Shanghai-Hong Kong and Shenzhen Stock Connect.

The sub-fund may not invest in defaulted assets but may invest in Distressed Assets up to 10% of the sub-fund's net assets.

The sub-fund may invest up to 20% in bank deposits at sight, including cash held in current accounts with a bank accessible at any time.

Responsible investment policy

The sub-fund promotes environmental and social characteristics and qualifies as an investment product in accordance with article 8(1) of Regulation (EU) 2019/2088 on sustainability related disclosures in the financial services sector.

Information regarding the environmental or social characteristics and/or the sustainable objectives of the relevant sub-funds as per SFDR Level II is available in the "Appendix 2" of the Book II of this Prospectus.

Derivative instruments

Core Financial Derivative Instruments may be used for hedging, efficient portfolio management and investment as described in points 2 and 3 of Appendix 2 of Book I.

Relation to the Reference Portfolio

This sub-fund is actively managed and is compared to the Reference Portfolio as described in Appendix 2 for performance and risk level indicator purposes. However, the reference to this Reference Portfolio does not constitute any objective or limitation in the management and composition of the portfolio and the sub-fund does not restrain its universe to the Reference Portfolio's components.

Therefore, returns may deviate materially from the performance of the Reference Portfolio.

External Advisor

ABN AMRO Bank N.V.

Risk profile

Specific sub-fund risks:
- Counterparty Risk
- Derivatives Risk

- High leverage Risk
- Gold and Commodities Market Risk
- Liquidity Risk
- Specific risks associated with investments in China
- Sustainability Risk

For an overview of the generic risks, please refer to the Appendix 3 of the Book I of the Prospectus.

Investor type profile

Sub-fund shares are available to both retail investors and Institutional Investors seeking for the investment objective. Institutional investors are eligible for a special share category when their investments exceed a predetermined threshold.

Share Categories

Category	Class	ISIN code	Registered	Dividend	Investors	Minimum Holding(1)
Class A	CAP	LU1586379015	Yes	No	All	EUR 100
ABN AMRO Profilfonds A	DIS	LU1253566217	Yes	Yes	Investors being clients of ABN AMRO Bank or ABN AMRO Group affiliated companies and Authorized Investors	EUR 100
Class R	CAP	LU0121970122	Yes	No	All	EUR 100
Class F	CAP	LU1586379106	Yes	No	Investors being clients of the Discretionary Portfolio Management of Banque Neuflize OBC and Authorized Institutional Investors	EUR 5,000
Class I	CAP	LU1253566308	Yes	No	Institutional Investors	EUR 1,000,000

(1) At the discretion of the Board of Directors, these minimum holding amounts may be waived. In such case, the Company will ensure that concerned investors are equally treated.

Fees and Costs

Maximum recurring fees and costs payable by the sub-fund

Category	Management fee(1)	Performance fee	Other fees	Taxe d'abonnement(2)
Class A	1.00%	-	0.18%	0.05%
ABN AMRO Profilfonds A	1.00%	-	0.18%	0.05%
Class R	0.60%	-	0.18%	0.05%
Class F	0.60%	-	0.18%	0.01%
Class I	0.50%	-	0.15%	0.01%

(1) To the extent that the Company invests in UCITS and other UCIs of the same promoter, none of the Company's sub-funds will be charged double Management Fees.

(2) In addition, the Company may be subject to foreign UCI's tax, and/or other regulators levy, in the country where the sub-fund is registered for distribution.

Additional information

Accounting and reference currency:

EUR, currency of expression of the sub-fund.

Net Asset Value (NAV):

EUR in the "Class A", "ABN AMRO Profilfonds A", "Class F" and "Class I" categories
Each full bank business day in Luxembourg, provided that the financial markets corresponding to a significant proportion (approximately 50%) of the assets of the sub-fund were open at least one day after the day that served as the basis for calculating the preceding NAV.
It is available at the Company's registered office, from local agents, and in any newspapers designated by the Board of Directors and the web site www.abnamroinvestmentsolutions.com.

Terms of subscription / conversion / redemption:

Subscription, redemption and conversion orders will be processed at an unknown NAV in accordance with the rules set out below, only on trading days in Luxembourg, and the time mentioned is Luxembourg time.

Centralization of orders	Orders Trade Date	NAV calculation and publication date	Orders Settlement Date
16:00 CET on the day preceding the NAV Valuation Day (D-1)	Valuation Day (D)	Day after the Valuation Day (D+1)	Maximum two bank business days after the Valuation Day (D+2)(1)

(1) If the settlement day is a currency holiday, the settlement will occur the following business day.

Listing:
None

Historical information:
The sub-fund was launched on 11 June 2001 with the name "Defensive Profile".
On 17 May 2010, the sub-fund changed its name from “Defensive Profile” to “Profile 2”.
The “Class A-CAP” was renamed “Class R-CAP” on 26 February 2023.
The “Class A2-CAP” was renamed “Class A-CAP” on 26 February 2023.

Taxation:
Potential shareholders are recommended to seek full information in their country of origin, place of residence or domicile on the possible tax consequences associated with their investment.

ABN AMRO Funds Profile 3 – Moderately Defensive
short-named ABN AMRO Profielfonds 3
short-named ABN AMRO Profile Fund Moderately Defensive
short-named ABN AMRO Profielfonds Matig Defensief

Investment objective

To provide medium term capital appreciation with a diversified and actively managed portfolio of various classes of assets offering a broad distribution of risks, without any specific restriction on tracking error.

Investment policy

The sub-fund is actively managed between different asset classes, following a strategic and a tactical allocation decided by the Investment Committee. The fund allows to be exposed to asset classes, geographical areas, market capitalizations and styles through different investment managers selected for their competences in a specific strategy. The selection process for these External Investment Managers relies on performance and risk quantitative analysis; qualitative assessment on 5 axes (management team, research team, philosophy, process and risk management); and on an operational due diligence.

The sub-fund may invest in bonds, equities, money market instruments through direct investments, financial derivative instruments, as well as undertakings for collective investments (including exchange traded funds. The sub-fund may on top be exposed to commodities and gold markets, with a maximum exposure of 10%, through undertakings for collective investment, such as ETFs and ETCs. The emphasis is placed on the diversification of investments on an international scale.

It seeks to generate returns at a moderately low risk level by actively managing a portfolio of transferable securities.

The manager will seek to maintain a moderate risk profile. He will favor interest-bearing securities of various maturities and equities while giving preference to the former. Investments on Emerging Markets are limited to 20%.

The manager will allocate the net assets according to the following strategic allocation:
- Equities 35%
- Bonds 55%
- Short-term debt securities 10%

The manager may deviate from the above allocation on a tactical basis, following its market anticipations.

The sub-fund may invest up to 10% of its net assets into Chinese equities (A-shares), denominated in CNH and that are listed on the Hong Kong Stock Exchange, via the Shanghai-Hong Kong and Shenzhen Stock Connect.

The sub-fund may not invest in defaulted assets but may invest in Distressed Assets up to 10% of the sub-fund's net assets.

The sub-fund may invest up to 20% in bank deposits at sight, including cash held in current accounts with a bank accessible at any time.

Responsible investment policy

The sub-fund promotes environmental and social characteristics and qualifies as an investment product in accordance with article 8(1) of Regulation (EU) 2019/2088 on sustainability related disclosures in the financial services sector.

Information regarding the environmental or social characteristics and/or the sustainable objectives of the relevant sub-funds as per SFDR Level II is available in the "Appendix 2" of the Book II of this Prospectus.

Derivative instruments

Core Financial Derivative Instruments may be used for hedging, efficient portfolio management and investment as described in points 2 and 3 of Appendix 2 of Book I.

Relation to the Reference Portfolio

This sub-fund is actively managed and is compared to the Reference Portfolio as described in Appendix 2 for performance and risk level indicator purposes. However, the reference to this Reference Portfolio does not constitute any objective or limitation in the management and composition of the portfolio and the sub-fund does not restrain its universe to the Reference Portfolio's components.

Therefore, returns may deviate materially from the performance of the Reference Portfolio.

External Advisor

ABN AMRO Bank N.V.

Risk profile

Specific sub-fund risks:
- Counterparty Risk
- Derivatives Risk

- High leverage Risk
- Gold and Commodities Market Risk
- Liquidity Risk
- Specific risks associated with investments in China
- Sustainability Risk

For an overview of the generic risks, please refer to the Appendix 3 of the Book I of the Prospectus.

Investor type profile

Sub-fund shares are available to both retail investors and Institutional Investors seeking for the investment objective. Institutional investors are eligible for a special share category when their investments exceed a predetermined threshold.

Share Categories

Category	Class	ISIN code	Registered	Dividend	Investors	Minimum Holding(1)
Class A	CAP	LU1586379288	Yes	No	All	EUR 100
Class R	CAP	LU0498838035	Yes	No	All	EUR 100
	DIS	LU1253566480	Yes	Yes		
Class I	CAP	LU1253566563	Yes	No	Institutional Investors	EUR 1,000,000

(1) At the discretion of the Board of Directors, these minimum holding amounts may be waived. In such case, the Company will ensure that concerned investors are equally treated.

Fees and Costs

Maximum recurring fees and costs payable by the sub-fund

Category	Management fee(1)	Performance fee	Other fees	Taxe d'abonnement(2)
Class A	1.30%	-	0.18%	0.05%
Class R	0.75%	-	0.18%	0.05%
Class I	0.65%	-	0.15%	0.01%

(1) To the extent that the Company invests in UCITS and other UCIs of the same promoter, none of the Company's sub-funds will be charged double Management Fees.

(2) In addition, the Company may be subject to foreign UCI's tax, and/or other regulators levy, in the country where the sub-fund is registered for distribution.

Additional information

Accounting and reference currency:

EUR, currency of expression of the sub-fund.

Net Asset Value (NAV):

EUR.

Each full bank business day in Luxembourg, provided that the financial markets corresponding to a significant proportion (approximately 50%) of the assets of the sub-fund were open at least one day after the day that served as the basis for calculating the preceding NAV.

It is available at the Company's registered office, from local agents, and in any newspapers designated by the Board of Directors and the web site www.abnamroinvestmentsolutions.com.

Terms of subscription / conversion / redemption:

Subscription, redemption and conversion orders will be processed at an unknown NAV in accordance with the rules set out below, only on trading days in Luxembourg, and the time mentioned is Luxembourg time.

Centralization of orders	Orders Trade Date	NAV calculation and publication date	Orders Settlement Date
16:00 CET on the day preceding the NAV Valuation Day (D-1)	Valuation Day (D)	Day after the Valuation Day (D+1)	Maximum two bank business days after the Valuation Day (D+2)(1)

(1) If the settlement day is a currency holiday, the settlement will occur the following business day.

Listing:

None

Historical information:

The sub-fund was launched on 13 May 2010.

Starting 1 March 2016, the "Class B" was renamed "Class A-DIS".

The "Class A-CAP" and "Class A-DIS" were renamed "Class R-CAP" and "Class R-DIS" on 26 February 2023.

The “Class A2-CAP” was renamed “Class A-CAP” on 26 February 2023.

Taxation:

Potential shareholders are recommended to seek full information in their country of origin, place of residence or domicile on the possible tax consequences associated with their investment.

ABN AMRO Funds Profile 4 – Moderately Aggressive
short-named ABN AMRO Profielfonds 4
short-named ABN AMRO Profile Fund Moderately Aggressive
short-named ABN AMRO Profielfonds Matig Offensief

Investment objective

To provide long term capital appreciation with a diversified and actively managed portfolio of various classes of assets offering a broad distribution of risks, without any specific restriction on tracking error.

Investment policy

The sub-fund is actively managed between different asset classes, following a strategic and a tactical allocation decided by the Investment Committee. The fund allows to be exposed to asset classes, geographical areas, market capitalizations and styles through different investment managers selected for their competences in a specific strategy. The selection process for these External Investment Managers relies on performance and risk quantitative analysis; qualitative assessment on 5 axes (management team, research team, philosophy, process and risk management); and on an operational due diligence.

The sub-fund may invest in bonds, equities, money market instruments through direct investments, financial derivative instruments, as well as undertakings for collective investments (including exchange traded funds). The sub-fund may on top be exposed to commodities and gold markets, with a maximum exposure of 10%, through undertakings for collective investment, such as ETFs and ETCs. The emphasis is placed on the diversification of investments on an international scale.

It seeks to generate returns at a moderately high risk level by actively managing a portfolio of transferable securities.

The manager will try to maintain an intermediate risk profile. He will invest in interest-bearing securities with various maturities as well as in equities and will generally favor the latter. Investments on Emerging Markets are limited to 20%.

The manager will allocate the net assets according to the following strategic allocation:

- Equities	55%
- Bonds	35%
- Short-term debt securities	10%

The manager may deviate from the above allocation on a tactical basis, following its market anticipations. Moreover, the minimum sub-fund's investment in equity securities will be of 25% of the sub-fund's net assets.

The sub-fund may invest up to 10% of its net assets into Chinese equities (A-shares), denominated in CNH and that are listed on the Hong Kong Stock Exchange, via the Shanghai-Hong Kong and Shenzhen Stock Connect.

The sub-fund may not invest in defaulted assets but may invest in Distressed Assets up to 10% of the sub-fund's net assets.

The sub-fund may invest up to 20% in bank deposits at sight, including cash held in current accounts with a bank accessible at any time.

Responsible investment policy

The sub-fund promotes environmental and social characteristics and qualifies as an investment product in accordance with article 8(1) of Regulation (EU) 2019/2088 on sustainability related disclosures in the financial services sector.

Information regarding the environmental or social characteristics and/or the sustainable objectives of the relevant sub-funds as per SFDR Level II is available in the "Appendix 2" of the Book II of this Prospectus.

Derivative instruments

Core Financial Derivative Instruments may be used for hedging, efficient portfolio management and investment as described in points 2 and 3 of Appendix 2 of Book I.

Relation to the Reference Portfolio

This sub-fund is actively managed and is compared to the Reference Portfolio as described in Appendix 2 for performance and risk level indicator purposes. However, the reference to this Reference Portfolio does not constitute any objective or limitation in the management and composition of the portfolio and the sub-fund does not restrain its universe to the Reference Portfolio's components.

Therefore, returns may deviate materially from the performance of the Reference Portfolio.

External Advisor

ABN AMRO Bank N.V.

Risk profile

Specific sub-fund risks:

- Counterparty Risk
- Derivatives Risk

- High leverage Risk
- Gold and Commodities Market Risk
- Liquidity Risk
- Specific risks associated with investments in China
- Sustainability Risk

For an overview of the generic risks, please refer to the Appendix 3 of the Book I of the Prospectus.

Investor type profile

Sub-fund shares are available to both retail investors and Institutional Investors seeking for the investment objective. Institutional investors are eligible for a special share category when their investments exceed a predetermined threshold.

Share Categories

Category	Class	ISIN code	Registered	Dividend	Investors	Minimum Holding(1)
Class A	CAP	LU1586379445	Yes	No	All	EUR 100
ABN AMRO Profilfonds B	DIS	LU1253566647	Yes	Yes	Investors being clients of ABN AMRO Bank or ABN AMRO Group affiliated companies and Authorized Investors	EUR 100
Class R	CAP	LU0121970809	Yes	No	All	EUR 100
Class I	CAP	LU1253566720	Yes	No	Institutional Investors	EUR 1,000,000
Class M	CAP	LU2570258538	Yes	No	Investors being the feeders of the sub-funds of the Company and Authorized Institutional Investors	EUR 20,000,000 USD 20,000,000

(1) At the discretion of the Board of Directors, these minimum holding amounts may be waived. In such case, the Company will ensure that concerned investors are equally treated.

Fees and Costs

Maximum recurring fees and costs payable by the sub-fund

Category	Management fee(1)	Performance fee	Other fees	Taxe d'abonnement(2)
Class A	1.40%	-	0.18%	0.05%
ABN AMRO Profilfonds B	1.40%	-	0.18%	0.05%
Class R	0.80%	-	0.18%	0.05%
Class I	0.70%	-	0.15%	0.01%
Class M	0.70%	-	0.18%	0.01%

(1) To the extent that the Company invests in UCITS and other UCIs of the same promoter, none of the Company's sub-funds will be charged double Management Fees.

(2) In addition, the Company may be subject to foreign UCI's tax, and/or other regulators levy, in the country where the sub-fund is registered for distribution.

Additional information

Accounting and reference currency:

EUR, currency of expression of the sub-fund.

Net Asset Value (NAV):

EUR.

Each full bank business day in Luxembourg, provided that the financial markets corresponding to a significant proportion (approximately 50%) of the assets of the sub-fund were open at least one day after the day that served as the basis for calculating the preceding NAV.

It is available at the Company's registered office, from local agents, and in any newspapers designated by the Board of Directors and the web site www.abnamroinvestmentsolutions.com.

Terms of subscription / conversion / redemption:

Subscription, redemption and conversion orders will be processed at an unknown NAV in accordance with the rules set out below, only on trading days in Luxembourg, and the time mentioned is Luxembourg time.

Centralization of orders	Orders Trade Date	NAV calculation and publication date	Orders Settlement Date
16:00 CET on the day preceding the NAV Valuation Day (D-1)	Valuation Day (D)	Day after the Valuation Day (D+1)	Maximum two bank business days after the Valuation Day (D+2)(1)

(1) If the settlement day is a currency holiday, the settlement will occur the following business day.

Listing:
None

Historical information:
The sub-fund was launched with the name "Diversified Profile".
On 17 May 2010, the sub-fund changed its name from “Diversified Profile” to “Profile 4”.
The “Class A-CAP” was renamed “Class R-CAP” on 26 February 2023.
The “Class A2-CAP” was renamed “Class A-CAP” on 26 February 2023.

Taxation:
Potential shareholders are recommended to seek full information in their country of origin, place of residence or domicile on the possible tax consequences associated with their investment.

ABN AMRO Funds Profile 5 – Aggressive
short-named ABN AMRO Profielfonds 5
short-named ABN AMRO Profile Fund Aggressive
short-named ABN AMRO Profielfonds Offensief

Investment objective

To provide long term capital appreciation with a diversified and actively managed portfolio of various classes of assets offering a broad distribution of risks, without any specific restriction on tracking error.

Investment policy

The sub-fund is actively managed between different asset classes, following a strategic and a tactical allocation decided by the Investment Committee. The fund allows to be exposed to asset classes, geographical areas, market capitalizations and styles through different investment managers selected for their competences in a specific strategy. The selection process for these External Investment Managers relies on performance and risk quantitative analysis; qualitative assessment on 5 axes (management team, research team, philosophy, process and risk management); and on an operational due diligence.

The sub-fund may invest in bonds, equities, money market instruments through direct investments, financial derivative instruments, as well as undertakings for collective investments (including exchange traded funds). The sub-fund may on top be exposed to commodities and gold markets, with a maximum exposure of 10%, through undertakings for collective investment, such as ETFs and ETCs. The emphasis is placed on the diversification of investments on an international scale.

It aims to take advantage of the opportunities to create value that arise, while limiting risk and actively managing a portfolio of transferable securities.

The manager will try to maintain a high risk profile. He will favor equities while managing risk by investing, on a secondary basis, in interest-bearing securities of various maturities. Investments on Emerging Markets are limited to 20%.

The manager will allocate the net assets according to the following strategic allocation:
- Equities 75%
- Bonds 15%
- Short-term debt securities 10%

The manager may deviate from the above allocation on a tactical basis, following its market anticipations. Moreover, the minimum sub-fund's investment in equity securities will be of 25% of the sub-fund's net assets.

The sub-fund may invest up to 10% of its net assets into Chinese equities (A-shares), denominated in CNH and that are listed on the Hong Kong Stock Exchange, via the Shanghai-Hong Kong and Shenzhen Stock Connect.

The sub-fund may not invest in defaulted assets but may invest in Distressed Assets up to 10% of the sub-fund's net assets.

The sub-fund may invest up to 20% in bank deposits at sight, including cash held in current accounts with a bank accessible at any time.

Responsible investment policy

The sub-fund promotes environmental and social characteristics and qualifies as an investment product in accordance with article 8(1) of Regulation (EU) 2019/2088 on sustainability related disclosures in the financial services sector.

Information regarding the environmental or social characteristics and/or the sustainable objectives of the relevant sub-funds as per SFDR Level II is available in the "Appendix 2" of the Book II of this Prospectus.

Derivative instruments

Core Financial Derivative Instruments may be used for hedging, efficient portfolio management and investment as described in points 2 and 3 of Appendix 2 of Book I.

Relation to the Reference Portfolio

This sub-fund is actively managed and is compared to the Reference Portfolio as described in Appendix 2 for performance and risk level indicator purposes. However, the reference to this Reference Portfolio does not constitute any objective or limitation in the management and composition of the portfolio and the sub-fund does not restrain its universe to the Reference Portfolio's components.

Therefore, returns may deviate materially from the performance of the Reference Portfolio.

External Advisor

ABN AMRO Bank N.V.

Risk profile

Specific sub-fund risks:
- Counterparty Risk

- Derivatives Risk
- High leverage Risk
- Gold and Commodities Market Risk
- Liquidity Risk
- Specific risks associated with investments in China
- Sustainability Risk

For an overview of the generic risks, please refer to the Appendix 3 of the Book I of the Prospectus.

Investor type profile

Sub-fund shares are available to both retail investors and Institutional Investors seeking for the investment objective. Institutional investors are eligible for a special share category when their investments exceed a predetermined threshold.

Share Categories

Category	Class	ISIN code	Registered	Dividend	Investors	Minimum Holding(1)
Class A	CAP	LU1586379791	Yes	No	All	EUR 100
Class R	CAP	LU0498838118	Yes	No	All	EUR 100
	DIS	LU1253566993	Yes	Yes		EUR 100
Class I	CAP	LU1253567025	Yes	No	Institutional Investors	EUR 1,000,000

(1) At the discretion of the Board of Directors, these minimum holding amounts may be waived. In such case, the Company will ensure that concerned investors are equally treated.

Fees and Costs

Maximum recurring fees and costs payable by the sub-fund

Category	Management fee(1)	Performance fee	Other fees	Taxe d'abonnement(2)
Class A	1.50%	-	0.18%	0.05%
Class R	0.85%	-	0.18%	0.05%
Class I	0.75%	-	0.15%	0.01%

(1) To the extent that the Company invests in UCITS and other UCIs of the same promoter, none of the Company's sub-funds will be charged double Management Fees.

(2) In addition, the Company may be subject to foreign UCI's tax, and/or other regulators levy, in the country where the sub-fund is registered for distribution.

Additional information

Accounting and reference currency:

EUR, currency of expression of the sub-fund.

Net Asset Value (NAV):

EUR

Each full bank business day in Luxembourg, provided that the financial markets corresponding to a significant proportion (approximately 50%) of the assets of the sub-fund were open at least one day after the day that served as the basis for calculating the preceding NAV.

It is available at the Company's registered office, from local agents, and in any newspapers designated by the Board of Directors and the web site www.abnamroinvestmentsolutions.com.

Terms of subscription / conversion / redemption:

Subscription, redemption and conversion orders will be processed at an unknown NAV in accordance with the rules set out below, only on trading days in Luxembourg, and the time mentioned is Luxembourg time.

Centralization of orders	Orders Trade Date	NAV calculation and publication date	Orders Settlement Date
16:00 CET on the day preceding the NAV Valuation Day (D-1)	Valuation Day (D)	Day after the Valuation Day (D+1)	Maximum two bank business days after the Valuation Day (D+2)(1)

(1) If the settlement day is a currency holiday, the settlement will occur the following business day.

Listing:

None

Historical information:

The sub-fund was launched on 13 May 2010.

Starting 1 March 2016, the "Class B" was renamed "Class A-DIS".

ABN AMRO Funds Profile 5 – Aggressive
short-named ABN AMRO Profielfonds 5
short-named ABN AMRO Profile Fund Aggressive
short-named ABN AMRO Profielfonds Offensief

The “Class A-CAP” and “Class A-DIS” were renamed “Class R-CAP” and “Class R-DIS” on 26 February 2023.
The “Class A2-CAP” was renamed “Class A-CAP” on 26 February 2023.

Taxation:

Potential shareholders are recommended to seek full information in their country of origin, place of residence or domicile on the possible tax consequences associated with their investment.

ABN AMRO Funds Profile 6 – Very Aggressive
short-named ABN AMRO Profielfonds 6
short-named ABN AMRO Profile Fund Very Aggressive
short-named ABN AMRO Profielfonds Zeer Offensief

Investment objective

To provide long term capital appreciation with a diversified and actively managed portfolio of various classes of assets offering a broad distribution of risks, without any specific restriction on tracking error.

Investment policy

The sub-fund is actively managed between different asset classes, following a strategic and a tactical allocation decided by the Investment Committee. The fund allows to be exposed to asset classes, geographical areas, market capitalizations and styles through different investment managers selected for their competences in a specific strategy. The selection process for these External Investment Managers relies on performance and risk quantitative analysis; qualitative assessment on 5 axes (management team, research team, philosophy, process and risk management); and on an operational due diligence.

The sub-fund may invest in bonds, equities, money market instruments through direct investments, financial derivative instruments, as well as undertakings for collective investments (including exchange traded funds). The sub-fund may on top be exposed to commodities and gold markets, with a maximum exposure of 10%, through undertakings for collective investment, such as ETFs and ETCs. The emphasis is placed on the diversification of investments on an international scale.

It aims to take advantage of the opportunities to create value that arise, by actively managing a portfolio of transferable securities.

The manager will try to maintain an aggressive risk profile. He will favour equities while managing risk by investing, on a secondary basis, in interest-bearing securities of various maturities. Investments on Emerging Markets are limited to 20%.

The manager will allocate the net assets according to the following strategic allocation:

- Equities	90%
- Bonds	0%
- Short-term debt securities	10%

The manager may deviate from the above allocation on a tactical basis, following its market anticipations. Moreover, the minimum sub-fund's investment in equity securities will be of 51% of the sub-fund's net assets.

The sub-fund may invest up to 10% of its net assets into Chinese equities (A-shares), denominated in CNH and that are listed on the Hong Kong Stock Exchange, via the Shanghai-Hong Kong and Shenzhen Stock Connect.

The sub-fund may invest up to 20% in bank deposits at sight, including cash held in current accounts with a bank accessible at any time.

Responsible investment policy

The sub-fund promotes environmental and social characteristics and qualifies as an investment product in accordance with article 8(1) of Regulation (EU) 2019/2088 on sustainability related disclosures in the financial services sector.

Information regarding the environmental or social characteristics and/or the sustainable objectives of the relevant sub-funds as per SFDR Level II is available in the "Appendix 2" of the Book II of this Prospectus.

Derivative instruments

Core Financial Derivative Instruments may be used for hedging, efficient portfolio management and investment as described in points 2 and 3 of Appendix 2 of Book I.

Relation to the Reference Portfolio

This sub-fund is actively managed and is compared to the Reference Portfolio as described in Appendix 2 for performance and risk level indicator purposes. However, the reference to this Reference Portfolio does not constitute any objective or limitation in the management and composition of the portfolio and the sub-fund does not restrain its universe to the Reference Portfolio's components.

Therefore, returns may deviate materially from the performance of the Reference Portfolio.

External Advisor

ABN AMRO Bank N.V.

Risk profile

Specific sub-fund risks:
- Counterparty Risk
- Derivatives Risk
- Gold and Commodities Market Risk

- Specific risks associated with investments in China
- Sustainability Risk

For an overview of the generic risks, please refer to the Appendix 3 of the Book I of the Prospectus.

Investor type profile

Sub-fund shares are available to both retail investors and Institutional Investors seeking for the investment objective. Institutional investors are eligible for a special share category when their investments exceed a predetermined threshold.

Share Categories

Category	Class	ISIN code	Registered	Dividend	Investors	Minimum Holding(1)
Class A	CAP	LU1586379957	Yes	No	All	EUR 100
ABN AMRO Profilfonds C	DIS	LU1253567298	Yes	Yes	Investors being clients of ABN AMRO Bank or ABN AMRO Group affiliated companies and Authorized Investors	EUR 100
Class R	CAP	LU0121971286	Yes	No	All	EUR 100
Class I	CAP	LU0159601755	Yes	No	Institutional Investors	EUR 1,000,000

(1) At the discretion of the Board of Directors, these minimum holding amounts may be waived. In such case, the Company will ensure that concerned investors are equally treated.

Fees and Costs

Maximum recurring fees and costs payable by the sub-fund

Category	Management fee(1)	Performance fee	Other fees	Taxe d'abonnement(2)
Class A	1.50%	-	0.18%	0.05%
ABN AMRO Profilfonds C	1.50%	-	0.18%	0.05%
Class R	0.85%	-	0.18%	0.05%
Class I	0.75%	-	0.15%	0.01%

(1) To the extent that the Company invests in UCITS and other UCIs of the same promoter, none of the Company's sub-funds will be charged double Management Fees.

(2) In addition, the Company may be subject to foreign UCI's tax, and/or other regulators levy, in the country where the sub-fund is registered for distribution.

Additional information

Accounting and reference currency:

EUR, currency of expression of the sub-fund.

Net Asset Value (NAV):

EUR

Each full bank business day in Luxembourg, provided that the financial markets corresponding to a significant proportion (approximately 50%) of the assets of the sub-fund were open at least one day after the day that served as the basis for calculating the preceding NAV.

It is available at the Company's registered office, from local agents, and in any newspapers designated by the Board of Directors and the web site www.abnamroinvestmentsolutions.com.

Terms of subscription / conversion / redemption:

Subscription, redemption and conversion orders will be processed at an unknown NAV in accordance with the rules set out below, only on trading days in Luxembourg, and the time mentioned is Luxembourg time.

Centralization of orders	Orders Trade Date	NAV calculation and publication date	Orders Settlement Date
16:00 CET on the day preceding the NAV Valuation Day (D-1)	Valuation Day (D)	Day after the Valuation Day (D+1)	Maximum two bank business days after the Valuation Day (D+2)(1)

(1) If the settlement day is a currency holiday, the settlement will occur the following business day.

Listing:

None

Historical information:

The sub-fund was launched on 11 June 2001 with the name "Dynamic Profile".

On 17 May 2010, the sub-fund changed its name from "Dynamic Profile" to "Profile 6".

The “Class A-CAP” was renamed “Class R-CAP” on 26 February 2023.

The “Class A2-CAP” was renamed “Class A-CAP” on 26 February 2023.

Taxation:

Potential shareholders are recommended to seek full information in their country of origin, place of residence or domicile on the possible tax consequences associated with their investment.

ABN AMRO Funds Comfort Invest II
short-named ABN AMRO Comfort Invest II

Investment objective

To provide medium term capital appreciation with a diversified and actively managed portfolio of various classes of assets offering a broad distribution of risks, without any specific restriction on tracking error.

Investment policy

The sub-fund may invest in bonds, equities, money market instruments through direct investments, financial derivative instruments, as well as undertakings for collective investments (including exchange traded funds). The emphasis is placed on the diversification of investments on an international scale.

It seeks to generate a return at a low level of risk by actively managing a portfolio of transferable securities.

The manager will seek to maintain a defensive risk profile. He will favor interest-bearing securities of various maturities while seeking to strengthen long-term growth by investing in equities on a secondary basis. Investments on Emerging Markets are limited to 20%.

The manager will allocate the net assets according to the following strategic allocation:
- Equities 20%
- Bonds (with no rating constraint) 70%
- Short-term debt securities 10%

The manager may deviate from the above allocation on a tactical basis, following its market anticipations.

The sub-fund may invest up to 20% in bank deposits at sight, including cash held in current accounts with a bank accessible at any time.

Responsible investment policy

The sub-fund promotes environmental and social characteristics and qualifies as an investment product in accordance with article 8(1) of Regulation (EU) 2019/2088 on sustainability related disclosures in the financial services sector.

Information regarding the environmental or social characteristics and/or the sustainable objectives of the relevant sub-funds as per SFDR Level II is available in the "Appendix 2" of the Book II of this Prospectus.

Derivative instruments

Core Financial Derivative Instruments may be used for hedging, efficient portfolio management and investment as described in points 2 and 3 of Appendix 2 of Book I.

Relation to the Reference Portfolio

This sub-fund is actively managed and is compared to the Reference Portfolio as described in Appendix 2 for performance and risk level indicator purposes. However, the reference to this Reference Portfolio does not constitute any objective or limitation in the management and composition of the portfolio and the sub-fund does not restrain its universe to the Reference Portfolio's components.

Therefore, returns may deviate materially from the performance of the Reference Portfolio.

Investment Manager

ABN AMRO Investment Solutions

External Advisor

ABN AMRO Bank N.V. Belgium Branch

Risk profile

Specific sub-fund risks:
- None

For an overview of the generic risks, please refer to the Appendix 3 of the Book I of the Prospectus.

Investor type profile

Sub-fund shares are available to both retail investors and Institutional Investors seeking for the investment objective. Institutional investors are eligible for a special share category when their investments exceed a predetermined threshold.

Share Categories

Category	Class	ISIN code	Registered	Dividend	Investors	Minimum Holding[1]
Class A	DIS	LU1332699161	Yes	Yes	All	EUR 100
Class B	DIS	LU1332699245	Yes	Yes	Investors being clients of ABN AMRO Bank or ABN AMRO Group affiliated companies and Authorized Investors	EUR 5,000
Class I	DIS	LU2281297395	Yes	Yes	Institutional Investors	EUR 1,000,000

(1) At the discretion of the Board of Directors, these minimum holding amounts may be waived. In such case, the Company will ensure that concerned investors are equally treated.

Fees and Costs

Maximum recurring fees and costs payable by the sub-fund

Category	Management fee[1]	Performance fee	Other fees	Taxe d'abonnement[2]
Class A	1.25%	-	0.18%	0.05%
Class B	0.95%	-	0.18%	0.05%
Class I	0.65%	-	0.18%	0.01%

(1) To the extent that the Company invests in UCITS and other UCIs of the same promoter, none of the Company's sub-funds will be charged double Management Fees.

(2) In addition, the Company may be subject to foreign UCI's tax, and/or other regulators levy, in the country where the sub-fund is registered for distribution.

Additional information

Accounting and reference currency:

EUR, currency of expression of the sub-fund.

Net Asset Value (NAV):

EUR

Each full bank business day in Luxembourg, provided that the financial markets corresponding to a significant proportion (approximately 50%) of the assets of the sub-fund were open at least one day after the day that served as the basis for calculating the preceding NAV.

It is available at the Company's registered office, from local agents, and in any newspapers designated by the Board of Directors and the web site www.abnamroinvestmentsolutions.com.

Terms of subscription / conversion / redemption:

Subscription, redemption and conversion orders will be processed at an unknown NAV in accordance with the rules set out below, only on trading days in Luxembourg, and the time mentioned is Luxembourg time.

Centralization of orders	Orders Trade Date	NAV calculation and publication date	Orders Settlement Date
16:00 CET on the day preceding the NAV Valuation Day (D-1)	Valuation Day (D)	Day after the Valuation Day (D+1)	Maximum three bank business days after the Valuation Day (D+3)[1]

(1) If the settlement day is a currency holiday, the settlement will occur the following business day.

Listing:

None

Historical information:

This sub-fund was launched on 19 May 2016.

Taxation:

Potential shareholders are recommended to seek full information in their country of origin, place of residence or domicile on the possible tax consequences associated with their investment.

Dividend:

Without prejudice to the rights and obligations of the General Meeting, as provided for in the Law of 10 August 1915 and the Articles of Association, the Company will decide to distribute to the holders of distribution shares the sum of the collected income, after deduction of the remuneration, commissions and expenses that proportionally relate to them. For classes distributed in Belgium and according to the Belgian Income Tax Code, the income distributed shall be understood as at least the income arising, directly or indirectly, under the form of interest and (realized and unrealized) capital gains (less capital losses) from debt-related assets in the meaning of article 19*bis* §1, (5) of the Belgian Income Tax Code after deduction of remunerations, commissions and costs (the yearly Belgian Taxable Income Per Share – "TIS").

ABN AMRO Funds Comfort Invest III
short-named ABN AMRO Comfort Invest III

Investment objective

To provide long term capital appreciation with a diversified and actively managed portfolio of various classes of assets offering a broad distribution of risks, without any specific restriction on tracking error.

Investment policy

The sub-fund may invest in bonds, equities, money market instruments through direct investments, financial derivative instruments, as well as undertakings for collective investments (including exchange traded funds). The emphasis is placed on the diversification of investments on an international scale.

It seeks to generate returns at a moderately low risk level by actively managing a portfolio of transferable securities.

The manager will seek to maintain a moderate risk profile. He will favor interest-bearing securities of various maturities and equities while giving preference to the interest-bearing securities. Investments on Emerging Markets are limited to 20%.

The manager will allocate the net assets according to the following strategic allocation:
- Equities 35%
- Bonds (with no rating constraint) 55%
- Short-term debt securities 10%

The manager may deviate from the above allocation on a tactical basis, following its market anticipations.

The sub-fund may invest up to 20% in bank deposits at sight, including cash held in current accounts with a bank accessible at any time.

Responsible investment policy

The sub-fund promotes environmental and social characteristics and qualifies as an investment product in accordance with article 8(1) of Regulation (EU) 2019/2088 on sustainability related disclosures in the financial services sector.

Information regarding the environmental or social characteristics and/or the sustainable objectives of the relevant sub-funds as per SFDR Level II is available in the "Appendix 2" of the Book II of this Prospectus.

Derivative instruments

Core Financial Derivative Instruments may be used for hedging, efficient portfolio management and investment as described in points 2 and 3 of Appendix 2 of Book I.

Relation to the Reference Portfolio

This sub-fund is actively managed and is compared to the Reference Portfolio as described in Appendix 2 for performance and risk level indicator purposes. However, the reference to this Reference Portfolio does not constitute any objective or limitation in the management and composition of the portfolio and the sub-fund does not restrain its universe to the Reference Portfolio's components.

Therefore, returns may deviate materially from the performance of the Reference Portfolio.

Investment Manager

ABN AMRO Investment Solutions

External Advisor

ABN AMRO Bank N.V. Belgium Branch

Risk profile

Specific sub-fund risks:
- Counterparty Risk
- Derivatives Risk

For an overview of the generic risks, please refer to the Appendix 3 of the Book I of the Prospectus.

Investor type profile

Sub-fund shares are available to both retail investors and Institutional Investors seeking for the investment objective. Institutional investors are eligible for a special share category when their investments exceed a predetermined threshold.

Share Categories

Category	Class	ISIN code	Registered	Dividend	Investors	Minimum Holding(1)
Class A	DIS	LU1332699591	Yes	Yes	All	EUR 100
Class B	DIS	LU1332699674	Yes	Yes	Investors being clients of ABN AMRO Bank or ABN AMRO Group affiliated companies and Authorized Investors	EUR 5,000
Class I	DIS	LU2281297478	Yes	Yes	Institutional Investors	EUR 1,000,000

(1) At the discretion of the Board of Directors, these minimum holding amounts may be waived. In such case, the Company will ensure that concerned investors are equally treated.

Fees and Costs

Maximum recurring fees and costs payable by the sub-fund

Category	Management fee(1)	Performance fee	Other fees	Taxe d'abonnement(2)
Class A	1.25%	-	0.18%	0.05%
Class B	0.95%	-	0.18%	0.05%
Class I	0.65%	-	0.18%	0.01%

(1) To the extent that the Company invests in UCITS and other UCIs of the same promoter, none of the Company's sub-funds will be charged double Management Fees.

(2) In addition, the Company may be subject to foreign UCI's tax, and/or other regulators levy, in the country where the sub-fund is registered for distribution.

Additional information

Accounting and reference currency:

EUR, currency of expression of the sub-fund.

Net Asset Value (NAV):

EUR

Each full bank business day in Luxembourg, provided that the financial markets corresponding to a significant proportion (approximately 50%) of the assets of the sub-fund were open at least one day after the day that served as the basis for calculating the preceding NAV.

It is available at the Company's registered office, from local agents, and in any newspapers designated by the Board of Directors and the web site www.abnamroinvestmentsolutions.com.

Terms of subscription / conversion / redemption:

Subscription, redemption and conversion orders will be processed at an unknown NAV in accordance with the rules set out below, only on trading days in Luxembourg, and the time mentioned is Luxembourg time.

Centralization of orders	Orders Trade Date	NAV calculation and publication date	Orders Settlement Date
16:00 CET on the day preceding the NAV Valuation Day (D-1)	Valuation Day (D)	Day after the Valuation Day (D+1)	Maximum three bank business days after the Valuation Day (D+3)(1)

(1) If the settlement day is a currency holiday, the settlement will occur the following business day.

Listing:

None

Historical information:

This sub-fund was launched in the "Class B-EUR" on 19 May 2016.

Taxation:

Potential shareholders are recommended to seek full information in their country of origin, place of residence or domicile on the possible tax consequences associated with their investment.

Dividend:

Without prejudice to the rights and obligations of the General Meeting, as provided for in the Law of 10 August 1915 and the Articles of Association, the Company will decide to distribute to the holders of distribution shares the sum of the collected income, after deduction of the remuneration, commissions and expenses that proportionally relate to them.

For classes distributed in Belgium and according to the Belgian Income Tax Code, the income distributed shall be understood as at least the income arising, directly or indirectly, under the form of interest and (realized and unrealized) capital gains (less capital losses) from debt-related assets in the meaning of article 19*bis* §1, (5) of the Belgian Income Tax Code after deduction of remunerations, commissions and costs (the yearly Belgian Taxable Income Per Share – "TIS").

Investment objective

To provide long term capital appreciation with a diversified and actively managed portfolio of various classes of assets offering a broad distribution of risks, without any specific restriction on tracking error.

Investment policy

The sub-fund may invest in bonds, equities, money market instruments through direct investments, financial derivative instruments, as well as undertakings for collective investments (including exchange traded funds). The emphasis is placed on the diversification of investments on an international scale.

It seeks to generate returns at a moderately high risk level by actively managing a portfolio of transferable securities.

The manager will try to maintain an intermediate risk profile. He will invest in interest-bearing securities with various maturities as well as in equities and will generally favor the latter. Investments on Emerging Markets are limited to 20%.

The manager will allocate the net assets according to the following strategic allocation:
- Equities 55%
- Bonds (with no rating constraint) 35%
- Short-term debt securities 10%

The manager may deviate from the above allocation on a tactical basis, following its market anticipations.

The sub-fund may invest up to 20% in bank deposits at sight, including cash held in current accounts with a bank accessible at any time.

Responsible investment policy

The sub-fund promotes environmental and social characteristics and qualifies as an investment product in accordance with article 8(1) of Regulation (EU) 2019/2088 on sustainability related disclosures in the financial services sector.

Information regarding the environmental or social characteristics and/or the sustainable objectives of the relevant sub-funds as per SFDR Level II is available in the "Appendix 2" of the Book II of this Prospectus.

Derivative instruments

Core Financial Derivative Instruments may be used for hedging, efficient portfolio management and investment as described in points 2 and 3 of Appendix 2 of Book I.

Relation to the Reference Portfolio

This sub-fund is actively managed and is compared to the Reference Portfolio as described in Appendix 2 for performance and risk level indicator purposes. However, the reference to this Reference Portfolio does not constitute any objective or limitation in the management and composition of the portfolio and the sub-fund does not restrain its universe to the Reference Portfolio's components.

Therefore, returns may deviate materially from the performance of the Reference Portfolio.

Investment Manager

ABN AMRO Investment Solutions

External Advisor

ABN AMRO Bank N.V. Belgium Branch

Risk profile

Specific sub-fund risks:

- None

For an overview of the generic risks, please refer to the Appendix 3 of the Book I of the Prospectus.

Investor type profile

Sub-fund shares are available to both retail investors and Institutional Investors seeking for the investment objective. Institutional investors are eligible for a special share category when their investments exceed a predetermined threshold.

Share Categories

Category	Class	ISIN code	Registered	Dividend	Investors	Minimum Holding[(1)]
Class A	DIS	LU1332699831	Yes	Yes	All	EUR 100
Class B	DIS	LU1332699914	Yes	Yes	Investors being clients of ABN AMRO Bank or ABN AMRO Group affiliated companies and Authorized Investors	EUR 5,000
Class I	DIS	LU2281297551	Yes	Yes	Institutional Investors	EUR 1,000,000

(1) At the discretion of the Board of Directors, these minimum holding amounts may be waived. In such case, the Company will ensure that concerned investors are equally treated.

Fees and Costs

Maximum recurring fees and costs payable by the sub-fund

Category	Management fee[(1)]	Performance fee	Other fees	Taxe d'abonnement[(2)]
Class A	1.25%	-	0.18%	0.05%
Class B	0.95%	-	0.18%	0.05%
Class I	0.65%	-	0.18%	0.01%

(1) To the extent that the Company invests in UCITS and other UCIs of the same promoter, none of the Company's sub-funds will be charged double Management Fees.

(2) In addition, the Company may be subject to foreign UCI's tax, and/or other regulators levy, in the country where the sub-fund is registered for distribution.

Additional information

Accounting and reference currency:

EUR, currency of expression of the sub-fund.

Net Asset Value (NAV):

EUR

Each full bank business day in Luxembourg, provided that the financial markets corresponding to a significant proportion (approximately 50%) of the assets of the sub-fund were open at least one day after the day that served as the basis for calculating the preceding NAV.

It is available at the Company's registered office, from local agents, and in any newspapers designated by the Board of Directors and the web site www.abnamroinvestmentsolutions.com.

Terms of subscription / conversion / redemption:

Subscription, redemption and conversion orders will be processed at an unknown NAV in accordance with the rules set out below, only on trading days in Luxembourg, and the time mentioned is Luxembourg time.

Centralization of orders	Orders Trade Date	NAV calculation and publication date	Orders Settlement Date
16:00 CET on the day preceding the NAV Valuation Day (D-1)	Valuation Day (D)	Day after the Valuation Day (D+1)	Maximum three bank business days after the Valuation Day (D+3)[(1)]

(1) If the settlement day is a currency holiday, the settlement will occur the following business day.

Listing:

None

Historical information:

This sub-fund was launched in the "Class B-EUR" on 19 May 2016.

Taxation:

Potential shareholders are recommended to seek full information in their country of origin, place of residence or domicile on the possible tax consequences associated with their investment.

Dividend:

Without prejudice to the rights and obligations of the General Meeting, as provided for in the Law of 10 August 1915 and the Articles of Association, the Company will decide to distribute to the holders of distribution shares the sum of the collected income, after deduction of the remuneration, commissions and expenses that proportionally relate to them.

For classes distributed in Belgium and according to the Belgian Income Tax Code, the income distributed shall be understood as at least the income arising, directly or indirectly, under the form of interest and (realized and unrealized) capital gains (less capital losses) from debt-related assets in the meaning of article 19*bis* §1, (5) of the Belgian Income Tax Code after deduction of remunerations, commissions and costs (the yearly Belgian Taxable Income Per Share – "TIS").

ABN AMRO Funds Comfort Invest V
short-named ABN AMRO Comfort Invest V

Investment objective

To provide long term capital appreciation with a diversified and actively managed portfolio of various classes of assets offering a broad distribution of risks, without any specific restriction on tracking error.

Investment policy

The sub-fund may invest in bonds, equities, money market instruments through direct investments, financial derivative instruments, as well as undertakings for collective investments (including exchange traded funds). The emphasis is placed on the diversification of investments on an international scale.

It seeks to generate returns at a moderately high risk level by actively managing a portfolio of transferable securities.

The manager will try to maintain an intermediate risk profile. He will invest in interest-bearing securities with various maturities as well as in equities and will generally favor the latter. Investments on Emerging Markets are limited to 20%.

The manager will allocate the net assets according to the following strategic allocation:
- Equities 75%
- Bonds (with no rating constraint) 15%
- Short-term debt securities 10%

The manager may deviate from the above allocation on a tactical basis, following its market anticipations.

The sub-fund may invest up to 20% in bank deposits at sight, including cash held in current accounts with a bank accessible at any time.

Responsible investment policy

The sub-fund promotes environmental and social characteristics and qualifies as an investment product in accordance with article 8(1) of Regulation (EU) 2019/2088 on sustainability related disclosures in the financial services sector.

Information regarding the environmental or social characteristics and/or the sustainable objectives of the relevant sub-funds as per SFDR Level II is available in the "Appendix 2" of the Book II of this Prospectus.

Derivative instruments

Core Financial Derivative Instruments may be used for hedging, efficient portfolio management and investment as described in points 2 and 3 of Appendix 2 of Book I.

Relation to the Reference Portfolio

This sub-fund is actively managed and is compared to the Reference Portfolio as described in Appendix 2 for performance and risk level indicator purposes. However, the reference to this Reference Portfolio does not constitute any objective or limitation in the management and composition of the portfolio and the sub-fund does not restrain its universe to the Reference Portfolio's components.

Therefore, returns may deviate materially from the performance of the Reference Portfolio.

Investment Manager

ABN AMRO Investment Solutions

External Advisor

ABN AMRO Bank N.V. Belgium Branch

Risk profile

Specific sub-fund risks:
- Counterparty Risk
- Derivatives Risk

For an overview of the generic risks, please refer to the Appendix 3 of the Book I of the Prospectus.

Investor type profile

Sub-fund shares are available to both retail investors and Institutional Investors seeking for the investment objective. Institutional investors are eligible for a special share category when their investments exceed a predetermined threshold.

Share Categories

Category	Class	ISIN code	Registered	Dividend	Investors	Minimum Holding(1)
Class A	DIS	LU2386528041	Yes	Yes	All	EUR 100
Class B	DIS	LU2386528124	Yes	Yes	Investors being clients of ABN AMRO Bank or ABN AMRO Group affiliated companies and Authorized Investors	EUR 5,000

(1) At the discretion of the Board of Directors, these minimum holding amounts may be waived. In such case, the Company will ensure that concerned investors are equally treated.

Fees and Costs

Maximum recurring fees and costs payable by the sub-fund

Category	Management fee(1)	Performance fee	Other fees	Taxe d'abonnement(2)
Class A	1.25%	-	0.18%	0.05%
Class B	0.95%	-	0.18%	0.05%

(1) To the extent that the Company invests in UCITS and other UCIs of the same promoter, none of the Company's sub-funds will be charged double Management Fees.

(2) In addition, the Company may be subject to foreign UCI's tax, and/or other regulators levy, in the country where the sub-fund is registered for distribution.

Additional information

Accounting and reference currency:

EUR, currency of expression of the sub-fund.

Net Asset Value (NAV):

EUR

Each full bank business day in Luxembourg, provided that the financial markets corresponding to a significant proportion (approximately 50%) of the assets of the sub-fund were open at least one day after the day that served as the basis for calculating the preceding NAV.

It is available at the Company's registered office, from local agents, and in any newspapers designated by the Board of Directors and the web site www.abnamroinvestmentsolutions.com.

Terms of subscription / conversion / redemption:

Subscription, redemption and conversion orders will be processed at an unknown NAV in accordance with the rules set out below, only on trading days in Luxembourg, and the time mentioned is Luxembourg time.

Centralization of orders	Orders Trade Date	NAV calculation and publication date	Orders Settlement Date
16:00 CET on the day preceding the NAV Valuation Day (D-1)	Valuation Day (D)	Day after the Valuation Day (D+1)	Maximum three bank business days after the Valuation Day (D+3)(1)

(1) If the settlement day is a currency holiday, the settlement will occur the following business day.

Listing:

None

Historical information:

The sub-fund will be launched at a date yet to be determined by the Board of Directors.

Taxation:

Potential shareholders are recommended to seek full information in their country of origin, place of residence or domicile on the possible tax consequences associated with their investment.

Dividend:

Without prejudice to the rights and obligations of the General Meeting, as provided for in the Law of 10 August 1915 and the Articles of Association, the Company will decide to distribute to the holders of distribution shares the sum of the collected income, after deduction of the remuneration, commissions and expenses that proportionally relate to them.

For classes distributed in Belgium and according to the Belgian Income Tax Code, the income distributed shall be understood as at least the income arising, directly or indirectly, under the form of interest and (realized and unrealized) capital gains (less capital losses) from debt-related assets in the meaning of article 19*bis* §1, (5) of the Belgian Income Tax Code after deduction of remunerations, commissions and costs (the yearly Belgian Taxable Income Per Share – "TIS").

ABN AMRO Funds Verzekeringen Beleggingsfonds Zeer Defensief
short-named ABN AMRO Verzekeringen Beleggingsfonds Zeer Defensief
or AAV Beleggingsfonds Zeer Defensief

Investment objective

To provide medium term capital appreciation with a diversified and actively managed portfolio of various classes of assets offering a broad distribution of risks, without any specific restriction on tracking error.

Investment policy

The sub-fund may invest in bonds, equities, money market instruments through direct investments, financial derivative instruments, as well as undertakings for collective investments (including exchange traded funds). The sub-fund may on top be exposed to commodities, with a maximum exposure of 10% through undertakings for collective investment, such as ETFs and ETCs. The emphasis is placed on the diversification of investments on an international scale.

It seeks to generate a return at a very low level of risk by actively managing a portfolio of transferable securities.

The manager will seek to maintain a very defensive risk profile. He will favor interest-bearing securities of various maturities while seeking to strengthen long-term growth by investing in equities on a secondary basis.

The manager will allocate the net assets according to the following strategic allocation:
- Equities: 0%
- Bonds: 90%
- Short-term debt securities: 10%

The manager may deviate from the above allocation on a tactical basis, following its market anticipations.

The sub-fund may invest up to 20% in bank deposits at sight, including cash held in current accounts with a bank accessible at any time.

Responsible investment policy

As part of the ManCo Responsible Investment approach the sub-fund excludes direct investments in securities issued by companies involved in highly controversial activities (such as tobacco production, controversial weapons production) as well as in breach with the UN Global Compact principles.

Derivative instruments

Core Financial Derivative Instruments may be used for hedging, efficient portfolio management and investment as described in points 2 and 3 of Appendix 2 of Book I.

Relation to the Reference Portfolio

This sub-fund is actively managed and is compared to the Reference Portfolio as described in Appendix 2 for performance and risk level indicator purposes. However, the reference to this Reference Portfolio does not constitute any objective or limitation in the management and composition of the portfolio and the sub-fund does not restrain its universe to the Reference Portfolio's components.

Therefore, returns may deviate materially from the performance of the Reference Portfolio.

Risk profile

Specific sub-fund risks:
- Commodity Market Risk
- High leverage Risk

For an overview of the generic risks, please refer to the Appendix 3 of the Book I of the Prospectus.

Investor type profile

Sub-fund shares are available to both retail investors and Institutional Investors seeking for the investment objective. Institutional investors are eligible for a special share category when their investments exceed a predetermined threshold.

Share Categories

Category	Class	ISIN code	Registered	Dividend	Investors	Minimum Holding(1)
Class A	CAP	LU0752954569	Yes	No	All	EUR 100

(1) At the discretion of the Board of Directors, these minimum holding amounts may be waived. In such case, the Company will ensure that concerned investors are equally treated.

ABN AMRO Funds Verzekeringen Beleggingsfonds Zeer Defensief
short-named ABN AMRO Verzekeringen Beleggingsfonds Zeer Defensief
or AAV Beleggingsfonds Zeer Defensief

Fees and Costs

Maximum recurring fees and costs payable by the sub-fund

Category	Management fee[1]	Performance fee	Other fees	Taxe d'abonnement[2]
Class A	0.75%	-	0.18%	0.05%

(1) To the extent that the Company invests in UCITS and other UCIs of the same promoter, none of the Company's sub-funds will be charged double Management Fees.

(2) In addition, the Company may be subject to foreign UCI's tax, and/or other regulators levy, in the country where the sub-fund is registered for distribution.

Additional information

Accounting and reference currency:

EUR, currency of expression of the sub-fund.

Net Asset Value (NAV):

EUR

Each full bank business day in Luxembourg, provided that the financial markets corresponding to a significant proportion (approximately 50%) of the assets of the sub-fund were open at least one day after the day that served as the basis for calculating the preceding NAV.

It is available at the Company's registered office, from local agents, and in any newspapers designated by the Board of Directors and the web site www.abnamroinvestmentsolutions.com.

Terms of subscription / conversion / redemption:

Subscription, redemption and conversion orders will be processed at an unknown NAV in accordance with the rules set out below, only on trading days in Luxembourg, and the time mentioned is Luxembourg time.

Centralization of orders	Orders Trade Date	NAV calculation and publication date	Orders Settlement Date
16:00 CET on the day preceding the NAV Valuation Day (D-1)	Valuation Day (D)	Day after the Valuation Day (D+1)	Maximum two bank business days after the Valuation Day (D+2)[1]

(1) If the settlement day is a currency holiday, the settlement will occur the following business day.

Listing:

None

Historical information:

This sub-fund was launched on 12 March 2012.

29 July 2014: The sub-fund changed category from "Fund of Funds" to being classified as a "Profile" sub-fund.

The previous sub-fund's name is "Verzekeringen Profile 1".

Taxation:

Potential shareholders are recommended to seek full information in their country of origin, place of residence or domicile on the possible tax consequences associated with their investment.

ABN AMRO Funds Verzekeringen Beleggingsfonds Defensief
short-named ABN AMRO Verzekeringen Beleggingsfonds Defensief
or AAV Beleggingsfonds Defensief

Investment objective

To provide medium term capital appreciation with a diversified and actively managed portfolio of various classes of assets offering a broad distribution of risks, without any specific restriction on tracking error.

Investment policy

The sub-fund may invest in bonds, equities, money market instruments through direct investments, financial derivative instruments, as well as undertakings for collective investments (including exchange traded funds). The sub-fund may on top be exposed to commodities, with a maximum exposure of 10% through undertakings for collective investment, such as ETFs and ETCs. The emphasis is placed on the diversification of investments on an international scale.

It seeks to generate a return at a low level of risk by actively managing a portfolio of transferable securities.

The manager will seek to maintain a defensive risk profile. He will favor interest-bearing securities of various maturities while seeking to strengthen long-term growth by investing in equities on a secondary basis. Investments on Emerging Markets are limited to 20%.

The manager will allocate the net assets according to the following strategic allocation:
- Equities: 20%
- Bonds: 70%
- Short-term debt securities: 10%

The manager may deviate from the above allocation on a tactical basis, following its market anticipations.

The sub-fund may invest up to 20% in bank deposits at sight, including cash held in current accounts with a bank accessible at any time.

Responsible investment policy

As part of the ManCo Responsible Investment approach the sub-fund excludes direct investments in securities issued by companies involved in highly controversial activities (such as tobacco production, controversial weapons production) as well as in breach with the UN Global Compact principles.

Derivative instruments

Core Financial Derivative Instruments may be used for hedging, efficient portfolio management and investment as described in points 2 and 3 of Appendix 2 of Book I.

Relation to the Reference Portfolio

This sub-fund is actively managed and is compared to the Reference Portfolio as described in Appendix 2 for performance and risk level indicator purposes. However, the reference to this Reference Portfolio does not constitute any objective or limitation in the management and composition of the portfolio and the sub-fund does not restrain its universe to the Reference Portfolio's components.

Therefore, returns may deviate materially from the performance of the Reference Portfolio.

Risk profile

Specific sub-fund risks:
- Counterparty Risk
- Derivatives Risk
- High leverage Risk
- Commodity Market Risk

For an overview of the generic risks, please refer to the Appendix 3 of the Book I of the Prospectus.

Investor type profile

Sub-fund shares are available to both retail investors and Institutional Investors seeking for the investment objective. Institutional investors are eligible for a special share category when their investments exceed a predetermined threshold.

Share Categories

Category	Class	ISIN code	Registered	Dividend	Investors	Minimum Holding(1)
Class A	CAP	LU0752954643	Yes	No	All	EUR 100

(1) At the discretion of the Board of Directors, these minimum holding amounts may be waived. In such case, the Company will ensure that concerned investors are equally treated.

ABN AMRO Funds Verzekeringen Beleggingsfonds Defensief
short-named ABN AMRO Verzekeringen Beleggingsfonds Defensief
or AAV Beleggingsfonds Defensief

Fees and Costs

Maximum recurring fees and costs payable by the sub-fund

Category	Management fee[1]	Performance fee	Other fees	Taxe d'abonnement[2]
Class A	0.75%	-	0.18%	0.05%

(1) To the extent that the Company invests in UCITS and other UCIs of the same promoter, none of the Company's sub-funds will be charged double Management Fees.

(2) In addition, the Company may be subject to foreign UCI's tax, and/or other regulators levy, in the country where the sub-fund is registered for distribution.

Additional information

Accounting and reference currency:

EUR, currency of expression of the sub-fund.

Net Asset Value (NAV):

EUR

Each full bank business day in Luxembourg, provided that the financial markets corresponding to a significant proportion (approximately 50%) of the assets of the sub-fund were open at least one day after the day that served as the basis for calculating the preceding NAV.

It is available at the Company's registered office, from local agents, and in any newspapers designated by the Board of Directors and the web site www.abnamroinvestmentsolutions.com.

Terms of subscription / conversion / redemption:

Subscription, redemption and conversion orders will be processed at an unknown NAV in accordance with the rules set out below, only on trading days in Luxembourg, and the time mentioned is Luxembourg time.

Centralization of orders	Orders Trade Date	NAV calculation and publication date	Orders Settlement Date
16:00 CET on the day preceding the NAV Valuation Day (D-1)	Valuation Day (D)	Day after the Valuation Day (D+1)	Maximum two bank business days after the Valuation Day (D+2)[1]

(1) If the settlement day is a currency holiday, the settlement will occur the following business day.

Listing:

None

Historical information:

This sub-fund was launched on 12 March 2012.

29 July 2014: The sub-fund changed category from "Fund of Funds" to being classified as a "Profile" sub-fund.

The previous sub-fund's name is "Verzekeringen Profile 2".

Taxation:

Potential shareholders are recommended to seek full information in their country of origin, place of residence or domicile on the possible tax consequences associated with their investment.

ABN AMRO Funds Verzekeringen Beleggingsfonds Matig Defensief
short-named ABN AMRO Verzekeringen Beleggingsfonds Matig Defensief
or AAV Beleggingsfonds Matig Defensief

Investment objective

To provide medium term capital appreciation with a diversified and actively managed portfolio of various classes of assets offering a broad distribution of risks, without any specific restriction on tracking error.

Investment policy

The sub-fund may invest in bonds, equities, money market instruments through direct investments, financial derivative instruments, as well as undertakings for collective investments (including exchange traded funds). The sub-fund may on top be exposed to commodities, with a maximum exposure of 10% through undertakings for collective investment, such as ETFs and ETCs. The emphasis is placed on the diversification of investments on an international scale.

It seeks to generate returns at a moderately low risk level by actively managing a portfolio of transferable securities.

The manager will seek to maintain a moderate risk profile. He will favor interest-bearing securities of various maturities and equities while giving preference to the former. Investments on Emerging Markets are limited to 20%.

The manager will allocate the net assets according to the following strategic allocation:
- Equities: 35%
- Bonds: 55%
- Short-term debt securities: 10%

The manager may deviate from the above allocation on a tactical basis, following its market anticipations.

The sub-fund may invest up to 20% in bank deposits at sight, including cash held in current accounts with a bank accessible at any time.

Responsible investment policy

As part of the ManCo Responsible Investment approach the sub-fund excludes direct investments in securities issued by companies involved in highly controversial activities (such as tobacco production, controversial weapons production) as well as in breach with the UN Global Compact principles.

Derivative instruments

Core Financial Derivative Instruments may be used for hedging, efficient portfolio management and investment as described in points 2 and 3 of Appendix 2 of Book I.

Relation to the Reference Portfolio

This sub-fund is actively managed and is compared to the Reference Portfolio as described in Appendix 2 for performance and risk level indicator purposes. However, the reference to this Reference Portfolio does not constitute any objective or limitation in the management and composition of the portfolio and the sub-fund does not restrain its universe to the Reference Portfolio's components.

Therefore, returns may deviate materially from the performance of the Reference Portfolio.

Risk profile

Specific sub-fund risks:
- Counterparty Risk
- Derivatives Risk
- High leverage Risk
- Commodity Market Risk

For an overview of the generic risks, please refer to the Appendix 3 of the Book I of the Prospectus.

Investor type profile

Sub-fund shares are available to both retail investors and Institutional Investors seeking for the investment objective. Institutional investors are eligible for a special share category when their investments exceed a predetermined threshold.

Share Categories

Category	Class	ISIN code	Registered	Dividend	Investors	Minimum Holding(1)
Class A	CAP	LU0752954726	Yes	No	All	EUR 100

(1) At the discretion of the Board of Directors, these minimum holding amounts may be waived. In such case, the Company will ensure that concerned investors are equally treated.

ABN AMRO Funds Verzekeringen Beleggingsfonds Matig Defensief
short-named ABN AMRO Verzekeringen Beleggingsfonds Matig Defensief
or AAV Beleggingsfonds Matig Defensief

Fees and Costs

Maximum recurring fees and costs payable by the sub-fund

Category	Management fee[1]	Performance fee	Other fees	Taxe d'abonnement[2]
Class A	0.75%	-	0.18%	0.05%

(1) To the extent that the Company invests in UCITS and other UCIs of the same promoter, none of the Company's sub-funds will be charged double Management Fees.

(2) In addition, the Company may be subject to foreign UCI's tax, and/or other regulators levy, in the country where the sub-fund is registered for distribution.

Additional information

Accounting and reference currency:

EUR, currency of expression of the sub-fund.

Net Asset Value (NAV):

EUR

Each full bank business day in Luxembourg, provided that the financial markets corresponding to a significant proportion (approximately 50%) of the assets of the sub-fund were open at least one day after the day that served as the basis for calculating the preceding NAV.

It is available at the Company's registered office, from local agents, and in any newspapers designated by the Board of Directors and the web site www.abnamroinvestmentsolutions.com.

Terms of subscription / conversion / redemption:

Subscription, redemption and conversion orders will be processed at an unknown NAV in accordance with the rules set out below, only on trading days in Luxembourg, and the time mentioned is Luxembourg time.

Centralization of orders	Orders Trade Date	NAV calculation and publication date	Orders Settlement Date
16:00 CET on the day preceding the NAV Valuation Day (D-1)	Valuation Day (D)	Day after the Valuation Day (D+1)	Maximum two bank business days after the Valuation Day (D+2)[1]

(1) If the settlement day is a currency holiday, the settlement will occur the following business day.

Listing:

None

Historical information:

This sub-fund was launched on 12 March 2012.

29 July 2014: The sub-fund changed category from "Fund of Funds" to being classified as a "Profile" sub-fund.

The previous sub-fund's name is "Verzekeringen Profile 3".

Taxation:

Potential shareholders are recommended to seek full information in their country of origin, place of residence or domicile on the possible tax consequences associated with their investment.

ABN AMRO Funds Verzekeringen Beleggingsfonds Matig Offensief
short-named ABN AMRO Verzekeringen Beleggingsfonds Matig Offensief
or AAV Beleggingsfonds Matig Offensief

Investment objective

To provide medium term capital appreciation with a diversified and actively managed portfolio of various classes of assets offering a broad distribution of risks, without any specific restriction on tracking error.

Investment policy

The sub-fund may invest in bonds, equities, money market instruments through direct investments, financial derivative instruments, as well as undertakings for collective investments (including exchange traded funds) and, on an ancillary basis, in cash instruments. The sub-fund may on top be exposed to commodities, with a maximum exposure of 10% through undertakings for collective investment, such as ETFs and ETCs. The emphasis is placed on the diversification of investments on an international scale.

It seeks to generate returns at a moderately high risk level by actively managing a portfolio of transferable securities.

The manager will try to maintain an intermediate risk profile. He will invest in interest-bearing securities of various maturities as well as in equities and will generally favor the latter. Investments on Emerging Markets are limited to 20%.

The manager will allocate the net assets according to the following strategic allocation:
- Equities: 55%
- Bonds: 35%
- Short-term debt securities: 10%

The manager may deviate from the above allocation on a tactical basis, following its market anticipations.

The sub-fund may invest up to 20% in bank deposits at sight, including cash held in current accounts with a bank accessible at any time.

Responsible investment policy

As part of the ManCo Responsible Investment approach the sub-fund excludes direct investments in securities issued by companies involved in highly controversial activities (such as tobacco production, controversial weapons production) as well as in breach with the UN Global Compact principles.

Derivative instruments

Core Financial Derivative Instruments may be used for hedging, efficient portfolio management and investment as described in points 2 and 3 of Appendix 2 of Book I.

Relation to the Reference Portfolio

This sub-fund is actively managed and is compared to the Reference Portfolio as described in Appendix 2 for performance and risk level indicator purposes. However, the reference to this Reference Portfolio does not constitute any objective or limitation in the management and composition of the portfolio and the sub-fund does not restrain its universe to the Reference Portfolio's components.

Therefore, returns may deviate materially from the performance of the Reference Portfolio.

Risk profile

Specific sub-fund risks:
- Counterparty Risk
- Derivatives Risk
- High leverage Risk
- Commodity Market Risk

For an overview of the generic risks, please refer to the Appendix 3 of the Book I of the Prospectus.

Investor type profile

Sub-fund shares are available to both retail investors and Institutional Investors seeking for the investment objective. Institutional investors are eligible for a special share category when their investments exceed a predetermined threshold.

Share Categories

Category	Class	ISIN code	Registered	Dividend	Investors	Minimum Holding(1)
Class A	CAP	LU0752954999	Yes	No	All	EUR 100

(1) At the discretion of the Board of Directors, these minimum holding amounts may be waived. In such case, the Company will ensure that concerned investors are equally treated.

ABN AMRO Funds Verzekeringen Beleggingsfonds Matig Offensief
short-named ABN AMRO Verzekeringen Beleggingsfonds Matig Offensief
or AAV Beleggingsfonds Matig Offensief

Fees and Costs

Maximum recurring fees and costs payable by the sub-fund

Category	Management fee[1]	Performance fee	Other fees	Taxe d'abonnement[2]
Class A	0.75%	-	0.18%	0.05%

(1) To the extent that the Company invests in UCITS and other UCIs of the same promoter, none of the Company's sub-funds will be charged double Management Fees.

(2) In addition, the Company may be subject to foreign UCI's tax, and/or other regulators levy, in the country where the sub-fund is registered for distribution.

Additional information

Accounting and reference currency:

EUR, currency of expression of the sub-fund.

Net Asset Value (NAV):

EUR

Each full bank business day in Luxembourg, provided that the financial markets corresponding to a significant proportion (approximately 50%) of the assets of the sub-fund were open at least one day after the day that served as the basis for calculating the preceding NAV.

It is available at the Company's registered office, from local agents, and in any newspapers designated by the Board of Directors and the web site www.abnamroinvestmentsolutions.com.

Terms of subscription / conversion / redemption:

Subscription, redemption and conversion orders will be processed at an unknown NAV in accordance with the rules set out below, only on trading days in Luxembourg, and the time mentioned is Luxembourg time.

Centralization of orders	Orders Trade Date	NAV calculation and publication date	Orders Settlement Date
16:00 CET on the day preceding the NAV Valuation Day (D-1)	Valuation Day (D)	Day after the Valuation Day (D+1)	Maximum two bank business days after the Valuation Day (D+2)[1]

(1) If the settlement day is a currency holiday, the settlement will occur the following business day.

Listing:

None

Historical information:

This sub-fund was launched on 12 March 2012.

29 July 2014: The sub-fund changed category from "Fund of Funds" to being classified as a "Profile" sub-fund.

The previous sub-fund's name is "Verzekeringen Profile 4".

Taxation:

Potential shareholders are recommended to seek full information in their country of origin, place of residence or domicile on the possible tax consequences associated with their investment.

ABN AMRO Funds Verzekeringen Beleggingsfonds Offensief
short-named ABN AMRO Verzekeringen Beleggingsfonds Offensief
or AAV Beleggingsfonds Offensief

Investment objective

To provide medium term capital appreciation with a diversified and actively managed portfolio of various classes of assets offering a broad distribution of risks, without any specific restriction on tracking error.

Investment policy

The sub-fund may invest in bonds, equities, money market instruments through direct investments, financial derivative instruments, as well as undertakings for collective investments (including exchange traded funds). The sub-fund may on top be exposed to commodities, with a maximum exposure of 10% through undertakings for collective investment, such as ETFs and ETCs. The emphasis is placed on the diversification of investments on an international scale.

It aims to take advantage of the opportunities to create value that arise, while limiting risk and actively managing a portfolio of transferable securities.

The manager will try to maintain a high risk profile. He will favor equities while managing risk by investing, on a secondary basis, in interest-bearing securities of various maturities. Investments on Emerging Markets are limited to 20%.

The manager will allocate the net assets according to the following strategic allocation:
- Equities: 75%
- Bonds: 15%
- Short-term debt securities: 10%

The manager may deviate from the above allocation on a tactical basis, following its market anticipations.

The sub-fund may invest up to 20% in bank deposits at sight, including cash held in current accounts with a bank accessible at any time.

Responsible investment policy

As part of the ManCo Responsible Investment approach the sub-fund excludes direct investments in securities issued by companies involved in highly controversial activities (such as tobacco production, controversial weapons production) as well as in breach with the UN Global Compact principles.

Derivative instruments

Core Financial Derivative Instruments may be used for hedging, efficient portfolio management and investment as described in points 2 and 3 of Appendix 2 of Book I.

Relation to the Reference Portfolio

This sub-fund is actively managed and is compared to the Reference Portfolio as described in Appendix 2 for performance and risk level indicator purposes. However, the reference to this Reference Portfolio does not constitute any objective or limitation in the management and composition of the portfolio and the sub-fund does not restrain its universe to the Reference Portfolio's components.

Therefore, returns may deviate materially from the performance of the Reference Portfolio.

Risk profile

Specific sub-fund risks:
- Counterparty Risk
- Derivatives Risk
- High leverage Risk
- Commodity Market Risk

For an overview of the generic risks, please refer to the Appendix 3 of the Book I of the Prospectus.

Investor type profile

Sub-fund shares are available to both retail investors and Institutional Investors seeking for the investment objective. Institutional investors are eligible for a special share category when their investments exceed a predetermined threshold.

Share Categories

Category	Class	ISIN code	Registered	Dividend	Investors	Minimum Holding(1)
Class A	CAP	LU0752955020	Yes	No	All	EUR 100

(1) At the discretion of the Board of Directors, these minimum holding amounts may be waived. In such case, the Company will ensure that concerned investors are equally treated.

ABN AMRO Funds Verzekeringen Beleggingsfonds Offensief
short-named ABN AMRO Verzekeringen Beleggingsfonds Offensief
or AAV Beleggingsfonds Offensief

Fees and Costs

Maximum recurring fees and costs payable by the sub-fund

Category	Management fee[1]	Performance fee	Other fees	Taxe d'abonnement[2]
Class A	0.75%	-	0.18%	0.05%

(1) To the extent that the Company invests in UCITS and other UCIs of the same promoter, none of the Company's sub-funds will be charged double Management Fees.

(2) In addition, the Company may be subject to foreign UCI's tax, and/or other regulators levy, in the country where the sub-fund is registered for distribution.

Additional information

Accounting and reference currency:

EUR, currency of expression of the sub-fund.

Net Asset Value (NAV):

EUR

Each full bank business day in Luxembourg, provided that the financial markets corresponding to a significant proportion (approximately 50%) of the assets of the sub-fund were open at least one day after the day that served as the basis for calculating the preceding NAV.

It is available at the Company's registered office, from local agents, and in any newspapers designated by the Board of Directors and the web site www.abnamroinvestmentsolutions.com.

Terms of subscription / conversion / redemption:

Subscription, redemption and conversion orders will be processed at an unknown NAV in accordance with the rules set out below, only on trading days in Luxembourg, and the time mentioned is Luxembourg time.

Centralization of orders	Orders Trade Date	NAV calculation and publication date	Orders Settlement Date
16:00 CET on the day preceding the NAV Valuation Day (D-1)	Valuation Day (D)	Day after the Valuation Day (D+1)	Maximum two bank business days after the Valuation Day (D+2)[1]

(1) If the settlement day is a currency holiday, the settlement will occur the following business day.

Listing:

None

Historical information:

This sub-fund was launched on 12 March 2012.

29 July 2014: The sub-fund changed category from "Fund of Funds" to being classified as a "Profile" sub-fund.

The previous sub-fund's name is "Verzekeringen Profile 5".

Taxation:

Potential shareholders are recommended to seek full information in their country of origin, place of residence or domicile on the possible tax consequences associated with their investment.

ABN AMRO Funds Verzekeringen Beleggingsfonds Zeer Offensief
short-named ABN AMRO Verzekeringen Beleggingsfonds Zeer Offensief
or AAV Beleggingsfonds Zeer Offensief

Investment objective

To provide medium term capital appreciation with a diversified and actively managed portfolio of various classes of assets offering a broad distribution of risks, without any specific restriction on tracking error.

Investment policy

The sub-fund may invest in bonds, equities, money market instruments through direct investments, financial derivative instruments, as well as undertakings for collective investments (including exchange traded funds). The sub-fund may on top be exposed to commodities, with a maximum exposure of 10% through undertakings for collective investment, such as ETFs and ETCs. The emphasis is placed on the diversification of investments on an international scale.

It aims to take advantage of the opportunities to create value that arise, by actively managing a portfolio of transferable securities.

The manager will try to maintain an aggressive risk profile. He will favor equities while managing risk by investing, on a secondary basis, in interest-bearing securities of various maturities. Investments on Emerging Markets are limited to 20%.

The manager will allocate the net assets according to the following strategic allocation:
- Equities: 90%
- Bonds: 0%
- Short-term debt securities: 10%

The manager may deviate from the above allocation on a tactical basis, following its market anticipations.

The sub-fund may invest up to 20% in bank deposits at sight, including cash held in current accounts with a bank accessible at any time.

Responsible investment policy

As part of the ManCo Responsible Investment approach the sub-fund excludes direct investments in securities issued by companies involved in highly controversial activities (such as tobacco production, controversial weapons production) as well as in breach with the UN Global Compact principles.

Derivative instruments

Core Financial Derivative Instruments may be used for hedging, efficient portfolio management and investment as described in points 2 and 3 of Appendix 2 of Book I.

Relation to the Reference Portfolio

This sub-fund is actively managed and is compared to the Reference Portfolio as described in Appendix 2 for performance and risk level indicator purposes. However, the reference to this Reference Portfolio does not constitute any objective or limitation in the management and composition of the portfolio and the sub-fund does not restrain its universe to the Reference Portfolio's components.

Therefore, returns may deviate materially from the performance of the Reference Portfolio.

Risk profile

Specific sub-fund risks:
- Counterparty Risk
- Derivatives Risk
- Commodity Market Risk

For an overview of the generic risks, please refer to the Appendix 3 of the Book I of the Prospectus.

Investor type profile

Sub-fund shares are available to both retail investors and Institutional Investors seeking for the investment objective. Institutional investors are eligible for a special share category when their investments exceed a predetermined threshold.

Share Categories

Category	Class	ISIN code	Registered	Dividend	Investors	Minimum Holding(1)
Class A	CAP	LU0752955293	Yes	No	All	EUR 100

(1) At the discretion of the Board of Directors, these minimum holding amounts may be waived. In such case, the Company will ensure that concerned investors are equally treated.

ABN AMRO Funds Verzekeringen Beleggingsfonds Zeer Offensief
short-named ABN AMRO Verzekeringen Beleggingsfonds Zeer Offensief
or AAV Beleggingsfonds Zeer Offensief

Fees and Costs

Maximum recurring fees and costs payable by the sub-fund

Category	Management fee(1)	Performance fee	Other fees	Taxe d'abonnement(2)
Class A	0.75%	-	0.18%	0.05%

(1) To the extent that the Company invests in UCITS and other UCIs of the same promoter, none of the Company's sub-funds will be charged double Management Fees.

(2) In addition, the Company may be subject to foreign UCI's tax, and/or other regulators levy, in the country where the sub-fund is registered for distribution.

Additional information

Accounting and reference currency:

EUR, currency of expression of the sub-fund.

Net Asset Value (NAV):

EUR

Each full bank business day in Luxembourg, provided that the financial markets corresponding to a significant proportion (approximately 50%) of the assets of the sub-fund were open at least one day after the day that served as the basis for calculating the preceding NAV.

It is available at the Company's registered office, from local agents, and in any newspapers designated by the Board of Directors and the web site www.abnamroinvestmentsolutions.com.

Terms of subscription / conversion / redemption:

Subscription, redemption and conversion orders will be processed at an unknown NAV in accordance with the rules set out below, only on trading days in Luxembourg, and the time mentioned is Luxembourg time.

Centralization of orders	Orders Trade Date	NAV calculation and publication date	Orders Settlement Date
16:00 CET on the day preceding the NAV Valuation Day (D-1)	Valuation Day (D)	Day after the Valuation Day (D+1)	Maximum two bank business days after the Valuation Day (D+2)(1)

(1) If the settlement day is a currency holiday, the settlement will occur the following business day.

Listing:

None

Historical information:

This sub-fund was launched on 12 March 2012.

29 July 2014: The sub-fund changed category from "Fund of Funds" to being classified as a "Profile" sub-fund.

The previous sub-fund's name is "Verzekeringen Profile 6".

Taxation:

Potential shareholders are recommended to seek full information in their country of origin, place of residence or domicile on the possible tax consequences associated with their investment.

ABN AMRO Funds Global Balanced
short-named ABN AMRO Global Balanced

Investment objective

To provide long term capital appreciation with a diversified and actively managed portfolio of various classes of assets offering a broad distribution of risks, without any specific restriction on tracking error. In the interest of diversification, there will be investments across the entire curve without any particular concentration on a specific portion or point of the curve.

Investment policy

The sub-fund is actively managed between different asset classes, such as equities, bonds, money market instruments through direct investments, as well as undertakings for collective investments (including exchange traded funds).

It seeks to generate returns at a moderately high risk level by actively managing a portfolio of transferable securities. The manager will try to maintain an intermediate risk profile. He will invest in interest-bearing securities with various maturities as well as in equities.

The following restrictions will apply to the sub-fund:

- Minimum of Equities:	20%
- Maximum of Equities:	75%
- Maximum exposure to High Yield and Emerging Market Debt:	20%
- Minimum of debt instruments (bonds and money market instruments)	25%
- Maximum of debt instruments (bonds and money market instruments)	80%

The sub-fund may not invest in defaulted assets but may invest in Distressed Assets up to 10% of the sub-fund's net assets.

The sub-fund may invest up to 20% in bank deposits at sight, including cash held in current accounts with a bank accessible at any time.

Responsible investment policy

The sub-fund promotes environmental and social characteristics and qualifies as an investment product in accordance with article 8(1) of Regulation (EU) 2019/2088 on sustainability related disclosures in the financial services sector.

Information regarding the environmental or social characteristics and/or the sustainable objectives of the relevant sub-funds as per SFDR Level II is available in the "Appendix 2" of the Book II of this Prospectus.

Derivative instruments

Core Financial Derivative Instruments may be used for hedging and efficient portfolio management as described in points 2 and 3 of Appendix 2 of Book I.

Relation to the Reference Portfolio

This sub-fund is actively managed and is compared to the Reference Portfolio as described in Appendix 2 for performance and risk level indicator purposes. However, the reference to this Reference Portfolio does not constitute any objective or limitation in the management and composition of the portfolio and the sub-fund does not restrain its universe to the Reference Portfolio's components.

The calculation method of the Reference Portfolio can be found on the following website: www.msci.com.

The Reference Portfolio does not evaluate or include its constituents on the basis of environmental and/or social characteristics and is therefore not aligned with the ESG characteristics promoted by the sub-fund.

Therefore, returns may deviate materially from the performance of the Reference Portfolio.

Investment Manager

ABN AMRO Investment Solutions

External Advisor

ABN AMRO Bank N.V. Belgium Branch

Risk profile

Specific sub-fund risks:

- Counterparty Risk
- Derivatives Risk
- Liquidity Risk
- High yield bond Risk

For an overview of the generic risks, please refer to the Appendix 3 of the Book I of the Prospectus.

Investor type profile

Sub-fund shares are available to both retail investors and Institutional Investors seeking for the investment objective. Institutional investors are eligible for a special share category when their investments exceed a predetermined threshold.

ABN AMRO Funds Global Balanced
short-named ABN AMRO Global Balanced

Share Categories

Category	Class	ISIN code	Registered	Dividend	Investors	Minimum Holding(1)
Class A	CAP	LU2229463448	Yes	No	All	EUR 100
	DIS	LU2229463521		Yes		
Class B	CAP	LU2229463794	Yes	No	Investors being clients of ABN AMRO Bank or ABN AMRO Group affiliated companies and Authorized Investors	EUR 5,000
	DIS	LU2229463877		Yes		
Class I	CAP	LU2229463950	Yes	No	Institutional Investors	EUR 1,000,000
	DIS	LU2229464099		Yes		

(1) At the discretion of the Board of Directors, these minimum holding amounts may be waived. In such case, the Company will ensure that concerned investors are equally treated.

Fees and Costs

Maximum recurring fees and costs payable by the sub-fund

Category	Management fee	Performance fee	Other fees	Taxe d'abonnement(1)
Class A	1.50%	-	0.18%	0.05%
Class B	1.20%	-	0.18%	0.05%
Class I	0.60%	-	0.15%	0.01%

(1) In addition, the Company may be subject to foreign UCI's tax, and/or other regulators levy, in the country where the sub-fund is registered for distribution.

Additional information

Accounting and reference currency:

EUR, currency of expression of the sub-fund.

Net Asset Value (NAV):

EUR

Each full bank business day in Luxembourg, provided that the financial markets corresponding to a significant proportion (approximately 50%) of the assets of the sub-fund were open at least one day after the day that served as the basis for calculating the preceding NAV.

It is available at the Company's registered office, from local agents, and in any newspapers designated by the Board of Directors and the web site www.abnamroinvestmentsolutions.com.

Terms of subscription / conversion / redemption:

Subscription, redemption and conversion orders will be processed at an unknown NAV in accordance with the rules set out below, only on trading days in Luxembourg, and the time mentioned is Luxembourg time.

Centralization of orders	Orders Trade Date	NAV calculation and publication date	Orders Settlement Date
16:00 CET on the day preceding the NAV Valuation Day (D-1)	Valuation Day (D)	Day after the Valuation Day (D+1)	Maximum two bank business days after the Valuation Day (D+2)(1)

(1) If the settlement day is a currency holiday, the settlement will occur the following business day.

Listing:

None

Historical information:

The sub-fund was launched on 9 July 2021.

Taxation:

Potential shareholders are recommended to seek full information in their country of origin, place of residence or domicile on the possible tax consequences associated with their investment.

ABN AMRO Funds NexGen Multi-Asset
short-named ABN AMRO NexGen Multi-Asset

Investment objective

To provide long term capital growth with a diversified and actively managed portfolio of various asset classes while limiting portfolio volatility, without any specific restriction on tracking error.

Investment policy

The sub-fund is actively managed investing in bonds, equities, money market instruments through various strategies (active and passive) delegated to several investment managers or through investment in funds (including exchange traded funds). The sub-fund invests with no restriction on countries (including Emerging countries, but excluding mainland China equities), sectors or currencies.

Depending on his anticipations and convictions on risks and opportunities, the portfolio manager selects on a discretionary manner, without restriction, a diversified allocation based on several asset classes, geographic areas, market capitalization, sectors and management styles (value, blend or growth on the equity side). The portfolio manager decides the allocation on each of the different asset classes and types of investments.

The asset classes will be allocated as following:

- Equities from 0% to 80%
- Debt securities and money market instruments from 0% to 80%

The sub-fund, will not be directly exposed to mainland China equities.

The sub-fund may invest up to 20% in bank deposits at sight, including cash held in current accounts with a bank accessible at any time.

Responsible investment policy

The sub-fund promotes environmental and social characteristics and qualifies as an investment product in accordance with article 8(1) of Regulation (EU) 2019/2088 on sustainability related disclosures in the financial services sector.

Information regarding the environmental or social characteristics and/or the sustainable objectives of the relevant sub-funds as per SFDR Level II is available in the "Appendix 2" of the Book II of this Prospectus.

Derivative instruments

Core Financial Derivative Instruments may be used for hedging, efficient portfolio management and investment as described in points 2 and 3 of Appendix 2 of Book I.

Relation to the Reference Portfolio

This sub-fund is actively managed without reference to a Reference Portfolio.

External Investment Manager

ABN AMRO Investment Solutions

Risk profile

Specific sub-fund risks:

- Operational and Custody Risk
- Emerging Market Risk
- Small cap, Specialized or restricted Sectors Risk
- Credit Risk
- Derivatives Risk
- Counterparty Risk

For an overview of the generic risks, please refer to the Appendix 3 of the Book I of the Prospectus.

Investor type profile

Sub-fund shares are available to both retail and Institutional Investors who are seeking for the investment objective.

ABN AMRO Funds NexGen Multi-Asset
short-named ABN AMRO NexGen Multi-Asset

Share Categories

Category	Class	ISIN code	Registered	Dividend	Investors	Minimum Holding(1)
Class A	CAP	LU1890809996	Yes	No	All	EUR 100
Class R	CAP	LU2992059167	Yes	No	Investors being clients of Financial Intermediaries or Services prohibited from retaining inducements and Authorized Investors	EUR 100
Class I	CAP	LU1890810226	Yes	No	Institutional investors	EUR 1,000,000

(1) At the discretion of the Board of Directors, these minimum holding amounts may be waived. In such case, the Company will ensure that concerned investors are equally treated.

Fees and Costs

Maximum recurring fees and costs payable by the sub-fund

Category	Management fee	Performance fee	Other fees	Taxe d'abonnement (1)
Class A	0.80%	-	0.18%	0.05%
Class R	0.50%	-	0.18%	0.05%
Class I	0.40%	-	0.18%	0.01%

(1) In addition, the Company may be subject to foreign UCI's tax, and/or other regulators levy, in the country where the sub-fund is registered for distribution.

Additional information

Accounting and reference currency:

EUR, currency of expression of the sub-fund.

Net Asset Value (NAV):

EUR

Each full bank business day in Luxembourg, provided that the financial markets corresponding to a significant proportion (approximately 50%) of the assets of the sub-fund were open at least one day after the day that served as the basis for calculating the preceding NAV.

It is available at the Company's registered office, from local agents, and in any newspapers designated by the Board of Directors and the web site www.abnamroinvestmentsolutions.com.

Terms of subscription / conversion / redemption:

Subscription, redemption and conversion orders will be processed at an unknown NAV in accordance with the rules set out below, only on trading days in Luxembourg, and the time mentioned is Luxembourg time.

Centralization of orders	Orders Trade Date	NAV calculation and publication date	Orders Settlement Date
16:00 CET on the day preceding the NAV Valuation Day (D-1)	Valuation Day (D)	Day after the Valuation Day (D+1)	Maximum two bank business days after the Valuation Day (D+2)(1)

(1) If the settlement day is a currency holiday, the settlement will occur the following business day.

Listing:

None

Historical information:

The sub-fund was launched on 27 November 2020 with the name "Candriam Total Return Global Equities".

On 1st April 2025, the sub-fund changed its name to "NexGen Multi-Asset".

Taxation:

Potential shareholders are recommended to seek full information in their country of origin, place of residence or domicile on the possible tax consequences associated with their investment.

ABN AMRO Funds Portfolio High Quality Bonds
short-named ABN AMRO Portfolio High Quality Bonds
short-named AAF Portfolio High Quality Bonds
short-named Portfolio High Quality Bonds

Investment objective

To provide medium term capital appreciation with a diversified and actively managed portfolio of euro aggregate bonds, without any specific restriction on tracking error.

Investment policy

The sub-fund is actively managed investing in various strategies (active and passive) delegated to several investment managers or through investment in funds. The sub fund allows an allocation between different market strategies and geographic areas in the bond markets. The selection process for these External Investment Managers and funds relies on qualitative assessment on 5 axes (research team, management team, philosophy, process and risk management), quantitative analysis (risk and performance assessment) and on operational due diligence.

The sub-fund invests predominantly in euro denominated investment grade bonds and other fixed and floating rate securities. The sub-fund may also make use of a variety of instruments including, but not limited to, forward rate notes, forward foreign exchange contracts (including non-deliverable forwards), interest rate futures, bond futures and OTC swaps such as interest rate swaps and credit default swaps and strategies (e.g. yield curve and arbitrage strategies by way of investments in the securities and derivative instruments listed above) in order to achieve the sub-fund's objective. The minimum asset allocation in such securities on a consolidated basis (direct and indirect investments) will be of 60% of the sub-fund's net assets.

The sub-fund will respect within the remaining 40% of its total net assets and on a consolidated basis all the following limitations for investments in the below securities/instruments:
(i) a maximum of 10% of the total net assets of the sub-fund may be invested in High Yield bonds;
(ii) a maximum of 25% of the total net assets of the sub-fund may be invested in convertible bonds and other equity-linked debt securities;
(iii) a maximum of one third of the total net assets of the sub-fund may be invested in money market instruments, including, but not limited to, certificates of deposit and short-term deposits, and bank deposit at sight;
(iv) a maximum of 10% of the total net assets of the sub-fund may be invested in transferable equity securities;

The sub-fund may not invest in defaulted assets but may invest in Distressed Assets up to 10% of the sub-fund's net assets.

The sub-fund may invest up to 20% in bank deposits at sight, including cash held in current accounts with a bank accessible at any time.

Responsible investment policy

The sub-fund promotes environmental and social characteristics and qualifies as an investment product in accordance with article 8(1) of Regulation (EU) 2019/2088 on sustainability related disclosures in the financial services sector.

Information regarding the environmental or social characteristics and/or the sustainable objectives of the relevant sub-funds as per SFDR Level II is available in the "Appendix 2" of the Book II of this Prospectus.

Derivative instruments

Core Financial Derivative Instruments may be used for hedging, efficient portfolio management and investment as described in points 2 and 3 of Appendix 2 of Book I.

Relation to the Reference Portfolio

This sub-fund is actively managed and is compared to the Reference Portfolio as described in Appendix 2 for performance and risk level indicator purposes. However, the reference to this Reference Portfolio does not constitute any objective or limitation in the management and composition of the portfolio and the sub-fund does not restrain its universe to the Reference Portfolio's components.

Therefore, returns may deviate materially from the performance of the Reference Portfolio.

Investment Manager

ABN AMRO Investment Solutions

External Advisor

ABN AMRO Bank N.V.

Risk profile

Specific sub-fund risks:
- Counterparty Risk
- Credit Risk
- Derivatives Risk

- High leverage Risk
- Sustainability Risk

For an overview of the generic risks, please refer to the Appendix 3 of the Book I of the Prospectus.

Investor type profile

Sub-fund shares are available to both retail and Institutional Investors who are seeking for the investment objective.

Share Categories

Category	Class	ISIN code	Registered	Dividend	Investors	Minimum Holding(1)
Class G	DIS	LU2445655652	Yes	Yes	Investors being clients of the Discretionary Portfolio Management of ABN AMRO Bank or ABN AMRO Group affiliated companies and having specific fee arrangement and Authorized Institutional Investors	EUR 5,000

(1) At the discretion of the Board of Directors, these minimum holding amounts may be waived. In such case, the Company will ensure that concerned investors are equally treated.

Fees and Costs

Maximum recurring fees and costs payable by the sub-fund

Category	Management fee	Performance fee	Other fees	Taxe d'abonnement(1)
Class G	0.80%	-	0.18%	0.01%

(1) In addition, the Company may be subject to foreign UCI's tax, and/or other regulators levy, in the country where the sub-fund is registered for distribution.

Additional information

Accounting and reference currency:

EUR, currency of expression of the sub-fund.

Net Asset Value (NAV):

EUR

Each full bank business day in Luxembourg, provided that the financial markets corresponding to a significant proportion (approximately 50%) of the assets of the sub-fund were open at least one day after the day that served as the basis for calculating the preceding NAV.

It is available at the Company's registered office, from local agents, and in any newspapers designated by the Board of Directors and the web site www.abnamroinvestmentsolutions.com.

Terms of subscription / conversion / redemption:

Subscription, redemption and conversion orders will be processed at an unknown NAV in accordance with the rules set out below, only on trading days in Luxembourg, and the time mentioned is Luxembourg time.

Centralization of orders	Orders Trade Date	NAV calculation and publication date	Orders Settlement Date
10:00 CET on the NAV Valuation Day (D)	Valuation Day (D)	Day after the Valuation Day (D+1)	Maximum two bank business days after the Valuation Day (D+2)(1)

(1) If the settlement day is a currency holiday, the settlement will occur the following business day.

Listing:

None

Historical information:

The sub-fund will be launched at a date yet to be determined by the Board of Directors.

Taxation:

Potential shareholders are recommended to seek full information in their country of origin, place of residence or domicile on the possible tax consequences associated with their investment.

ABN AMRO Funds Portfolio High Quality ESG Bonds
short-named ABN AMRO Portfolio High Quality ESG Bonds
short-named AAF Portfolio High Quality ESG Bonds
short-named Portfolio High Quality ESG Bonds

Investment objective

To provide medium term capital appreciation with a diversified and actively managed portfolio of euro aggregate bonds, without any specific restriction on tracking error.

Investment policy

The sub-fund is actively managed investing in various strategies delegated to several investment managers, through investment in funds or directly managed by the Investment Manager. The sub fund allows an allocation between different market strategies and geographic areas in the bond markets. The selection process for these External Investment Managers and funds relies on qualitative assessment on 5 axes (research team, management team, philosophy, process and risk management), quantitative analysis (risk and performance assessment) and on operational due diligence.

The sub-fund invests predominantly in euro denominated investment grade bonds and other fixed and floating rate securities. The sub-fund may also make use of a variety of instruments including, but not limited to, forward rate notes, forward foreign exchange contracts (including non-deliverable forwards), interest rate futures, bond futures and OTC swaps such as interest rate swaps and credit default swaps and strategies (e.g. yield curve and arbitrage strategies by way of investments in the securities and derivative instruments listed above) in order to achieve the sub-fund's objective. The minimum asset allocation in such securities on a consolidated basis (direct and indirect investments) will be of 60% of the sub-fund's net assets.

The sub-fund will respect within the remaining 40% of its total net assets and on a consolidated basis all the following limitations for investments in the below securities/instruments:
(i) a maximum of 10% of the total net assets of the sub-fund may be invested in High Yield bonds;
(ii) a maximum of 25% of the total net assets of the sub-fund may be invested in convertible bonds and other equity-linked debt securities;
(iii) a maximum of one third of the total net assets of the sub-fund may be invested in money market instruments, including, but not limited to, certificates of deposit and short-term deposits, and bank deposit at sight;
(iv) a maximum of 10% of the total net assets of the sub-fund may be invested in transferable equity securities;

The sub-fund may not invest in defaulted assets but may invest in Distressed Assets up to 10% of the sub-fund's net assets.

The sub-fund may invest up to 20% in bank deposits at sight, including cash held in current accounts with a bank accessible at any time.

Responsible investment policy

The sub-fund promotes environmental and social characteristics and qualifies as an investment product in accordance with article 8(1) of Regulation (EU) 2019/2088 on sustainability related disclosures in the financial services sector.

Information regarding the environmental or social characteristics and/or the sustainable objectives of the relevant sub-funds as per SFDR Level II is available in the "Appendix 2" of the Book II of this Prospectus.

Derivative instruments

Core Financial Derivative Instruments may be used for hedging, efficient portfolio management and investment as described in points 2 and 3 of Appendix 2 of Book I.

Relation to the Reference Portfolio

This sub-fund is actively managed and is compared to the Reference Portfolio as described in Appendix 2 for performance and risk level indicator purposes. However, the reference to this Reference Portfolio does not constitute any objective or limitation in the management and composition of the portfolio and the sub-fund does not restrain its universe to the Reference Portfolio's components.

The Reference Portfolio does not evaluate or include its constituents on the basis of environmental and/or social characteristics and is therefore not aligned with the ESG characteristics promoted by the sub-fund.

Therefore, returns may deviate materially from the performance of the Reference Portfolio.

Investment Manager

ABN AMRO Investment Solutions

External Advisor

ABN AMRO Bank N.V.

ABN AMRO Funds Portfolio High Quality ESG Bonds
short-named ABN AMRO Portfolio High Quality ESG Bonds
short-named AAF Portfolio High Quality ESG Bonds
short-named Portfolio High Quality ESG Bonds

Risk profile

Specific sub-fund risks:
- Counterparty Risk
- Credit Risk
- Derivatives Risk
- High leverage Risk
- Sustainability Risk

For an overview of the generic risks, please refer to the Appendix 3 of the Book I of the Prospectus.

Investor type profile

Sub-fund shares are available to both retail and Institutional Investors who are seeking for the investment objective.

Share Categories

Category	Class	ISIN code	Registered	Dividend	Investors	Minimum Holding(1)
Class G	CAP	LU2445655736	Yes	Yes	Investors being clients of the Discretionary Portfolio Management of ABN AMRO Bank or ABN AMRO Group affiliated companies and having specific fee arrangement and Authorized Institutional Investors	EUR 5,000

(1) At the discretion of the Board of Directors, these minimum holding amounts may be waived. In such case, the Company will ensure that concerned investors are equally treated.

Fees and Costs

Maximum recurring fees and costs payable by the sub-fund

Category	Management fee	Performance fee	Other fees	Taxe d'abonnement(1)
Class G	0.80%	-	0.18%	0.01%

(1) In addition, the Company may be subject to foreign UCI's tax, and/or other regulators levy, in the country where the sub-fund is registered for distribution.

Additional information

Accounting and reference currency:

EUR, currency of expression of the sub-fund.

Net Asset Value (NAV):

EUR

Each full bank business day in Luxembourg, provided that the financial markets corresponding to a significant proportion (approximately 50%) of the assets of the sub-fund were open at least one day after the day that served as the basis for calculating the preceding NAV.

It is available at the Company's registered office, from local agents, and in any newspapers designated by the Board of Directors and the web site www.abnamroinvestmentsolutions.com.

Terms of subscription / conversion / redemption:

Subscription, redemption and conversion orders will be processed at an unknown NAV in accordance with the rules set out below, only on trading days in Luxembourg, and the time mentioned is Luxembourg time.

Centralization of orders	Orders Trade Date	NAV calculation and publication date	Orders Settlement Date
10:00 CET on the NAV Valuation Day (D)	Valuation Day (D)	Day after the Valuation Day (D+1)	Maximum two bank business days after the Valuation Day (D+2)(1)

(1) If the settlement day is a currency holiday, the settlement will occur the following business day.

Listing:

None

Historical information:

The sub-fund will be launched at a date yet to be determined by the Board of Directors.

Taxation:

Potential shareholders are recommended to seek full information in their country of origin, place of residence or domicile on the possible tax consequences associated with their investment.

ABN AMRO Funds World Equities Selection
short-named AAF World Equities Selection

Investment objective

To provide long term capital appreciation with a diversified and actively managed portfolio of worldwide equities, without any specific restriction on tracking error.

Investment policy

The sub-fund is actively managed investing in various strategies delegated to several investment managers. The sub-fund allows an allocation between different styles and market cap strategies of, equities which are located worldwide. The selection process for these External Investment Managers relies on performance and risk quantitative analysis, a qualitative assessment on 5 axes (management team, research team, philosophy, process and risk management); and on operational due diligence

The sub-fund invests predominantly in transferable equity securities such as equities, other equity shares such as co-operative shares and participation certificates issued by, or warrants on transferable equity securities of, equities which are located worldwide.

The minimum asset allocation in such securities on a consolidated basis (direct and indirect investments) will be of 60% of the sub-fund's net assets. Moreover, the minimum sub-fund's investment in equity securities will be of 75% of the sub-fund's net assets. Investments on Emerging Markets are limited to 20%.

The sub-fund may invest up to 10% of its net assets into Chinese equities (A-shares), denominated in CNH and that are listed on the Hong Kong Stock Exchange, via the Shanghai-Hong Kong and Shenzhen Stock Connect.

Investments in debt securities will not exceed 15% of its net assets.

The sub-fund may invest up to 20% in bank deposits at sight, including cash held in current accounts with a bank accessible at any time.

Responsible investment policy

The sub-fund promotes environmental and social characteristics and qualifies as an investment product in accordance with article 8(1) of Regulation (EU) 2019/2088 on sustainability related disclosures in the financial services sector.

Information regarding the environmental or social characteristics and/or the sustainable objectives of the relevant sub-funds as per SFDR Level II is available in the "Appendix 2" of the Book II of this Prospectus.

Derivative instruments

Core Financial Derivative Instruments may be used for hedging, efficient portfolio management and investment as described in points 2 and 3 of Appendix 2 of Book I.

Relation to the Reference Portfolio

The sub-fund is actively managed and is compared to the Reference Portfolio as described in Appendix 2 for performance and risk level indicator purposes. However, the reference to this Reference Portfolio does not constitute any objective or limitation in the management and composition of the portfolio and the sub-fund does not restrain its universe to the Reference Portfolio's components.

Therefore, returns may deviate materially from the performance of the Reference Portfolio.

Choice of the underlying strategies and composition of the portfolio are not defined or restricted by the components of the Reference Portfolio. The manager will not seek to limit the level of deviation of the portfolio in regards to the Reference Portfolio but due to the sub-fund combining multiple active strategies on a discretionary basis, the risk and return profile of the sub-fund will be comparable to the Reference Portfolio. The expected return of deviation between the fund and the Reference Portfolio (the tracking error) of the sub-fund will be moderate.

Risk profile

Specific sub-fund risks:
- Counterparty Risk
- Emerging Market Risk
- Specific risks associated with investments in China
- Sustainability Risk

For an overview of the generic risks, please refer to the Appendix 3 of the Book I of the Prospectus.

Investor type profile

Sub-fund shares are available to both retail investors and Institutional Investors seeking for the investment objective. Institutional investors are eligible for a special share category when their investments exceed a predetermined threshold.

ABN AMRO Funds World Equities Selection
short-named AAF World Equities Selection

Share Categories

Category	Class	ISIN code	Registered	Dividend	Investors	Minimum Holding(1)
Class A	CAP	LU0321538950 "Class A-EUR" LU0321538281 "Class A-USD"	Yes	No	All	EUR 100 USD 100
Class R	CAP	LU1670609517	Yes	No	Investors being clients of Financial Intermediaries or Services prohibited from retaining inducements and Authorized Investors	EUR 100
Class C	CAP	LU0756530696 "Class C-EUR" LU1075916210 "Class C-USD"	Yes	No	Investors being clients of ABN AMRO Bank or ABN AMRO Group affiliated companies and Authorized Investors	EUR 5,000 USD 5,000
Class F	CAP	LU1329512849	Yes	No	Investors being clients of the Discretionary Portfolio Management of Banque Neuflize OBC and Authorized Institutional Investors	EUR 5,000
Class I	CAP	LU1165272516" Class I-EUR"	Yes	No	Institutional Investors	EUR 1,000,000

(1) At the discretion of the Board of Directors, these minimum holding amounts may be waived. In such case, the Company will ensure that concerned investors are equally treated.

Fees and Costs

Maximum recurring fees and costs payable by the sub-fund

Category	Management fee	Performance fee	Other fees	Taxe d'abonnement(1)
Class A	1.50%	-	0.18%	0.05%
Class R	0.85%	-	0.18%	0.05%
Class C	0.85%	-	0.18%	0.05%
Class F	0.85%	-	0.18%	0.01%
Class I	0.75%	-	0.15%	0.01%

(1) In addition, the Company may be subject to foreign UCI's tax, and/or other regulators levy, in the country where the sub-fund is registered for distribution.

Additional information

Accounting and reference currency:

USD, currency of expression of the sub-fund.

Net Asset Value (NAV):

USD in the "Class A-USD" and "Class C-USD" categories
EUR in the "Class A-EUR", "Class C-EUR", "Class R", "Class F" and "Class I-EUR".

Each full bank business day in Luxembourg, provided that the financial markets corresponding to a significant proportion (approximately 50%) of the assets of the sub-fund were open at least one day after the day that served as the basis for calculating the preceding NAV.

It is available at the Company's registered office, from local agents, and in any newspapers designated by the Board of Directors and the web site www.abnamroinvestmentsolutions.com.

Terms of subscription / conversion / redemption:

Subscription, redemption and conversion orders will be processed at an unknown NAV in accordance with the rules set out below, only on trading days in Luxembourg, and the time mentioned is Luxembourg time.

Centralization of orders	Orders Trade Date	NAV calculation and publication date	Orders Settlement Date
16:00 CET on the day preceding the NAV Valuation Day (D-1)	Valuation Day (D)	Day after the Valuation Day (D+1)	Maximum two bank business days after the Valuation Day (D+2)(1)

(1) If the settlement day is a currency holiday, the settlement will occur the following business day.

Listing:

None

ABN AMRO Funds World Equities Selection
short-named AAF World Equities Selection

Historical information:

The sub-fund was launched on 2 November 2007.

Taxation:

Potential shareholders are recommended to seek full information in their country of origin, place of residence or domicile on the possible tax consequences associated with their investment.

ABN AMRO Funds
Classification of sub-funds under SFDR regulation

Name of the sub-fund	Article 6 SFDR	Article 8 SFDR	Article 9 SFDR
ABN AMRO Funds Aegon Global Impact Equities			X
ABN AMRO Funds Amundi European Equities		X	
ABN AMRO Funds Aristotle US Equities	X		
ABN AMRO Funds Baring Emerging Markets ESG Bonds		X	
ABN AMRO Funds Blackrock Euro Government ESG Bonds		X	
ABN AMRO Funds Boston Common US Sustainable Equities			X
ABN AMRO Funds Boston Common Emerging Markets ESG Equities		X	
ABN AMRO Funds Boston Trust Walden US ESG Equities		X	
ABN AMRO Funds Candriam Emerging Markets ESG Bonds		X	
ABN AMRO Funds Candriam Euro Short Term Bonds		X	
ABN AMRO Funds Candriam European Equities		X	
ABN AMRO Funds Candriam French Equities		X	
ABN AMRO Funds Candriam Global Dividend Equities	X		
ABN AMRO Funds Candriam Global ESG High Yield Bonds		X	
ABN AMRO Funds EdenTree European Sustainable Equities			X
ABN AMRO Funds Global ESG Equities		X	
ABN AMRO Funds Insight Euro Aggregate Bonds	X		
ABN AMRO Funds Insight Euro ESG Corporate Bonds		X	
ABN AMRO Funds Insight Euro ESG Corporate Bonds Duration Hedged		X	
ABN AMRO Funds Kempen Euro Corporate Bonds		X	
ABN AMRO Funds Kempen Euro Corporate Bonds Duration Hedged		X	
ABN AMRO Funds M&G Emerging Markets ESG Equities		X	
ABN AMRO Funds Nordea European Covered Bonds		X	
ABN AMRO Funds Numeric Emerging Markets Equities	X		
ABN AMRO Funds Parnassus US ESG Equities		X	
Portfolio Classic Global Equities		X	
Portfolio Classic EuroTilt ESG Equities		X	
ABN AMRO Funds Portfolio High Quality Impact Bonds			X
ABN AMRO Funds Private Portfolio Bonds		X	
ABN AMRO Funds Private Portfolio Equities		X	
ABN AMRO Funds Putnam US ESG Equities		X	
ABN AMRO Funds Pzena European Equities	X		
ABN AMRO Funds RBC BlueBay Euro Aggregate ESG Bonds		X	
ABN AMRO Funds RBC BlueBay Euro Government Bonds		X	
ABN AMRO Funds Robeco Euro ESG Government-related Bonds		X	
ABN AMRO Funds Schroder Euro Corporate ESG Bonds		X	
ABN AMRO Funds Schroder Euro Corporate ESG Bonds Duration Hedged		X	
ABN AMRO Funds Victory RS Global Equities		X	
ABN AMRO Funds Walter Scott European ESG Equities		X	
ABN AMRO Funds Fund of Mandates Emerging Markets Equities	X		
ABN AMRO Funds Fund of Mandates Euro Corporate Bonds		X	
ABN AMRO Funds Fund of Mandates Euro Corporate Bonds Duration Hedged		X	
ABN AMRO Funds Portfolio High Yield & Emerging Markets Bonds		X	
ABN AMRO Funds Portfolio High Yield & Emerging Markets ESG Bonds		X	
ABN AMRO Funds Profile 1 – Very Defensive ABN AMRO Funds Profile 2 – Defensive ABN AMRO Funds Profile 3 – Moderately Defensive ABN AMRO Funds Profile 4 – Moderately Aggressive ABN AMRO Funds Profile 5 – Aggressive ABN AMRO Funds Profile 6 – Very Aggressive		X	
ABN AMRO Funds Comfort Invest II ABN AMRO Funds Comfort Invest III ABN AMRO Funds Comfort Invest IV ABN AMRO Funds Comfort Invest V		X	
ABN AMRO Funds Verzekeringen Beleggingsfonds Zeer Defensief ABN AMRO Funds Verzekeringen Beleggingsfonds Defensief ABN AMRO Funds Verzekeringen Beleggingsfonds Matig Defensief ABN AMRO Funds Verzekeringen Beleggingsfonds Matig Offensief ABN AMRO Funds Verzekeringen Beleggingsfonds Offensief ABN AMRO Funds Verzekeringen Beleggingsfonds Zeer Offensief	X		
ABN AMRO Funds Global Balanced		X	
ABN AMRO Funds NexGen Multi-Asset		X	
ABN AMRO Funds Portfolio High Quality Bonds		X	
ABN AMRO Funds Portfolio High Quality ESG Bonds		X	
ABN AMRO Funds World Equities Selection		X	

ABN AMRO Funds Aegon Global Impact Equities

Pre-contractual disclosure for the financial products referred to in Article 9, paragraphs 1, to 4a, of Regulation (EU) 2019/2088 and Article 5, first paragraph, of Regulation (EU) 2020/852

Product name:
ABN AMRO Funds Aegon Global Impact Equities

Legal entity identifier:
549300O7OE2RYRHKFM90

Sustainable investment objective

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.

Does this financial product have a sustainable investment objective?

☒ Yes	☐ No
☒ It will make a minimum of sustainable investments with an environmental objective: 35%	☐ 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
☐ in economic activities that qualify as environmentally sustainable under the EU Taxonomy	☐ 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	☐ with an environmental objective in economic activities that do not qualify as environmentally sustainable under the EU Taxonomy
	☐ with a social objective
☒ It will make a minimum of sustainable investments with a social objective: 35%	☐ It promotes E/S characteristics, but will not make any sustainable investments

What is the sustainable investment objective of this financial product?

ABN AMRO Funds Aegon Global Impact Equities ("the Sub-Fund") follows a multi-thematic sustainable investment strategy. The portfolio will be composed of companies exposed to the UN Sustainable Developments Goals (SDGs). To define the sustainable investment universe, a "pass-fail" approach is used using a set of criteria. The DNSH principle is always applied on the entire investment universe.

No reference benchmark has been designated for the purpose of attaining the sustainable objectives followed by the Sub-Fund.

Sustainability indicators measure how the sustainable objectives of this 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 analysis of certain sustainability indicators is systematically integrated into the investment decision making process. The attainment of the sustainable investment objectives is assessed by investing in securities financing economic activities that substantially contribute to the environmental and/or social objectives mentioned above. To define the sustainable investment universe, a “pass-fail” approach is used using a set of criteria. No other criteria than the one mentioned below are used to define the sustainable investment nature of an investment. The DNSH principle is always applied on the entire investment universe. To be eligible for the investment universe, the Management Company uses the below criteria:

- Having a greenhouse gas emission reduction target. The criterion is assessed by data sourced from the external data provider ISS and differentiates an issuer's targets as "No Target", "Non-Ambitious Target", "Ambitious Target", “Committed Science Based Target (SBT)”, or "Approved Science Based target (SBT)" based on the existence and quality of greenhouse gas emissions reduction targets.
- Having a net positive aggregated Overall SDG score. This criterion, sourced from external data provider ISS, assesses the overall, aggregated impact (positive and negative netting) of an issuer’s product portfolio on the achievement of sustainability objectives that align with the UN SDGs. For corporate issuers the SDG Solutions Score considers only the most distinct objective scores, i.e., the highest positive and/or the lowest negative score, based on contributing and obstructing impacts on sustainability objectives. The SDG Solution Score is calculated as the sum of the highest positive and the lowest negative objective score and ranges on a scale from -10.0 to 10.0.
- Exposure to companies that do not meet the above criteria, but for which there is (i) a path of engagement with the company that could lead to meeting one or more of the above se criteria or (ii) a different view of the company's impact assessment made by the investment manager and based on other sources. The basis for this differentiated view will be the ‘bottom-up’ qualitative assessment that all investment companies are subjected to before they become eligible for the investment universe.

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?

The "Do No Significant Harm" (DNSH) principle is compiled by taking into account adverse impacts indicators listed in the Delegated Regulation (EU) 2022/1288 of 6 April 2022. The Sub-Fund takes into consideration (for some of them using proxies) all the adverse impact indicators listed in Table 1 of Annex 1 that are applicable to investee companies.

In addition, the Sub-Fund takes into consideration PAI No. 4 in Table 2 of Annex 2, applicable to investee companies, relating to investments in companies without carbon reduction initiatives. The Sub-Fund also takes into consideration PAI No. 15 of Table 3 of Annex 1, applicable to investee companies, relating to the lack of anti-corruption and anti-bribery policies.

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

The Sub-Fund considers and mitigates adverse impacts of its investments on society and environment through a combination of portfolio management decisions, engagement, and exclusions of issuers associated with controversial conduct or activities.

With respect to Table 1 of the Commission Delegated Regulation (EU) 2022/1288 of 6 April 2022, the Sub-Fund takes into account mandatory principal adverse impacts (PAI) 1 to 14 in portfolio management decisions and exclusions using proxy indicators.

With respect to Table 2, the Sub-Fund considers the optional indicator "investing in companies without carbon emission reduction initiatives" (i.e. PAI 4) in portfolio management decisions and engagement activities sing proxy indicators.

With respect to Table 3, the Sub-Fund considers the optional indicator "lack of anti-corruption and anti-bribery policies" (i.e. PAI 15) in portfolio management decisions and exclusions using proxy indicators.

Further information on principal adverse impacts will be provided in an annex to the Sub-Fund's annual report.

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 Sub-Fund's sustainable investments are aligned with the OECD Guidelines for Multinational Enterprises and the United Nations Guiding Principles on Business and Human Rights, including the principles and rights set forth in the 8 "fundamental" conventions identified in the International Labor Organization's Declaration on Fundamental Principles (covering subjects that were considered to be fundamental principles and rights at work, e.g. freedom of association and the effective recognition of the right to collective bargaining, the elimination of all forms of forced or compulsory labour, the effective abolition of child labour, and the elimination of discrimination in respect of employment and occupation) and Rights at Work and the International Bill of Human Rights. Alignment is ensured through exclusions.

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.

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

✖ Yes, the Sub-Fund considers and mitigates adverse impacts of its investments on society and environment through a combination of portfolio management decisions, engagement, and exclusion of issuers associated with controversial conduct or activities.

With respect to Table 1 of the Commission Delegated Regulation (EU) 2022/1288 of 6 April 2022, the Sub-Fund takes into account mandatory principal adverse impacts (PAI) 1 to 14 in portfolio management decisions using proxy indicators.

With respect to Table 2, the Sub-Fund considers the optional indicator "investing in companies without carbon emission reduction initiatives" (i.e. PAI 4) in portfolio management decisions and exclusions using proxy indicators.

With respect to Table 3, the Sub-Fund considers the optional indicator "lack of anti-corruption and anti-bribery policies" (i.e. PAI 15) in portfolio management decisions and exclusions using proxy indicators.

Further information on principal adverse impacts will be provided in an annex to the Sub-Fund's annual report.

☐ No

What investment strategy does this financial product follow?

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

The Sub-Fund considers ESG analysis at every stage of the investment process when: screening the initial universe, selecting the eligible companies, constructing the portfolio, deciding to sell a company and replace it by another company, engaging actively with a company to maximise the positive impact trajectory.

The process of selecting companies starts with applying quantitative screens on a global universe by using the external ESG data providers Sustainalytics and ISS. The first screen is performed relying on the ESG data from Sustainalytics and consist of i.) applying activity-based and norm-based exclusions and of ii.) ranking companies in their sub-industry peer groups according to their ESG risk score. Only companies that pass the exclusions tests and that are ranking within the first 50% in their sub-industry peer group are eligible. The second quantitative screen will rely on the overall SDG solutions score of the external data provider ISS ; these overall scores are composed of 15 sub-scores (tackling environmental and/or social issues) assessing in what porportion the products and solutions provided by the companies are likely positively or negatively adressing one or several of the 17 UN-Sustainable Development Goals.

Subsequently to these quantitative screenings, a qualitative assessment of the company's impact is performed. This step enables the investment strategy to capture aspects that the quantitative analysis might overlook. The qualitative assessment allows for a more nuanced opinion on the company's policies, future plans, and of the potential impact of corporate practices or operations on the UN SDGs. It also ensures that the universe consists only of companies in which the Management Company has a high level of satisfaction that they are aligned with the fund's sustainable investment objective. As part of the qualitative analysis, all companies are assigned one of 5 categories based on the extent to which they are involved or finance economic activities that conibute to the UN SDGs: Leader, Improver, Influencer, Neutral and Ineligible (with all but the later big determined as 'eligible' as per the investment strategy). The qualitative assessment may also lead to the initiation of engagement with the company.

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 elements of the investment strategy are:

- The Management Company's exclusions list as defined in the following table:

Company Exclusions based on International Standards and Policies	Exclusion Criteria
Companies non-compliant with the UN Global Compact's Principles	Exluded
Companies non-compliant with SFDR Sustainable Investments mandatory norms and conventions	Excluded
Companies listed on ABN AMRO Investment Exclusion List (IEL)	Excluded
Companies listed on AAIS Good Governance Blacklist	Excluded
Company Exclusions based on Revenue Thresholds	
Adult Entertainment Production	>5%
Controversial Weapons direct ownership	>0%
Controversial Weapons indirect ownership involvement	>10%
Military Contracting Weapons	>0%
Military Contracting Weapons related products and /or services	>5%
Small Arms	>0%
Fur and specialty leather production	>5%
Unconventional fossil fuels (Arctic oil & gas exploration, oil sands and shale energy extraction methods)	Combined Revenues >5%
Thermal Coal Extraction	>5%
Thermal Coal Power Generation	>10%
Cannabis (recreational purposes)	>5%
Gambling	>5%
Genetically Modified Organisms	>5%
Tobacco Producing Companies	>0%
Tobacco Products Related Products/Services	>5%
Tobacco Products Retail and/or Distribution	>5%

The table above is a non-exhaustive set of exclusions which may evolve over time (with no prior notice).

In accordance with the ESMA Fund Naming Guidelines, the Sub-Fund further commits to exclude investments in the following companies as referred to in article 12(1)(a) to (g) of Commission Delegated Regulation (EU) 2020/1818:

Company Exclusions based on ESMA Fund Naming Guidelines	Exclusion Criteria
Any activities related to Controversial Weapons	>0%
Cultivation and production of tobacco	>0%
Companies non-compliant with the UN Global Compact's Principles or OECD's Guidelines for Multinational Enterprises	Excluded

Exploration, mining, extraction, distribution or refining of hard coal and lignite	≥1%
Exploration, extraction, distribution or refining of oil fuels	≥10%
Exploration, extraction, manufacturing or distribution of gaseous fuels	≥50%
Electricity generation with a GHG intensity of more than 100 g CO2 e/kWh	≥50%

- Sustainable investment eligibility criteria (the below criteria may not be cumulative):
  - Having a net positive aggregated Overall SDG score. This criterion, sourced from external data provider ISS, assesses the overall, aggregated impact (positive and negative netting) of an issuer's product portfolio on the achievement of sustainability objectives that align with the UN SDGs. For corporate issuers the SDG Solutions Score considers only the most distinct objective scores, i.e., the highest positive and/or the lowest negative score, based on contributing and obstructing impacts on sustainability objectives. The SDG Solutions Score is calculated as the sum of the highest positive and the lowest negative objective score and ranges on a scale from -10.0 to 10.0.
  - Having a greenhouse gas emission reduction target. The criterion is assessed by data sourced from the external data provider ISS and differentiates an issuer's targets as "No Target", "Non-Ambitious Target", "Ambitious Target", "Committed Science Based Target (SBT)", or "Approved Science Based target (SBT)" based on the existence and quality of greenhouse gas emissions reduction targets.
  - Exposure to companies that do not meet the above criteria, but for which there (i) a path of engagement with the company that could lead to meeting one or more of the above criteria or (ii) a different view of the company's impact assessment made by the investment manager and based on other sources. The basis for this differentiated view will be the 'bottom-up' qualitative assessment that all investment companies are subjected to before they become eligible for the investment universe.

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

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

The Sub-Fund incorporates good governance into its investment decision-making process, utilising both qualitative and quantitative assessments of governance practices.

The Management Company's good governance framework is employed to evaluate corporate governance, establishing criteria to identify companies that fail to meet good governance standards and exclude them from the investment universe. This framework aligns with widely recognized industry standards, covering aspects such as sound management structures, employee relations, remuneration of staff, and tax compliance.

Additionally, the External Investment Manager should apply its corporate governance assessment while complying with the one of the Management Company.

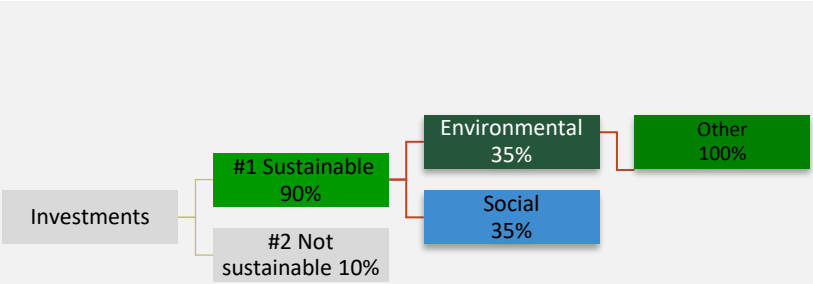
What is the asset allocation and the minimum share of sustainable investments?

Asset allocation describes the share of investments in specific assets.

The Sub-Fund invests at least 90% of its net assets in assets that have been determined as "eligible" as per the sustainable investment process in place, hence in investments that are defined as sustainable (#1 Sustainable). The proprietary sustainable analysis covers 100% of the "#1 Sustainable" investments." #1 Sustainable" investments include a minimum of 35% assets with environmental objectives and 35% with social objectives. Investments with environmental objectives are made in economic activities that do not qualify as environmentally sustainable under the EU Taxonomy.

Up to 10% of the investments are not aligned with these characteristics (#2 Not Sustainable). "#2 Not Sustainable" includes derivatives, bank deposits at sight, including cash held in current accounts with a bank accessible at any time. These are used for hedging purposes. The proportion and use of investments that are considered as not sustainable does not affect the delivery of the sustainable investment objective, as these investments are neutral to such objective. Besides, minimum environmental or social safeguards are only applied to the underlying investments when relevant. The nature of these assets does not undermine the sustainable objectives pursued by the Sub-Fund. A more detailed description of the specific asset allocation of this Sub-Fund can be found in the prospectus of this Sub-Fund.

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 operational activities of investee



#1 Sustainable covers sustainable investments with environmental or social objectives.

#2 Not sustainable includes investments which do not qualify as sustainable investments.

How does the use of derivatives attain the sustainable investment objective?

Not Applicable

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

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

The Sub-Fund's sustainable investments with an environmental objective are not aligned with the EU taxonomy (i.e. 0%) as the investments with an environmental objective are made in economic activities that do not qualify as environmentally sustainable under the EU taxonomy.

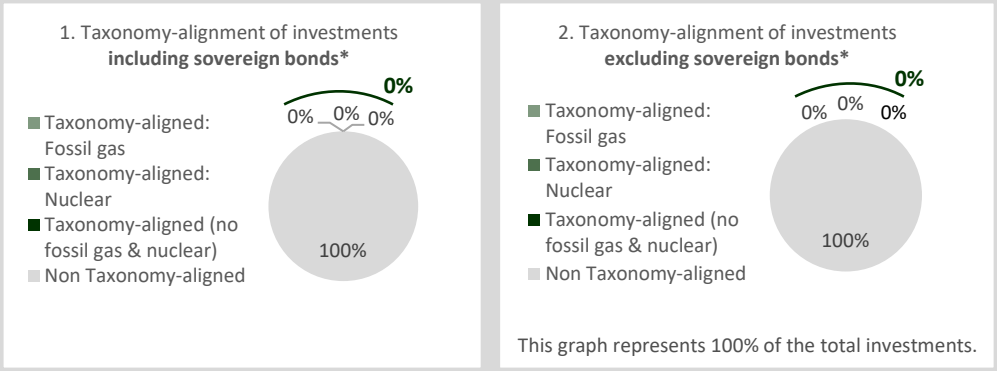
Does the financial product invest in fossil gas and/or nuclear energy related activities that comply with the EU Taxonomy[1]?

☐ Yes:

☐ In fossil gas ☐ In nuclear energy

☒ No

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?

The Sub-Fund does not have a minimum share of investments in transitional and enabling activities (i.e., 0%), as it does not commit to a minimum proportion of environmentally sustainable investments aligned with the EU Taxonomy.

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

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

The minimum share of sustainable investments with an environmental objective that are not aligned with the EU Taxonomy is 100%. The Sub-Fund commits to make a minimum of 35% sustainable investments with an environmental objective not aligned with the EU Taxonomy.

[1] 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.

ABN AMRO Funds Aegon Global Impact Equities

Pre-contractual disclosure for the financial products referred to in Article 9, paragraphs 1, to 4a, of Regulation (EU) 2019/2088 and Article 5, first paragraph, of Regulation (EU) 2020/852

What is the minimum share of socially sustainable investments?

The Sub-Fund commits to make a 35% minimum share of sustainable investments with a social objective.

What investments are included under "#2 Not sustainable", what is their purpose and are there any minimum environmental or social safeguards?

"#2 Not sustainable" includes derivatives, bank deposits at sight, including cash held in current accounts with a bank accessible at any time. These are used for hedging and efficient management portfolio purposes. The proportion and use of investments that are considered as not sustainable does not affect the delivery of the sustainable investment objective, as these investments are neutral to such objective. Besides, minimum environmental or social safeguards are only applied to the underlying investments when relevant. The nature of these assets does not undermine the sustainable objectives pursued by the Sub-Fund. A more detailed description of the specific asset allocation of this Sub-Fund can be found in the prospectus of this Sub-Fund.

Is a specific index designated as a reference benchmark to meet the sustainable investment objective?

No specific ESG-related index has been designated for this Sub-Fund.

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

- ***How does the reference benchmark take into account sustainability factors in a way that is continuously aligned with the sustainable investment objective?***

  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 websites:

• *ABN AMRO Investment Solution's Responsible Investment Policy: https://www.abnamroinvestmentsolutions.com/en/socially-responsible-investment-abn-amro-investment-solutions/sustainability-related-disclosures.html*

• *Documents of the Sub-Fund:*
https://www.abnamroinvestmentsolutions.com/en/fund-range/fund-range.html

ABN AMRO Funds Amundi European Equities

Pre-contractual disclosure 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:
ABN AMRO Funds Amundi European Equities

Legal entity identifier:
549300Y65XF78A4B5R38

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 include 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
- ☒ 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 ___% 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?

The analysis of ESG factors is systematically integrated into the investment decision making process of ABN AMRO Funds Amundi European Equities (the "Sub-Fund"). The External Investment Manager defines ESG integration as the process of recognising the financial materiality (or significance) of environmental, social and corporate governance factors as part of the investment process. The Sub-Fund will use a selection of securities complying with ABN AMRO Investment Solutions (the "Management Company") ESG responsibility criteria. The External Investment Managers must comply with the Management Company's standards of quality and go through a qualitative selection process before being retained. This process involves an in-depth analysis of the External Investment Manager's corporate social responsibility policy as well as its overall sustainability strengths going from the

analysis of ESG professionals, philosophy and investment process. Under the ESG responsibility criteria of the Management Company, the External Investment Manager is committed to conducting both negative and positive screenings as well as taking engagement actions when necessary. The Sub-Fund will be composed of issuers that are flexible in ESG best-practice.

The Sub-Fund promotes both environmental and social characteristics. On the environmental front, the Sub-Fund promotes climate risk management. The social characteristics promoted by the Sub-Fund focus on global human rights and labor standards.

No reference benchmark has been designated for the purpose of attaining the environmental or social characteristics promoted by the Sub-Fund.

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?

ESG analysis is systematically integrated into the investment decision making process. As part of its ESG framework, the Management Company uses the following sustainability indicators to measure the achievement of each of the environmental or social characteristics promoted by the Sub-Fund:

- Absence of companies that do not meet the criteria defined in the Management Company's Exclusion List and that are deemed incompatible with the E/S promotion (e.g. tobacco, controversial weapons).
- Controversy Level Assessment - Controversy involvement is a key measure of ESG performance. Controversy level assessment reflects a company's level of involvement in issues and how it manages those issues.
- Compliance with the UN Global Compact - The United Nations Global Compact is the world largest corporate sustainability initiative aimed at encouraging businesses and firms worldwide to adopt sustainable and socially responsible policies, and to report on their implementation. The UN Global Compact is a principle-based framework for businesses, stating ten principles in the areas of human rights, labour, the environment, and anti-corruption. The Ten Principles of the United Nations Global Compact are derived from: the Universal Declaration of Human Rights, the International Labour Organization’s Declaration on Fundamental Principles and Rights at Work, the Rio Declaration on Environment and Development, and the United Nations Convention Against Corruption.
- ESG Risk Scores - ESG risk scores measure a company's exposure to material industry-specific ESG risks and how the company manages those risks. This multi-dimensional way of measuring ESG risk combines the concepts of management and exposure to arrive at an absolute assessment of ESG risk.
- Scope 1 GHG Emissions - Scope 1 emissions emanate from a company's internal operations, including on-site energy production, vehicle fleets, manufacturing operations, and waste.

- Scope 2 GHG emissions - Scope 2 emissions are indirect emissions generated by the production of energy used by the company.

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?

Not Applicable

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

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

Not Applicable

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

Not Applicable

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.

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

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.

☒ Yes, the Sub-Fund considers principal adverse impacts (PAI) as part of the investment decision making process. The Sub-Fund strives to minimize two PAIs by excluding **(i)** United Nations Global Compact non-compliant companies and **(ii)** controversial weapons.

The above principal adverse impacts are considered at product level through the exclusion policy. Further information on principal adverse impacts will be provided in an annex to the Sub-Fund's annual report.

☐ No

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 Sub-Fund invests primarily in companies domiciled or exercising a major part of their economic activity in Europe. The External Investment Manager's investment process is based on bottom-up fundamental stock selection. The Fund focuses on buying viable business models that are trading at a discount to their intrinsic value. ESG analysis is an essential pillar of the External Investment Manager's fundamental assessment of a business model. More specifically, in terms of ESG analysis, the External Investment Manager relies on ESG ratings and qualitative inputs provided by the internal ESG analysis team.

ESG is fully integrated into the stock selection process as part of the bottom-up analysis. The outcome of the ESG materiality assessment may impact the External Investment Manager's assessment in different ways. Structural ESG deterioration could potentially reduce long-term top line growth assumptions and impair the External Investment Manager’s sustainable earnings power assessment and therefore reduce the company’s intrinsic value. Should the External Investment Manager determine that a period of ESG weakness is temporary in nature, the External Investment Manager would be comfortable to invest in the company, however it would typically account for this weakness by (i) requiring a higher margin of safety (ii) increasing liabilities.

The External Investment Manager in-house ESG Rating scale contains seven grades, ranging from A to G, where A is the best and G the worst rating. The rating is a relative rating, reflecting the ESG performance of a company compared to the average performance of its industry. To assign an ESG rating to all the companies in its universe, the External Investment Manager has developed a proprietary ESG rating methodology combining a quantitative and qualitative analysis. Using a Best-in-Class approach the ESG analysts oversee defining the most relevant quantitative ESG external data criteria for each sector and weighting them by sector. The purpose is to identify the most relevant ESG key risks and opportunities by sector.

In addition to ESG ratings, the ESG analysts integrate qualitative inputs by performing an in-depth analysis on selected issuers. The coverage of a company is triggered by (i) the requests of portfolio managers to cover non-rated issuers (i) the level of exposure of the External Investment Manager to the investee companies (iii) the annual Engagement campaign (iv) the issuers with a particularly weak ESG rating for a given criterion (v) the quarterly controversies screening.

Engagement forms an integral part to the strategy. The External Investment Manager carries out thematic and ongoing engagements. Thematic engagement revolves around themes common to several sectors, aiming to understand existing practices, promote best practice, recommend improvements, and measure progress. Ongoing engagement can cover multiple issues or themes. Specific reasons for ongoing engagement include (i) engagement around specific challenges, sustainability risks or opportunities, either for the company or its sector as a whole (ii) engagement around controversies, responding to a failure properly to manage a sustainability risk (ii) engagement with leaders, to encourage them to continue to pursue leading practice (iv) engagement with improvers, working closely with companies that wish to learn how to enhance their approach (v) engagement with laggards, working with those companies with poor performance on one or more ESG

criteria (vi) engagement around the External Investment Manager policies prior to possible divestment for ESG reasons (vii) pre-AGM dialogue.

The coverage of extra-financial indicators must exceed 90%. In this context, the Management Company is responsible for ensuring that the proportion of the Sub-Fund's net assets that is lacking an extra-financial indicator remains below 10%.

Methodological limitations can be assessed in terms of: nature of ESG information (quantification of qualitative data), ESG coverage (some data are not available for certain issuers) and homogeneity of ESG data (methodological differences).

- ***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 elements of the investment strategy are:

  - The Management Company's exclusions list as defined in the following table:

Company Exclusions based on International Standards and Policies	Exclusion Criteria
Companies non-compliant with the UN Global Compact's Principles	No
Companies listed on ABN AMRO Investment Exclusion List (IEL)	No
Companies listed on AAIS Good Governance Blacklist	No
Company Exclusions based on Revenue Thresholds	
Adult Entertainment Production	>5%
Controversial Weapons direct ownership	No
Controversial Weapons indirect ownership involvement	>10%
Military Contracting Weapons	>0%
Military Contracting Weapons related products and /or services	>5%
Small Arms	>0%
Fur and specialty leather production	>5%
Unconventional fossil fuels (Arctic oil & gas exploration, oil sands and shale energy extraction methods)	Combined Revenues >5%
Thermal Coal Extraction	>5%
Thermal Coal Power Generation	>10%
Cannabis (recreational purposes)	>5%
Gambling	>5%
Genetically Modified Organisms	>5%
Tobacco Producing Companies	>0%
Tobacco Products Related Products/Services	>5%
Tobacco Products Retail and/or Distribution	>5%

The table above is a non-exhaustive set of exclusions which may evolve over time (with no prior notice).

  - Companies that do not pass the External Investment Manager's ESG suitability analysis. The External Investment Manager takes into account the 80% highest

rated benchmark index universe, thus reducing the investment universe by 20% based on ESG criteria for the highest ESG category (or the highest rating).

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

  After implementation of the investment policy described above, the committed minimum rate to reduce the scope of investment is 20 %.

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

  The Sub-Fund incorporates good governance into its investment decision-making process, utilising both qualitative and quantitative assessments of governance practices.

  The Management Company's good governance framework is employed to evaluate corporate governance, establishing criteria to identify companies that fail to meet good governance standards and exclude them from the investment universe. This framework aligns with widely recognized industry standards, covering aspects such as sound management structures, employee relations, remuneration of staff, and tax compliance.

  Additionally, the External Investment Manager should apply its corporate governance assessment while complying with the one of the Management Company.

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

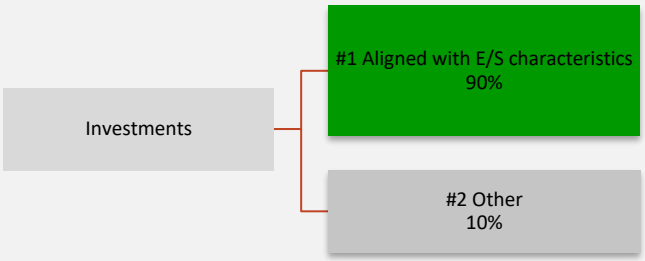
What is the asset allocation planned for this financial product?

The Sub-Fund invests at least 90% of its net assets in assets that have been determined as “eligible” as per the ESG process in place (hence in investments that are aligned with the promoted environmental and social characteristics (#1 Aligned with E/S characteristics).

Up to 10% of the investments are not aligned with these characteristics (#2 Other).

Asset allocation describes the share of investments in specific assets.

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 operational activities of investee companies.



#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.

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

Not Applicable

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

Not Applicable

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[1]?**

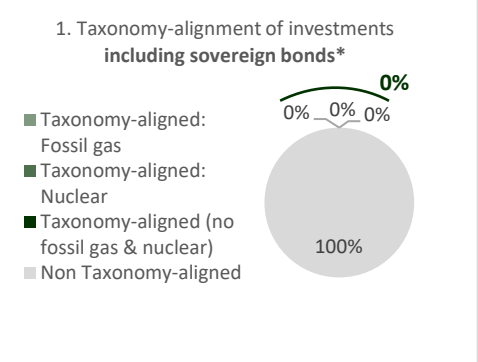
☐ Yes:

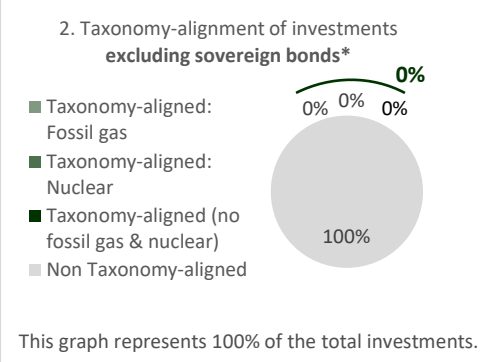
☐ In fossil gas ☐ In nuclear energy

☒ No

[1] 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.

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?

The Sub-Fund does not have a minimum share of investments in transitional and enabling activities (i.e., 0%), as it does not commit to a minimum proportion of environmentally sustainable investments aligned with the EU Taxonomy.

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

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

Not Applicable

What is the minimum share of socially sustainable investments?

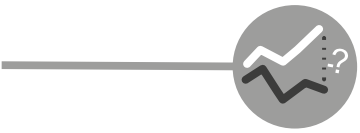
Not Applicable

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

"#2 Other" may include, in addition to issuers that are not analyzed, derivatives, funds (including Exchange Traded Funds) and bank deposits at sight, including cash held in current accounts with a bank accessible at any time. These are used for investment, hedging and efficient management portfolio purposes. There are no minimum environmental or social safeguards associated with these investments. A more detailed description of the specific asset allocation of this Sub-Fund can be found in the prospectus. *There are no minimum environmental or social safeguards associated with these investments.*

ABN AMRO Funds Amundi European Equities

Pre-contractual disclosure 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



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?

No specific ESG-related index has been designated for this Sub-Fund.

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 websites:

• *ABN AMRO Investment Solution's Responsible Investment Policy: https://www.abnamroinvestmentsolutions.com/en/socially-responsible-investment-abn-amro-investment-solutions/sustainability-related-disclosures.html*

• *Documents of the Sub-Fund: https://www.abnamroinvestmentsolutions.com/en/fund-range/fund-range.htm*

ABN AMRO FUNDS Baring Emerging Markets ESG Bonds

Pre-contractual disclosure 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:
ABN AMRO Funds Baring Emerging Markets ESG Bonds

Legal entity identifier:
549300MOSLE8705NBI56

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 include 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	☒ No
☐ It will make a minimum of sustainable investments with an environmental 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 ___% of sustainable investments
☐ in economic activities that qualify as environmentally sustainable under the EU Taxonomy	☐ 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	☐ with an environmental objective in economic activities that do not qualify as environmentally sustainable under the EU Taxonomy
	☐ with a social objective
☐ It will make a minimum of sustainable investments 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?

The analysis of ESG factors is systematically integrated into the investment decision making process of ABN AMRO Funds Baring Emerging Markets ESG Bonds (the "Sub-Fund"). The External Investment Manager defines ESG integration as the process of recognising the financial materiality (or significance) of environmental, social and corporate governance factors as part of the investment process. The Sub-Fund will use a selection of securities complying with ABN AMRO Investment Solutions (the "Management Company") ESG responsibility criteria. The External Investment Managers must comply with the Management Company's standards of quality and go through a qualitative selection process before being retained. This process involves an in-depth analysis of the External Investment Manager's corporate social responsibility policy as well as its overall

sustainability strengths going from the analysis of ESG professionals, philosophy and investment process. Under the ESG responsibility criteria of the Management Company, the External Investment Manager is committed to conducting both negative and positive screenings as well as taking engagement actions when necessary.The Sub-Fund will be composed of issuers that are either leading in ESG best-practice or attractive due to their progression in ESG.

The Sub-Fund promotes both environmental and social characteristics. On the environmental front, the Sub-Fund promotes climate risk management. The social characteristics promoted by the Sub-Fund focus on global human rights and labor standards.

No reference benchmark has been designated for the purpose of attaining the environmental or social characteristics promoted by the Sub-Fund.

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?

ESG analysis is systematically integrated into the investment decision making process. As part of its ESG framework, the Management Company uses the following sustainability indicators to measure the achievement of each of the environmental or social characteristics promoted by the Sub-Fund:

On the corporate side:

- Absence of companies that do not meet the criteria defined in the Management Company's Exclusion List and that are deemed incompatible with the E/S promotion (e.g. tobacco, controversial weapons).
- Controversy Level Assessment - Controversy involvement is a key measure of ESG performance. Controversy level assessment reflects a company's level of involvement in issues and how it manages those issues.
- Compliance with the UN Global Compact - The United Nations Global Compact is the world largest corporate sustainability initiative aimed at encouraging businesses and firms worldwide to adopt sustainable and socially responsible policies, and to report on their implementation. The UN Global Compact is a principle-based framework for businesses, stating ten principles in the areas of human rights, labour, the environment and anti-corruption. The Ten Principles of the United Nations Global Compact are derived from: the Universal Declaration of Human Rights, the International Labour Organization's Declaration on Fundamental Principles and Rights at Work, the Rio Declaration on Environment and Development, and the United Nations Convention Against Corruption.
- ESG Risk Scores - ESG risk scores measure a company's exposure to material industry-specific ESG risks and how the company manages those risks. This multi-dimensional way of measuring ESG risk combines the concepts of management and exposure to arrive at an absolute assessment of ESG risk.
- Scope 1 GHG Emissions- Scope 1 emissions emanate from a company's internal operations, including on-site energy production, vehicle fleets, manufacturing operations, and waste.

- Scope 2 GHG emissions- Scope 2 emissions are indirect emissions generated by the production of energy used by the company.

On the Sovereign side:

- Absence of issuers that do not meet the criteria defined in the Management Company's Exclusion List and that are deemed incompatible with E/S promotion (i.e. countries listed on ABN AMRO Sanctions List, ratification of the Treaty of the Non-Proliferation of nuclear weapons, ratification of the Paris Agreement, ratification of the ILO Conventions 182 on the Worst Forms of Child Labour)
- Country Risk Scores- The Country Risk Scores measure the risk to a country's long-term prosperity and economic development by assessing how sustainably it is managing its wealth.

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?

Not Applicable

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

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

Not Applicable

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

Not Applicable

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.

ABN AMRO FUNDS Baring Emerging Markets ESG Bonds

Pre-contractual disclosure 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

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

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.

☒ Yes, the Sub-Fund considers principal adverse impacts (PAI) as part of the investment decision making process. More specifically, on the corporate side, the Sub-Fund strives to minimize two PAIs by excluding (i) United Nations Global Compact non-compliant companies and (ii) controversial weapons. On the sovereign side, the Sub-Fund strives to minimize part of the GHG intensity PAI (i.e., table 1, PAI 15) by excluding countries that have not signed the Paris Agreement.

☐ No

What investment strategy does this financial product follow?

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

The Sub-Fund aims to provide medium term capital growth with a diversified and actively managed portfolio of sustainable emerging market bonds. The Sub-Fund is actively managed through a top-down and bottom-up research with a strong focus on ESG research. The portfolio will be composed of issuers that are either leading in ESG practices or attractive due to their progression in ESG.

For emerging market corporate debt, an ESG review is included in credit underwriting process of each investment. Through a proprietary research, the External Investment Manager provides all companies held in portfolio with an internal quantitative rating. All such analysis then ultimately feeds into the analyst view of the credit, and allows them to conduct the broadest possible analysis of each underlying credit. An ESG score between 1 (Excellent) to 5 (Unfavourable) is assigned in the credit analysis and portfolio management system to the issuers that captures both the current ESG performance relative to peers as well as the outlook, which rates the momentum of the entity's ESG efforts (outlook: 1, improving; 2, stable and 3, deteriorating); the final score will result in two components: ESG score/outlook score.

The approach to country analysis begins with an analysis of high-level ESG factors; governance, institutions, transparency, policy framework and credibility. As key determinants of sovereigns' financial performance, fiscal and external deficits, public and external debt, and external liquidity, and the sustainability, or lack thereof, of that performance. The External Investment Manager then incorporates a mix of quantitative and qualitative analysis, leading to an overall assessment of ESG factors in the context of a country's policy framework and decision-making. Credibility and quality of a country's policy framework are pivotal to investment decisions, as the External Investment Manager believes they are key to determining a country's ability to withstand uncertainty and shocks, whether external, internal, political or economic, as well as environmental challenges. The analysis will result in a ESG score between 1 (Excellent) to 5 (Unfavourable) with a trend additional score (trend: 1, improving; 2, stable and 3, deteriorating); the final score will result in two components: ESG score/trend score. The External Investment Manager will not consider scores over 4/2 eligible for investment; the External Investment Manager will then perform further analysis to consider the valuation of these issuers and the appropriate time to purchase in consideration of the Fund's financial objective.

The coverage of extra-financial indicators must exceed 90%. In this context, the Management Company is responsible for ensuring that the proportion of the Sub-Fund's net assets that is lacking an extra-financial indicator remains below 10%.

Methodological limitations can be assessed in terms of: nature of ESG information (quantification of qualitative data), ESG coverage (some data are not available for certain issuers) and homogeneity of ESG data (methodological differences).

- ***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 elements of the investment strategy are:

  - The Management Company's exclusions list as defined in the following table:

Company Exclusions based on International Standards and Policies	Exclusion Criteria
Companies non-compliant with the UN Global Compact's Principles	Excluded
Companies listed on ABN AMRO Investment Exclusion List (IEL)	Excluded
Companies listed on AAIS Good Governance Blacklist	Excluded
Company Exclusions based on Revenue Thresholds	
Adult Entertainment Production	>5%
Controversial Weapons direct ownership	>0%
Controversial Weapons indirect ownership involvement	>10%
Military Contracting Weapons	>0%
Military Contracting Weapons related products and /or services	>5%
Small Arms	>0%
Fur and specialty leather production	>5%
Unconventional fossil fuels (Arctic oil & gas exploration, oil sands and shale energy extraction methods)	Combined Revenues >5%
Thermal Coal Extraction	>5%
Thermal Coal Power Generation	>10%
Cannabis (recreational purposes)	>5%
Gambling	>5%
Genetically Modified Organisms	>5%
Tobacco Producing Companies	>0%
Tobacco Products Related Products/Services	>5%
Tobacco Products Retail and/or Distribution	>5%
Government Exclusions based on Norms and Policies	
Countries listed on ABN AMRO Sanctions List	No
Ratification Treaty of the Non-Proliferation of nuclear weapons (NPT)	Yes

Ratification Paris Agreement	Yes
Ratification ILO Conventions 182 on the Worst Forms of Child Labour	Yes

The table above is a non-exhaustive set of exclusions which may evolve over time (with no prior notice).

In accordance with the ESMA Fund Naming Guidelines, the Sub-Fund further commits to exclude investments in the following companies as referred to in article 12(1)(a) to (g) of Commission Delegated Regulation (EU) 2020/1818[1]:

Company Exclusions based on ESMA Fund Naming Guidelines	Exclusion Criteria
Any activities related to Controversial Weapons	>0%
Cultivation and production of tobacco	>0%
Companies non-compliant with the UN Global Compact's Principles or OECD's Guidelines for Multinational Enterprises	Excluded
Exploration, mining, extraction, distribution or refining of hard coal and lignite	≥1%
Exploration, extraction, distribution or refining of oil fuels	≥10%
Exploration, extraction, manufacturing or distribution of gaseous fuels	≥50%
Electricity generation with a GHG intensity of more than 100 g CO2 e/kWh	≥50%

- The Sub-Fund will not invest in companies that do not pass the External Investment Manager ESG suitability analysis. As part of its ESG inclusion screening and based on its own methodology and scoring systems, the External Investment Manager will consider for investment only issuers, on corporate and Sovereign sides, with a minimum overall ESG score of 4 and a minimum trend score of 2.

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

After implementation of the investment policy described above, the committed minimum rate to reduce the scope of investment is 20 %.

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

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

The Sub-Fund incorporates good governance into its investment decision-making process, utilising both qualitative and quantitative assessments of governance practices.

The Management Company's good governance framework is employed to evaluate corporate governance, establishing criteria to identify companies that fail to meet good governance standards and exclude them from the investment universe. This

[1] except European Green Bonds that have been issued under the European Green Bonds Regulation (Regulation (EU) 2023/2631 as per the ESMA_QA_2368.

framework aligns with widely recognized industry standards, covering aspects such as sound management structures, employee relations, remuneration of staff, and tax compliance.

Additionally, the External Investment Manager should apply its corporate governance assessment while complying with the one of the Management Company.

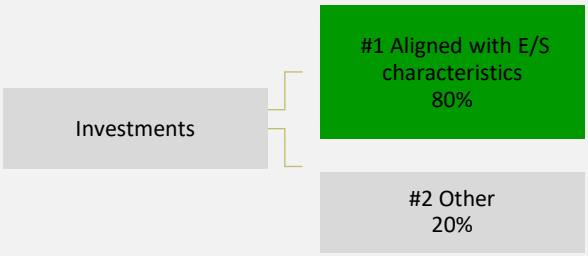
What is the asset allocation planned for this financial product?

The Sub-Fund invests at least 80% of its net assets in assets that have been determined as "eligible" as per the ESG process in place (hence in investments that are aligned with the promoted environmental and social characteristics (#1 Aligned with E/S characteristics).

Up to 20% of the investments are not aligned with these characteristics (#2 Other).

Asset allocation describes the share of investments in specific assets.

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 operational activities of investee companies.



#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.

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

  Not Applicable

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

Not Applicable

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.

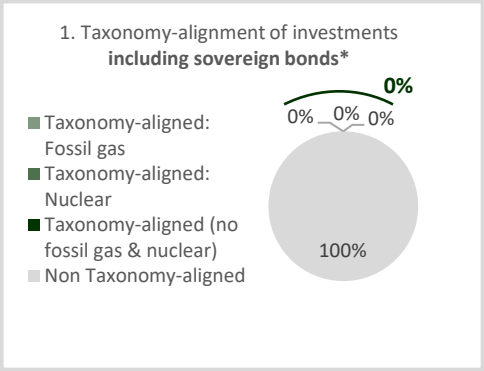
Does the financial product invest in fossil gas and/or nuclear energy related activities that comply with the EU Taxonomy[2]?

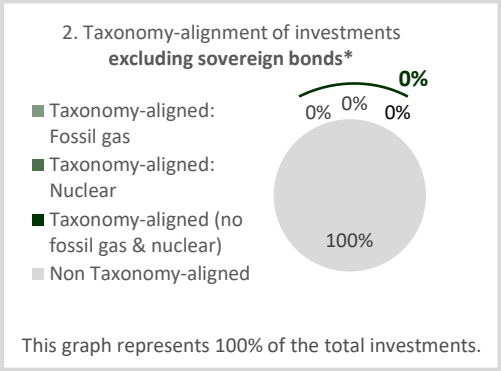
☐ Yes:

☐ In fossil gas ☐ In nuclear energy

☒ No

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?

The Sub-Fund does not have a minimum share of investments in transitional and enabling activities (i.e., 0%), as it does not commit to a minimum proportion of environmentally sustainable investments aligned with the EU Taxonomy.

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

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

Not Applicable

What is the minimum share of socially sustainable investments?

Not Applicable

[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?

"#2 Other" may include, in addition to issuers that are not analyzed, derivatives, funds (including Exchange Traded Funds) and bank deposits at sight, including cash held in current accounts with a bank accessible at any time. These are used for investment, hedging and efficient management portfolio purposes. There are no minimum environmental or social safeguards associated with these investments. A more detailed description of the specific asset allocation of this Sub-Fund can be found in the prospectus.

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?

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

No specific ESG-related index has been designated for this Sub-Fund.

- ***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 websites:

• *ABN AMRO Investment Solution's Responsible Investment Policy: https://www.abnamroinvestmentsolutions.com/en/socially-responsible-investment-abn-amro-investment-solutions/sustainability-related-disclosures.html*

• *Documents of the Sub-Fund: https://www.abnamroinvestmentsolutions.com/en/fund-range/fund-range.html*

ABN AMRO Funds Blackrock Euro Government ESG Bonds

Pre-contractual disclosure 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:
ABN AMRO Funds Blackrock Euro Government ESG Bonds

Legal entity identifier:
549300S3NCDG06TD1P08

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 include 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
- ☒ 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 ___% 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?

The analysis of ESG factors is systematically integrated into the investment decision making process of ABN AMRO Funds Blackrock Euro Government ESG Bonds (the "Sub-Fund"). The External Investment Manager defines ESG integration as the process of recognising the financial materiality (or significance) of environmental, social and corporate governance factors as part of the investment process. The Sub-Fund will use a selection of securities complying with ABN AMRO Investment Solutions (the "Management Company") ESG responsibility criteria. The External Investment Manager must comply with the Management Company's standards of quality and go through a qualitative selection process before being retained. This process involves an in-depth analysis of the External Investment Manager's corporate social responsibility policy as well as its overall

sustainability strengths going from the analysis of ESG professionals, philosophy and investment process. Under the ESG responsibility criteria of the Management Company, the External Investment Manager is committed to conducting both negative and positive screenings as well as taking engagement actions when necessary.The Sub-Fund will be composed of issuers that are either leading in ESG best-practice or attractive due to their progression in ESG.

The Sub-Fund promotes both environmental and social characteristics. On the environmental front, the Sub-Fund promotes climate risk management. The social characteristics promoted by the Sub-Fund focus on global human rights and labor standards.

No reference benchmark has been designated for the purpose of attaining the environmental or social characteristics promoted by the Sub-Fund.

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?

ESG analysis is systematically integrated into the investment decision making process. As part of its ESG framework, the Management Company uses the following sustainability indicators to measure the achievement of each of the environmental or social characteristics promoted by the Sub-Fund:

On the corporate side:

- Absence of companies that do not meet the criteria defined in the Management Company's Exclusion List and that are deemed incompatible with the E/S promotion (e.g. tobacco, controversial weapons).
- Controversy Level Assessment - Controversy involvement is a key measure of ESG performance. Controversy level assessment reflects a company's level of involvement in issues and how it manages those issues.
- Compliance with the UN Global Compact - The United Nations Global Compact is the world largest corporate sustainability initiative aimed at encouraging businesses and firms worldwide to adopt sustainable and socially responsible policies, and to report on their implementation. The UN Global Compact is a principle-based framework for businesses, stating ten principles in the areas of human rights, labour, the environment and anti-corruption. The Ten Principles of the United Nations Global Compact are derived from: the Universal Declaration of Human Rights, the International Labour Organization's Declaration on Fundamental Principles and Rights at Work, the Rio Declaration on Environment and Development, and the United Nations Convention Against Corruption.
- ESG Risk Scores - ESG risk scores measure a company's exposure to material industry-specific ESG risks and how the company manages those risks. This multi-dimensional way of measuring ESG risk combines the concepts of management and exposure to arrive at an absolute assessment of ESG risk.
- Scope 1 GHG Emissions- Scope 1 emissions emanate from a company's internal operations, including on-site energy production, vehicle fleets, manufacturing operations, and waste.

- Scope 2 GHG emissions- Scope 2 emissions are indirect emissions generated by the production of energy used by the company.

On the Sovereign side:

- Absence of issuers that do not meet the criteria defined in the Management Company's Exclusion List and that are deemed incompatible with E/S promotion (i.e. countries listed on ABN AMRO Sanctions List, ratification of the Treaty of the Non-Proliferation of nuclear weapons, ratification of the Paris Agreement, ratification of the ILO Conventions 182 on the Worst Forms of Child Labour)
- Country Risk Scores- The Country Risk Scores measure the risk to a country's long-term prosperity and economic development by assessing how sustainably it is managing its wealth.

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?

Not Applicable

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

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

Not Applicable

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

Not Applicable

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.

ABN AMRO Funds Blackrock Euro Government ESG Bonds

Pre-contractual disclosure 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

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

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.

☒ Yes, the Sub-Fund considers principal adverse impacts (PAI) as part of the investment decision making process. More specifically, on the corporate side, the Sub-Fund strives to minimize two PAIs by excluding (i) United Nations Global Compact non-compliant companies and (ii) controversial weapons. On the sovereign side, the Sub-Fund strives to minimize part of the GHG intensity PAI (i.e., table 1, PAI 15) by excluding countries that have not signed the Paris Agreement.

The above principal adverse impacts are considered at product level through the exclusion policy.

Further information on principal adverse impacts will be provided in an annex to the Sub-Fund's annual report.

☐ No

What investment strategy does this financial product follow?

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

The Sub-Fund will use a selection of securities complying with Environmental, Social and Governance (ESG) responsibility criteria.

The External Investment Manager uses a proprietary ESG framework combining ESG negative and positive selection. The ESG assessment and selection process of the External Investment Manager differs depending on whether the investment is in Sovereign or in companies.

Regarding investments in Sovereigns: the External Investment Manager makes use of its proprietary ESG methodology to assess the ESG scores of the sovereigns composing its proprietary Sovereign sustainability index (covering to date 99 sovereign issuers). The ESG performance is based primarily of World Bank indicators. The External investment Manager will consider for investing in the Sub-Fund, Sovereigns that are in the top 75% of the Sovereign sustainability index ("best-in-universe approach") and that pass the exclusion policy of the Management Company. Regarding investments in companies: the External Investment Manager will mainly utilizes ESG data sourced from external providers for selecting the eligible companies. The External investment Manager will consider for investing in the Sub-Fund corporates that are ranked in the highest five ranking categories of the seven ranking categories currently utilized by the External Investment Manager's external ESG provider.

The External Investment Manager also uses external ESG research providers together with internal research for ongoing efforts to integrate additional ESG information into the investment process. The External Investment Manager conducts additional due diligence, which is combined with other inputs to create a mosaic of information referenced in investment decision making. These include, ESG-related specialist media and databases (e.g. Climate Disclosure Project), proxy research, and analysis published by investment banks, specialist consultancies and non-governmental organisations.

Regarding the portfolio construction, the External Investment Manager uses a two-step process which involves a top-down view being formed by its Investment Strategy Group and relative value discussions leading to portfolio construction decisions made by its European Fixed Income team.

The coverage of extra-financial indicators must exceed 90%. In this context, the Management Company is responsible for ensuring that the proportion of the Sub-Fund's net assets that is lacking an extra-financial indicator remains below 10%.

Methodological limitations can be assessed in terms of: nature of ESG information (quantification of qualitative data), ESG coverage (some data are not available for certain issuers) and homogeneity of ESG data (methodological differences).

- ***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 elements of the investment strategy are:

  - The Management Company's exclusions list as defined in the following table:

Company Exclusions based on International Standards and Policies	Exclusion Criteria
Companies non-compliant with the UN Global Compact's Principles	Excluded
Companies listed on ABN AMRO Investment Exclusion List (IEL)	Excluded
Companies listed on AAIS Good Governance Blacklist	Excluded
Company Exclusions based on Revenue Thresholds	
Adult Entertainment Production	>5%
Controversial Weapons direct ownership	>0%
Controversial Weapons indirect ownership involvement	>10%
Military Contracting Weapons	>0%
Military Contracting Weapons related products and /or services	>5%
Small Arms	>0%
Fur and specialty leather production	>5%
Unconventional fossil fuels (Arctic oil & gas exploration, oil sands and shale energy extraction methods)	Combined Revenues >5%
Thermal Coal Extraction	>5%
Thermal Coal Power Generation	>10%
Cannabis (recreational purposes)	>5%
Gambling	>5%
Genetically Modified Organisms	>5%
Tobacco Producing Companies	>0%
Tobacco Products Related Products/Services	>5%
Tobacco Products Retail and/or Distribution	>5%
Government Exclusions based on Norms and Policies	
Countries listed on ABN AMRO Sanctions List	No
Ratification Treaty of the Non-Proliferation of nuclear weapons (NPT)	Yes
Ratification Paris Agreement	Yes

Ratification ILO Conventions 182 on the Worst Forms of Child Labour	Yes

The table above is a non-exhaustive set of exclusions which may evolve over time (with no prior notice).

In accordance with the ESMA Fund Naming Guidelines, the Sub-Fund further commits to exclude investments in the following companies as referred to in article 12(1)(a) to (g) of Commission Delegated Regulation (EU) 2020/1818[1]:

Company Exclusions based on ESMA Fund Naming Guidelines	Exclusion Criteria
Any activities related to Controversial Weapons	>0%
Cultivation and production of tobacco	>0%
Companies non-compliant with the UN Global Compact's Principles or OECD's Guidelines for Multinational Enterprises	Excluded
Exploration, mining, extraction, distribution or refining of hard coal and lignite	≥1%
Exploration, extraction, distribution or refining of oil fuels	≥10%
Exploration, extraction, manufacturing or distribution of gaseous fuels	≥50%
Electricity generation with a GHG intensity of more than 100 g CO2 e/kWh	≥50%

- The Sub-Fund will not invest in companies that do not pass the External Investment Manager ESG suitability analysis in terms of ESG score. The External Investment Manager will only consider for inclusion in the portfolio: (i) Sovereigns that are in the top 75% of the Sovereign universe (as defined by the External Internal Manager) and (ii) corporates that are ranked in the highest five ranking categories of the seven ranking categories currently utilized by the External Investment Manager's ESG provider.

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

  After implementation of the investment policy described above, the committed minimum rate to reduce the scope of investment is 20 %.

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

  The Sub-Fund incorporates good governance into its investment decision-making process, utilising both qualitative and quantitative assessments of governance practices.

  The Management Company's good governance framework is employed to evaluate corporate governance, establishing criteria to identify companies that fail to meet good governance standards and exclude them from the investment universe. This

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

[1] except European Green Bonds that have been issued under the European Green Bonds Regulation (Regulation (EU) 2023/2631 as per the ESMA_QA_2368.

framework aligns with widely recognized industry standards, covering aspects such as sound management structures, employee relations, remuneration of staff, and tax compliance.

Additionally, the External Investment Manager should apply its corporate governance assessment while complying with the one of the Management Company.

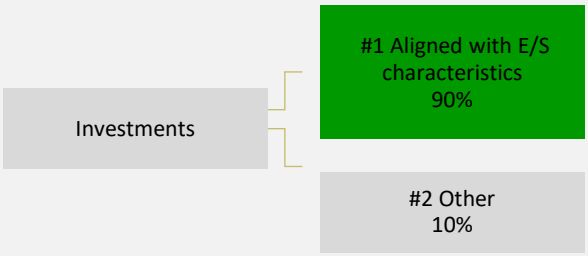
What is the asset allocation planned for this financial product?

The Sub-Fund invests at least 90% of its net assets in assets that have been determined as "eligible" as per the ESG process in place (hence in investments that are aligned with the promoted environmental and social characteristics (#1 Aligned with E/S characteristics).

Up to 10% of the investments are not aligned with these characteristics (#2 Other).

Asset allocation describes the share of investments in specific assets.

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 operational activities of investee companies.



#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.

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

  Not Applicable

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

Not Applicable

ABN AMRO Funds Blackrock Euro Government ESG Bonds

Pre-contractual disclosure 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

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.

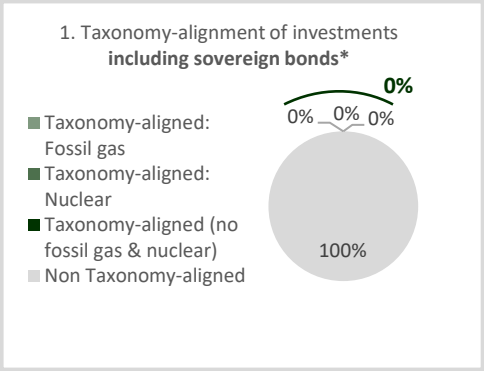
Does the financial product invest in fossil gas and/or nuclear energy related activities that comply with the EU Taxonomy[2]?

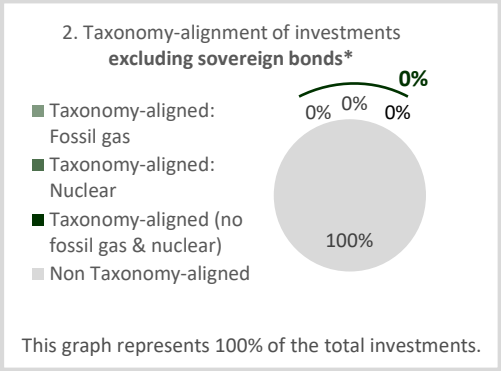
☐ Yes:

☐ In fossil gas ☐ In nuclear energy

☒ No

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?

The Sub-Fund does not have a minimum share of investments in transitional and enabling activities (i.e., 0%), as it does not commit to a minimum proportion of environmentally sustainable investments aligned with the EU Taxonomy.

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

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

Not Applicable

What is the minimum share of socially sustainable investments?

Not Applicable

[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?

"#2 Other" may include, in addition to issuers that are not analyzed, derivatives, funds (including Exchange Traded Funds) and bank deposits at sight, including cash held in current accounts with a bank accessible at any time. These are used for investment, hedging and efficient management portfolio purposes. A more detailed description of the specific asset allocation of this Sub-Fund can be found in the prospectus. There are no minimum environmental or social safeguards associated with these investments.

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?

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

No specific ESG-related index has been designated for this Sub-Fund.

- ***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 websites:

• ABN AMRO Investment Solution's Responsible Investment Policy:
https://www.abnamroinvestmentsolutions.com/en/socially-responsible-investment-abn-amro-investment-solutions/sustainability-related-disclosures.html

• Documents of the Sub-Fund:
https://www.abnamroinvestmentsolutions.com/en/fund-range/fund-range.html

ABN AMRO Funds Boston Common Emerging Markets ESG Equities

Pre-contractual disclosure 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:
ABN AMRO Funds Boston Common Emerging Markets ESG Equities

Legal entity identifier:
636700ZWYDAMOG8CPE12

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 include 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
- ☒ 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 ___% 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?

The analysis of ESG factors is systematically integrated into the investment decision making process of ABN AMRO Funds Boston Common Emerging Markets ESG Equities (the "Sub-Fund"). The External Investment Manager defines ESG integration as the process of recognising the financial materiality (or significance) of environmental, social and corporate governance factors as part of the investment process. The Sub-Fund will use a selection of securities complying with ABN AMRO Investment Solutions (the "Management Company") ESG responsibility criteria. The External Investment Managers must comply with the Management Company's standards of quality and go through a qualitative selection process before being retained. This process involves an in-depth analysis of the External Investment Manager's corporate social responsibility policy as well as its overall

sustainability strengths going from the analysis of ESG professionals, philosophy and investment process. Under the ESG responsibility criteria of the Management Company, the External Investment Manager is committed to conducting both negative and positive screenings as well as taking engagement actions when necessary. The Sub-Fund will be composed of issuers that are flexible in ESG best-practice.

The Sub-Fund promotes both environmental and social characteristics. On the environmental front, the Sub-Fund promotes climate risk management. The social characteristics promoted by the Sub-Fund focus on global human rights and labor standards.

No reference benchmark has been designated for the purpose of attaining the environmental or social characteristics promoted by the Sub-Fund.

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?

ESG analysis is systematically integrated into the investment decision making process. As part of its ESG framework, the Management Company uses the following sustainability indicators to measure the achievement of each of the environmental or social characteristics promoted by the Sub-Fund:

- Absence of companies that do not meet the criteria defined in the Management Company's Exclusion List and that are deemed incompatible with the E/S promotion (e.g. tobacco, controversial weapons).
- Controversy Level Assessment - Controversy involvement is a key measure of ESG performance. Controversy level assessment reflects a company's level of involvement in issues and how it manages those issues.
- Compliance with the UN Global Compact - The United Nations Global Compact is the world largest corporate sustainability initiative aimed at encouraging businesses and firms worldwide to adopt sustainable and socially responsible policies, and to report on their implementation. The UN Global Compact is a principle-based framework for businesses, stating ten principles in the areas of human rights, labour, the environment and anti-corruption. The Ten Principles of the United Nations Global Compact are derived from: the Universal Declaration of Human Rights, the International Labour Organization's Declaration on Fundamental Principles and Rights at Work, the Rio Declaration on Environment and Development, and the United Nations Convention Against Corruption.
- ESG Risk Scores - ESG risk scores measure a company's exposure to material industry-specific ESG risks and how the company manages those risks. This multi-dimensional way of measuring ESG risk combines the concepts of management and exposure to arrive at an absolute assessment of ESG risk.
- Scope 1 GHG Emissions - Scope 1 emissions emanate from a company's internal operations, including on-site energy production, vehicle fleets, manufacturing operations, and waste.
- Scope 2 GHG emissions - Scope 2 emissions are indirect emissions generated by the production of energy used by the company.

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?

Not Applicable

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

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

Not Applicable

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

Not Applicable

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.

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

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.

✖ Yes, the Sub-Fund considers principal adverse impacts (PAI) as part of the investment decision making process. The Sub-Fund strives to minimize two PAIs by excluding (i) United Nations Global Compact non-compliant companies and (ii) controversial weapons.

The above principal adverse impacts are considered at product level through the exclusion policy. Further information on principal adverse impacts will be provided in an annex to the Sub-Fund's annual report.

☐ No

ABN AMRO Funds Boston Common Emerging Markets ESG Equities

Pre-contractual disclosure 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

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 External Investment Manager integrates ESG analysis at every stage of its investment process: in the initial selection of the investable universe, in the idea generation process, in the stock analysis phase through detailed company research, identifying leaders and laggards, and in the portfolio construction phase. In the portfolio construction phase, the External Investment Manager's goal is to build a diversified portfolio of companies with strong ESG profiles.

The integrated investment process begins with screening the initial universe based on ESG and financial considerations (e.g., company involvement in weapons manufacturing, gambling, alcohol, tobacco, coal mining). In addition to these absolute exclusions, the External Investment Manager will exclude companies that do not meet its overall Comprehensive ESG Guidelines. The External Investment Manager's ESG research department has built a proprietary research process over the past couple decades (supported by and complemented with third-party research) to evaluate the sustainable characteristics of a broad set of global companies.

Beyond the initial universe screening, the focus of the External Investment Manager's research process is bottom-up and fundamental. The External Investment Manager has developed a dynamic "monitor list" drawing upon the fundamental inputs from both the ESG and the financial analyst teams. Using an ESG lens, the External Investment Manager examines the material risks and opportunities that impact companies in a specific sector. The ESG team presents the analysis of the material issues in each sector, highlighting emerging issues, best in class practices, risks, and opportunities. They also benchmark leaders and laggards in each sector, providing ideas for the financial analysts. Similarly, the financial analysts use their global sector experience and expertise to generate stock specific ideas in their sectors, monitoring holdings and candidate stocks while tracking sector, industry and market dynamics. The External Investment Manager combines the financial analyst's rigorous bottom-up analysis with the holistic understanding of the company's ESG profile. As a result of this integrated financial and ESG analysis, the monitor list is narrowed down to a focus list.

The portfolio management team draws from the pool of names on the focus list to create a diversified portfolio. Using the stocks which have been vetted and approved by both teams, the portfolio manager constructs the portfolio. The External Investment Manager assesses the financial and ESG risks and opportunities and prefers to buy the companies that have a large exposure in revenues (>50%) to the three long-term sustainable themes mentioned above (i.e., the External Investment Manager will qualify them as "Solutions Providers"). The External Investment Manager seeks companies that are sustainability leaders, with responsible practices and innovative products or services. However, in order to build a diversified portfolio, the External Investment Manager may also invest in high quality companies that meet or exceed the External Investment Manager's Comprehensive ESG guidelines but are not yet leaders in sustainability. In these instances, the External Investment Manager aims to raise the sustainability profile of the equity holdings by urging the management of the portfolio companies to improve upon their policies and operations through the External Investment Manager's active shareholder engagement. The External Investment Manager uses several approaches in its shareholder engagement including active dialogue, proxy voting, and other sector level strategies such as public benchmarking or improving industry standards in order to generate positive ESG momentum. In this respect, the External Investment Manager aligns their interest with that of the company.

The coverage of extra-financial indicators must exceed 90%. In this context, the Management Company is responsible for ensuring that the proportion of the Sub-Fund's net assets that is lacking an extra-financial indicator remains below 10%.

Methodological limitations can be assessed in terms of: nature of ESG information (quantification of qualitative data), ESG coverage (some data are not available for certain issuers) and homogeneity of ESG data (methodological differences).

- ***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 elements of the investment strategy are:

  - The Management Company's exclusions list as defined in the following table:

Company Exclusions based on International Standards and Policies	Exclusion Criteria
Companies non-compliant with the UN Global Compact's Principles	Excluded
Companies listed on ABN AMRO Investment Exclusion List (IEL)	Excluded
Companies listed on AAIS Good Governance Blacklist	Excluded
Company Exclusions based on Revenue Thresholds	
Adult Entertainment Production	>5%
Controversial Weapons direct ownership	>0%
Controversial Weapons indirect ownership involvement	>10%
Military Contracting Weapons	>0%
Military Contracting Weapons related products and /or services	>5%
Small Arms	>0%
Fur and specialty leather production	>5%
Unconventional fossil fuels (Arctic oil & gas exploration, oil sands and shale energy extraction methods)	Combined Revenues >5%
Thermal Coal Extraction	>5%
Thermal Coal Power Generation	>10%
Cannabis (recreational purposes)	>5%
Gambling	>5%
Genetically Modified Organisms	>5%
Tobacco Producing Companies	>0%
Tobacco Products Related Products/Services	>5%
Tobacco Products Retail and/or Distribution	>5%

The table above is a non-exhaustive set of exclusions which may evolve over time (with no prior notice).

In accordance with the ESMA Fund Naming Guidelines, the Sub-Fund further commits to exclude investments in the following companies as referred to in article 12(1)(a) to (g) of Commission Delegated Regulation (EU) 2020/1818:

Company Exclusions based on ESMA Fund Naming Guidelines	Exclusion Criteria
Any activities related to Controversial Weapons	>0%
Cultivation and production of tobacco	>0%
Companies non-compliant with the UN Global Compact's Principles or OECD's Guidelines for Multinational Enterprises	Excluded
Exploration, mining, extraction, distribution or refining of hard coal and lignite	≥1%
Exploration, extraction, distribution or refining of oil fuels	≥10%
Exploration, extraction, manufacturing or distribution of gaseous fuels	≥50%
Electricity generation with a GHG intensity of more than 100 g CO2 e/kWh	≥50%

- Companies that do not pass the External Investment Manager's ESG suitability analysis. The integrated investment process begins with screening the initial universe based on ESG and financial considerations (e.g., company involvement in weapons manufacturing, gambling, alcohol, tobacco, coal mining). In addition to these absolute exclusions, the External Investment Manager will exclude companies that do not meet its overall Comprehensive ESG Guidelines.

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

After implementation of the investment policy described above, the committed minimum rate to reduce the scope of investment is 20 %.

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

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

The Sub-Fund incorporates good governance into its investment decision-making process, utilising both qualitative and quantitative assessments of governance practices.

The Management Company's good governance framework is employed to evaluate corporate governance, establishing criteria to identify companies that fail to meet good governance standards and exclude them from the investment universe. This framework aligns with widely recognized industry standards, covering aspects such as sound management structures, employee relations, remuneration of staff, and tax compliance.

Additionally, the External Investment Manager should apply its corporate governance assessment while complying with the one of the Management Company.

ABN AMRO Funds Boston Common Emerging Markets ESG Equities

Pre-contractual disclosure 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

What is the asset allocation planned for this financial product?

The Sub-Fund invests at least 90% of its net assets in assets that have been determined as "eligible" as per the ESG process in place (hence in investments that are aligned with the promoted environmental and social characteristics (#1 Aligned with E/S characteristics).

Up to 10% of the investments are not aligned with these characteristics (#2 Other).

Asset allocation describes the share

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 operational activities of investee companies.

#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.

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

  Not Applicable

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

Not Applicable

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

- **Does the financial product invest in fossil gas and/or nuclear energy related activities that comply with the EU Taxonomy[1]?**

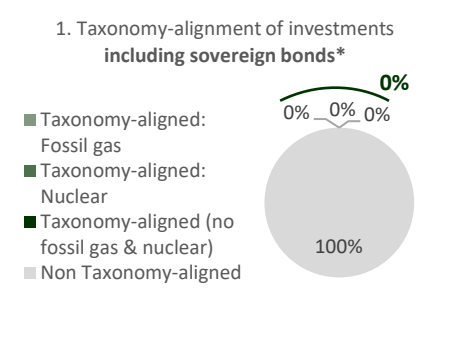
  ☐ Yes:

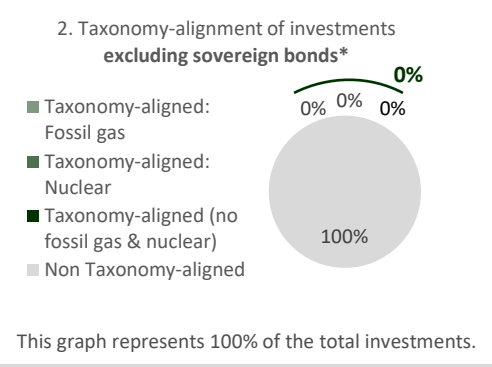
  ☐ In fossil gas ☐ In nuclear energy

  ✖ No

[1] 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.

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?

The Sub-Fund does not have a minimum share of investments in transitional and enabling activities (i.e., 0%), as it does not commit to a minimum proportion of environmentally sustainable investments aligned with the EU Taxonomy.

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

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

Not Applicable

What is the minimum share of socially sustainable investments?

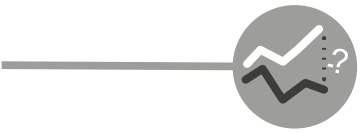
Not Applicable

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

"#2 Other" may include, in addition to issuers that are not analyzed, derivatives, funds (including Exchange Traded Funds) and bank deposits at sight, including cash held in current accounts with a bank accessible at any time. These are used for investment, hedging and efficient management portfolio purposes. There are no minimum environmental or social safeguards associated with these investments. A more detailed description of the specific asset allocation of this Sub-Fund can be found in the prospectus.

ABN AMRO Funds Boston Common Emerging Markets ESG Equities

Pre-contractual disclosure 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



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?

No specific ESG-related index has been designated for this Sub-Fund.

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 websites:

• ABN AMRO Investment Solution's Responsible Investment Policy:
https://www.abnamroinvestmentsolutions.com/en/socially-responsible-investment-abn-amro-investment-solutions/sustainability-related-disclosures.html

• Documents of the Sub-Fund:
https://www.abnamroinvestmentsolutions.com/en/fund-range/fund-range.html

ABN AMRO Funds Boston Common US Sustainable Equities

Pre-contractual disclosure for the financial products referred to in Article 9, paragraphs 1, to 4a, of Regulation (EU) 2019/2088 and Article 5, first paragraph, of Regulation (EU) 2020/852

Product name:
ABN AMRO Boston Common US Sustainable Equities

Legal entity identifier:
549300M1TS3IMJWP4718

Sustainable investment objective

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.

Does this financial product have a sustainable investment objective?

☒ Yes	☐ No
☒ It will make a minimum of sustainable investments with an environmental objective: 50%	☐ 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
☐ in economic activities that qualify as environmentally sustainable under the EU Taxonomy	☐ 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	☐ with an environmental objective in economic activities that do not qualify as environmentally sustainable under the EU Taxonomy
	☐ with a social objective
☒ It will make a minimum of sustainable investments with a social objective: 25%	☐ It promotes E/S characteristics, but will not make any sustainable investments

What is the sustainable investment objective of this financial product?

ABN AMRO Boston Common US Sustainable Equities (the "Sub-Fund") follows a multi-thematic sustainable investment strategy. The portfolio will be composed of companies exposed to three long-term sustainable themes, namely (i) climate change and earth renewal, (ii) inclusion and empowerment and (iii) health and community well-being.

As part of its sustainable investment objective, the Sub-Fund invests in companies contributing positively to environmental and social solutions. To define the sustainable investment universe, a "pass-fail" approach is used using a set of criteria. The DNSH principle is always applied on the entire investment universe.

No reference benchmark has been designated for the purpose of attaining the sustainable objectives followed by the Sub-Fund.

Sustainability indicators measure how the sustainable objectives of this 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 analysis of certain sustainability indicators is systematically integrated into the investment decision making process. The attainment of the sustainable investment objectives is assessed by investing in securities financing economic activities that substantially contribute to the environmental and/or social objectives mentioned above. To define the sustainable investment universe, a “pass-fail” approach is used using a set of criteria. No other criteria than the ones mentioned below are used to define the sustainable investment nature of an investment. The DNSH principle is always applied on the entire investment universe.

To be eligible to the investment universe, the Management Company uses the below criteria:

- Having a greenhouse gas emission reduction target. The criterion is assessed by data sourced from the external data provider ISS and differentiates an issuer's targets as "No Target", "Non-Ambitious Target", "Ambitious Target", "Committed Science Based Target (SBT)", or "Approved Science Based target (SBT)" based on the existence and quality of greenhouse gas emissions reduction targets.
- o Having a net positive aggregated Overall SDG Score by reference to the Sustainable Development Goals. The criterion is sourced from the external data provider ISS. This criterion assesses the overall, aggregated impact (positive and negative netting) of an issuer’s product portfolio on the achievement of sustainability objectives that align with the UN SDGs. For corporate issuers the SDG Solutions Score considers only the most distinct objectives scores, i.e., the highest positive and/or the lowest negative score, based on contributing and obstructing impacts on sustainiability objectives. The SDG Solutions Score is calculated as the sum of the highest positive and the lowest negative objective score and ranges on a scale from -10.0 to 10.0.
- Exposure to companies that do not meet the above criteria, but for which there is (i) a path of engagement with the company that could lead to meeting one or more of the above criteria or (ii) a different view of the company's impact assessment leveraging the External Investment Manager's proprietary methodology.

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?

The "Do No Significant Harm" (DNSH) principle is compiled by taking into account adverse impacts indicators listed in the Delegated Regulation (EU) 2022/1288 of 6 April 2022. The Sub-Fund takes into consideration (for some of them using proxies) all the mandatory adverse impact indicators listed in Table 1 of Annex 1 that are applicable to investee companies.

In addition, the Sub-Fund takes into consideration PAI No. 4 in Table 2 of Annex 1, applicable to investee companies, relating to investments in companies without carbon reduction initiatives. The Sub-Fund also takes into consideration PAI No. 15

of Table 3 of Annex 1, applicable to investee companies, relating to the lack of anti-corruption and anti-bribery policies.

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

The Sub-Fund considers adverse impacts of its investments on society and the environment through a combination of portfolio management decisions, engagement, and exclusions of issuers associated with controversial conduct or activities.

With respect to Table 1 of the Commission Delegated Regulation (EU) 2022/1288 of 6 April 2022, the Sub-Fund takes into account mandatory principal adverse impacts (PAI) 1 to 14 and 16 in portfolio management decisions and exclusionsusing proxy indicators.

With respect to Table 2, the Sub-Fund considers the optional indicator "investing in companies without carbon emission reduction initiatives" (i.e., PAI 4) in portfolio management decisions and engagement activities using proxy indicators.

With respect to Table 3, the Sub-Fund considers the optional indicator "lack of anti-corruption and anti-bribery policies" (i.e., PAI 15) in portfolio management decisions and exclusions using proxy indicators.

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 Sub-Fund's sustainable investments are aligned with the OECD Guidelines for Multinational Enterprises and the United Nations Guiding Principles on Business and Human Rights, including the principles and rights set forth in the 8 "fundamental" conventions identified in the International Labour Organization's Declaration on Fundamental Principles and Rights at Work (covering subjects considered to be fundamental principles and rights at work, e.g., freedom of association and the right to collective bargaining, the elimination of all forms of forced or compulsory labour, the effective abolition of child labour, and the elimination of discrimination in respect of employment and occupation) and the International Bill of Human Rights.

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.

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

✖ Yes, the Sub-Fund considers adverse impacts of its investments on society and the environment through a combination of portfolio management decisions, engagement, and exclusion of issuers associated with controversial conduct or activities.

With respect to Table 1 of the Commission Delegated Regulation (EU) 2022/1288 of 6 April 2022, the Sub-Fund takes into account mandatory principal adverse impacts (PAI) 1 to 14 and 16 in portfolio management decisions and exclusions using proxy indicators.

With respect to Table 2, the Sub-Fund considers the optional indicator "investing in companies without carbon emission reduction initiatives" (i.e., PAI 4) in portfolio management decisions and engagement activities using proxy indicators.

With respect to Table 3, the Sub-Fund considers the optional indicator "lack of anti-corruption and anti-bribery policies" (i.e. PAI 15) in portfolio management decisions and exclusions using proxy indicators.

Further information on principal adverse impacts will be provided in an annex to the Sub-Fund's annual report.

☐ No

What investment strategy does this financial product follow?

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

The External Investment Manager integrates ESG analysis at every stage of its investment process: in the initial selection of the investable universe, in the idea generation process, in the stock analysis phase through detailed company research, identifying leaders and laggards, and in the portfolio construction phase. In the portfolio construction phase, the External Investment Manager's goal is to build a diversified portfolio of companies with strong ESG profiles that align with three long-term sustainable themes namely climate change and earth renewal, inclusion and empowerment as well as health and community well-being.

The integrated investment process begins with screening the initial universe based on ESG and financial considerations (e.g., company involvement in weapons manufacturing, gambling, alcohol, tobacco, coal mining). In addition to these absolute exclusions, the External Investment Manager will exclude companies that do not meet its overall Comprehensive ESG Guidelines. The External Investment Manager's ESG research department has built a proprietary research process over the past couple decades (supported by and complemented with third-party research) to evaluate the sustainable characteristics of a broad set of global companies.

Beyond the initial universe screening, the focus of the External Investment Manager's research process is bottom-up and fundamental. The External Investment Manager has developed a dynamic "monitor list" drawing upon the fundamental inputs from both the ESG and the financial analyst teams. Using an ESG lens, the External Investment Manager examines the material risks and opportunities that impact companies in a specific sector. The ESG team presents the analysis of the material issues in each sector, highlighting emerging issues, best in class practices, risks, and opportunities. They also benchmark leaders and laggards in each sector, providing ideas for the financial analysts. Similarly, the financial analysts use their global sector experience and expertise to generate stock specific ideas in their sectors, monitoring holdings and candidate stocks while tracking sector, industry and market dynamics. The External Investment Manager combines the financial analyst's rigorous bottom-up analysis with the holistic understanding of the company's ESG profile. As a result of this integrated financial and ESG analysis, the monitor list is narrowed down to a focus list.

The portfolio management team draws from the pool of names on the focus list to create a diversified portfolio. Using the stocks which have been vetted and approved by both teams, the portfolio manager constructs the portfolio. The External Investment Manager assesses the financial and ESG risks and opportunities and prefers to buy the companies

that have a large exposure in revenues (>50%) to the three long-term sustainable themes mentioned above (i.e., the External Investment Manager will qualify them as "Solutions Providers"). The External Investment Manager seeks companies that are sustainability leaders, with responsible practices and innovative products or services. However, in order to build a diversified portfolio, the External Investment Manager may also invest in high quality companies that meet or exceed the External Investment Manager's Comprehensive ESG guidelines but are not yet leaders in sustainability. As such, companies with less than 50% of exposure to the three long-term sustainable themes mentioned above and that demonstrate average yet improving ESG profiles (i.e., the External Investment Manager will qualify them as "ESG Momentum") as well as companies with less than 50% of exposure to the three long-term sustainable themes mentioned above and that demonstrate leading ESG profiles relative to the industry group (i.e., the External Investment Manager qualify them as "ESG Leaders") are also considered for investments. In these instances, the External Investment Manager aims to raise the sustainability profile of the equity holdings by urging the management of the portfolio companies to improve upon their policies and operations through the External Investment Manager's active shareholder engagement. The External Investment Manager uses several approaches in its shareholder engagement including active dialogue, proxy voting, and other sector level strategies such as public benchmarking or improving industry standards in order to generate positive ESG momentum. In this respect, the External Investment Manager aligns their interest with that of the company.

- ***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 elements of the investment strategy are:

  - The Management Company's exclusions list as defined in the following table:

Company Exclusions based on International Standards and Policies	Exclusion Criteria
Companies non-compliant with the UN Global Compact's Principles	Excluded
Companies non-compliant with SFDR Sustainable Investments mandatory norms and conventions	Excluded
Companies listed on ABN AMRO Investment Exclusion List (IEL)	Excluded
Companies listed on AAIS Good Governance Blacklist	Excluded
Company Exclusions based on Revenue Thresholds	
Adult Entertainment Production	>5%
Controversial Weapons direct ownership	>0%
Controversial Weapons indirect ownership involvement	>10%
Military Contracting Weapons	>0%
Military Contracting Weapons related products and /or services	>5%
Small Arms	>0%
Fur and specialty leather production	>5%
Unconventional fossil fuels (Arctic oil & gas exploration, oil sands and shale energy extraction methods)	Combined Revenues >5%
Thermal Coal Extraction	>5%

Thermal Coal Power Generation	>10%
Cannabis (recreational purposes)	>5%
Gambling	>5%
Genetically Modified Organisms	>5%
Tobacco Producing Companies	>0%
Tobacco Products Related Products/Services	>5%
Tobacco Products Retail and/or Distribution	>5%

The table above is a non-exhaustive set of exclusions which may evolve over time (with no prior notice).

In accordance with the ESMA Fund Naming Guidelines, the Sub-Fund further commits to exclude investments in the following companies as referred to in article 12(1)(a) to (g) of Commission Delegated Regulation (EU) 2020/1818:

Company Exclusions based on ESMA Fund Naming Guidelines	Exclusion Criteria
Any activities related to Controversial Weapons	>0%
Cultivation and production of tobacco	>0%
Companies non-compliant with the UN Global Compact's Principles or OECD's Guidelines for Multinational Enterprises	Excluded
Exploration, mining, extraction, distribution or refining of hard coal and lignite	≥1%
Exploration, extraction, distribution or refining of oil fuels	≥10%
Exploration, extraction, manufacturing or distribution of gaseous fuels	≥50%
Electricity generation with a GHG intensity of more than 100 g CO2 e/kWh	≥50%

- Companies that do not pass the External Investment Manager's ESG suitability analysis. The integrated investment process begins with screening the initial universe based on ESG and financial considerations (e.g., company involvement in weapons manufacturing, gambling, alcohol, tobacco, coal mining). In addition to these absolute exclusions, the External Investment Manager will exclude companies that do not meet its overall Comprehensive ESG Guidelines.
- Sustainable investment eligibility criteria (the below criteria may not be cumulative):
  - Having a greenhouse gas emission reduction target. The criterion is assessed by data sourced from the external data provider ISS and differentiates an issuer's targets as "No Target", "Non-Ambitious Target", "Ambitious Target", "Committed Science Based Target (SBT)", or "Approved Science Based target (SBT)" based on the existence and quality of greenhouse gas emissions reduction targets.
  - • Having a net positive aggregated Overall SDG Score by reference to the Sustainable Development Goals. The criterion is sourced from the external data provider ISS. This criterion assesses the overall, aggregated impact

(positive and negative netting) of an issuer's product portfolio on the achievement of sustainability objectives. that align with the UN SDGs For corporate issuers the SDG Solutions Score considers only the most distinct objectives scores, i.e., the highest positive and/or the lowest negative score, based on contributing and obstructing impacts on sustainablity objectives. The SDG Solutions Score is calculated as the sum of the highest positive and the lowest negative objective score and ranges on a scale from -10.0 to 10.0.

- Exposure to companies that do not meet the above criteria, but for which there is (i) a path of engagement with the company that could lead to meeting one or more of the above criteria or (ii) a differentiat view of the company's impact assessment leveraging the External Investment Manager's proprietary methodology.

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

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

The Sub-Fund incorporates good governance into its investment decision-making process, utilising both qualitative and quantitative assessments of governance practices.

The Management Company's good governance framework is employed to evaluate corporate governance, establishing criteria to identify companies that fail to meet good governance standards and exclude them from the investment universe. This framework aligns with widely recognized industry standards, covering aspects such as sound management structures, employee relations, remuneration of staff, and tax compliance.

Additionally, the External Investment Manager should apply its corporate governance assessment while complying with the one of the Management Company.

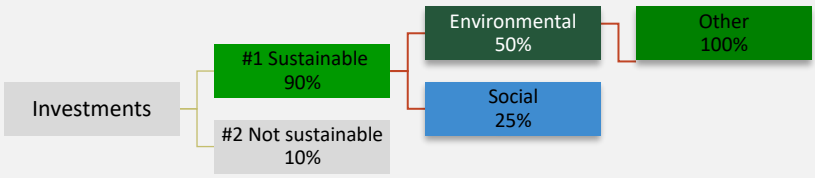
What is the asset allocation and the minimum share of sustainable investments?

Asset allocation describes the share of investments in specific assets.

The Sub-Fund invests at least 90% of its net assets in assets that have been determined as "eligible" as per the sustainable investment process in place, hence in investments that are defined as sustainable (#1 Sustainable). The External Investment Manager's proprietary sustainable analysis covers 100% of the "#1 Sustainable" investments." #1 Sustainable" investments include a minimum of 50% assets with environmental objectives and 25% with social objectives. Investments with environmental objectives are made in economic activities that do not qualify as environmentally sustainable under the EU Taxonomy.

Up to 10% of the investments are not aligned with these characteristics (#2 Not Sustainable). "#2 Not Sustainable" includes derivatives, bank deposits at sight, including cash held in current accounts with a bank accessible at any time. These are used for investment or hedging purpose as a technique of portfolio management efficiency. The proportion and use of investments that are considered as not sustainable does not affect the delivery of the sustainable investment objective, as these investments are neutral to such objective. Besides, minimum environmental or social safeguards are only applied to the underlying investments when relevant. The nature of these assets does not undermine the sustainable objectives pursued by the Sub-Fund. A more detailed description of the specific asset allocation of this Sub-Fund can be found in the prospectus of this Sub-Fund.

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 operational activities of investee companies.



#1 Sustainable covers sustainable investments with environmental or social objectives.

#2 Not sustainable includes investments which do not qualify as sustainable investments.

- ***How does the use of derivatives attain the sustainable investment objective?***

Not Applicable

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

The Sub-Fund's sustainable investments with an environmental objective are not aligned with the EU taxonomy (i.e. 0%) as the investments with an environmental objective are made in economic activities that do not qualify as environmentally sustainable under the EU taxonomy.

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[1]?**

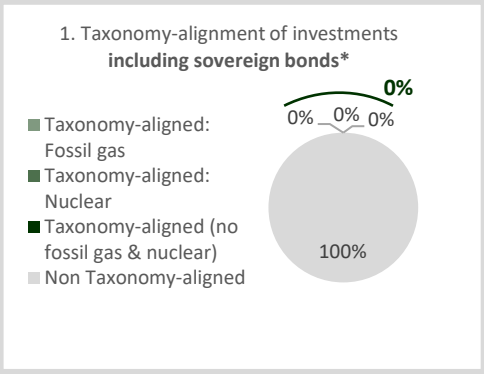
☐ Yes:

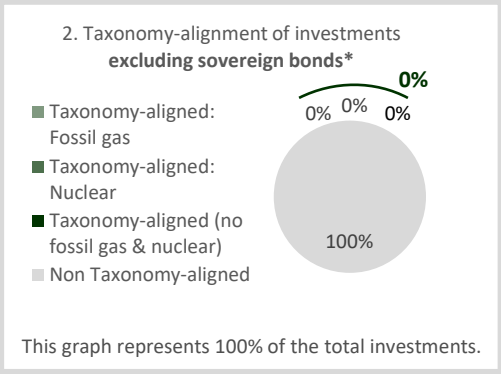
☐ In fossil gas ☐ In nuclear energy

☒ No

[1] 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.

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?

The Sub-Fund does not have a minimum share of investments in transitional and enabling activities (i.e., 0%), as it does not commit to a minimum proportion of environmentally sustainable investments aligned with the EU Taxonomy.

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

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

The minimumshare of sustainable investments with an environmental objective that are not aligned with the EU Taxonomy is 100%. The Sub-Fund commits to make a minimum of 50% sustainable investments with an environmental objective not aligned with the EU Taxonomy.

What is the minimum share of socially sustainable investments?

The Sub-Fund commits to make a 25% minimum share of sustainable investments with a social objective.

What investments are included under "#2 Not sustainable", what is their purpose and are there any minimum environmental or social safeguards?

"#2 Not Sustainable" includes derivatives, bank deposits at sight, including cash held in current accounts with a bank accessible at any time. These are used for investment or hedging purpose as a technique of portfolio management efficiency. The proportion and use of investments that are considered as not sustainable does not affect the delivery of the sustainable investment objective, as these investments are neutral to such objective. Besides, minimum environmental or social safeguards are only applied to the underlying investments when relevant. The nature of these assets does not undermine the sustainable objectives pursued by the Sub-Fund. A more detailed description of the specific asset allocation of this Sub-Fund can be found in the prospectus of this Sub-Fund.

ABN AMRO Funds Boston Common US Sustainable Equities

Pre-contractual disclosure for the financial products referred to in Article 9, paragraphs 1, to 4a, of Regulation (EU) 2019/2088 and Article 5, first paragraph, of Regulation (EU) 2020/852

Is a specific index designated as a reference benchmark to meet the sustainable investment objective?

No specific ESG-related index has been designated for this Sub-Fund.

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

- ***How does the reference benchmark take into account sustainability factors in a way that is continuously aligned with the sustainable investment objective?***

  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 websites:

• ABN AMRO Investment Solution's Responsible Investment Policy:
https://www.abnamroinvestmentsolutions.com/en/socially-responsible-investment-abn-amro-investment-solutions/sustainability-related-disclosures.html

• Documents of the Sub-Fund:
https://www.abnamroinvestmentsolutions.com/en/fund-range/fund-range.html

ABN AMRO Funds Boston Trust Walden US ESG Equities

Pre-contractual disclosure 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:
ABN AMRO Funds Boston Trust Walden US ESG Equities

Legal entity identifier:
549300DK7XYE4LPM8645

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 include 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
- ☒ 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 ___% 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?

The analysis of ESG factors is systematically integrated into the investment decision making process of ABN AMRO Funds Boston Trust Walden US ESG Equities (the "Sub-Fund"). The External Investment Manager defines ESG integration as the process of recognising the financial materiality (or significance) of environmental, social and corporate governance factors as part of the investment process. The Sub-Fund will use a selection of securities complying with ABN AMRO Investment Solutions (the "Management Company") ESG responsibility criteria. The External Investment Managers must comply with the Management Company's standards of quality and go through a qualitative selection process before being retained. This process involves an in-depth analysis of the External Investment Manager's corporate social responsibility policy as well as its overall

sustainability strengths going from the analysis of ESG professionals, philosophy and investment process. Under the ESG responsibility criteria of the Management Company, the External Investment Manager is committed to conducting both negative and positive screenings as well as taking engagement actions when necessary. The Sub-Fund will be composed of issuers that are flexible in ESG bset-practice.

The Sub-Fund promotes both environmental and social characteristics. On the environmental front, the Sub-Fund promotes climate risk management. The social characteristics promoted by the Sub-Fund focus on global human rights and labor standards.

No reference benchmark has been designated for the purpose of attaining the environmental or social characteristics promoted by the Sub-Fund.

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?

ESG analysis is systematically integrated into the investment decision making process. As part of its ESG framework, the Management Company uses the following sustainability indicators to measure the achievement of each of the environmental or social characteristics promoted by the Sub-Fund:

On the corporate side:

- Absence of companies that do not meet the criteria defined in the Management Company's Exclusion List and that are deemed incompatible with the E/S promotion (e.g. tobacco, controversial weapons).
- Controversy Level Assessment - Controversy involvement is a key measure of ESG performance. Controversy level assessment reflects a company's level of involvement in issues and how it manages those issues.
- Compliance with the UN Global Compact - The United Nations Global Compact is the world largest corporate sustainability initiative aimed at encouraging businesses and firms worldwide to adopt sustainable and socially responsible policies, and to report on their implementation. The UN Global Compact is a principle-based framework for businesses, stating ten principles in the areas of human rights, labour, the environment and anti-corruption. The Ten Principles of the United Nations Global Compact are derived from: the Universal Declaration of Human Rights, the International Labour Organization’s Declaration on Fundamental Principles and Rights at Work, the Rio Declaration on Environment and Development, and the United Nations Convention Against Corruption.
- ESG Risk Scores - ESG risk scores measure a company's exposure to material industry-specific ESG risks and how the company manages those risks. This multi-dimensional way of measuring ESG risk combines the concepts of management and exposure to arrive at an absolute assessment of ESG risk.
- Scope 1 GHG Emissions - Scope 1 emissions emanate from a company's internal operations, including on-site energy production, vehicle fleets, manufacturing operations, and waste.
- Scope 2 GHG emissions - Scope 2 emissions are indirect emissions generated by the production of energy used by the company.

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?

Not Applicable

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

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

Not Applicable

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

Not Applicable

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.

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

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.

✖ Yes, the Sub-Fund considers principal adverse impacts (PAI) as part of the investment decision making process. The Sub-Fund strives to minimize two PAIs by excluding (i) United Nations Global Compact non-compliant companies and (ii) controversial weapons.

The above principal adverse impacts are considered at product level through the exclusion policy. Further information on principal adverse impacts will be provided in an annex to the Sub-Fund's annual report.

☐ No

ABN AMRO Funds Boston Trust Walden US ESG Equities

Pre-contractual disclosure 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

What investment strategy does this financial product follow?

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

ESG analysis is systematically integrated into the investment decision making process. The strategy is actively managed through a proprietary ESG fundamental research driven approach and is complemented by an engagement approach. The ESG assessment includes a value-based screening and an in-depth ESG review.

The selection process of the External Investment Manager starts with the implementation of a quantitative screening by looking for data points indicative of the level of quality of the companies and on valuation criteria. The objective of this first screening is to narrow the initial universe of 1.000 companies to roughly 250. Then through fundamental analysis affirming the financial and business model sustainability quality, and the company valuation, the list is narrowed again to an “Approved list” of roughly 175 companies. Finally, the dedicated in-house ESG research and engagement team of the External Investment Manager (“the ESG analysts”) that is responsible for ESG exclusions and ESG assessments, will conduct an in-depth analysis to come to a “pass” or “fail” recommendation.

For each potential investment, the ESG analysts of the External Investment Manager seek to understand the full spectrum of the company’s product and services. The team will apply its value-based screen by excluding companies engaged in specific products or practices considering their revenue dependence, market share and severity (as weapons, gaming, tobacco, Alcohol production, in Factory farming, in nuclear power fuel cycle and in Prison operations. etc.). The team will then evaluate the overall performance in four broad categories: corporate, governance, human capital management and environmental & community impacts. Using a proprietary “materiality framework,” the ESG team of the External Investment Manager assesses the potential significance of ESG factors (with respect to a range of issues, encompassing both risks and opportunities) to include them into the overall assessment of the company’s quality, business model sustainability, and valuation.

The concluding step of this process is a “pass” or “fail” recommendation from the ESG analysts for each company complementing by a comprehensive report. The selection process leads to reject above 20% of the companies of the “Approved list”. The companies eligible to the strategy are put on the “Approved screened list” composed usually of 125 companies.

In complement, the external investment company may engage with companies on certain issues relying on the expertise of its in-house Active Ownership Committee composed of senior ESG professionals and portfolio managers (including the Chief Investment Officer). The team oversees the development of the firm’s core engagement strategy and plans each year.

The coverage of extra-financial indicators must exceed 90%. In this context, the Management Company is responsible for ensuring that the proportion of the Sub-Fund's net assets that is lacking an extra-financial indicator remains below 10%.

Methodological limitations can be assessed in terms of nature of ESG information (quantification of qualitative data), ESG coverage (some data are not available for certain issuers) and homogeneity of ESG data (methodological differences).

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 elements of the investment strategy are:

- The Management Company's exclusions list as defined in the following table:

Company Exclusions based on International Standards and Policies	Exclusion Criteria
Companies non-compliant with the UN Global Compact's Principles	Excluded
Companies listed on ABN AMRO Investment Exclusion List (IEL)	Excluded
Companies listed on AAIS Good Governance Blacklist	Excluded
Company Exclusions based on Revenue Thresholds	
Adult Entertainment Production	>5%
Controversial Weapons direct ownership	>0%
Controversial Weapons indirect ownership involvement	>10%
Military Contracting Weapons	>0%
Military Contracting Weapons related products and /or services	>5%
Small Arms	>0%
Fur and specialty leather production	>5%
Unconventional fossil fuels (Arctic oil & gas exploration, oil sands and shale energy extraction methods)	Combined Revenues >5%
Thermal Coal Extraction	>5%
Thermal Coal Power Generation	>10%
Cannabis (recreational purposes)	>5%
Gambling	>5%
Genetically Modified Organisms	>5%
Tobacco Producing Companies	>0%
Tobacco Products Related Products/Services	>5%
Tobacco Products Retail and/or Distribution	>5%

The table above is a non-exhaustive set of exclusions which may evolve over time (with no prior notice).

In accordance with the ESMA Fund Naming Guidelines, the Sub-Fund further commits to exclude investments in the following companies as referred to in article 12(1)(a) to (g) of Commission Delegated Regulation (EU) 2020/1818:

Company Exclusions based on ESMA Fund Naming Guidelines	Exclusion Criteria
Any activities related to Controversial Weapons	>0%
Cultivation and production of tobacco	>0%
Companies non-compliant with the UN Global Compact's Principles or OECD's Guidelines for Multinational Enterprises	Excluded
Exploration, mining, extraction, distribution or refining of hard coal and lignite	≥1%

Company Exclusions based on ESMA Fund Naming Guidelines	Exclusion Criteria
Exploration, extraction, distribution or refining of oil fuels	≥10%
Exploration, extraction, manufacturing or distribution of gaseous fuels	≥50%
Electricity generation with a GHG intensity of more than 100 g CO2 e/kWh	≥50%

- The Sub-Fund will not invest in companies that do not pass the External Investment Manager ESG suitability analysis. The analysis is completed relative to a set of comprehensive guidelines, assessing the company's impact on stakeholders, performance over time (relative to peers and established goals), and transparency. The concluding step of this process is a "pass" or "fail" recommendation based of the External Investment Manager.
- As part of the screening process of the External Investment Manager, companies involved (considering certain thresholds) in the alcohol production, in factory farming, in nuclear power fuel cycle and in prison operations are not suitable for investment.

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

After implementation of the investment policy described above, the committed minimum rate to reduce the scope of investment is 20 %.

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

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

The Sub-Fund incorporates good governance into its investment decision-making process, utilising both qualitative and quantitative assessments of governance practices.

The Management Company's good governance framework is employed to evaluate corporate governance, establishing criteria to identify companies that fail to meet good governance standards and exclude them from the investment universe. This framework aligns with widely recognized industry standards, covering aspects such as sound management structures, employee relations, remuneration of staff, and tax compliance.

Additionally, the External Investment Manager should apply its corporate governance assessment while complying with the one of the Management Company.

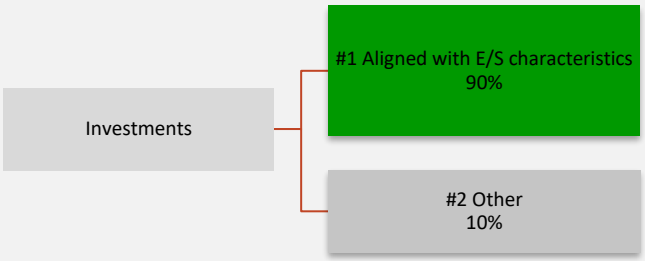
What is the asset allocation planned for this financial product?

Asset allocation describes the share of investments in specific assets.

The Sub-Fund invests at least 90% of its net assets in assets that have been determined as "eligible" as per the ESG process in place (hence in investments that are aligned with the promoted environmental and social characteristics (#1 Aligned with E/S characteristics).

Up to 10% of the investments are not aligned with these characteristics (#2 Other).

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 operational activities of investee companies.



#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.

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

Not Applicable

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

Not Applicable

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[1]?**

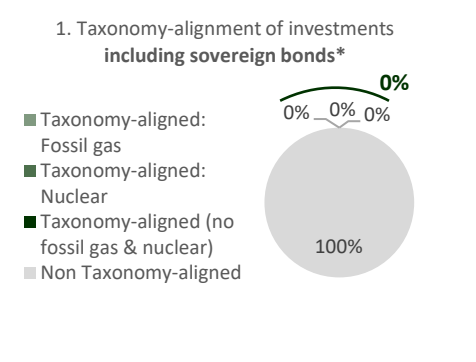
☐ Yes:

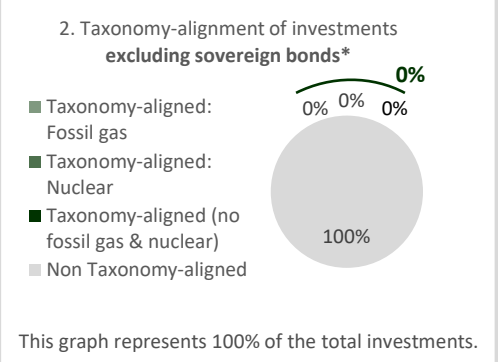
☐ In fossil gas ☐ In nuclear energy

☒ No

[1] 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.

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?

The Sub-Fund does not have a minimum share of investments in transitional and enabling activities (i.e., 0%), as it does not commit to a minimum proportion of environmentally sustainable investments aligned with the EU Taxonomy.

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

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

Not Applicable

What is the minimum share of socially sustainable investments?

Not Applicable

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

"#2 Other" may include, in addition to issuers that are not analyzed, derivatives, funds (including Exchange Traded Funds) and bank deposits at sight, including cash held in current accounts with a bank accessible at any time. These are used for investment, hedging and efficient management portfolio purposes. There are no minimum environmental or social safeguards associated with these investments. A more detailed description of the specific asset allocation of this Sub-Fund can be found in the prospectus.

ABN AMRO Funds Boston Trust Walden US ESG Equities

Pre-contractual disclosure 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

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?

No specific ESG-related index has been designated for this Sub-Fund.

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 websites:

• ABN AMRO Investment Solution's Responsible Investment Policy:
https://www.abnamroinvestmentsolutions.com/en/socially-responsible-investment-abn-amro-investment-solutions/sustainability-related-disclosures.html

• Documents of the Sub-Fund:
https://www.abnamroinvestmentsolutions.com/en/fund-range/fund-range.html

ABN AMRO Funds Candriam Emerging Markets ESG Bonds

Pre-contractual disclosure 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:
ABN AMRO Funds Candriam Emerging Markets ESG Bonds

Legal entity identifier:
549300SL4OLTHYRHPI45

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 include 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	☒ No
☐ It will make a minimum of sustainable investments with an environmental 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 ___% of sustainable investments
☐ in economic activities that qualify as environmentally sustainable under the EU Taxonomy	☐ 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	☐ with an environmental objective in economic activities that do not qualify as environmentally sustainable under the EU Taxonomy
	☐ with a social objective
☐ It will make a minimum of sustainable investments 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?

The analysis of ESG factors is systematically integrated into the investment decision making process of ABN AMRO Funds Candriam Emerging Markets ESG Bonds (the "Sub-Fund"). The External Investment Manager defines ESG integration as the process of recognising the financial materiality (or significance) of environmental, social and corporate governance factors as part of the investment process. The Sub-Fund will use a selection of securities complying with ABN AMRO Investment Solutions (the "Management Company") ESG responsibility criteria. The External Investment Managers must comply with the Management Company's standards of quality and go through a qualitative selection process before being retained. This process involves an in-depth analysis of the External Investment Manager's corporate social responsibility policy as well as its overall

sustainability strengths going from the analysis of ESG professionals, philosophy and investment process. Under the ESG responsibility criteria of the Management Company, the External Investment Manager is committed to conducting both negative and positive screenings as well as taking engagement actions when necessary. The Sub-Fund will be composed of issuers that are either leading in ESG best-practice or attractive due to their progression in ESG.

The Sub-Fund promotes both environmental and social characteristics. On the environmental front, the Sub-Fund promotes climate risk management. The social characteristics promoted by the Sub-Fund focus on global human rights and labor standards.

No reference benchmark has been designated for the purpose of attaining the environmental or social characteristics promoted by the Sub-Fund.

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?

ESG analysis is systematically integrated into the investment decision making process. As part of its ESG framework, the Management Company uses the following sustainability indicators to measure the achievement of each of the environmental or social characteristics promoted by the Sub-Fund:

On the corporate side:

- Absence of companies that do not meet the criteria defined in the Management Company's Exclusion List and that are deemed incompatible with the E/S promotion (e.g. tobacco, controversial weapons).
- Controversy Level Assessment - Controversy involvement is a key measure of ESG performance. Controversy level assessment reflects a company's level of involvement in issues and how it manages those issues.
- Compliance with the UN Global Compact - The United Nations Global Compact is the world largest corporate sustainability initiative aimed at encouraging businesses and firms worldwide to adopt sustainable and socially responsible policies, and to report on their implementation. The UN Global Compact is a principle-based framework for businesses, stating ten principles in the areas of human rights, labour, the environment and anti-corruption. The Ten Principles of the United Nations Global Compact are derived from: the Universal Declaration of Human Rights, the International Labour Organization’s Declaration on Fundamental Principles and Rights at Work, the Rio Declaration on Environment and Development, and the United Nations Convention Against Corruption.
- ESG Risk Scores - ESG risk scores measure a company's exposure to material industry-specific ESG risks and how the company manages those risks. This multi-dimensional way of measuring ESG risk combines the concepts of management and exposure to arrive at an absolute assessment of ESG risk.
- Scope 1 GHG Emissions- Scope 1 emissions emanate from a company's internal operations, including on-site energy production, vehicle fleets, manufacturing operations, and waste.

- Scope 2 GHG emissions- Scope 2 emissions are indirect emissions generated by the production of energy used by the company.

On the Sovereign side:

- Absence of issuers that do not meet the criteria defined in the Management Company's Exclusion List and that are deemed incompatible with E/S promotion (i.e. countries listed on ABN AMRO Sanctions List, ratification of the Treaty of the Non-Proliferation of nuclear weapons, ratification of the Paris Agreement, ratification of the ILO Conventions 182 on the Worst Forms of Child Labour)
- Country Risk Scores- The Country Risk Scores measure the risk to a country's long-term prosperity and economic development by assessing how sustainably it is managing its wealth.

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?

Not Applicable

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

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

Not Applicable

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

Not Applicable

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.

ABN AMRO Funds Candriam Emerging Markets ESG Bonds

Pre-contractual disclosure 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

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

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.

☒ Yes, the Sub-Fund considers principal adverse impacts (PAI) as part of the investment decision making process. More specifically, on the corporate side, the Sub-Fund strives to minimize two PAIs by excluding (i) United Nations Global Compact non-compliant companies and (ii) controversial weapons. On the sovereign side, the Sub-Fund strives to minimize part of the GHG intensity PAI (i.e., table 1, PAI 15) by excluding countries that have not signed the Paris Agreement.

The above principal adverse impacts are considered at product level through the exclusion policy.

Further information on principal adverse impacts will be provided in an annex to the Sub-Fund's annual report.

☐ No

What investment strategy does this financial product follow?

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

The Sub-Fund will use a selection of securities complying with Environmental, Social and Governance (ESG) responsibility criteria. The portfolio will be composed of issuers that are either leading in ESG best-practice or attractive due to their progression in ESG. The External Investment Manager's uses a proprietary ESG analysis, leading to ESG Rating and scoring, as well as a norms-based and activity-based controversy screening to define the investable universe for the sub fund.

On the corporate side, the External Investment Manager has developed an analytical framework. Companies are first selected on the basis of controversial sector exclusions and norms-based filtering. Subsequent to this selection, companies are further analysed on the basis of sector-specific development issues. These issues are approached from two distinct but related perspectives, a macro analysis (i.e. business activity analysis) and a micro analysis (i.e. stakeholder analysis). The results of the company and stakeholder analysis are combined and the External Investment Manager selects the companies.

As part of the macro analysis the External Investment Manager has identified 5 major long term sustainability trends that strongly influence the environment in which companies operate, affecting their future market challenges as well as their long-term growth and prosperity:

- Controversial Activities exclusion,
- Norms-Based Analysis determines whether a company complies with the 10 principles of the UN GC for each of main categories (Human rights), Labour, Environment and anti-Bribery,
- Business Activities Analysis,
- Stakeholders Analysis,
- Stewardship,

Separately, a micro-analysis examines companies' ability to integrate the interests of six stakeholders into their long-term strategy. Stakeholder relationships create opportunities as well as risks and are thereby drivers of long-term value.

When it comes to the countries and public bonds issuers, the analysis is carried out at the country level. The External Investment Manager's proprietary process employs a four-pillar, quantifiable approach (i.e. human capital, natural capital, social capital, and economic capital). These four pillars incorporate a wide-range of material ESG issues that are evaluated using a set of key performance indicators. The ESG country score is calculated using a weighted average model. The four key pillars are considered to have equal importance and are therefore equally weighted. Within each pillar, the ESG issues and KPIs are weighted based on relevance.

For the supranational organisations issuing bonds, the External Investment Manager applies a two-steps process considering (1) the purpose of the Mission Statement Analysis (to exclusively select supranational organisations whose mission favours economic and social development of regions and countries (2). a norms-based analysis to determine whether or not the supranational organisation observes the 10 principles of the United Nations Global Compact.

The coverage of extra-financial indicators must exceed 90%. In this context, the Management Company is responsible for ensuring that the proportion of the Sub-Fund's net assets that is lacking an extra-financial indicator remains below 10%.

Methodological limitations can be assessed in terms of: nature of ESG information (quantification of qualitative data), ESG coverage (some data are not available for certain issuers) and homogeneity of ESG data (methodological differences).

- ***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 elements of the investment strategy are:

  - The Management Company's exclusions list as defined in the following table:

Company Exclusions based on International Standards and Policies	Exclusion Criteria
Companies non-compliant with the UN Global Compact's Principles	Excluded
Companies listed on ABN AMRO Investment Exclusion List (IEL)	Excluded
Companies listed on AAIS Good Governance Blacklist	Excluded
Company Exclusions based on Revenue Thresholds	
Adult Entertainment Production	>5%
Controversial Weapons direct ownership	>0%
Controversial Weapons indirect ownership involvement	>10%
Military Contracting Weapons	>0%
Military Contracting Weapons related products and /or services	>5%
Small Arms	>0%
Fur and specialty leather production	>5%
Unconventional fossil fuels (Arctic oil & gas exploration, oil sands and shale energy extraction methods)	Combined Revenues >5%
Thermal Coal Extraction	>5%
Thermal Coal Power Generation	>10%

Cannabis (recreational purposes)	>5%
Gambling	>5%
Genetically Modified Organisms	>5%
Tobacco Producing Companies	>0%
Tobacco Products Related Products/Services	>5%
Tobacco Products Retail and/or Distribution	>5%
Government Exclusions based on Norms and Policies	
Countries listed on ABN AMRO Sanctions List	No
Ratification Treaty of the Non-Proliferation of nuclear weapons (NPT)	Yes
Ratification Paris Agreement	Yes
Ratification ILO Conventions 182 on the Worst Forms of Child Labour	Yes

The table above is a non-exhaustive set of exclusions which may evolve over time (with no prior notice).

In accordance with the ESMA Fund Naming Guidelines, the Sub-Fund further commits to exclude investments in the following companies as referred to in article 12(1)(a) to (g) of Commission Delegated Regulation (EU) 2020/1818[1]:

Company Exclusions based on ESMA Fund Naming Guidelines	Exclusion Criteria
Any activities related to Controversial Weapons	>0%
Cultivation and production of tobacco	>0%
Companies non-compliant with the UN Global Compact's Principles or OECD's Guidelines for Multinational Enterprises	Excluded
Exploration, mining, extraction, distribution or refining of hard coal and lignite	≥1%
Exploration, extraction, distribution or refining of oil fuels	≥10%
Exploration, extraction, manufacturing or distribution of gaseous fuels	≥50%
Electricity generation with a GHG intensity of more than 100 g CO2 e/kWh	≥50%

- The Sub-Fund will not invest in companies that do not pass the External Investment Manager ESG suitability analysis.

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

After implementation of the investment policy described above, the committed minimum rate to reduce the scope of investment is 20%.

[1] except European Green Bonds that have been issued under the European Green Bonds Regulation (Regulation (EU) 2023/2631 as per the ESMA_QA_2368.

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

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

The Sub-Fund incorporates good governance into its investment decision-making process, utilising both qualitative and quantitative assessments of governance practices.

The Management Company's good governance framework is employed to evaluate corporate governance, establishing criteria to identify companies that fail to meet good governance standards and exclude them from the investment universe. This framework aligns with widely recognized industry standards, covering aspects such as sound management structures, employee relations, remuneration of staff, and tax compliance.

Additionally, the External Investment Manager should apply its corporate governance assessment while complying with the one of the Management Company.

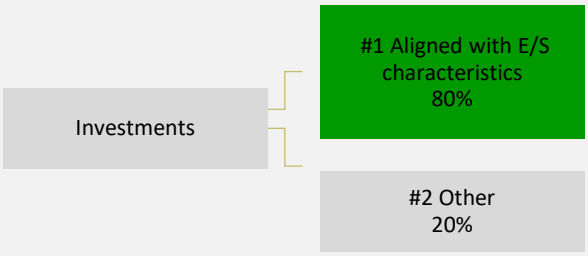
What is the asset allocation planned for this financial product?

Asset allocation describes the share of investments in specific assets.

The Sub-Fund invests at least 80% of its net assets in assets that have been determined as "eligible" as per the ESG process in place (hence in investments that are aligned with the promoted environmental and social characteristics (#1 Aligned with E/S characteristics).

Up to 20% of the investments are not aligned with these characteristics (#2 Other).

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 operational activities of investee companies.



#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.

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

Not Applicable

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

Not Applicable

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.

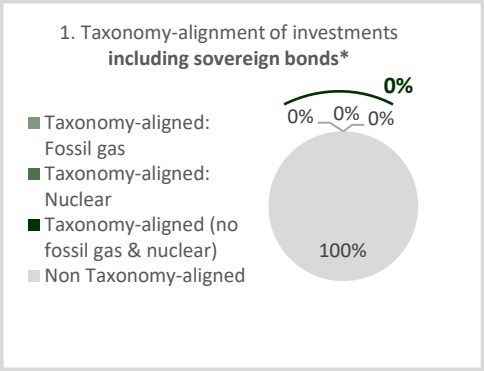
Does the financial product invest in fossil gas and/or nuclear energy related activities that comply with the EU Taxonomy[2]?

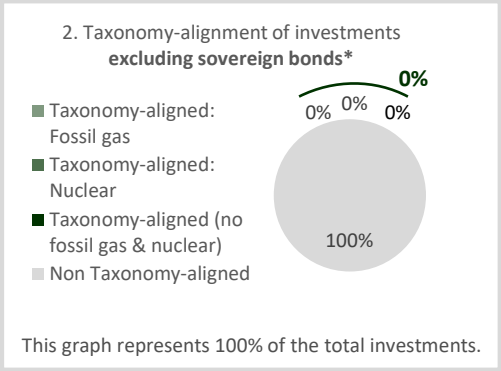
☐ Yes:

☐ In fossil gas ☐ In nuclear energy

☒ No

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?

The Sub-Fund does not have a minimum share of investments in transitional and enabling activities (i.e., 0%), as it does not commit to a minimum proportion of environmentally sustainable investments aligned with the EU Taxonomy.

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

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

Not Applicable

What is the minimum share of socially sustainable investments?

Not Applicable

[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?

"#2 Other" may include, in addition to issuers that are not analyzed, derivatives, funds (including Exchange Traded Funds) and bank deposits at sight, including cash held in current accounts with a bank accessible at any time. These are used for investment, hedging and efficient management portfolio purposes. There are no minimum environmental or social safeguards associated with these investments. A more detailed description of the specific asset allocation of this Sub-Fund can be found in the prospectus.

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?

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

No specific ESG-related index has been designated for this Sub-Fund.

- ***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 websites:

• ABN AMRO Investment Solution's Responsible Investment Policy:
https://www.abnamroinvestmentsolutions.com/en/socially-responsible-investment-abn-amro-investment-solutions/sustainability-related-disclosures.html

• Documents of the Sub-Fund:
https://www.abnamroinvestmentsolutions.com/en/fund-range/fund-range.html

Product name:
ABN AMRO Funds Candriam Euro Short Term Bonds

Legal entity identifier:
549300L09550N5VH8145

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: ___%	☐ 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
☐ in economic activities that qualify as environmentally sustainable under the EU Taxonomy	☐ 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	☐ with an environmental objective in economic activities that do not qualify as environmentally sustainable under the EU Taxonomy
	☐ with a social objective
☐ It will make a minimum of sustainable investments with a social objective: ___%	☒ It promotes E/S characteristics, but will not make any sustainable investments

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

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.

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

The analysis of ESG factors is systematically integrated into the investment decision making process of ABN AMRO Funds Candriam Euro Short Term Bonds (the “Sub-Fund”). The External Investment Manager defines ESG integration as the process of recognising the financial materiality (or significance) of environmental, social and corporate governance factors as part of the investment process. The Sub-Fund will use a selection of securities complying with ABN AMRO Investment Solutions (the “Management Company”) ESG responsibility criteria. The External Investment Managers must comply with the Management Company's standards of quality and go through a qualitative selection process before being retained. This process involves an in-depth analysis of the External Investment Manager's corporate social responsibility policy as well as its overall sustainability strengths going from the analysis of ESG professionals, philosophy and investment process. Under the ESG responsibility criteria of the Management Company, the External Investment Manager is committed to conducting both negative and positive screenings as well as taking engagement actions when necessary.The Sub-Fund will be

composed of issuers that are either leading in ESG best-practice or attractive due to their progression in ESG.

The Sub-Fund promotes both environmental and social characteristics. On the environmental front, the Sub-Fund promotes climate risk management. The social characteristics promoted by the Sub-Fund focus on global human rights and labor standards.

No reference benchmark has been designated for the purpose of attaining the environmental or social characteristics promoted by the Sub-Fund.

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?

ESG analysis is systematically integrated into the investment decision making process. As part of its ESG framework, the Management Company uses the following sustainability indicators to measure the achievement of each of the environmental or social characteristics promoted by the Sub-Fund:

On the corporate side:

- Absence of companies that do not meet the criteria defined in the Management Company's Exclusion List and that are deemed incompatible with the E/S promotion (e.g. tobacco, controversial weapons).
- Controversy Level Assessment - Controversy involvement is a key measure of ESG performance. Controversy level assessment reflects a company's level of involvement in issues and how it manages those issues.
- Compliance with the UN Global Compact - The United Nations Global Compact is the world largest corporate sustainability initiative aimed at encouraging businesses and firms worldwide to adopt sustainable and socially responsible policies, and to report on their implementation. The UN Global Compact is a principle-based framework for businesses, stating ten principles in the areas of human rights, labour, the environment and anti-corruption. The Ten Principles of the United Nations Global Compact are derived from: the Universal Declaration of Human Rights, the International Labour Organization’s Declaration on Fundamental Principles and Rights at Work, the Rio Declaration on Environment and Development, and the United Nations Convention Against Corruption.
- ESG Risk Scores - ESG risk scores measure a company's exposure to material industry-specific ESG risks and how the company manages those risks. This multi-dimensional way of measuring ESG risk combines the concepts of management and exposure to arrive at an absolute assessment of ESG risk.
- Scope 1 GHG Emissions- Scope 1 emissions emanate from a company's internal operations, including on-site energy production, vehicle fleets, manufacturing operations, and waste.
- Scope 2 GHG emissions- Scope 2 emissions are indirect emissions generated by the production of energy used by the company.

On the Sovereign side:

- Absence of issuers that do not meet the criteria defined in the Management Company's Exclusion List and that are deemed incompatible with E/S promotion (i.e. countries listed on ABN AMRO Sanctions List, ratification of the Treaty of the Non-Proliferation of nuclear weapons, ratification of the Paris Agreement, ratification of the ILO Conventions 182 on the Worst Forms of Child Labour)
- Country Risk Scores- The Country Risk Scores measure the risk to a country's long-term prosperity and economic development by assessing how sustainably it is managing its wealth.

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?

Not Applicable

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

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

Not Applicable

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

Not Applicable

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.

ABN AMRO Funds Candriam Euro Short Term Bonds

Pre-contractual disclosure 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

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

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.

☒ Yes, the Sub-Fund considers principal adverse impacts (PAI) as part of the investment decision making process. More specifically, on the corporate side, the Sub-Fund strives to minimize two PAIs by excluding (i) United Nations Global Compact non-compliant companies and (ii) controversial weapons. On the sovereign side, the Sub-Fund strives to minimize part of the GHG intensity PAI (i.e., table 1, PAI 15) by excluding countries that have not signed the Paris Agreement.

The above principal adverse impacts are considered at product level through the exclusion policy.

Further information on principal adverse impacts will be provided in an annex to the Sub-Fund's annual report.

☐ No

What investment strategy does this financial product follow?

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

The Sub-Fund aims to provide short-term capital growth with a diversified and actively managed portfolio of sustainable short term bonds. The Sub-Fund will use a selection of securities complying with Environmental, Social and Governance (ESG) responsibility criteria. The portfolio will be composed of issuers that are either leading in ESG best-practice or attractive due to their progression in ESG.

With regard to the environmental and social sustainability aspects of the investment strategy, the External Investment Manager's uses a proprietary ESG analysis, leading to ESG Rating and scoring, as well as the norms-based and activity-based controversy screening to define the investable universe for the sub fund.

On the corporate side, the External Investment Manager has developed an analytical framework. Companies are first selected on the basis of controversial sector exclusions and norms-based filtering. Subsequent to this selection, companies are further analysed on the basis of sector-specific development issues. These issues are approached from two distinct but related perspectives, a macro analysis (i.e. business activity analysis) and a micro analysis (i.e. stakeholder analysis). The results of the company and stakeholder analysis are combined and the External Investment Manager selects the companies.

As part of the macro analysis the External Investment Manager has identified 5 major long term sustainability trends that strongly influence the environment in which companies operate, affecting their future market challenges as well as their long-term growth and prosperity:

- Controversial Activities exclusion,
- Norms-Based Analysis determines whether a company complies with the 10 principles of the UN GC for each of main categories (Human rights), Labour, Environment and anti-Bribery,
- Business Activities Analysis,
- Stakeholders Analysis,
- Stewardship,

Separately, a micro-analysis examines companies' ability to integrate the interests of six stakeholders into their long-term strategy. Stakeholder relationships create opportunities as well as risks and are thereby drivers of long-term value.

When it comes to the countries and public bonds issuers, the analysis is carried out at the country level. The External Investment Manager's proprietary process employs a four-pillar, quantifiable approach (i.e. human capital, natural capital, social capital, and economic capital). These four pillars incorporate a wide-range of material ESG issues that are evaluated using a set of key performance indicators. The ESG country score is calculated using a weighted average model. The four key pillars are considered to have equal importance and are therefore equally weighted. Within each pillar, the ESG issues and KPIs are weighted based on relevance.

For the supranational organisations issuing bonds, the External Investment Manager applies a two-steps process considering (1) the purpose of the Mission Statement Analysis (to exclusively select supranational organisations whose mission favours economic and social development of regions and countries (2). a norms-based analysis to determine whether or not the supranational organisation observes the 10 principles of the United Nations Global Compact.

The coverage of extra-financial indicators must exceed 90%. In this context, the Management Company is responsible for ensuring that the proportion of the Sub-Fund's net assets that is lacking an extra-financial indicator remains below 10%.

Methodological limitations can be assessed in terms of: nature of ESG information (quantification of qualitative data), ESG coverage (some data are not available for certain issuers) and homogeneity of ESG data (methodological differences).

- ***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 elements of the investment strategy are:

  - The Management Company's exclusions list as defined in the following table:

Company Exclusions based on International Standards and Policies	Exclusion Criteria
Companies non-compliant with the UN Global Compact's Principles	No
Companies listed on ABN AMRO Investment Exclusion List (IEL)	No
Companies listed on AAIS Good Governance Blacklist	No
Company Exclusions based on Revenue Thresholds	
Adult Entertainment Production	>5%
Controversial Weapons direct ownership	No
Controversial Weapons indirect ownership involvement	>10%
Military Contracting Weapons	>0%
Military Contracting Weapons related products and /or services	>5%
Small Arms	>0%
Fur and specialty leather production	>5%

Unconventional fossil fuels (Arctic oil & gas exploration, oil sands and shale energy extraction methods)	Combined Revenues >5%
Thermal Coal Extraction	>5%
Thermal Coal Power Generation	>10%
Cannabis (recreational purposes)	>5%
Gambling	>5%
Genetically Modified Organisms	>5%
Tobacco Producing Companies	>0%
Tobacco Products Related Products/Services	>5%
Tobacco Products Retail and/or Distribution	>5%
Government Exclusions based on Norms and Policies	
Countries listed on ABN AMRO Sanctions List	No
Ratification Treaty of the Non-Proliferation of nuclear weapons (NPT)	Yes
Ratification Paris Agreement	Yes
Ratification ILO Conventions 182 on the Worst Forms of Child Labour	Yes

The table above is a non-exhaustive set of exclusions which may evolve over time (with no prior notice).

- The Sub-Fund will not invest in companies that do not pass the External Investment Manager ESG suitability analysis.

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

After implementation of the investment policy described above, the committed minimum rate to reduce the scope of investment is 20 %.

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

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

The Sub-Fund incorporates good governance into its investment decision-making process, utilising both qualitative and quantitative assessments of governance practices.

The Management Company's good governance framework is employed to evaluate corporate governance, establishing criteria to identify companies that fail to meet good governance standards and exclude them from the investment universe. This framework aligns with widely recognized industry standards, covering aspects such as sound management structures, employee relations, remuneration of staff, and tax compliance.

Additionally, the External Investment Manager should apply its corporate governance assessment while complying with the one of the Management Company.

ABN AMRO Funds Candriam Euro Short Term Bonds

Pre-contractual disclosure 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

What is the asset allocation planned for this financial product?

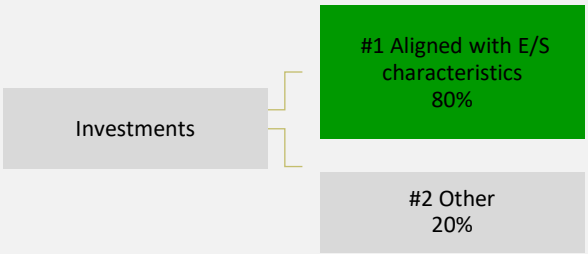
The Sub-Fund invests at least 80% of its net assets in assets that have been determined as "eligible" as per the ESG process in place (hence in investments that are aligned with the promoted environmental and social characteristics (#1 Aligned with E/S characteristics).

Up to 20% of the investments are not aligned with these characteristics (#2 Other).

Asset allocation describes the share

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 operational activities of investee companies.



#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.

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

  Not Applicable

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

Not Applicable

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

- **Does the financial product invest in fossil gas and/or nuclear energy related activities that comply with the EU Taxonomy[1]?**

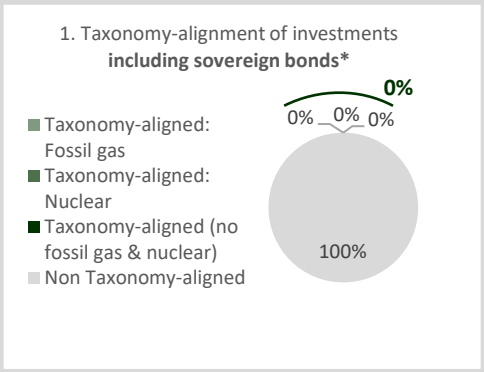
  ☐ Yes:

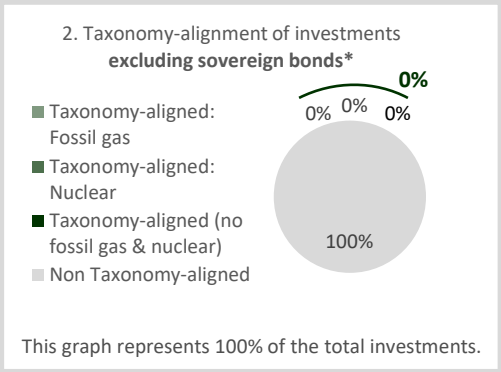
  ☐ In fossil gas ☐ In nuclear energy

  ✖ No

[1] 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.

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?

The Sub-Fund does not have a minimum share of investments in transitional and enabling activities (i.e., 0%), as it does not commit to a minimum proportion of environmentally sustainable investments aligned with the EU Taxonomy.

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

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

Not Applicable

What is the minimum share of socially sustainable investments?

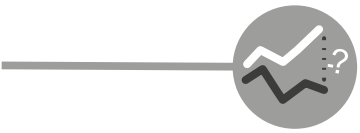
Not Applicable

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

"#2 Other" may include, in addition to issuers that are not analyzed, derivatives, funds (including Exchange Traded Funds) and bank deposits at sight, including cash held in current accounts with a bank accessible at any time. These are used for investment, hedging and efficient management portfolio purposes. There are no minimum environmental or social safeguards associated with these investments. A more detailed description of the specific asset allocation of this Sub-Fund can be found in the prospectus.

ABN AMRO Funds Candriam Euro Short Term Bonds

Pre-contractual disclosure 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



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?

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

No specific ESG-related index has been designated for this Sub-Fund.

- ***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 websites:

• ABN AMRO Investment Solution's Responsible Investment Policy: https://www.abnamroinvestmentsolutions.com/en/socially-responsible-investment-abn-amro-investment-solutions/sustainability-related-disclosures.html

• Documents of the Sub-Fund:

ABN AMRO Funds Candriam European Equities

Pre-contractual disclosure 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:
ABN AMRO Funds Candriam European Equities

Legal entity identifier:
549300CBDKNRXFQ1GZ21

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 include 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
- ☒ 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 ___% 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?

The analysis of ESG factors is systematically integrated into the investment decision making process of ABN AMRO Funds Candriam European Equities (the “Sub-Fund”). The External Investment Manager defines ESG integration as the process of recognising the financial materiality (or significance) of environmental, social and corporate governance factors as part of the investment process. The Sub-Fund will use a selection of securities complying with ABN AMRO Investment Solutions (the “Management Company”) ESG responsibility criteria. The External Investment Managers must comply with the Management Company's standards of quality and go through a qualitative selection process before being retained. This process involves an in-depth analysis of the External Investment Manager's corporate social responsibility policy as well as its overall sustainability strengths going from the

analysis of ESG professionals, philosophy and investment process. Under the ESG responsibility criteria of the Management Company, the External Investment Manager is committed to conducting both negative and positive screenings as well as taking engagement actions when necessary.The Sub-Fund will be composed of issuers that are either leading in ESG best-practice or attractive due to their progression in ESG.

The Sub-Fund promotes both environmental and social characteristics. On the environmental front, the Sub-Fund promotes climate risk management. The social characteristics promoted by the Sub-Fund focus on global human rights and labor standards.

No reference benchmark has been designated for the purpose of attaining the environmental or social characteristics promoted by the Sub-Fund.

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?

ESG analysis is systematically integrated into the investment decision making process. As part of its ESG framework, the Management Company uses the following sustainability indicators to measure the achievement of each of the environmental or social characteristics promoted by the Sub-Fund:

- Absence of companies that do not meet the criteria defined in the Management Company's Exclusion List and that are deemed incompatible with the E/S promotion (e.g. tobacco, controversial weapons).
- Controversy Level Assessment - Controversy involvement is a key measure of ESG performance. Controversy level assessment reflects a company's level of involvement in issues and how it manages those issues.
- Compliance with the UN Global Compact - The United Nations Global Compact is the world largest corporate sustainability initiative aimed at encouraging businesses and firms worldwide to adopt sustainable and socially responsible policies, and to report on their implementation. The UN Global Compact is a principle-based framework for businesses, stating ten principles in the areas of human rights, labour, the environment and anti-corruption. The Ten Principles of the United Nations Global Compact are derived from: the Universal Declaration of Human Rights, the International Labour Organization's Declaration on Fundamental Principles and Rights at Work, the Rio Declaration on Environment and Development, and the United Nations Convention Against Corruption.
- ESG Risk Scores - ESG risk scores measure a company's exposure to material industry-specific ESG risks and how the company manages those risks. This multi-dimensional way of measuring ESG risk combines the concepts of management and exposure to arrive at an absolute assessment of ESG risk.
- Scope 1 GHG Emissions- Scope 1 emissions emanate from a company's internal operations, including on-site energy production, vehicle fleets, manufacturing operations, and waste.
- Scope 2 GHG emissions- Scope 2 emissions are indirect emissions generated by the production of energy used by the company.

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?

Not Applicable

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

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

Not Applicable

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

Not Applicable

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.

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

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.

✖ Yes, the Sub-Fund considers principal adverse impacts (PAI) as part of the investment decision making process. The Sub-Fund strives to minimize two PAIs by excluding (i) United Nations Global Compact non-compliant companies and (ii) controversial weapons.

The above principal adverse impacts are considered at product level through the exclusion policy. Further information on principal adverse impacts will be provided in an annex to the Sub-Fund's annual report.

☐ No

ABN AMRO Funds Candriam European Equities

Pre-contractual disclosure 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

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 External Investment Manager believes that companies which embrace sustainability-related opportunities and challenges in concert with their financial opportunities and challenges are the most likely to generate shareholder value. The Sub-Fund uses a selection of securities complying with Environmental, Social and Governance (ESG) responsibility criteria. The portfolio is composed of issuers that are either leading in ESG best-practice or attractive due to their progression in ESG.The External Investment Manager's uses a proprietary ESG analysis, leading to ESG Rating and scoring, as well as a norms-based and activity-based controversy screening to define the investable universe for the sub fund.

The External Investment Manager has developed an analytical framework. Companies are first selected on the basis of controversial sector exclusions and norms-based filtering. Subsequent to this selection, companies are further analysed on the basis of sector-specific development issues. These issues are approached from two distinct but related perspectives, a macro analysis (i.e. business activity analysis) and a micro analysis (i.e. stakeholder analysis). The results of the company and stakeholder analysis are combined and the External Investment Manager selects the companies.

As part of the macro analysis the External Investment Manager has identified 5 major long term sustainability trends that strongly influence the environment in which companies operate, affecting their future market challenges as well as their long-term growth and prosperity:

- Controversial Activities exclusion,
- Norms-Based Analysis determines whether a company complies with the 10 principles of the UN GC for each of main categories (Human rights), Labour, Environment and anti-Bribery,
- Business Activities Analysis,
- Stakeholders Analysis,
- Stewardship,

Separately, a micro-analysis examines companies' ability to integrate the interests of six stakeholders into their long-term strategy. Stakeholder relationships create opportunities as well as risks and are thereby drivers of long-term value.

The coverage of extra-financial indicators must exceed 90%. In this context, the Management Company is responsible for ensuring that the proportion of the Sub-Fund's net assets that is lacking an extra-financial indicator remains below 10%.

Methodological limitations can be assessed in terms of: nature of ESG information (quantification of qualitative data), ESG coverage (some data are not available for certain issuers) and homogeneity of ESG data (methodological differences).

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 elements of the investment strategy are:

- The Management Company's exclusions list as defined in the following table:

Company Exclusions based on International Standards and Policies	Exclusion Criteria
Companies non-compliant with the UN Global Compact's Principles	No
Companies listed on ABN AMRO Investment Exclusion List (IEL)	No
Companies listed on AAIS Good Governance Blacklist	No
Company Exclusions based on Revenue Thresholds	
Adult Entertainment Production	>5%
Controversial Weapons direct ownership	No
Controversial Weapons indirect ownership involvement	>10%
Military Contracting Weapons	>0%
Military Contracting Weapons related products and /or services	>5%
Small Arms	>0%
Fur and specialty leather production	>5%
Unconventional fossil fuels (Arctic oil & gas exploration, oil sands and shale energy extraction methods)	Combined Revenues >5%
Thermal Coal Extraction	>5%
Thermal Coal Power Generation	>10%
Cannabis (recreational purposes)	>5%
Gambling	>5%
Genetically Modified Organisms	>5%
Tobacco Producing Companies	>0%
Tobacco Products Related Products/Services	>5%
Tobacco Products Retail and/or Distribution	>5%

The table above is a non-exhaustive set of exclusions which may evolve over time (with no prior notice).

- The Sub-Fund will not invest in companies that do not pass the External Investment Manager ESG suitability analysis.

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

After implementation of the investment policy described above, the committed minimum rate to reduce the scope of investment is 20 %.

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

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

The Sub-Fund incorporates good governance into its investment decision-making process, utilising both qualitative and quantitative assessments of governance practices.

The Management Company's good governance framework is employed to evaluate corporate governance, establishing criteria to identify companies that fail to meet good governance standards and exclude them from the investment universe. This framework aligns with widely recognized industry standards, covering aspects such as sound management structures, employee relations, remuneration of staff, and tax compliance.

Additionally, the External Investment Manager should apply its corporate governance assessment while complying with the one of the Management Company.

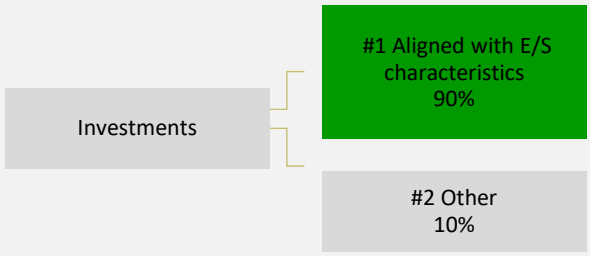
What is the asset allocation planned for this financial product?

The Sub-Fund invests at least 90% of its net assets in assets that have been determined as "eligible" as per the ESG process in place (hence in investments that are aligned with the promoted environmental and social characteristics (#1 Aligned with E/S characteristics).

Up to 10% of the investments are not aligned with these characteristics (#2 Other).

Asset allocation describes the share of investments in specific assets.

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 operational activities of investee companies.



#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.

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

Not Applicable

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

Not Applicable

ABN AMRO Funds Candriam European Equities

Pre-contractual disclosure 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

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.

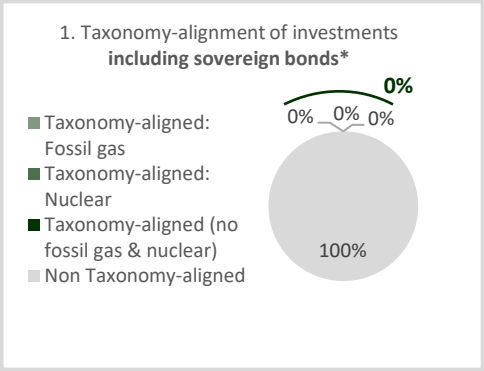
Does the financial product invest in fossil gas and/or nuclear energy related activities that comply with the EU Taxonomy[1]?

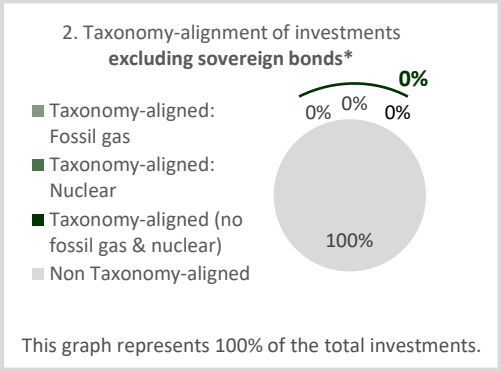
☐ Yes:

☐ In fossil gas ☐ In nuclear energy

☒ No

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?

The Sub-Fund does not have a minimum share of investments in transitional and enabling activities (i.e., 0%), as it does not commit to a minimum proportion of environmentally sustainable investments aligned with the EU Taxonomy.

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

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

Not Applicable

What is the minimum share of socially sustainable investments?

Not Applicable

[1] 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?

"#2 Other" may include, in addition to issuers that are not analyzed, derivatives, funds (including Exchange Traded Funds) and bank deposits at sight, including cash held in current accounts with a bank accessible at any time. These are used for investment, hedging and efficient management portfolio purposes. There are no minimum environmental or social safeguards associated with these investments. A more detailed description of the specific asset allocation of this Sub-Fund can be found in the prospectus.

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?

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

No specific ESG-related index has been designated for this Sub-Fund.

- ***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 websites:

• ABN AMRO Investment Solution's Responsible Investment Policy:
https://www.abnamroinvestmentsolutions.com/en/socially-responsible-investment-abn-amro-investment-solutions/sustainability-related-disclosures.html

• Documents of the Sub-Fund:
https://www.abnamroinvestmentsolutions.com/en/fund-range/fund-range.htm

ABN AMRO Funds Candriam European Equities

Pre-contractual disclosure 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

ABN AMRO Funds Candriam French Equities

Pre-contractual disclosure 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:
ABN AMRO Funds Candriam French Equities

Legal entity identifier:
549300GHUFAZLYYGW322

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 include 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
- ☒ 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 ___% 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?

The analysis of ESG factors is systematically integrated into the investment decision making process of ABN AMRO Funds Candriam French Equities (the "Sub-Fund"). The External Investment Manager defines ESG integration as the process of recognising the financial materiality (or significance) of environmental, social and corporate governance factors as part of the investment process. The Sub-Fund will use a selection of securities complying with ABN AMRO Investment Solutions (the "Management Company") ESG responsibility criteria. The External Investment Managers must comply with the Management Company's standards of quality and go through a qualitative selection process before being retained. This process involves an in-depth analysis of the External Investment Manager's corporate social responsibility policy as well as its overall sustainability strengths going from the

analysis of ESG professionals, philosophy and investment process. Under the ESG responsibility criteria of the Management Company, the External Investment Manager is committed to conducting both negative and positive screenings as well as taking engagement actions when necessary.The Sub-Fund will be composed of issuers that are either leading in ESG best-practice or attractive due to their progression in ESG.

The Sub-Fund promotes both environmental and social characteristics. On the environmental front, the Sub-Fund promotes climate risk management. The social characteristics promoted by the Sub-Fund focus on global human rights and labor standards.

No reference benchmark has been designated for the purpose of attaining the environmental or social characteristics promoted by the Sub-Fund.

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?

ESG analysis is systematically integrated into the investment decision making process. As part of its ESG framework, the Management Company uses the following sustainability indicators to measure the achievement of each of the environmental or social characteristics promoted by the Sub-Fund:

- Absence of companies that do not meet the criteria defined in the Management Company's Exclusion List and that are deemed incompatible with the E/S promotion (e.g. tobacco, controversial weapons).
- Controversy Level Assessment - Controversy involvement is a key measure of ESG performance. Controversy level assessment reflects a company's level of involvement in issues and how it manages those issues.
- Compliance with the UN Global Compact - The United Nations Global Compact is the world largest corporate sustainability initiative aimed at encouraging businesses and firms worldwide to adopt sustainable and socially responsible policies, and to report on their implementation. The UN Global Compact is a principle-based framework for businesses, stating ten principles in the areas of human rights, labour, the environment and anti-corruption. The Ten Principles of the United Nations Global Compact are derived from: the Universal Declaration of Human Rights, the International Labour Organization's Declaration on Fundamental Principles and Rights at Work, the Rio Declaration on Environment and Development, and the United Nations Convention Against Corruption.
- ESG Risk Scores - ESG risk scores measure a company's exposure to material industry-specific ESG risks and how the company manages those risks. This multi-dimensional way of measuring ESG risk combines the concepts of management and exposure to arrive at an absolute assessment of ESG risk.
- Scope 1 GHG Emissions- Scope 1 emissions emanate from a company's internal operations, including on-site energy production, vehicle fleets, manufacturing operations, and waste.
- Scope 2 GHG emissions- Scope 2 emissions are indirect emissions generated by the production of energy used by the company.

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?

Not Applicable

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

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

Not Applicable

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

Not Applicable

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.

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

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.

✖ Yes, the Sub-Fund considers principal adverse impacts (PAI) as part of the investment decision making process. The Sub-Fund strives to minimize two PAIs by excluding (i) United Nations Global Compact non-compliant companies and (ii) controversial weapons.

The above principal adverse impacts are considered at product level through the exclusion policy. Further information on principal adverse impacts will be provided in an annex to the Sub-Fund's annual report.

☐ No

ABN AMRO Funds Candriam French Equities

Pre-contractual disclosure 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

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 External Investment Manager seeks reasonably priced quality companies which demonstrate a sustainable competitive advantage. The External Investment Manager believes that companies which embrace sustainability-related opportunities and challenges in concert with their financial opportunities and challenges are the most likely to generate shareholder value. The Sub-Fund uses a selection of securities complying with Environmental, Social and Governance (ESG) responsibility criteria. The portfolio is composed of issuers that are either leading in ESG best-practice or attractive due to their progression in ESG.

The External Investment Manager has developed an analytical framework. Companies are first selected on the basis of controversial sector exclusions and norms-based filtering. Subsequent to this selection, companies are further analysed on the basis of sector-specific development issues. These issues are approached from two distinct but related perspectives, a macro analysis (i.e. business activity analysis) and a micro analysis (i.e. stakeholder analysis). The results of the company and stakeholder analysis are combined and the External Investment Manager selects the companies.

As part of the macro analysis the External Investment Manager has identified 5 major long term sustainability trends that strongly influence the environment in which companies operate, affecting their future market challenges as well as their long-term growth and prosperity:

- Controversial Activities exclusion,
- Norms-Based Analysis determines whether a company complies with the 10 principles of the UN GC for each of main categories (Human rights), Labour, Environment and anti-Bribery,
- Business Activities Analysis,
- Stakeholders Analysis,
- Stewardship,

Separately, a micro-analysis examines companies' ability to integrate the interests of six stakeholders into their long-term strategy. Stakeholder relationships create opportunities as well as risks and are thereby drivers of long-term value.

The coverage of extra-financial indicators must exceed 90%. In this context, the Management Company is responsible for ensuring that the proportion of the Sub-Fund's net assets that is lacking an extra-financial indicator remains below 10%.

Methodological limitations can be assessed in terms of: nature of ESG information (quantification of qualitative data), ESG coverage (some data are not available for certain issuers) and homogeneity of ESG data (methodological differences).

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 elements of the investment strategy are:

- The Management Company's exclusions list as defined in the following table:

Company Exclusions based on International Standards and Policies	Exclusion Criteria
Companies non-compliant with the UN Global Compact's Principles	No
Companies listed on ABN AMRO Investment Exclusion List (IEL)	No
Companies listed on AAIS Good Governance Blacklist	No
Company Exclusions based on Revenue Thresholds	
Adult Entertainment Production	>5%
Controversial Weapons direct ownership	No
Controversial Weapons indirect ownership involvement	>10%
Military Contracting Weapons	>0%
Military Contracting Weapons related products and /or services	>5%
Small Arms	>0%
Fur and specialty leather production	>5%
Unconventional fossil fuels (Arctic oil & gas exploration, oil sands and shale energy extraction methods)	Combined Revenues >5%
Thermal Coal Extraction	>5%
Thermal Coal Power Generation	>10%
Cannabis (recreational purposes)	>5%
Gambling	>5%
Genetically Modified Organisms	>5%
Tobacco Producing Companies	>0%
Tobacco Products Related Products/Services	>5%
Tobacco Products Retail and/or Distribution	>5%

The table above is a non-exhaustive set of exclusions which may evolve over time (with no prior notice).

- The Sub-Fund will not invest in companies that do not pass the External Investment Manager ESG suitability analysis.

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

After implementation of the investment policy described above, the committed minimum rate to reduce the scope of investment is 20 %.

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

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

The Sub-Fund incorporates good governance into its investment decision-making process, utilising both qualitative and quantitative assessments of governance practices.

The Management Company's good governance framework is employed to evaluate corporate governance, establishing criteria to identify companies that fail to meet good governance standards and exclude them from the investment universe. This framework aligns with widely recognized industry standards, covering aspects such as sound management structures, employee relations, remuneration of staff, and tax compliance.

Additionally, the External Investment Manager should apply its corporate governance assessment while complying with the one of the Management Company.

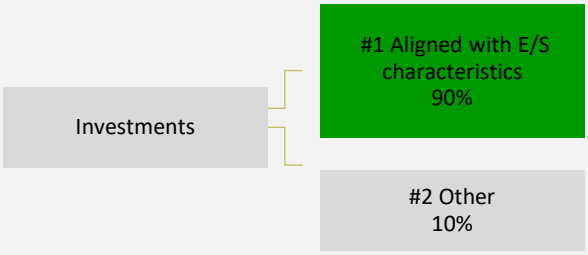
What is the asset allocation planned for this financial product?

Asset allocation describes the share of investments in specific assets.

The Sub-Fund invests at least 90% of its net assets in assets that have been determined as "eligible" as per the ESG process in place (hence in investments that are aligned with the promoted environmental and social characteristics (#1 Aligned with E/S characteristics).

Up to 10% of the investments are not aligned with these characteristics (#2 Other).

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 operational activities of investee companies.



#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.

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

Not Applicable

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

Not Applicable

ABN AMRO Funds Candriam French Equities

Pre-contractual disclosure 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

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.

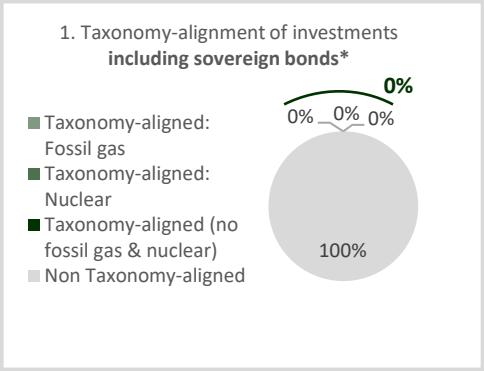
Does the financial product invest in fossil gas and/or nuclear energy related activities that comply with the EU Taxonomy[1]?

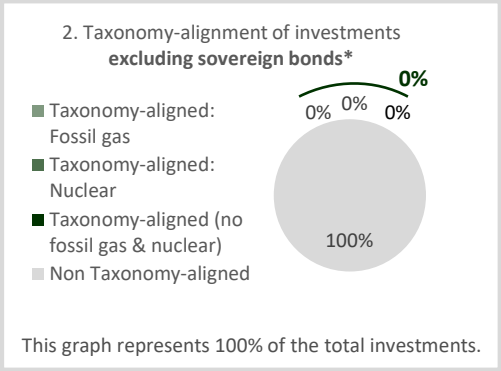
☐ Yes:

☐ In fossil gas ☐ In nuclear energy

☒ No

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?

The Sub-Fund does not have a minimum share of investments in transitional and enabling activities (i.e., 0%), as it does not commit to a minimum proportion of environmentally sustainable investments aligned with the EU Taxonomy.

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

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

Not Applicable

What is the minimum share of socially sustainable investments?

Not Applicable

[1] 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.

ABN AMRO Funds Candriam French Equities

Pre-contractual disclosure 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

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

"#2 Other" may include, in addition to issuers that are not analyzed, derivatives, funds (including Exchange Traded Funds) and bank deposits at sight, including cash held in current accounts with a bank accessible at any time. These are used for investment, hedging and efficient management portfolio purposes. There are no minimum environmental or social safeguards associated with these investments. A more detailed description of the specific asset allocation of this Sub-Fund can be found in the prospectus.

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?

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

No specific ESG-related index has been designated for this Sub-Fund.

- ***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 websites:

• ABN AMRO Investment Solution's Responsible Investment Policy:
https://www.abnamroinvestmentsolutions.com/en/socially-responsible-investment-abn-amro-investment-solutions/sustainability-related-disclosures.html

• Documents of the Sub-Fund:
https://www.abnamroinvestmentsolutions.com/en/fund-range/fund-range.html

ABN AMRO Funds Candriam Global ESG High Yield Bonds

Pre-contractual disclosure 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:
ABN AMRO Funds Candriam Global ESG High Yield Bonds

Legal entity identifier:
549300H8VYJL694NE413

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 include 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
- ☒ 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 ___% 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?

The analysis of ESG factors is systematically integrated into the investment decision making process of ABN AMRO Funds Candriam Global ESG High Yield Bonds (the "Sub-Fund"). The External Investment Manager defines ESG integration as the process of recognising the financial materiality (or significance) of environmental, social and corporate governance factors as part of the investment process. The Sub-Fund will use a selection of securities complying with ABN AMRO Investment Solutions (the "Management Company") ESG responsibility criteria. The External Investment Managers must comply with the Management Company's standards of quality and go through a qualitative selection process before being retained. This process involves an in-depth analysis of the External Investment Manager's corporate social responsibility policy as well as its overall

sustainability strengths going from the analysis of ESG professionals, philosophy and investment process. Under the ESG responsibility criteria of the Management Company, the External Investment Manager is committed to conducting both negative and positive screenings as well as taking engagement actions when necessary.The Sub-Fund will be composed of issuers that are either leading in ESG best-practice or attractive due to their progression in ESG.

The Sub-Fund promotes both environmental and social characteristics. On the environmental front, the Sub-Fund promotes climate risk management. The social characteristics promoted by the Sub-Fund focus on global human rights and labor standards.

No reference benchmark has been designated for the purpose of attaining the environmental or social characteristics promoted by the Sub-Fund.

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?

ESG analysis is systematically integrated into the investment decision making process. As part of its ESG framework, the Management Company uses the following sustainability indicators to measure the achievement of each of the environmental or social characteristics promoted by the Sub-Fund:

On the corporate side:

- Absence of companies that do not meet the criteria defined in the Management Company's Exclusion List and that are deemed incompatible with the E/S promotion (e.g. tobacco, controversial weapons).
- Controversy Level Assessment - Controversy involvement is a key measure of ESG performance. Controversy level assessment reflects a company's level of involvement in issues and how it manages those issues.
- Compliance with the UN Global Compact - The United Nations Global Compact is the world largest corporate sustainability initiative aimed at encouraging businesses and firms worldwide to adopt sustainable and socially responsible policies, and to report on their implementation. The UN Global Compact is a principle-based framework for businesses, stating ten principles in the areas of human rights, labour, the environment and anti-corruption. The Ten Principles of the United Nations Global Compact are derived from: the Universal Declaration of Human Rights, the International Labour Organization’s Declaration on Fundamental Principles and Rights at Work, the Rio Declaration on Environment and Development, and the United Nations Convention Against Corruption.
- ESG Risk Scores - ESG risk scores measure a company's exposure to material industry-specific ESG risks and how the company manages those risks. This multi-dimensional way of measuring ESG risk combines the concepts of management and exposure to arrive at an absolute assessment of ESG risk.
- Scope 1 GHG Emissions- Scope 1 emissions emanate from a company's internal operations, including on-site energy production, vehicle fleets, manufacturing operations, and waste.

- Scope 2 GHG emissions- Scope 2 emissions are indirect emissions generated by the production of energy used by the company.

On the Sovereign side:

- Absence of issuers that do not meet the criteria defined in the Management Company's Exclusion List and that are deemed incompatible with E/S promotion (i.e. countries listed on ABN AMRO Sanctions List, ratification of the Treaty of the Non-Proliferation of nuclear weapons, ratification of the Paris Agreement, ratification of the ILO Conventions 182 on the Worst Forms of Child Labour)
- Country Risk Scores- The Country Risk Scores measure the risk to a country's long-term prosperity and economic development by assessing how sustainably it is managing its wealth.

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?

Not Applicable

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

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

Not Applicable

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

Not Applicable

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.

ABN AMRO Funds Candriam Global ESG High Yield Bonds

Pre-contractual disclosure 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

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

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.

☒ Yes, the Sub-Fund considers principal adverse impacts (PAI) as part of the investment decision making process. More specifically, on the corporate side, the Sub-Fund strives to minimize two PAIs by excluding (i) United Nations Global Compact non-compliant companies and (ii) controversial weapons. On the sovereign side, the Sub-Fund strives to minimize part of the GHG intensity PAI (i.e., table 1, PAI 15) by excluding countries that have not signed the Paris Agreement.

The above principal adverse impacts are considered at product level through the exclusion policy.

Further information on principal adverse impacts will be provided in an annex to the Sub-Fund's annual report.

☐ No

What investment strategy does this financial product follow?

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

The Sub-Fund will use a selection of securities complying with Environmental, Social and Governance (ESG) responsibility criteria. The portfolio will be composed of issuers that are either leading in ESG best-practice or attractive due to their progression in ESG.The External Investment Manager's uses a proprietary ESG analysis, leading to ESG Rating and scoring, as well as a norms-based and activity-based controversy screening to define the investable universe for the sub fund.

On the corporate side, the External Investment Manager has developed an analytical framework. Companies are first selected on the basis of controversial sector exclusions and norms-based filtering. Subsequent to this selection, companies are further analysed on the basis of sector-specific development issues. These issues are approached from two distinct but related perspectives, a macro analysis (i.e. business activity analysis) and a micro analysis (i.e. stakeholder analysis). The results of the company and stakeholder analysis are combined and the External Investment Manager selects the companies.

As part of the macro analysis the External Investment Manager has identified 5 major long term sustainability trends that strongly influence the environment in which companies operate, affecting their future market challenges as well as their long-term growth and prosperity:

- Controversial Activities exclusion,
- Norms-Based Analysis determines whether a company complies with the 10 principles of the UN GC for each of main categories (Human rights), Labour, Environment and anti-Bribery,
- Business Activities Analysis,
- Stakeholders Analysis,
- Stewardship,

Separately, a micro-analysis examines companies' ability to integrate the interests of six stakeholders into their long-term strategy. Stakeholder relationships create opportunities as well as risks and are thereby drivers of long-term value.

When it comes to the countries and public bonds issuers, the analysis is carried out at the country level. The External Investment Manager's proprietary process employs a four-pillar, quantifiable approach (i.e. human capital, natural capital, social capital, and economic capital). These four pillars incorporate a wide-range of material ESG issues that are evaluated using a set of key performance indicators. The ESG country score is calculated using a weighted average model. The four key pillars are considered to have equal importance and are therefore equally weighted. Within each pillar, the ESG issues and KPIs are weighted based on relevance.

For the supranational organisations issuing bonds, the External Investment Manager applies a two-steps process considering (1) the purpose of the Mission Statement Analysis (to exclusively select supranational organisations whose mission favours economic and social development of regions and countries (2). a norms-based analysis to determine whether or not the supranational organisation observes the 10 principles of the United Nations Global Compact.

The coverage of extra-financial indicators must exceed 90%. In this context, the Management Company is responsible for ensuring that the proportion of the Sub-Fund's net assets that is lacking an extra-financial indicator remains below 10%.

Methodological limitations can be assessed in terms of: nature of ESG information (quantification of qualitative data), ESG coverage (some data are not available for certain issuers) and homogeneity of ESG data (methodological differences).

- ***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 elements of the investment strategy are:

  - The Management Company's exclusions list as defined in the following table:

Company Exclusions based on International Standards and Policies	Exclusion Criteria
Companies non-compliant with the UN Global Compact's Principles	Excluded
Companies listed on ABN AMRO Investment Exclusion List (IEL)	Excluded
Companies listed on AAIS Good Governance Blacklist	Excluded
Company Exclusions based on Revenue Thresholds	
Adult Entertainment Production	>5%
Controversial Weapons direct ownership	>0%
Controversial Weapons indirect ownership involvement	>10%
Military Contracting Weapons	>0%
Military Contracting Weapons related products and /or services	>5%
Small Arms	>0%
Fur and specialty leather production	>5%
Unconventional fossil fuels (Arctic oil & gas exploration, oil sands and shale energy extraction methods)	Combined Revenues >5%
Thermal Coal Extraction	>5%
Thermal Coal Power Generation	>10%

Cannabis (recreational purposes)	>5%
Gambling	>5%
Genetically Modified Organisms	>5%
Tobacco Producing Companies	>0%
Tobacco Products Related Products/Services	>5%
Tobacco Products Retail and/or Distribution	>5%
Government Exclusions based on Norms and Policies	
Countries listed on ABN AMRO Sanctions List	No
Ratification Treaty of the Non-Proliferation of nuclear weapons (NPT)	Yes
Ratification Paris Agreement	Yes
Ratification ILO Conventions 182 on the Worst Forms of Child Labour	Yes

The table above is a non-exhaustive set of exclusions which may evolve over time (with no prior notice).

In accordance with the ESMA Fund Naming Guidelines, the Sub-Fund further commits to exclude investments in the following companies as referred to in article 12(1)(a) to (g) of Commission Delegated Regulation (EU) 2020/1818[1]:

Company Exclusions based on ESMA Fund Naming Guidelines	Exclusion Criteria
Any activities related to Controversial Weapons	>0%
Cultivation and production of tobacco	>0%
Companies non-compliant with the UN Global Compact's Principles or OECD's Guidelines for Multinational Enterprises	Excluded
Exploration, mining, extraction, distribution or refining of hard coal and lignite	≥1%
Exploration, extraction, distribution or refining of oil fuels	≥10%
Exploration, extraction, manufacturing or distribution of gaseous fuels	≥50%
Electricity generation with a GHG intensity of more than 100 g CO2 e/kWh	≥50%

- The Sub-Fund will not invest in companies that do not pass the External Investment Manager ESG suitability analysis.

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

After implementation of the investment policy described above, the committed minimum rate to reduce the scope of investment is 20 %.

[1] except European Green Bonds that have been issued under the European Green Bonds Regulation (Regulation (EU) 2023/2631 as per the ESMA_QA_2368.

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

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

The Sub-Fund incorporates good governance into its investment decision-making process, utilising both qualitative and quantitative assessments of governance practices.

The Management Company's good governance framework is employed to evaluate corporate governance, establishing criteria to identify companies that fail to meet good governance standards and exclude them from the investment universe. This framework aligns with widely recognized industry standards, covering aspects such as sound management structures, employee relations, remuneration of staff, and tax compliance.

Additionally, the External Investment Manager should apply its corporate governance assessment while complying with the one of the Management Company.

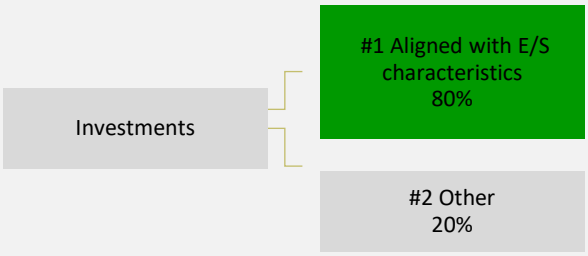
What is the asset allocation planned for this financial product?

Asset allocation describes the share of investments in specific assets.

The Sub-Fund invests at least 80% of its net assets in assets that have been determined as "eligible" as per the ESG process in place (hence in investments that are aligned with the promoted environmental and social characteristics (#1 Aligned with E/S characteristics).

Up to 20% of the investments are not aligned with these characteristics (#2 Other).

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 operational activities of investee companies.



#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.

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

Not Applicable

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

Not Applicable

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.

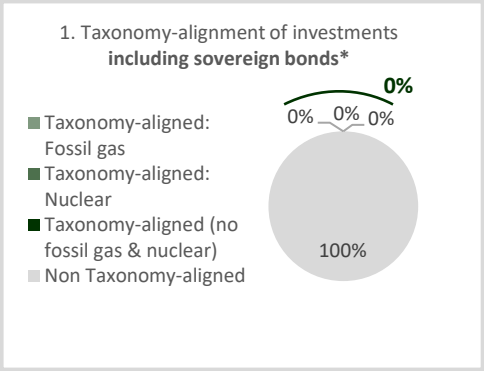
Does the financial product invest in fossil gas and/or nuclear energy related activities that comply with the EU Taxonomy[2]?

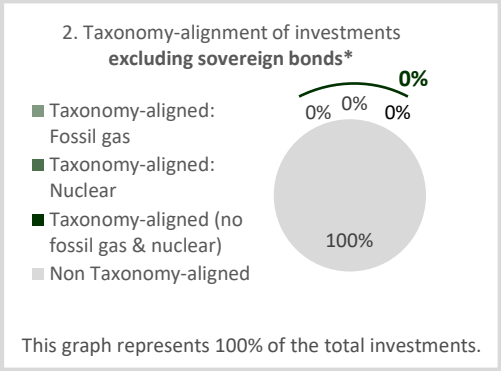
☐ Yes:

☐ In fossil gas ☐ In nuclear energy

☒ No

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?

The Sub-Fund does not have a minimum share of investments in transitional and enabling activities (i.e., 0%), as it does not commit to a minimum proportion of environmentally sustainable investments aligned with the EU Taxonomy.

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

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

Not Applicable

What is the minimum share of socially sustainable investments?

Not Applicable

[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?

"#2 Other" may include, in addition to issuers that are not analyzed, derivatives, funds (including Exchange Traded Funds) and bank deposits at sight, including cash held in current accounts with a bank accessible at any time. These are used for investment, hedging and efficient management portfolio purposes. There are no minimum environmental or social safeguards associated with these investments. A more detailed description of the specific asset allocation of this Sub-Fund can be found in the prospectus.

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?

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

No specific ESG-related index has been designated for this Sub-Fund.

- ***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 websites:

• ABN AMRO Investment Solution's Responsible Investment Policy:
https://www.abnamroinvestmentsolutions.com/en/socially-responsible-investment-abn-amro-investment-solutions/sustainability-related-disclosures.html

• Documents of the Sub-Fund:
https://www.abnamroinvestmentsolutions.com/en/fund-range/fund-range.html

ABN AMRO Funds EdenTree European Sustainable Equities

Pre-contractual disclosure for the financial products referred to in Article 9, paragraphs 1, to 4a, of Regulation (EU) 2019/2088 and Article 5, first paragraph, of Regulation (EU) 2020/852

Product name:
ABN AMRO Funds EdenTree European Sustainable Equities

Legal entity identifier:
549300EZ6OEX5H1FKA94

Sustainable investment objective

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.

Does this financial product have a sustainable investment objective?

☒ Yes	☐ No
☒ It will make a minimum of sustainable investments with an environmental objective: 50%	☐ 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
☐ in economic activities that qualify as environmentally sustainable under the EU Taxonomy	☐ 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	☐ with an environmental objective in economic activities that do not qualify as environmentally sustainable under the EU Taxonomy
	☐ with a social objective
☒ It will make a minimum of sustainable investments with a social objective: 25%	☐ It promotes E/S characteristics, but will not make any sustainable investments

What is the sustainable investment objective of this financial product?

ABN AMRO Funds EdenTree European Sustainable Equities (the "Sub-Fund") follows a multi-thematic sustainable investment strategy. The portfolio will be composed of issuers exposed to four long-term sustainable themes, namely (i) education, (ii) health and wellbeing, (iii) social infrastructure and (iv) sustainable solutions.

As part of its sustainable investment objective, the sub-fund invests in companies contributing positively to environmental and social solutions. To define the sustainable investment universe, a "pass-fail" approach is used using a set of criteria. The DNSH principle is always applied on the entire investment universe.

No reference benchmark has been designated for the purpose of attaining the sustainable objectives followed by the Sub-Fund.

Sustainability indicators measure how the sustainable objectives of this 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 analysis of certain sustainability indicators is systematically integrated into the investment decision making process. The attainment of the sustainable investment objectives is assessed by investing in securities financing economic activities that substantially contribute to the environmental and/or social objectives mentioned above. To define the sustainable investment universe, a “pass-fail” approach using a set of criteria. No other criteria than the ones mentioned below are used to define the sustainable investment nature of an investment. The DNSH principle is always applied on the entire investment universe.

To be eligible to the investment universe, the Management Company uses the below criteria:

- Having a greenhouse gas emission reduction target. The criterion is sourced from the external data provider ISS and differentiates an issuer's targets as "No Target", "Non-Ambitious Target", "Ambitious Target", "Committed Science Based Target (SBT)", or "Approved Science Based target (SBT)" based on the existence and quality of greenhouse gas emissions reduction targets.
- Having a net positive aggregated Overall SDG Score by reference to the Sustainable Development Goals. The criterion is sourced from the external data provider ISS. This criterion assesses the overall, aggregated impact (positive and negatvie netting) of an issuer’s product portfolio on the achievement of sustainabililty objectives. For corporate issuers the SDG Solutions Score considers only the most distinct objectives scores, i.e., the highest positive and/or the lowest negative score, based on contributing and obstructing impacts on sustainablity objectives. The SDG Solutions Score is calculated as the sum of the highest positive and the lowest negative objective score and ranges on a scale from -10.0 to 10.0.
- Exposure to companies that do not meet the above criteria, but for which there is (i) a path of engagement with the company that could lead to meeting one or more of these criteria or (ii) a differentiated view of the company's impact assessment leveraging the External Investment Manager's proprietary methodology.

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?

The "Do No Significant Harm" (DNSH) principle is compiled by taking into account adverse impacts indicators listed in the Delegated Regulation (EU) 2022/1288 of 6 April 2022. The Sub-Fund takes into consideration (for some of them using proxies) all the mandatory adverse impact indicators listed in Table 1 of Annex 1 that are applicable to investee companies.

In addition, the Sub-Fund takes into consideration PAI No. 4 in Table 2 of Annex 2, applicable to investee companies, relating to investments in companies without carbon reduction initiatives. The Sub-Fund also takes into consideration PAI No. 15 of Table 3 of Annex 1, applicable to investee companies, relating to the lack of anti-corruption and anti-bribery policies.

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

The Sub-Fund considers adverse impacts of its investments on society and the environment through a combination of portfolio management decisions, engagement, and exclusions of issuers associated with controversial conduct or activities.

With respect to Table 1 of the Commission Delegated Regulation (EU) 2022/1288 of 6 April 2022, the Sub-Fund takes into account mandatory principal adverse impacts (PAI) 1 to 14 in portfolio management decisions and exclusions using proxy indicators.

With respect to Table 2, the Sub-Fund considers the optional indicator "investing in companies without carbon emission reduction initiatives" (i.e., PAI 4) in portfolio management decisions and engagement activities using proxy indicators.

With respect to Table 3, the Sub-Fund considers the optional indicator "lack of anti-corruption and anti-bribery policies" (i.e. PAI 15) in portfolio management decisions and exclusions using proxy indicators.

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 Sub-Fund's sustainable investments are aligned with the OECD Guidelines for Multinational Enterprises and the United Nations Guiding Principles on Business and Human Rights, including the principles and rights set forth in the 8 "fundamental" conventions identified in the International Labour Organization's Declaration on Fundamental Principles and Rights at Work (covering subjects considered to be fundamental principles and rights at work, e.g., freedom of association and the right to collective bargaining, the elimination of all forms of forced or compulsory labour, the effective abolition of child labour, and the elimination of discrimination in respect of employment and occupation) and the International Bill of Human Rights.

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

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.

✖ Yes, the Sub-Fund considers adverse impacts of its investments on society and the environment through a combination of portfolio management decisions, engagement, and exclusion of issuers associated with controversial conduct or activities.

With respect to Table 1 of the Commission Delegated Regulation (EU) 2022/1288 of 6 April 2022, the Sub-Fund takes into account mandatory principal adverse impacts (PAI) 1 to 14 and 16 in portfolio management decisions and exclusions using proxy indicators:

With respect to Table 2, the Sub-Fund considers the optional indicator "investing in companies without carbon emission reduction initiatives" (i.e., PAI 4) in portfolio management decisions and engagement activities using proxy indicators.

With respect to Table 3, the Sub-Fund considers the optional indicator "lack of anti-corruption and anti-bribery policies" (i.e. PAI 15) in portfolio management decisions and exclusions using proxy indicators.

Further information on principal adverse impacts will be provided in an annex to the Sub-Fund's annual report.

☐ No

What investment strategy does this financial product follow?

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

The portfolio will seek to have exposure to issuers exposed to four long-term sustainable themes, namely education, health and wellbeing, social infrastructure and sustainable solutions.

The External Investment Manager investment philosophy is founded on the understanding that performance and principles are inseparable when seeking to create long-term investment returns for clients. The External Investment Manager believes consistent, long-term returns are more likely to be achieved by investing responsibly in sustainable businesses. The Sub-Fund follows an active, long term, value orientated investment philosophy identifying companies which are trading at attractive valuation levels using a variety of different metrics.

The External Investment Manager pursues an integrated approach whereby the investment and SRI cases of any stock idea are considered together. The initial investment universe is composed of all large and mid-cap stocks listed in developed European countries. The relatively strict ESG criteria are an important element in defining the External Investment Manager's final investment universe. The External Investment Manager applies both negative and positive screenings.

The External Investment Manager's in-house responsible investment experts undertake an in-depth analysis of the risk factors most applicable to the company and the sector, using a variety of sources, including company produced reports, market knowledge, and third-party research. The External Investment Manager aims to identify companies with a well-developed approach to ESG risk management. All investments undergo an ESG/Responsibility review, which considers six areas of business risk (i.e., environment and climate change, business ethics, community, employment and labour, human rights and corporate governance).

As part of the process, the External Investment Manager embraces 4 themes (i.e., education, health and well-being, social infrastructure, and sustainable solutions) that consider positive impacts. Sustainability is seen as a key " locomotive for change" in investment decision making. Engagement is an important part of the investment process. The External investment Manager engages with investee companies on various ESG topics directly, in collaboration with its peers, and through initiatives. The External investment Manager engages in long-term as well as in shorter-term tactical engagements.

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 elements of the investment strategy are:

- The Management Company's exclusions list as defined in the following table:

Company Exclusions based on International Standards and Policies	Exclusion Criteria
Companies non-compliant with the UN Global Compact's Principles	Excluded
Companies non-compliant with SFDR Sustainable Investments mandatory norms and conventions	Excluded
Companies listed on ABN AMRO Investment Exclusion List (IEL)	Excluded
Companies listed on AAIS Good Governance Blacklist	Excluded
Company Exclusions based on Revenue Thresholds	
Adult Entertainment Production	>5%
Controversial Weapons direct ownership	0%
Controversial Weapons indirect ownership involvement	>10%
Military Contracting Weapons	>0%
Military Contracting Weapons related products and /or services	>5%
Small Arms	>0%
Fur and specialty leather production	>5%
Unconventional fossil fuels (Arctic oil & gas exploration, oil sands and shale energy extraction methods)	Combined Revenues >5%
Thermal Coal Extraction	>5%
Thermal Coal Power Generation	>5%
Cannabis (recreational purposes)	>5%
Gambling	>5%
Genetically Modified Organisms	>5%
Tobacco Producing Companies	>0%
Tobacco Products Related Products/Services	>5%
Tobacco Products Retail and/or Distribution	>5%

The table above is a non-exhaustive set of exclusions which may evolve over time (with no prior notice).

In accordance with the ESMA Fund Naming Guidelines, the Sub-Fund further commits to exclude investments in the following companies as referred to in article 12(1)(a) to (g) of Commission Delegated Regulation (EU) 2020/1818:

Company Exclusions based on ESMA Fund Naming Guidelines	Exclusion Criteria
Any activities related to Controversial Weapons	>0%
Cultivation and production of tobacco	>0%
Companies non-compliant with the UN Global Compact's Principles or OECD's Guidelines for Multinational Enterprises	Excluded

Company Exclusions based on ESMA Fund Naming Guidelines	Exclusion Criteria
Exploration, mining, extraction, distribution or refining of hard coal and lignite	≥1%
Exploration, extraction, distribution or refining of oil fuels	≥10%
Exploration, extraction, manufacturing or distribution of gaseous fuels	≥50%
Electricity generation with a GHG intensity of more than 100 g CO2 e/kWh	≥50%

- Companies that do not pass the External Investment Manager ESG suitability analysis as defined by the ESG/responsibility review of the External investment Manager.
- Sustainable investment eligibility criteria (the below criteria may not be cumulative):
  - Having a greenhouse gas emission reduction target. The criterion is sourced from the external data provider ISS and differentiates an issuer's targets as "No Target", "Non-Ambitious Target", "Ambitious Target", "Committed Science Based Target (SBT)", or "Approved Science Based target (SBT)" based on the existence and quality of greenhouse gas emissions reduction targets.
  - Having a net positive aggregated Overall SDG Score by reference to the Sustainable Development Goals. The criterion is sourced from the external data provider ISS. This criterion assesses the overall, aggregated impact (positive and negative netting) of an issuer's product portfolio on the achievement of sustainability objectives. For corporate issuers the SDG Solutions Score considers only the most distinct objectives scores, i.e., the highest positive and/or the lowest negative score, based on contributing and obstructing impacts on sustainability objectives. The SDG Solutions Score is calculated as the sum of the highest positive and the lowest negative objective score and ranges on a scale from -10.0 to 10.0.
  - Exposure to companies that do not meet the above criteria, but for which there is (i) a path of engagement with the company that could lead to meeting one or more of these criteria or (ii) a differentiated view of the company's impact assessment leveraging the External Investment Manager's proprietary methodology.

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

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

The Sub-Fund incorporates good governance into its investment decision-making process, utilising both qualitative and quantitative assessments of governance practices.

The Management Company's good governance framework is employed to evaluate corporate governance, establishing criteria to identify companies that fail to meet good governance standards and exclude them from the investment universe. This framework aligns with widely recognized industry standards, covering aspects such as sound management structures, employee relations, remuneration of staff, and tax compliance.

Additionally, the External Investment Manager should apply its corporate governance assessment while complying with the one of the Management Company.

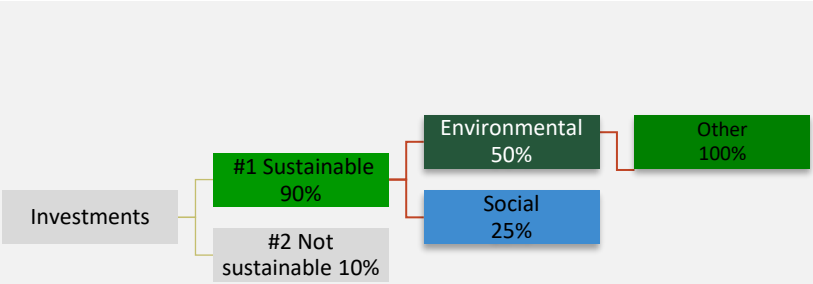
What is the asset allocation and the minimum share of sustainable investments?

Asset allocation describes the share of investments in specific assets.

The Sub-Fund invests at least 90% of its net assets in assets that have been determined as "eligible" as per the sustainable investment process in place, hence in investments that are defined as sustainable (#1 Sustainable). The External Investment Manager's proprietary sustainable analysis covers 100% of the "#1 Sustainable" investments. " #1 Sustainable" investments include a minimum of 50% assets with environmental objectives and 25% with social objectives. Investments with environmental objectives are made in economic activities that do not qualify as environmentally sustainable under the EU Taxonomy.

Up to 10% of the investments are not aligned with these characteristics (#2 Not Sustainable). "#2 Not Sustainable" includes derivatives, bank deposits at sight, including cash held in current accounts with a bank accessible at any time. These are used for investment or hedging purpose as a technique of portfolio management efficiency. The proportion and use of investments that are considered as not sustainable does not affect the delivery of the sustainable investment objective, as these investments are neutral to such objective. Besides, minimum environmental or social safeguards are only applied to the underlying investments when relevant. The nature of these assets does not undermine the sustainable objectives pursued by the Sub-Fund. A more detailed description of the specific asset allocation of this Sub-Fund can be found in the prospectus of this Sub-Fund.

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 operational activities of investee



#1 Sustainable covers sustainable investments with environmental or social objectives.

#2 Not sustainable includes investments which do not qualify as sustainable investments.

How does the use of derivatives attain the sustainable investment objective?

Not Applicable

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

The Sub-Fund's sustainable investments with an environmental objective are not aligned with the EU taxonomy (i.e. 0%) as the investments with an environmental objective are made in economic activities that do not qualify as environmentally sustainable under the EU taxonomy.

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.

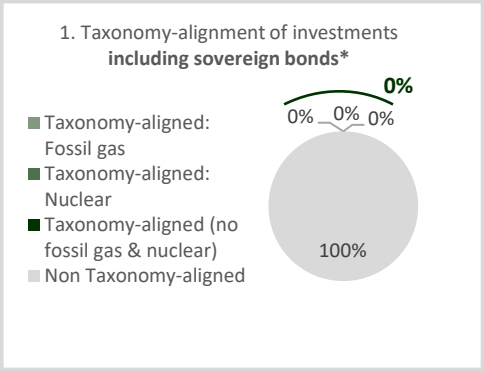
Does the financial product invest in fossil gas and/or nuclear energy related activities that comply with the EU Taxonomy[1]?

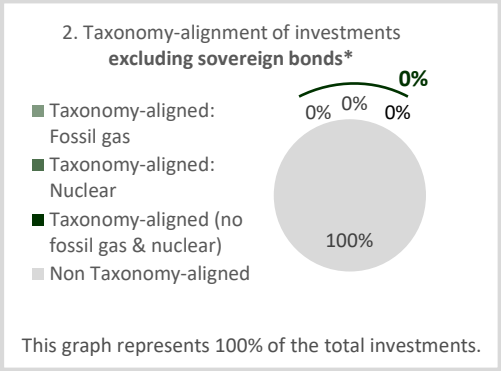
☐ Yes:

☐ In fossil gas ☐ In nuclear energy

☒ No

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?

The Sub-Fund does not have a minimum share of investments in transitional and enabling activities (i.e., 0%), as it does not commit to a minimum proportion of environmentally sustainable investments aligned with the EU Taxonomy.

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

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

The minimum share of sustainable investments with an environmental objective that are not aligned with the EU Taxonomy is 100%. The Sub-Fund commits to make a minimum of 50% sustainable investments with an environmental objective not aligned with the EU Taxonomy.

[1] 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.

ABN AMRO Funds EdenTree European Sustainable Equities

Pre-contractual disclosure for the financial products referred to in Article 9, paragraphs 1, to 4a, of Regulation (EU) 2019/2088 and Article 5, first paragraph, of Regulation (EU) 2020/852

What is the minimum share of socially sustainable investments?

The Sub-Fund commits to make a 25% minimum share of sustainable investments with a social objective.

What investments are included under "#2 Not sustainable", what is their purpose and are there any minimum environmental or social safeguards?

"#2 Not Sustainable" includes derivatives, bank deposits at sight, including cash held in current accounts with a bank accessible at any time. These are used for investment or hedging purpose as a technique of portfolio management efficiency. The proportion and use of investments that are considered as not sustainable does not affect the delivery of the sustainable investment objective, as these investments are neutral to such objective. Besides, minimum environmental or social safeguards are only applied to the underlying investments when relevant. The nature of these assets does not undermine the sustainable objectives pursued by the Sub-Fund. A more detailed description of the specific asset allocation of this Sub-Fund can be found in the prospectus of this Sub-Fund.

Is a specific index designated as a reference benchmark to meet the sustainable investment objective?

No specific ESG-related index has been designated for this Sub-Fund.

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

- ***How does the reference benchmark take into account sustainability factors in a way that is continuously aligned with the sustainable investment objective?***

  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 websites:

• ABN AMRO Investment Solution's Responsible Investment Policy:
https://www.abnamroinvestmentsolutions.com/en/socially-responsible-investment-abn-amro-investment-solutions/sustainability-related-disclosures.html

• Documents of the Sub-Fund:
https://www.abnamroinvestmentsolutions.com/en/fund-range/fund-range.html

ABN AMRO Funds Global ESG Equities

Pre-contractual disclosure 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:
ABN AMRO Funds Global ESG Equities

Legal entity identifier:
5493004T2JKIP24WRQ57

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 include 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
- ☒ 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 ___% 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?

The analysis of ESG factors is systematically integrated into the investment decision making process of ABN AMRO Funds Global ESG Equities (the "Sub-Fund"). ESG integration is defined as the process of recognising the financial materiality (or significance) of environmental, social and corporate governance factors as part of the investment process. The Sub-Fund will use a selection of securities complying with ABN AMRO Investment Solutions (the "Management Company") ESG responsibility criteria. Under the ESG responsibility criteria of the Management Company, the Sub-Fund is committed to conducting both negative and positive screenings as well as taking engagement actions when necessary. The Sub-Fund will be composed of issuers that are leading in ESG best-practice.

The Sub-Fund promotes both environmental and social characteristics. On the environmental front, the Sub-Fund promotes climate risk management. The social characteristics promoted by the Sub-Fund focus on global human rights and labor standards.

No reference benchmark has been designated for the purpose of attaining the environmental or social characteristics promoted by the Sub-Fund.

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?

ESG analysis is systematically integrated into the investment decision making process. As part of its ESG framework, the Management Company uses the following sustainability indicators to measure the achievement of each of the environmental or social characteristics promoted by the Sub-Fund:

- Absence of companies that do not meet the criteria defined in the Management Company's Exclusion List and that are deemed incompatible with the E/S promotion (e.g. tobacco, controversial weapons).
- Controversy Level Assessment - Controversy involvement is a key measure of ESG performance. Controversy level assessment reflects a company's level of involvement in issues and how it manages those issues.
- Compliance with the UN Global Compact - The United Nations Global Compact is the world largest corporate sustainability initiative aimed at encouraging businesses and firms worldwide to adopt sustainable and socially responsible policies, and to report on their implementation. The UN Global Compact is a principle-based framework for businesses, stating ten principles in the areas of human rights, labour, the environment and anti-corruption. The Ten Principles of the United Nations Global Compact are derived from: the Universal Declaration of Human Rights, the International Labour Organization's Declaration on Fundamental Principles and Rights at Work, the Rio Declaration on Environment and Development, and the United Nations Convention Against Corruption.
- ESG Risk Scores - ESG risk scores measure a company's exposure to material industry-specific ESG risks and how the company manages those risks. This multi-dimensional way of measuring ESG risk combines the concepts of management and exposure to arrive at an absolute assessment of ESG risk.
- Scope 1 GHG Emissions- Scope 1 emissions emanate from a company's internal operations, including on-site energy production, vehicle fleets, manufacturing operations, and waste.
- Scope 2 GHG emissions- Scope 2 emissions are indirect emissions generated by the production of energy used by the company.

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?

Not Applicable

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

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

Not Applicable

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

Not Applicable

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.

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

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.

☒ Yes, the Sub-Fund considers principal adverse impacts (PAI) as part of the investment decision making process. The Sub-Fund strives to minimize two PAIs by excluding (i) United Nations Global Compact non-compliant companies and (ii) controversial weapons.

The above principal adverse impacts are considered at product level through the exclusion policy. Further information on principal adverse impacts will be provided in an annex to the Sub-Fund's annual report.

☐ No

What investment strategy does this financial product follow?

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

To select eligible securities, the Management Company performs both a financial and non-financial analysis, using ESG criteria in combination with exclusions filters. The Sub-Fund will be composed of issuers that are leading in ESG best-practice. The eligible universe is determined by the combination of exclusion filters and selectivity approach based on ESG data from Sustainalytics as set out below.

- Exclusion filters: the purpose of these filters is to exclude companies and activities that might a have negative effect on society and environment or human rights (activities and norm-based exclusions). On this basis are excluded certain controversial activities such as but not limited to weapons production, tobacco producers and sellers, GMOs, gambling, adult entertainment, cannabis for recreational purpose, artic drilling, shale gas, oil sands, coal mining, fur and specialty leather, etc. (subject to certain revenue thresholds). Based on international norms violation, companies involved in serious human rights injuries and environmental damage are also excluded.
- ESG best-in-class approach or positive screening: the Management Company identifies companies that manage their ESG risk better than their peer group within the Top 50th percentile of the sub-industry peer group (Sustainalytics' assessment of a company's ESG Risk Score relative to a Sustainalytics' subindustry, expressed as a percentage rank, with 1% representing the company with the lowest ESG Risk Score and 100% the company with the highest ESG Risk Score in the subindustry). Moreover, the Sub-Fund will not invest in companies whose controversy score is above certain thresholds: level 4 and 5 are not allowed (within a scale from 0 to 5 where: 0 is No controversy, 1 is Low, 2 is Moderate, 3 is Significant, 4 is High, and 5 is Severe).

The Management Company then performs further analysis to consider the valuation of these companies and the appropriate time to purchase in consideration of the Fund's financial objective.

The coverage of extra-financial indicators must exceed 90%. In this context, the Management Company is responsible for ensuring that the proportion of the Sub-Fund's net assets that is lacking an extra-financial indicator remains below 10%.

Methodological limitations can be assessed in terms of: nature of ESG information (quantification of qualitative data), ESG coverage (some data are not available for certain issuers) and homogeneity of ESG data (methodological differences).

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 elements of the investment strategy are:

- The Management Company's exclusions list as defined in the following table:

Company Exclusions based on International Standards and Policies	Exclusion Criteria
Companies non-compliant with the UN Global Compact's Principles	Excluded
Companies listed on ABN AMRO Investment Exclusion List (IEL)	Excluded
Companies listed on AAIS Good Governance Blacklist	Excluded
Company Exclusions based on Revenue Thresholds	
Adult Entertainment Production	>5%

Controversial Weapons direct ownership	>0%
Controversial Weapons indirect ownership involvement	>10%
Military Contracting Weapons	>0%
Military Contracting Weapons related products and /or services	>5%
Small Arms	>0%
Fur and specialty leather production	>5%
Unconventional fossil fuels (Arctic oil & gas exploration, oil sands and shale energy extraction methods)	Combined Revenues >5%
Thermal Coal Extraction	>5%
Thermal Coal Power Generation	>10%
Cannabis (recreational purposes)	>5%
Gambling	>5%
Genetically Modified Organisms	>5%
Tobacco Producing Companies	>0%
Tobacco Products Related Products/Services	>5%
Tobacco Products Retail and/or Distribution	>5%

The table above is a non-exhaustive set of exclusions which may evolve over time (with no prior notice).

In accordance with the ESMA Fund Naming Guidelines, the Sub-Fund further commits to exclude investments in the following companies as referred to in article 12(1)(a) to (g) of Commission Delegated Regulation (EU) 2020/1818:

Company Exclusions based on ESMA Fund Naming Guidelines	Exclusion Criteria
Any activities related to Controversial Weapons	>0%
Cultivation and production of tobacco	>0%
Companies non-compliant with the UN Global Compact's Principles or OECD's Guidelines for Multinational Enterprises	Excluded
Exploration, mining, extraction, distribution or refining of hard coal and lignite	≥1%
Exploration, extraction, distribution or refining of oil fuels	≥10%
Exploration, extraction, manufacturing or distribution of gaseous fuels	≥50%
Electricity generation with a GHG intensity of more than 100 g CO2 e/kWh	≥50%

- The companies with the top 50% ESG risk scores in their sub-industry peer groups and with a controversy score below 4 are considered for inclusion in the portfolio.

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

After implementation of the investment policy described above, the committed minimum rate to reduce the scope of investment is 20 %.

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

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

The Sub-Fund incorporates good governance into its investment decision-making process, utilising both qualitative and quantitative assessments of governance practices.

The Management Company's good governance framework is employed to evaluate corporate governance, establishing criteria to identify companies that fail to meet good governance standards and exclude them from the investment universe. This framework aligns with widely recognized industry standards, covering aspects such as sound management structures, employee relations, remuneration of staff, and tax compliance.

Additionally, the External Investment Manager should apply its corporate governance assessment while complying with the one of the Management Company.

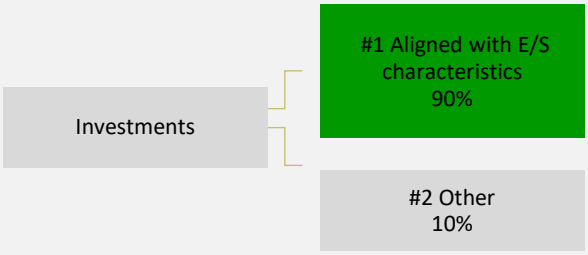
What is the asset allocation planned for this financial product?

Asset allocation describes the share of investments in specific assets.

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 operational activities of investee companies.

The Sub-Fund invests at least 90% of its net assets in assets that have been determined as “eligible” as per the ESG process in place (hence in investments that are aligned with the promoted environmental and social characteristics (#1 Aligned with E/S characteristics).

Up to 10% of the investments are not aligned with these characteristics (#2 Other).



#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.

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

Not Applicable

ABN AMRO Funds Global ESG Equities

Pre-contractual disclosure 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

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

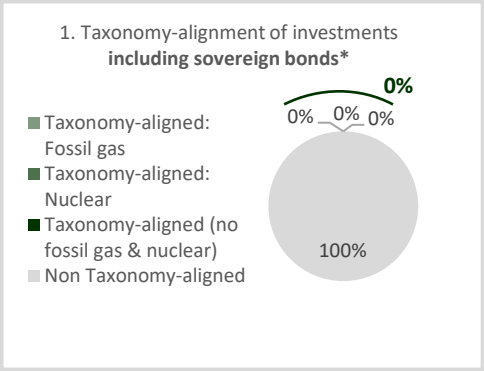
Not Applicable

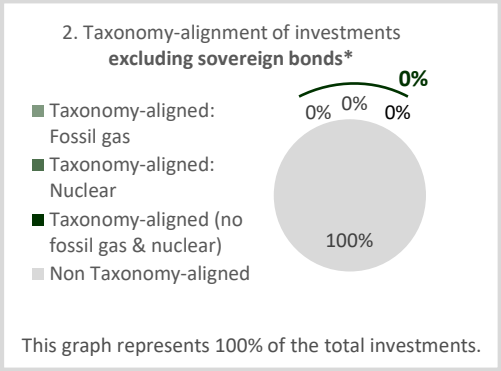
To comply with the EU Taxonomy, the criteria for **fossil gas** include limitations on emissions and switching to renewable power or low-carbon fuels by the end of 2035. For **nuclear energy**, the criteria include comprehensive safety and waste management rules. **Enabling activities** directly enable 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[1]?**

  - ☐ Yes:
    - ☐ In fossil gas
    - ☐ In nuclear energy
  - ☒ No

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?***

  The Sub-Fund does not have a minimum share of investments in transitional and enabling activities (i.e., 0%), as it does not commit to a minimum proportion of environmentally sustainable investments aligned with the EU Taxonomy.

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

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

Not Applicable

[1] 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.

ABN AMRO Funds Global ESG Equities

Pre-contractual disclosure 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

What is the minimum share of socially sustainable investments?

Not Applicable

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

"#2 Other" may include, in addition to issuers that are not analyzed, derivatives, funds (including Exchange Traded Funds) and bank deposits at sight, including cash held in current accounts with a bank accessible at any time. These are used for investment, hedging and efficient management portfolio purposes. There are no minimum environmental or social safeguards associated with these investments. A more detailed description of the specific asset allocation of this Sub-Fund can be found in the prospectus.

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?

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

No specific ESG-related index has been designated for this Sub-Fund.

- ***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 websites:

• ABN AMRO Investment Solution's Responsible Investment Policy:
https://www.abnamroinvestmentsolutions.com/en/socially-responsible-investment-abn-amro-investment-solutions/sustainability-related-disclosures.html

• Documents of the Sub-Fund:
https://www.abnamroinvestmentsolutions.com/en/fund-range/fund-range.html

ABN AMRO Funds Insight Euro ESG Corporate Bonds

Pre-contractual disclosure 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:
ABN AMRO Funds Insight Euro ESG Corporate Bonds

Legal entity identifier:
549300GRK0RJWGQ5TW54

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 include 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
- ☒ 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 ___% 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?

The analysis of ESG factors is systematically integrated into the investment decision making process of ABN AMRO Funds Insight Euro ESG Corporate Bonds (the "Sub-Fund"). The External Investment Manager defines ESG integration as the process of recognising the financial materiality (or significance) of environmental, social and corporate governance factors as part of the investment process. The Sub-Fund will use a selection of securities complying with ABN AMRO Investment Solutions (the "Management Company") ESG responsibility criteria. The External Investment Managers must comply with the Management Company's standards of quality and go through a qualitative selection process before being retained. This process involves an in-depth analysis of the External Investment Manager's corporate social responsibility policy as well as its overall

sustainability strengths going from the analysis of ESG professionals, philosophy and investment process. Under the ESG responsibility criteria of the Management Company, the External Investment Manager is committed to conducting both negative and positive screenings as well as taking engagement actions when necessary.The Sub-Fund will be composed of issuers that are either leading in ESG best-practice or attractive due to their progression in ESG.

The Sub-Fund promotes both environmental and social characteristics. On the environmental front, the Sub-Fund promotes climate risk management. The social characteristics promoted by the Sub-Fund focus on global human rights and labor standards.

No reference benchmark has been designated for the purpose of attaining the environmental or social characteristics promoted by the Sub-Fund.

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?

ESG analysis is systematically integrated into the investment decision making process. As part of its ESG framework, the Management Company uses the following sustainability indicators to measure the achievement of each of the environmental or social characteristics promoted by the Sub-Fund:

- Absence of companies that do not meet the criteria defined in the Management Company's Exclusion List and that are deemed incompatible with the E/S promotion (e.g. tobacco, controversial weapons).
- Controversy Level Assessment - Controversy involvement is a key measure of ESG performance. Controversy level assessment reflects a company's level of involvement in issues and how it manages those issues.
- Compliance with the UN Global Compact - The United Nations Global Compact is the world largest corporate sustainability initiative aimed at encouraging businesses and firms worldwide to adopt sustainable and socially responsible policies, and to report on their implementation. The UN Global Compact is a principle-based framework for businesses, stating ten principles in the areas of human rights, labour, the environment and anti-corruption. The Ten Principles of the United Nations Global Compact are derived from: the Universal Declaration of Human Rights, the International Labour Organization's Declaration on Fundamental Principles and Rights at Work, the Rio Declaration on Environment and Development, and the United Nations Convention Against Corruption.
- ESG Risk Scores - ESG risk scores measure a company's exposure to material industry-specific ESG risks and how the company manages those risks. This multi-dimensional way of measuring ESG risk combines the concepts of management and exposure to arrive at an absolute assessment of ESG risk.
- Scope 1 GHG Emissions- Scope 1 emissions emanate from a company's internal operations, including on-site energy production, vehicle fleets, manufacturing operations, and waste.
- Scope 2 GHG emissions- Scope 2 emissions are indirect emissions generated by the production of energy used by the company.

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?

Not Applicable

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

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

Not Applicable

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

Not Applicable

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.

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

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.

✖ Yes, the Sub-Fund considers principal adverse impacts (PAI) as part of the investment decision making process. The Sub-Fund strives to minimize two PAIs by excluding (i) United Nations Global Compact non-compliant companies and (ii) controversial weapons.

The above principal adverse impacts are considered at product level through the exclusion policy. Further information on principal adverse impacts will be provided in an annex to the Sub-Fund's annual report.

☐ No

ABN AMRO Funds Insight Euro ESG Corporate Bonds

Pre-contractual disclosure 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

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 External Investment Manager's approach starts by defining an ESG optimised investment universe, whereby issuers deemed unsustainable (as further described) are excluded. At this stage, the bottom 40% of issuers within the global universe are being removed. Within the optimised universe, the External Investment Manager selects securities based on financial criteria, as well as ESG criteria. Each issuer is evaluated through fundamental credit analysis and receives the External Investment Manager's own proprietary risk centric ESG ratings. Issuers with an ESG rating of 3.6 or worse fall within the 40th percentile threshold (ratings are from 1 to 5, 1 being the best and 5 being the worst score). Any issuers with ratings worse than 3.6 (means: over 3.6) will need to have a positive ESG momentum score (explained below), indicating that the company is on an improving ESG trajectory, to be considered for investment.

The ESG analysis is a quantitative framework that effectively integrates the External Investment Manager's analysts' research, and supplemented with data from multiple third-party data providers, generates an ESG rating and momentum signal for a wide range of entities. The External Investment Manager incorporates raw ESG data from four full ESG datasets namely: MSCI, Sustainalytics, VigeoEiris, and CDP climate change & water metrics. The External Investment Manager also uses the Bloomberg legal entities references for credit risk datasets to map the ESG records to all issuers within a credit risk tree. Raw data from these data providers is then mapped and assigned global company identifiers and ultimate parent identifiers before being added to the External Investment Manager ESG database. Each metric that contributes to an issuer's ESG rating has two key elements (i) a score - evaluating an issuer's performance in that metric (ii) a weight -evaluating the materiality of the metric to the issuer.

Both datasets are then mapped to one or more ESG 'pillars' as set out below; these have different weights depending on the issuer's industry. To generate a weight and a score at key-issue level, the External Investment Manager combines inputs from the credit analysts together with third-party averages. The analysts' views on the materiality of key issues facing each industry group are merged with views of the data providers, and the values are averaged. To ensure the External Investment Manager ESG ratings are based on good data coverage, the External Investment Manager includes only records which (i) have data under each E, S and G pillar, which are based on (ii) five distinct data points and (iii) have more than five distinct data provider fields. This scoring methodology produces two separate ratings for every issuer: an overall ESG rating and a momentum signal. The overall ESG rating is designed to indicate an issuer's performance relative to its peers. The External Investment Manager calculates each issuer's percentile based on the raw ESG ratings within each Global Industry Classification Standard (GICS) industry group and assign the final ESG rating (between 1 and 5, where 1 is the best score and 5 the worst). The momentum signal considers the most recent five years of headline ESG scores and determines an average year-on-year change, weighted towards the most recent data. Based on this data, a momentum score from -2 to 2 is assigned.

The coverage of extra-financial indicators must exceed 90%. In this context, the Management Company is responsible for ensuring that the proportion of the Sub-Fund's net assets that is lacking an extra-financial indicator remains below 10%.

Methodological limitations can be assessed in terms of: nature of ESG information (quantification of qualitative data), ESG coverage (some data are not available for certain issuers) and homogeneity of ESG data (methodological differences).

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 elements of the investment strategy are:

- The Management Company's exclusions list as defined in the following table:

Company Exclusions based on International Standards and Policies	Exclusion Criteria
Companies non-compliant with the UN Global Compact's Principles	Excluded
Companies listed on ABN AMRO Investment Exclusion List (IEL)	Excluded
Companies listed on AAIS Good Governance Blacklist	Excluded
Company Exclusions based on Revenue Thresholds	
Adult Entertainment Production	>5%
Controversial Weapons direct ownership	>0%
Controversial Weapons indirect ownership involvement	>10%
Military Contracting Weapons	>0%
Military Contracting Weapons related products and /or services	>5%
Small Arms	>0%
Fur and specialty leather production	>5%
Unconventional fossil fuels (Arctic oil & gas exploration, oil sands and shale energy extraction methods)	Combined Revenues >5%
Thermal Coal Extraction	>5%
Thermal Coal Power Generation	>10%
Cannabis (recreational purposes)	>5%
Gambling	>5%
Genetically Modified Organisms	>5%
Tobacco Producing Companies	>0%
Tobacco Products Related Products/Services	>5%
Tobacco Products Retail and/or Distribution	>5%

The table above is a non-exhaustive set of exclusions which may evolve over time (with no prior notice).

In accordance with the ESMA Fund Naming Guidelines, the Sub-Fund further commits to exclude investments in the following companies as referred to in article 12(1)(a) to (g) of Commission Delegated Regulation (EU) 2020/1818[1]:

Company Exclusions based on ESMA Fund Naming Guidelines	Exclusion Criteria
Any activities related to Controversial Weapons	>0%
Cultivation and production of tobacco	>0%

[1] except European Green Bonds that have been issued under the European Green Bonds Regulation (Regulation (EU) 2023/2631 as per the ESMA_QA_2368.

Companies non-compliant with the UN Global Compact's Principles or OECD's Guidelines for Multinational Enterprises	Excluded
Exploration, mining, extraction, distribution or refining of hard coal and lignite	≥1%
Exploration, extraction, distribution or refining of oil fuels	≥10%
Exploration, extraction, manufacturing or distribution of gaseous fuels	≥50%
Electricity generation with a GHG intensity of more than 100 g CO2 e/kWh	≥50%

- The Sub-Fund will not invest in companies that do not pass the External Investment Manager ESG suitability analysis.

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

After implementation of the investment policy described above, the committed minimum rate to reduce the scope of investment is 20 %.

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

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

The Sub-Fund incorporates good governance into its investment decision-making process, utilising both qualitative and quantitative assessments of governance practices.

The Management Company's good governance framework is employed to evaluate corporate governance, establishing criteria to identify companies that fail to meet good governance standards and exclude them from the investment universe. This framework aligns with widely recognized industry standards, covering aspects such as sound management structures, employee relations, remuneration of staff, and tax compliance.

Additionally, the External Investment Manager should apply its corporate governance assessment while complying with the one of the Management Company.

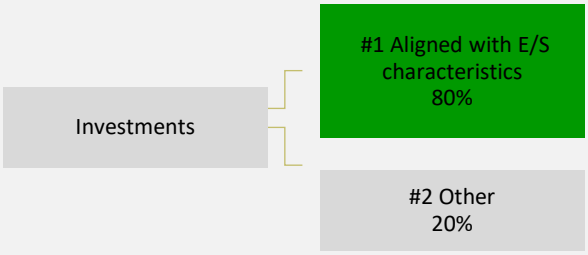
What is the asset allocation planned for this financial product?

Asset allocation describes the share of investments in specific assets.

The Sub-Fund invests at least 80% of its net assets in assets that have been determined as "eligible" as per the ESG process in place (hence in investments that are aligned with the promoted environmental and social characteristics (#1 Aligned with E/S characteristics).

Up to 20% of the investments are not aligned with these characteristics (#2 Other).

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 operational activities of investee companies.



#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.

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

  Not Applicable

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

Not Applicable

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]?**

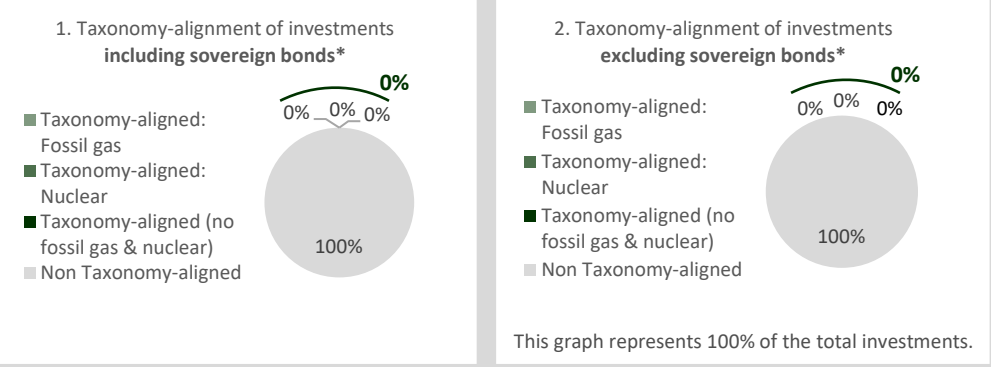
  ☐ Yes:

  ☐ In fossil gas ☐ In nuclear energy

  ☒ No

[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.

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?

The Sub-Fund does not have a minimum share of investments in transitional and enabling activities (i.e., 0%), as it does not commit to a minimum proportion of environmentally sustainable investments aligned with the EU Taxonomy.

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

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

Not Applicable

What is the minimum share of socially sustainable investments?

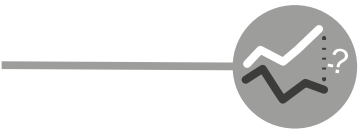
Not Applicable

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

"#2 Other" may include, in addition to issuers that are not analyzed, derivatives, funds (including Exchange Traded Funds) and bank deposits at sight, including cash held in current accounts with a bank accessible at any time. These are used for investment, hedging and efficient management portfolio purposes. There are no minimum environmental or social safeguards associated with these investments. A more detailed description of the specific asset allocation of this Sub-Fund can be found in the prospectus.

ABN AMRO Funds Insight Euro ESG Corporate Bonds

Pre-contractual disclosure 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



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?

No specific ESG-related index has been designated for this Sub-Fund.

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 websites:

• ABN AMRO Investment Solution's Responsible Investment Policy:
https://www.abnamroinvestmentsolutions.com/en/socially-responsible-investment-abn-amro-investment-solutions/sustainability-related-disclosures.html

• Documents of the Sub-Fund:
https://www.abnamroinvestmentsolutions.com/en/fund-range/fund-range.html

ABN AMRO Funds Insight Euro ESG Corporate Bonds Duration Hedged

Pre-contractual disclosure 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:
ABN AMRO Funds Insight Euro ESG Corporate Bonds Duration Hedged

Legal entity identifier:
549300SJ3V951NBLB873

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 include 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
- ☒ 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 ___% 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?

The analysis of ESG factors is systematically integrated into the investment decision making process of ABN AMRO Funds Insight Euro ESG Corporate Bonds (the "Sub-Fund"). The External Investment Manager defines ESG integration as the process of recognising the financial materiality (or significance) of environmental, social and corporate governance factors as part of the investment process. The Sub-Fund will use a selection of securities complying with ABN AMRO Investment Solutions (the "Management Company") ESG responsibility criteria. The External Investment Managers must comply with the Management Company's standards of quality and go through a qualitative selection process before being retained. This process involves an in-depth analysis of the External Investment Manager's corporate social responsibility policy as well as its overall

sustainability strengths going from the analysis of ESG professionals, philosophy and investment process. Under the ESG responsibility criteria of the Management Company, the External Investment Manager is committed to conducting both negative and positive screenings as well as taking engagement actions when necessary.The Sub-Fund will be composed of issuers that are either leading in ESG best-practice or attractive due to their progression in ESG.

The Sub-Fund promotes both environmental and social characteristics. On the environmental front, the Sub-Fund promotes climate risk management. The social characteristics promoted by the Sub-Fund focus on global human rights and labor standards.

No reference benchmark has been designated for the purpose of attaining the environmental or social characteristics promoted by the Sub-Fund.

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?***

  ESG analysis is systematically integrated into the investment decision making process. As part of its ESG framework, the Management Company uses the following sustainability indicators to measure the achievement of each of the environmental or social characteristics promoted by the Sub-Fund:

  - Absence of companies that do not meet the criteria defined in the Management Company's Exclusion List and that are deemed incompatible with the E/S promotion (e.g. tobacco, controversial weapons).
  - Controversy Level Assessment - Controversy involvement is a key measure of ESG performance. Controversy level assessment reflects a company's level of involvement in issues and how it manages those issues.
  - Compliance with the UN Global Compact - The United Nations Global Compact is the world largest corporate sustainability initiative aimed at encouraging businesses and firms worldwide to adopt sustainable and socially responsible policies, and to report on their implementation. The UN Global Compact is a principle-based framework for businesses, stating ten principles in the areas of human rights, labour, the environment and anti-corruption. The Ten Principles of the United Nations Global Compact are derived from: the Universal Declaration of Human Rights, the International Labour Organization's Declaration on Fundamental Principles and Rights at Work, the Rio Declaration on Environment and Development, and the United Nations Convention Against Corruption.
  - ESG Risk Scores - ESG risk scores measure a company's exposure to material industry-specific ESG risks and how the company manages those risks. This multi-dimensional way of measuring ESG risk combines the concepts of management and exposure to arrive at an absolute assessment of ESG risk.
  - Scope 1 GHG Emissions- Scope 1 emissions emanate from a company's internal operations, including on-site energy production, vehicle fleets, manufacturing operations, and waste.
  - Scope 2 GHG emissions- Scope 2 emissions are indirect emissions generated by the production of energy used by the company.

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?

Not Applicable

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

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

Not Applicable

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

Not Applicable

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.

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

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.

✖ Yes, the Sub-Fund considers principal adverse impacts (PAI) as part of the investment decision making process. The Sub-Fund strives to minimize two PAIs by excluding (i) United Nations Global Compact non-compliant companies and (ii) controversial weapons.

The above principal adverse impacts are considered at product level through the exclusion policy. Further information on principal adverse impacts will be provided in an annex to the Sub-Fund's annual report.

☐ No

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 External Investment Manager's approach starts by defining an ESG optimised investment universe, whereby issuers deemed unsustainable (as further described) are excluded. At this stage, the bottom 40% of issuers within the global universe are being removed. Within the optimised universe, the External Investment Manager selects securities based on financial criteria, as well as ESG criteria. Each issuer is evaluated through fundamental credit analysis and receives the External Investment Manager's own proprietary risk centric ESG ratings. Issuers with an ESG rating of 3.6 or worse fall within the 40th percentile threshold (ratings are from 1 to 5, 1 being the best and 5 being the worst score). Any issuers with ratings worse than 3.6 (means: over 3.6) will need to have a positive ESG momentum score (explained below), indicating that the company is on an improving ESG trajectory, to be considered for investment.

The ESG analysis is a quantitative framework that effectively integrates the External Investment Manager's analysts' research, and supplemented with data from multiple third-party data providers, generates an ESG rating and momentum signal for a wide range of entities. The External Investment Manager incorporates raw ESG data from four full ESG datasets namely: MSCI, Sustainalytics, VigeoEiris, and CDP climate change & water metrics. The External Investment Manager also uses the Bloomberg legal entities references for credit risk datasets to map the ESG records to all issuers within a credit risk tree. Raw data from these data providers is then mapped and assigned global company identifiers and ultimate parent identifiers before being added to the External Investment Manager ESG database. Each metric that contributes to an issuer's ESG rating has two key elements (i) a score - evaluating an issuer's performance in that metric (ii) a weight -evaluating the materiality of the metric to the issuer.

Both datasets are then mapped to one or more ESG 'pillars' as set out below; these have different weights depending on the issuer's industry. To generate a weight and a score at key-issue level, the External Investment Manager combines inputs from the credit analysts together with third-party averages. The analysts' views on the materiality of key issues facing each industry group are merged with views of the data providers, and the values are averaged. To ensure the External Investment Manager ESG ratings are based on good data coverage, the External Investment Manager includes only records which (i) have data under each E, S and G pillar, which are based on (ii) five distinct data points and (iii) have more than five distinct data provider fields. This scoring methodology produces two separate ratings for every issuer: an overall ESG rating and a momentum signal. The overall ESG rating is designed to indicate an issuer's performance relative to its peers. The External Investment Manager calculates each issuer's percentile based on the raw ESG ratings within each Global Industry Classification Standard (GICS) industry group and assign the final ESG rating (between 1 and 5, where 1 is the best score and 5 the worst). The momentum signal considers the most recent five years of headline ESG scores and determines an average year-on-year change, weighted towards the most recent data. Based on this data, a momentum score from -2 to 2 is assigned.

The coverage of extra-financial indicators must exceed 90%. In this context, the Management Company is responsible for ensuring that the proportion of the Sub-Fund's net assets that is lacking an extra-financial indicator remains below 10%.

Methodological limitations can be assessed in terms of: nature of ESG information (quantification of qualitative data), ESG coverage (some data are not available for certain issuers) and homogeneity of ESG data (methodological differences).

For information, the Sub-Fund will aim to lower the duration by an equivalent of the duration of its Reference Portfolio using listed derivatives.

- ***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 elements of the investment strategy are:

  - The Management Company's exclusions list as defined in the following table:

Company Exclusions based on International Standards and Policies	Exclusion Criteria
Companies non-compliant with the UN Global Compact's Principles	Excluded
Companies listed on ABN AMRO Investment Exclusion List (IEL)	Excluded
Companies listed on AAIS Good Governance Blacklist	Excluded
Company Exclusions based on Revenue Thresholds	
Adult Entertainment Production	>5%
Controversial Weapons direct ownership	>0%
Controversial Weapons indirect ownership involvement	>10%
Military Contracting Weapons	>0%
Military Contracting Weapons related products and /or services	>5%
Small Arms	>0%
Fur and specialty leather production	>5%
Unconventional fossil fuels (Arctic oil & gas exploration, oil sands and shale energy extraction methods)	Combined Revenues >5%
Thermal Coal Extraction	>5%
Thermal Coal Power Generation	>10%
Cannabis (recreational purposes)	>5%
Gambling	>5%
Genetically Modified Organisms	>5%
Tobacco Producing Companies	>0%
Tobacco Products Related Products/Services	>5%
Tobacco Products Retail and/or Distribution	>5%

The table above is a non-exhaustive set of exclusions which may evolve over time (with no prior notice).

In accordance with the ESMA Fund Naming Guidelines, the Sub-Fund further commits to exclude investments in the following companies as referred to in article 12(1)(a) to (g) of Commission Delegated Regulation (EU) 2020/1818[1]:

Company Exclusions based on ESMA Fund Naming Guidelines	Exclusion Criteria

[1] except European Green Bonds that have been issued under the European Green Bonds Regulation (Regulation (EU) 2023/2631 as per the ESMA_QA_2368.

Any activities related to Controversial Weapons	>0%
Cultivation and production of tobacco	>0%
Companies non-compliant with the UN Global Compact's Principles or OECD's Guidelines for Multinational Enterprises	Excluded
Exploration, mining, extraction, distribution or refining of hard coal and lignite	≥1%
Exploration, extraction, distribution or refining of oil fuels	≥10%
Exploration, extraction, manufacturing or distribution of gaseous fuels	≥50%
Electricity generation with a GHG intensity of more than 100 g CO2 e/kWh	≥50%

- The Sub-Fund will not invest in companies that do not pass the External Investment Manager ESG suitability analysis.

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

After implementation of the investment policy described above, the committed minimum rate to reduce the scope of investment is 20 %.

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

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

The Sub-Fund incorporates good governance into its investment decision-making process, utilising both qualitative and quantitative assessments of governance practices.

The Management Company's good governance framework is employed to evaluate corporate governance, establishing criteria to identify companies that fail to meet good governance standards and exclude them from the investment universe. This framework aligns with widely recognized industry standards, covering aspects such as sound management structures, employee relations, remuneration of staff, and tax compliance.

Additionally, the External Investment Manager should apply its corporate governance assessment while complying with the one of the Management Company.

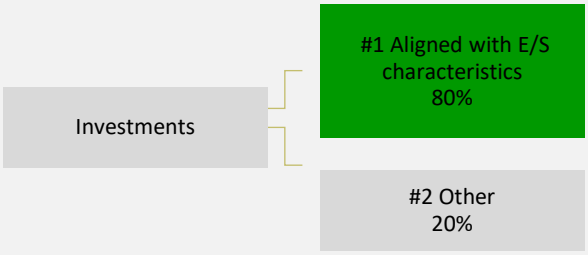
What is the asset allocation planned for this financial product?

Asset allocation describes the share of investments in specific assets.

The Sub-Fund invests at least 80% of its net assets in assets that have been determined as "eligible" as per the ESG process in place (hence in investments that are aligned with the promoted environmental and social characteristics (#1 Aligned with E/S characteristics).

Up to 20% of the investments are not aligned with these characteristics (#2 Other).

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 operational activities of investee companies.



#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.

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

  Not Applicable

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

Not Applicable

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]?**

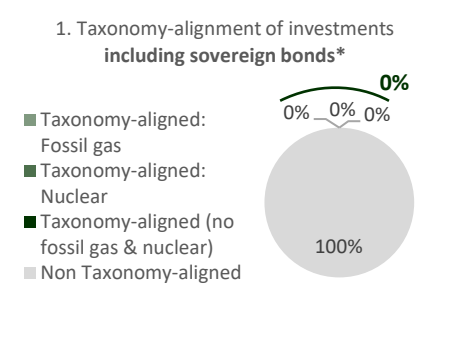
  ☐ Yes:

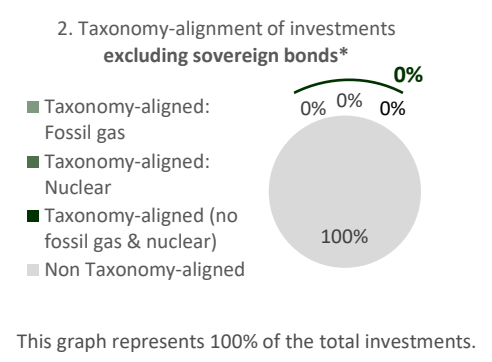
  ☐ In fossil gas ☐ In nuclear energy

  ☒ No

[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.

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?

The Sub-Fund does not have a minimum share of investments in transitional and enabling activities (i.e., 0%), as it does not commit to a minimum proportion of environmentally sustainable investments aligned with the EU Taxonomy.

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

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

Not Applicable

What is the minimum share of socially sustainable investments?

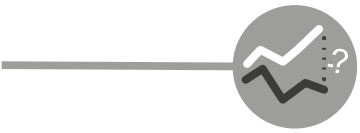
Not Applicable

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

"#2 Other" may include, in addition to issuers that are not analyzed, derivatives, funds (including Exchange Traded Funds) and bank deposits at sight, including cash held in current accounts with a bank accessible at any time. These are used for investment, hedging and efficient management portfolio purposes. There are no minimum environmental or social safeguards associated with these investments. A more detailed description of the specific asset allocation of this Sub-Fund can be found in the prospectus.

ABN AMRO Funds Insight Euro ESG Corporate Bonds Duration Hedged

Pre-contractual disclosure 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



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?

No specific ESG-related index has been designated for this Sub-Fund.

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 websites:

• ABN AMRO Investment Solution's Responsible Investment Policy:
https://www.abnamroinvestmentsolutions.com/en/socially-responsible-investment-abn-amro-investment-solutions/sustainability-related-disclosures.html

• Documents of the Sub-Fund:
https://www.abnamroinvestmentsolutions.com/en/fund-range/fund-range.html

ABN AMRO Funds Kempen Euro Corporate Bonds

Pre-contractual disclosure 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:
ABN AMRO Funds Kempen Euro Corporate Bonds

Legal entity identifier:
5493003UDGYSKOEU0584

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 include 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

●○ ☒ 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 ___% 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?

The analysis of ESG factors is systematically integrated into the investment decision making process of ABN AMRO Funds Kempen Euro Corporate Bonds (the "Sub-Fund"). The External Investment Manager defines ESG integration as the process of recognising the financial materiality (or significance) of environmental, social and corporate governance factors as part of the investment process. The Sub-Fund will use a selection of securities complying with ABN AMRO Investment Solutions (the "Management Company") ESG responsibility criteria. The External Investment Managers must comply with the Management Company's standards of quality and go through a qualitative selection process before being retained. This process involves an in-depth analysis of the External Investment Manager's corporate social responsibility policy as well as its overall sustainability strengths going from the analysis of ESG professionals, philosophy and investment process. Under the ESG

responsibility criteria of the Management Company, the External Investment Manager is committed to conducting both negative and positive screenings as well as taking engagement actions when necessary.The Sub-Fund will be composed of issuers that are either leading in ESG best-practice or attractive due to their progression in ESG.

The Sub-Fund promotes both environmental and social characteristics. On the environmental front, the Sub-Fund promotes climate risk management. The social characteristics promoted by the Sub-Fund focus on global human rights and labor standards.

No reference benchmark has been designated for the purpose of attaining the environmental or social characteristics promoted by the Sub-Fund.

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?

ESG analysis is systematically integrated into the investment decision making process. As part of its ESG framework, the Management Company uses the following sustainability indicators to measure the achievement of each of the environmental or social characteristics promoted by the Sub-Fund:

- Absence of companies that do not meet the criteria defined in the Management Company's Exclusion List and that are deemed incompatible with the E/S promotion (e.g. tobacco, controversial weapons).
- Controversy Level Assessment - Controversy involvement is a key measure of ESG performance. Controversy level assessment reflects a company's level of involvement in issues and how it manages those issues.
- Compliance with the UN Global Compact - The United Nations Global Compact is the world largest corporate sustainability initiative aimed at encouraging businesses and firms worldwide to adopt sustainable and socially responsible policies, and to report on their implementation. The UN Global Compact is a principle-based framework for businesses, stating ten principles in the areas of human rights, labour, the environment and anti-corruption. The Ten Principles of the United Nations Global Compact are derived from: the Universal Declaration of Human Rights, the International Labour Organization's Declaration on Fundamental Principles and Rights at Work, the Rio Declaration on Environment and Development, and the United Nations Convention Against Corruption.
- ESG Risk Scores - ESG risk scores measure a company's exposure to material industry-specific ESG risks and how the company manages those risks. This multi-dimensional way of measuring ESG risk combines the concepts of management and exposure to arrive at an absolute assessment of ESG risk.
- Scope 1 GHG Emissions- Scope 1 emissions emanate from a company's internal operations, including on-site energy production, vehicle fleets, manufacturing operations, and waste.
- Scope 2 GHG emissions- Scope 2 emissions are indirect emissions generated by the production of energy used by the company.

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?

Not Applicable

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

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

Not Applicable

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

Not Applicable

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.

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

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.

✖ Yes, the Sub-Fund considers principal adverse impacts (PAI) as part of the investment decision making process. The Sub-Fund strives to minimize two PAIs by excluding (i) United Nations Global Compact non-compliant companies and (ii) controversial weapons.

The above principal adverse impacts are considered at product level through the exclusion policy. Further information on principal adverse impacts will be provided in an annex to the Sub-Fund's annual report.

☐ No

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 Sub-Fund will use a selection of securities complying with Environmental, Social and Governance (ESG) responsibility criteria.

The External Investment Manager's approach is based on three pillars:

- exclusion & avoidance,
- integration: in the investment process the External Investment Manager assesses the ESG profile of a company. The External Investment Manager takes into account material risks in a given industry in combination with the company's respective risk exposure, practices and disclosure. Furthermore, the External Investment Manager looks into the company's exposure to past controversies and future ESG opportunities. A low score on ESG criteria can result in the demand for an additional premium on the company's bonds and/or initiation of an engagement with the issuer. If ESG risks are deemed too severe, an investment in the company will be avoided and/or existing holdings will be sold
- Engagement: As active long-term investors, the External Investment Manager performs comprehensive engagements with portfolio companies with the objective to unlock value and reduce risk. The External Investment Manager engagement process defines clear objectives of which the progress and result is tracked and well documented. If at any stage the company refuses to cooperate, divestment has to be considered.

The coverage of extra-financial indicators must exceed 90%. In this context, the Management Company is responsible for ensuring that the proportion of the Sub-Fund's net assets that is lacking an extra-financial indicator remains below 10%.

Methodological limitations can be assessed in terms of: nature of ESG information (quantification of qualitative data), ESG coverage (some data are not available for certain issuers) and homogeneity of ESG data (methodological differences).

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 elements of the investment strategy are:

- The Management Company's exclusions list as defined in the following table:

Company Exclusions based on International Standards and Policies	Exclusion Criteria
Companies non-compliant with the UN Global Compact's Principles	Excluded
Companies listed on ABN AMRO Investment Exclusion List (IEL)	Excluded
Companies listed on AAIS Good Governance Blacklist	Excluded
Company Exclusions based on Revenue Thresholds	
Controversial Weapons direct Involvement	>0%[1]
Controversial Weapons indirect ownership involvement	>35%
Thermal Coal Extraction	>10%

[1] In case of involvement in nuclear weapons, the company is excluded if it contributes to the nuclear programs of states other than the United States, the United Kingdom or France (the nuclear powers that are part of the Treaty on the Non-proliferation of Nuclear Weapons and the NATO).

Thermal Coal Power Generation	>10%
Tobacco Producing Companies	>0%

The table above is a non-exhaustive set of exclusions which may evolve over time (with no prior notice).

- Exclusion of the companies that do not pass the External Investment Manager ESG suitability analysis. The External Investment Manager considers for inclusion in the portfolio companies which score CCC or above and taking the external data provider MSCI ESG.

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

- There is no committed minimum rate to reduce the scope of the investments considered prior to the application of that investment strategy. ***What is the policy to assess good governance practices of the investee companies?***

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

The Sub-Fund incorporates good governance into its investment decision-making process, utilising both qualitative and quantitative assessments of governance practices.

The Management Company's good governance framework is employed to evaluate corporate governance, establishing criteria to identify companies that fail to meet good governance standards and exclude them from the investment universe. This framework aligns with widely recognized industry standards, covering aspects such as sound management structures, employee relations, remuneration of staff, and tax compliance.

Additionally, the External Investment Manager should apply its corporate governance assessment while complying with the one of the Management Company.

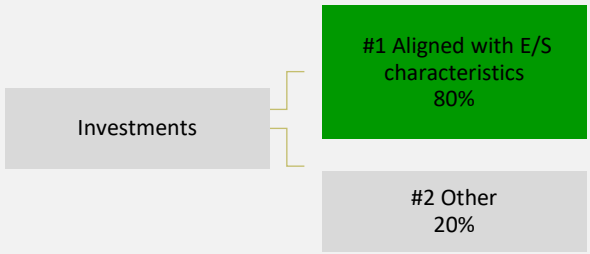
What is the asset allocation planned for this financial product?

Asset allocation describes the share of investments in specific assets.

The Sub-Fund invests at least 80% of its net assets in assets that have been determined as “eligible” as per the ESG process in place (hence in investments that are aligned with the promoted environmental and social characteristics (#1 Aligned with E/S characteristics).

Up to 20% of the investments are not aligned with these characteristics (#2 Other).

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 operational activities of investee companies.



#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.

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

  Not Applicable

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

Not Applicable

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]?**

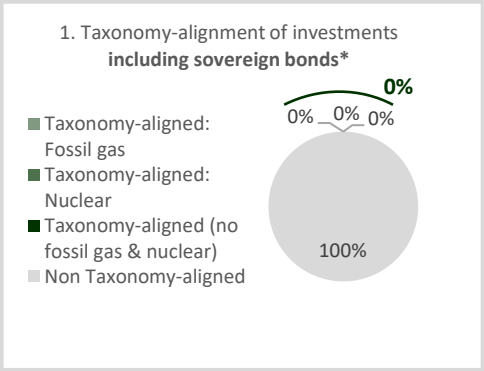
  ☐ Yes:

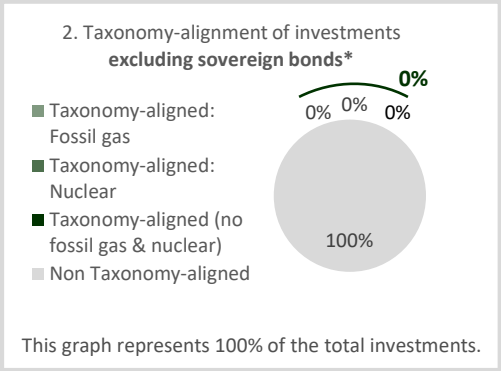
  ☐ In fossil gas ☐ In nuclear energy

  ☒ No

[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.

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?

The Sub-Fund does not have a minimum share of investments in transitional and enabling activities (i.e., 0%), as it does not commit to a minimum proportion of environmentally sustainable investments aligned with the EU Taxonomy.

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

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

Not Applicable

What is the minimum share of socially sustainable investments?

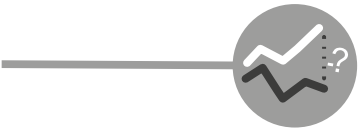
Not Applicable

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

"#2 Other" may include, in addition to issuers that are not analyzed, derivatives, funds (including Exchange Traded Funds) and bank deposits at sight, including cash held in current accounts with a bank accessible at any time. These are used for investment, hedging and efficient management portfolio purposes. There are no minimum environmental or social safeguards associated with these investments. A more detailed description of the specific asset allocation of this Sub-Fund can be found in the prospectus.

ABN AMRO Funds Kempen Euro Corporate Bonds

Pre-contractual disclosure 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



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?

No specific ESG-related index has been designated for this Sub-Fund.

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 websites:

• *ABN AMRO Investment Solution's Responsible Investment Policy: https://www.abnamroinvestmentsolutions.com/en/socially-responsible-investment-abn-amro-investment-solutions/sustainability-related-disclosures.html*

• *Documents of the Sub-Fund: https://www.abnamroinvestmentsolutions.com/en/fund-range/fund-range.html*

ABN AMRO Funds Kempen Euro Corporate Bonds Duration Hedged

Pre-contractual disclosure 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:
ABN AMRO Funds Kempen Euro Corporate Bonds Duration Hedged

Legal entity identifier:
5493009C88PY6WDG4J06

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 include 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	☒ No
☐ It will make a minimum of sustainable investments with an environmental 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 ___% of sustainable investments
☐ in economic activities that qualify as environmentally sustainable under the EU Taxonomy	☐ 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	☐ with an environmental objective in economic activities that do not qualify as environmentally sustainable under the EU Taxonomy
	☐ with a social objective
☐ It will make a minimum of sustainable investments 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?

The analysis of ESG factors is systematically integrated into the investment decision making process of ABN AMRO Funds Kempen Euro Corporate Bonds (the "Sub-Fund"). The External Investment Manager defines ESG integration as the process of recognising the financial materiality (or significance) of environmental, social and corporate governance factors as part of the investment process. The Sub-Fund will use a selection of securities complying with ABN AMRO Investment Solutions (the "Management Company") ESG responsibility criteria. The External Investment Managers must comply with the Management Company's standards of quality and go through a qualitative selection process before being retained. This process involves an in-depth analysis of the External Investment Manager's corporate social responsibility policy as well as its overall sustainability strengths going from the

analysis of ESG professionals, philosophy and investment process. Under the ESG responsibility criteria of the Management Company, the External Investment Manager is committed to conducting both negative and positive screenings as well as taking engagement actions when necessary.The Sub-Fund will be composed of issuers that are either leading in ESG best-practice or attractive due to their progression in ESG.

The Sub-Fund promotes both environmental and social characteristics. On the environmental front, the Sub-Fund promotes climate risk management. The social characteristics promoted by the Sub-Fund focus on global human rights and labor standards.

No reference benchmark has been designated for the purpose of attaining the environmental or social characteristics promoted by the Sub-Fund.

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?

ESG analysis is systematically integrated into the investment decision making process. As part of its ESG framework, the Management Company uses the following sustainability indicators to measure the achievement of each of the environmental or social characteristics promoted by the Sub-Fund:

- Absence of companies that do not meet the criteria defined in the Management Company's Exclusion List and that are deemed incompatible with the E/S promotion (e.g. tobacco, controversial weapons).
- Controversy Level Assessment - Controversy involvement is a key measure of ESG performance. Controversy level assessment reflects a company's level of involvement in issues and how it manages those issues.
- Compliance with the UN Global Compact - The United Nations Global Compact is the world largest corporate sustainability initiative aimed at encouraging businesses and firms worldwide to adopt sustainable and socially responsible policies, and to report on their implementation. The UN Global Compact is a principle-based framework for businesses, stating ten principles in the areas of human rights, labour, the environment and anti-corruption. The Ten Principles of the United Nations Global Compact are derived from: the Universal Declaration of Human Rights, the International Labour Organization's Declaration on Fundamental Principles and Rights at Work, the Rio Declaration on Environment and Development, and the United Nations Convention Against Corruption.
- ESG Risk Scores - ESG risk scores measure a company's exposure to material industry-specific ESG risks and how the company manages those risks. This multi-dimensional way of measuring ESG risk combines the concepts of management and exposure to arrive at an absolute assessment of ESG risk.
- Scope 1 GHG Emissions- Scope 1 emissions emanate from a company's internal operations, including on-site energy production, vehicle fleets, manufacturing operations, and waste.
- Scope 2 GHG emissions- Scope 2 emissions are indirect emissions generated by the production of energy used by the company.

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?

Not Applicable

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

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

Not Applicable

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

Not Applicable

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.

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

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.

✖ Yes, the Sub-Fund considers principal adverse impacts (PAI) as part of the investment decision making process. The Sub-Fund strives to minimize two PAIs by excluding (i) United Nations Global Compact non-compliant companies and (ii) controversial weapons.

The above principal adverse impacts are considered at product level through the exclusion policy. Further information on principal adverse impacts will be provided in an annex to the Sub-Fund's annual report.

☐ No

ABN AMRO Funds Kempen Euro Corporate Bonds Duration Hedged

Pre-contractual disclosure 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

What investment strategy does this financial product follow?

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

The Sub-Fund will use a selection of securities complying with Environmental, Social and Governance (ESG) responsibility criteria.

The External Investment Manager's approach is based on three pillars:

- exclusion & avoidance,
- integration: in the investment process the External Investment Manager assesses the ESG profile of a company. The External Investment Manager takes into account material risks in a given industry in combination with the company's respective risk exposure, practices and disclosure. Furthermore, the External Investment Manager looks into the company's exposure to past controversies and future ESG opportunities. A low score on ESG criteria can result in the demand for an additional premium on the company's bonds and/or initiation of an engagement with the issuer. If ESG risks are deemed too severe, an investment in the company will be avoided and/or existing holdings will be sold
- Engagement: As active long-term investors, the External Investment Manager performs comprehensive engagements with portfolio companies with the objective to unlock value and reduce risk. The External Investment Manager engagement process defines clear objectives of which the progress and result is tracked and well documented. If at any stage the company refuses to cooperate, divestment has to be considered.

The coverage of extra-financial indicators must exceed 90%. In this context, the Management Company is responsible for ensuring that the proportion of the Sub-Fund's net assets that is lacking an extra-financial indicator remains below 10%.

Methodological limitations can be assessed in terms of: nature of ESG information (quantification of qualitative data), ESG coverage (some data are not available for certain issuers) and homogeneity of ESG data (methodological differences).

For information, the Sub-Fund will aim to lower the duration by an equivalent of the duration of its Reference Portfolio using listed derivatives.

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 elements of the investment strategy are:

- The Management Company's exclusions list as defined in the following table:

Company Exclusions based on International Standards and Policies	Exclusion Criteria
Companies non-compliant with the UN Global Compact's Principles	Excluded
Companies listed on ABN AMRO Investment Exclusion List (IEL)	Excluded
Companies listed on AAIS Good Governance Blacklist	Excluded
Company Exclusions based on Revenue Thresholds	
Controversial Weapons direct Involvement	>0%[1]

[1] In case of involvement in nuclear weapons, the company is excluded if it contributes to the nuclear programs of

Controversial Weapons indirect ownership involvement	>35%
Thermal Coal Extraction	>10%
Thermal Coal Power Generation	>10%
Tobacco Producing Companies	>0%

The table above is a non-exhaustive set of exclusions which may evolve over time (with no prior notice).

- Exclusion of the companies that do not pass the External Investment Manager ESG suitability analysis. The External Investment Manager considers for inclusion in the portfolio companies which score CCC or above and taking the external data provider MSCI ESG.

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

○ There is no committed minimum rate to reduce the scope of the investments considered prior to the application of that investment strategy. ***What is the policy to assess good governance practices of the investee companies?***

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

The Sub-Fund incorporates good governance into its investment decision-making process, utilising both qualitative and quantitative assessments of governance practices.

The Management Company's good governance framework is employed to evaluate corporate governance, establishing criteria to identify companies that fail to meet good governance standards and exclude them from the investment universe. This framework aligns with widely recognized industry standards, covering aspects such as sound management structures, employee relations, remuneration of staff, and tax compliance.

Additionally, the External Investment Manager should apply its corporate governance assessment while complying with the one of the Management Company.

What is the asset allocation planned for this financial product?

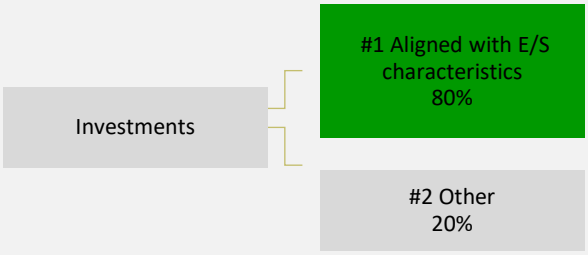
Asset allocation describes the share of investments in specific assets.

The Sub-Fund invests at least 80% of its net assets in assets that have been determined as "eligible" as per the ESG process in place (hence in investments that are aligned with the promoted environmental and social characteristics (#1 Aligned with E/S characteristics).

Up to 20% of the investments are not aligned with these characteristics (#2 Other).

states other than the United States, the United Kingdom or France (the nuclear powers that are part of the Treaty on the Non-proliferation of Nuclear Weapons and the NATO).

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 operational activities of investee companies.



#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.

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

  Not Applicable

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

Not Applicable

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]?**

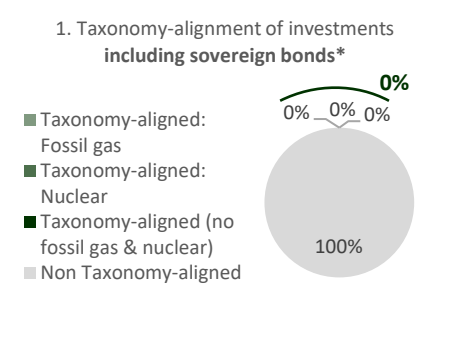
  ☐ Yes:

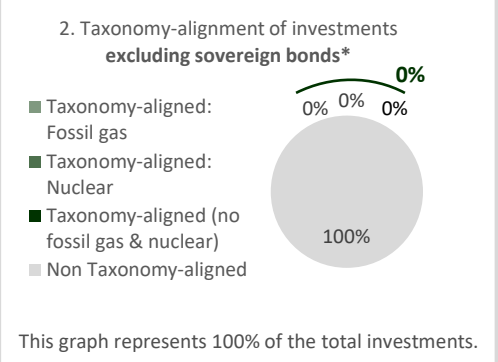
  ☐ In fossil gas ☐ In nuclear energy

  ☒ No

[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.

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?

The Sub-Fund does not have a minimum share of investments in transitional and enabling activities (i.e., 0%), as it does not commit to a minimum proportion of environmentally sustainable investments aligned with the EU Taxonomy.

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

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

Not Applicable

What is the minimum share of socially sustainable investments?

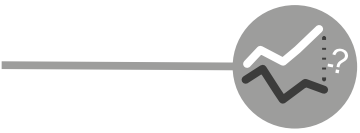
Not Applicable

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

"#2 Other" may include, in addition to issuers that are not analyzed, derivatives, funds (including Exchange Traded Funds) and bank deposits at sight, including cash held in current accounts with a bank accessible at any time. These are used for investment, hedging and efficient management portfolio purposes. There are no minimum environmental or social safeguards associated with these investments. A more detailed description of the specific asset allocation of this Sub-Fund can be found in the prospectus.

ABN AMRO Funds Kempen Euro Corporate Bonds Duration Hedged

Pre-contractual disclosure 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



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?

No specific ESG-related index has been designated for this Sub-Fund.

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 websites:

• ABN AMRO Investment Solution's Responsible Investment Policy:
https://www.abnamroinvestmentsolutions.com/en/socially-responsible-investment-abn-amro-investment-solutions/sustainability-related-disclosures.html

• Documents of the Sub-Fund:
https://www.abnamroinvestmentsolutions.com/en/fund-range/fund-range.html

ABN AMRO Funds M&G Emerging Markets ESG Equities

Pre-contractual disclosure 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:
ABN AMRO Funds M&G Emerging Markets ESG Equities

Legal entity identifier:
5493003UERS4D705CR90

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 include 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
- ☒ 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 ___% 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?

The analysis of ESG factors is systematically integrated into the investment decision making process of ABN AMRO Funds M&G Emerging Markets ESG Equities (the "Sub-Fund"). The External Investment Manager defines ESG integration as the process of recognising the financial materiality (or significance) of environmental, social and corporate governance factors as part of the investment process. The Sub-Fund will use a selection of securities complying with ABN AMRO Investment Solutions (the "Management Company") ESG responsibility criteria. The External Investment Managers must comply with the Management Company's standards of quality and go through a qualitative selection process before being retained. This process involves an in-depth analysis of the External Investment Manager's corporate social responsibility policy as well as its overall

sustainability strengths going from the analysis of ESG professionals, philosophy and investment process. Under the ESG responsibility criteria of the Management Company, the External Investment Manager is committed to conducting both negative and positive screenings as well as taking engagement actions when necessary.The Sub-Fund will be composed of issuers that are either leading or improving on ESG practices.

The Sub-Fund promotes both environmental and social characteristics. On the environmental front, the Sub-Fund promotes climate risk management. The social characteristics promoted by the Sub-Fund focus on global human rights and labor standards.

No reference benchmark has been designated for the purpose of attaining the environmental or social characteristics promoted by the Sub-Fund.

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?

ESG analysis is systematically integrated into the investment decision making process. As part of its ESG framework, the Management Company uses the following sustainability indicators to measure the achievement of each of the environmental or social characteristics promoted by the Sub-Fund:

- Absence of companies that do not meet the criteria defined in the Management Company's Exclusion List and that are deemed incompatible with the E/S promotion (e.g. tobacco, controversial weapons).
- Controversy Level Assessment - Controversy involvement is a key measure of ESG performance. Controversy level assessment reflects a company's level of involvement in issues and how it manages those issues.
- Compliance with the UN Global Compact - The United Nations Global Compact is the world largest corporate sustainability initiative aimed at encouraging businesses and firms worldwide to adopt sustainable and socially responsible policies, and to report on their implementation. The UN Global Compact is a principle-based framework for businesses, stating ten principles in the areas of human rights, labour, the environment and anti-corruption. The Ten Principles of the United Nations Global Compact are derived from: the Universal Declaration of Human Rights, the International Labour Organization’s Declaration on Fundamental Principles and Rights at Work, the Rio Declaration on Environment and Development, and the United Nations Convention Against Corruption.
- ESG Risk Scores - ESG risk scores measure a company's exposure to material industry-specific ESG risks and how the company manages those risks. This multi-dimensional way of measuring ESG risk combines the concepts of management and exposure to arrive at an absolute assessment of ESG risk.
- Scope 1 GHG Emissions- Scope 1 emissions emanate from a company's internal operations, including on-site energy production, vehicle fleets, manufacturing operations, and waste.
- Scope 2 GHG emissions- Scope 2 emissions are indirect emissions generated by the production of energy used by the company.

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?

Not Applicable

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

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

Not Applicable

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

Not Applicable

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.

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

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.

✖ Yes, the Sub-Fund considers principal adverse impacts (PAI) as part of the investment decision making process. The Sub-Fund strives to minimize two PAIs by excluding (i) United Nations Global Compact non-compliant companies and (ii) controversial weapons.

The above principal adverse impacts are considered at product level through the exclusion policy. Further information on principal adverse impacts will be provided in an annex to the Sub-Fund's annual report.

☐ No

ABN AMRO Funds M&G Emerging Markets ESG Equities

Pre-contractual disclosure 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

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 Sub-Fund aims to invest in emerging market equities. Consideration of ESG Factors is fully integrated into fundamental analysis and investment decisions. The External Investment Manager's fundamental analysis includes an assessment of ESG Factors, alongside other financial and operational characteristics.

Consideration of ESG Factors is fully integrated into analysis and investment decisions. In order to identify securities for purchase, the External Investment Manager reduces the potential investment universe

(i) by screening out the exclusions

(ii) by screening out lower scoring companies that do not meet a pre-defined ESG quality standard based upon a combination of ESG ratings from an external provider and the External Investment Manager's assessment

(iii) by further analysing ESG factors to identify and take advantage of investment opportunities. This process incorporates a comprehensive analysis, offering a detailed bottom-up analysis of sustainability factors that may impact company-specific value drivers. This holistic evaluation considers the nature of a company's business, the impact of its products and services, and its operational performance, ensuring thorough examination of 'double materiality'—both the company's impact on and the influence it receives from the environment and the society.

The coverage of extra-financial indicators must exceed 90%. In this context, the Management Company is responsible for ensuring that the proportion of the Sub-Fund's net assets that is lacking an extra-financial indicator remains below 10%.

Methodological limitations can be assessed in terms of: nature of ESG information (quantification of qualitative data), ESG coverage (some data are not available for certain issuers) and homogeneity of ESG data (methodological differences).

- ***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 elements of the investment strategy are:

  - The Management Company's exclusions list as defined in the following table:

Company Exclusions based on International Standards and Policies	Exclusion Criteria
Companies non-compliant with the UN Global Compact's Principles	Excluded
Companies listed on ABN AMRO Investment Exclusion List (IEL)	Excluded
Companies listed on AAIS Good Governance Blacklist	Excluded
Company Exclusions based on Revenue Thresholds	
Adult entertainment Production	>5%
Controversial Weapons direct ownership	>0%
Controversial Weapons indirect ownership involvement	>10%
Military contracting weapons	>0%
Military contracting weapons related products and/or services	>5%
Small arms	>0%

Fur and specialty leather production	>5%
Unconventional fossil fuels (Arctic oil & gas exploration, oil sands and shale energy extraction methods)	Combined revenues >5%
Thermal Coal Extraction	>5%
Thermal Coal Power Generation	>10%
Cannabis (recreational purposes)	>5%
Gambling	>5%
Genetically Modified organisms	>5%
Tobacco Producing Companies	>0%
Tobacco Products related Product/Services	>5%
Tobacco Products Retail and/or Distribution	>5%

The table above is a non-exhaustive set of exclusions which may evolve over time (with no prior notice).

In accordance with the ESMA Fund Naming Guidelines, the Sub-Fund further commits to exclude investments in the following companies as referred to in article 12(1)(a) to (g) of Commission Delegated Regulation (EU) 2020/1818:

Company Exclusions based on ESMA Fund Naming Guidelines	Exclusion Criteria
Any activities related to Controversial Weapons	>0%
Cultivation and production of tobacco	>0%
Companies non-compliant with the UN Global Compact's Principles or OECD's Guidelines for Multinational Enterprises	Excluded
Exploration, mining, extraction, distribution or refining of hard coal and lignite	≥1%
Exploration, extraction, distribution or refining of oil fuels	≥10%
Exploration, extraction, manufacturing or distribution of gaseous fuels	≥50%
Electricity generation with a GHG intensity of more than 100 g CO2 e/kWh	≥50%

The Sub-Fund excludes companies with lower scores that fail to meet a pre-defined threshold, determined by a combination of ESG ratings from external providers and the Investment Manager's proprietary analysis.

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

After implementation of the investment policy described above, the committed minimum rate to reduce the scope of investment is 20 %.

Whilst any commitment on the minimum rate to reduce the scope of the investments considered prior to the application of the investment strategy as a result of the Fund screening out the exclusions list and lower scoring companies is intended to be binding, as this is calculated by considering the Fund's exclusions list and lower scoring companies criteria against a proxy for the investment universe outside the

control of the Investment Manager, and as additional exclusions or criteria will require an update of fund materials, it is possible that the Fund may temporarily be out of compliance with this commitment.

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

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

The Sub-Fund incorporates good governance into its investment decision-making process, utilising both qualitative and quantitative assessments of governance practices.

The Management Company's good governance framework is employed to evaluate corporate governance, establishing criteria to identify companies that fail to meet good governance standards and exclude them from the investment universe. This framework aligns with widely recognized industry standards, covering aspects such as sound management structures, employee relations, remuneration of staff, and tax compliance.

Additionally, the External Investment Manager should apply its corporate governance assessment while complying with the one of the Management Company.

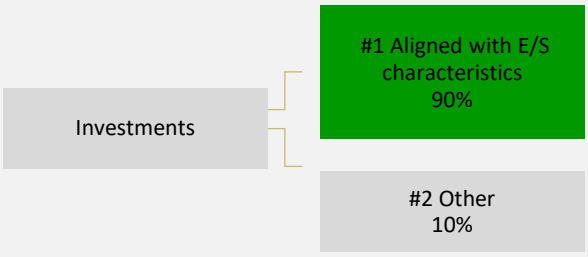
What is the asset allocation planned for this financial product?

Asset allocation describes the share of investments in specific assets.

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 operational activities of investee companies.

The Sub-Fund invests at least 90% of its net assets in assets that have been determined as "eligible" as per the ESG process in place (hence in investments that are aligned with the promoted environmental and social characteristics (#1 Aligned with E/S characteristics).

Up to 10% of the investments are not aligned with these characteristics (#2 Other).



#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.

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

Not Applicable

ABN AMRO Funds M&G Emerging Markets ESG Equities

Pre-contractual disclosure 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

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

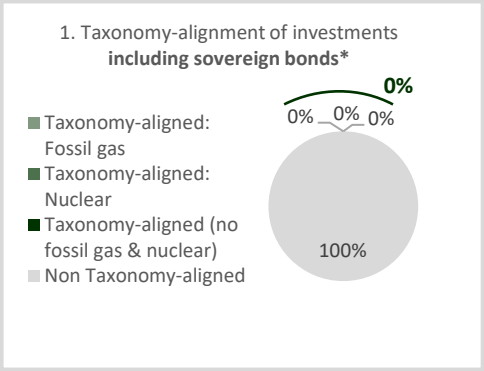
Not Applicable

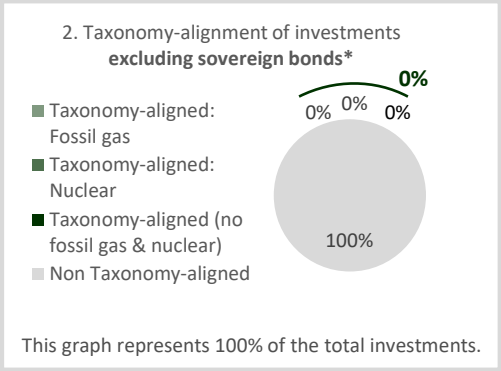
To comply with the EU Taxonomy, the criteria for **fossil gas** include limitations on emissions and switching to renewable power or low-carbon fuels by the end of 2035. For **nuclear energy**, the criteria include comprehensive safety and waste management rules. **Enabling activities** directly enable 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[1]?**

  - ☐ Yes:
    - ☐ In fossil gas
    - ☐ In nuclear energy
  - ☒ No

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?***

  The Sub-Fund does not have a minimum share of investments in transitional and enabling activities (i.e., 0%), as it does not commit to a minimum proportion of environmentally sustainable investments aligned with the EU Taxonomy.

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

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

Not Applicable

[1] 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.

ABN AMRO Funds M&G Emerging Markets ESG Equities

Pre-contractual disclosure 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

What is the minimum share of socially sustainable investments?

Not Applicable

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

"#2 Other" may include, in addition to issuers that are not analyzed, derivatives, funds (including Exchange Traded Funds) and bank deposits at sight, including cash held in current accounts with a bank accessible at any time. These are used for investment, hedging and efficient management portfolio purposes. There are no minimum environmental or social safeguards associated with these investments. A more detailed description of the specific asset allocation of this Sub-Fund can be found in the prospectus.

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?

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

No specific ESG-related index has been designated for this Sub-Fund.

- ***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 websites:

• ABN AMRO Investment Solution's Responsible Investment Policy:
https://www.abnamroinvestmentsolutions.com/en/socially-responsible-investment-abn-amro-investment-solutions/sustainability-related-disclosures.html

• Documents of the Sub-Fund:
https://www.abnamroinvestmentsolutions.com/en/fund-range/fund-range.html

ABN AMRO Funds Nordea European Covered Bonds

Pre-contractual disclosure 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:
ABN AMRO Funds Nordea European Covered Bonds

Legal entity identifier:
63670018LX16RWSCXB21

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 include 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
- ☒ 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 __% 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?

The analysis of responsible factors is systematically integrated into the investment decision making process of ABN AMRO Funds Nordea European Covered Bonds (the "Sub-Fund"). The Sub-Fund will use a selection of securities complying with ABN AMRO Investment Solutions (the "Management Company") responsibility criteria. The External Investment Manager must comply with the Management Company's standards of quality and go through a qualitative selection process before being retained. This process involves an in-depth analysis of the External Investment Manager's corporate social responsibility policy as well as its overall sustainability strengths going from the analysis of ESG professionals, philosophy and investment process. Under the responsibility criteria of the Management

Company, the External Investment Manager is committed to conducting both negative and positive screenings as well as taking engagement actions when necessary.

The Sub-Fund promotes environmental characteristics by integrating environmentally sustainable assets into the cover pool and strategically aligning its issuance with climate-related objectives.

No reference benchmark has been designated for the purpose of attaining the environmental or social characteristics promoted by the Sub-Fund.

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?

ESG analysis is systematically integrated into the investment decision making process. As part of its ESG framework, the Management Company uses the following sustainability indicators to measure the achievement of each of the environmental or social characteristics promoted by the Sub-Fund:

On the corporate side:

- The External Investment Manager Paris Agreement Alignement Status of investments
- Absence of companies that do not meet the criteria defined in the Management Company's Exclusion List and that are deemed incompatible with the E/S promotion (e.g. tobacco, controversial weapons).
- Controversy Level Assessment - Controversy involvement is a key measure of ESG performance. Controversy level assessment reflects a company's level of involvement in issues and how it manages those issues.
- Compliance with the UN Global Compact - The United Nations Global Compact is the world largest corporate sustainability initiative aimed at encouraging businesses and firms worldwide to adopt sustainable and socially responsible policies, and to report on their implementation. The UN Global Compact is a principle-based framework for businesses, stating ten principles in the areas of human rights, labour, the environment and anti-corruption. The Ten Principles of the United Nations Global Compact are derived from: the Universal Declaration of Human Rights, the International Labour Organization's Declaration on Fundamental Principles and Rights at Work, the Rio Declaration on Environment and Development, and the United Nations Convention Against Corruption.
- ESG Risk Scores - ESG risk scores measure a company's exposure to material industry-specific ESG risks and how the company manages those risks. This multidimensional way of measuring ESG risk combines the concepts of management and exposure to arrive at an absolute assessment of ESG risk.
- The External Investment Manager's proprieratry Paris Agreement Alignement Status of investments

On the Sovereign side:

- Country Risk Scores- The Country Risk Scores measure the risk to a country's longterm prosperity and economic development by assessing how sustainably it is managing its wealth.
- Absence of issuers that do not meet the criteria defined in the Management Company's Exclusion List and that are deemed incompatible with E/S promotion (i.e. countries listed on ABN AMRO Sanctions List, ratification of the Treaty of the Non-Proliferation of nuclear weapons, ratification of the Paris Agreement, ratification of the ILO Conventions 182 on the Worst Forms of Child Labour).

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?

Not Applicable

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

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

Not Applicable

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

Not Applicable

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.

ABN AMRO Funds Nordea European Covered Bonds

Pre-contractual disclosure 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

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

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.

☒ Yes, the Sub-Fund considers principal adverse impacts (PAI) as part of the investment decision making process. More specifically, on the corporate side, the Sub-Fund strives to minimize two PAIs by excluding (i) United Nations Global Compact non-compliant companies and (ii) controversial weapons. On the sovereign side, the Sub-Fund strives to minimize part of the GHG intensity PAI (i.e., table 1, PAI 15) by excluding countries that have not ratified the Paris Agreement.

The above principal adverse impacts are considered at product level through the exclusion policy.

Further information on principal adverse impacts will be provided in an annex to the Sub-Fund's annual report.

☐ No

What investment strategy does this financial product follow?

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

The strategy for this product is centered around constructing a portfolio that effectively allocates capital towards cover pools, primarily consisting of residential mortgages, that are advancing towards alignment with the Paris Agreement.

Quantifying carbon emissions from cover pools presents challenges due to the absence of mandatory reporting requirements and limited voluntary disclosures. When such data is available, the External Investment Manager prioritizes utilizing cover pool information provided by issuers, even if it is incomplete. To bridge these data gaps, the External Investment Manager has developed a proprietary approach to estimate missing information through an assessment of housing emissions at the national level. This involves combining a country's reported residential housing energy consumption with the proportion of renewables or other low-carbon fuel sources in its national energy mix, thereby enabling the calculation of national-level housing emissions. In the absence of a market standard for sustainable housing emissions levels, the External Investment Manager relies on targets from the Carbon Risk Real Estate Monitor (CREEM) to define what constitutes "sustainable" emissions. The result of this comprehensive methodology is the determination of the External Investment Manager's Paris Agreement Alignment Status.

On the sovereign side, the External Investment Manager will only invest in countries that have ratified the Paris Agreement.

The coverage of extra-financial indicators must exceed 90%. In this context, the Management Company is responsible for ensuring that the proportion of the Sub-Fund's net assets that is lacking an extra-financial indicator remains below 10%.

Methodological limitations can be assessed in terms of: nature of ESG information (quantification of qualitative data), ESG coverage (some data are not available for certain issuers) and homogeneity of ESG data (methodological differences).

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 elements of the investment strategy are:

- The Management Company's exclusions list as defined in the following table:

Company Exclusions based on International Standards and Policies	Exclusion Criteria
Companies non-compliant with the UN Global Compact's Principles	Excluded
Companies listed on ABN AMRO Investment Exclusion List (IEL)	Excluded
Companies listed on AAIS Good Governance Blacklist	Excluded
Company Exclusions based on Revenue Thresholds	**Exclusion Criteria**
Adult Entertainment Production	>5%
Controversial Weapons direct ownership	>0%
Controversial Weapons indirect ownership involvement	>10%
Military Contracting Weapons	>0%
Military Contracting Weapons related products and /or services	>5%
Small Arms	>0%
Fur and specialty leather production	>5%
Unconventional fossil fuels (Arctic oil & gas exploration, oil sands and shale energy extraction methods)	Combined Revenues >5%
Thermal Coal Extraction	>5%
Thermal Coal Power Generation	>10%
Cannabis (recreational purposes)	>5%
Gambling	>5%
Genetically Modified Organisms	>5%
Tobacco Producing Companies	>0%
Tobacco Products Related Products/Services	>5%
Tobacco Products Retail and/or Distribution	>5%
Governement Exclusions based on Norms and Policies	**Exclusion Criteria**
Countries listed on ABN AMRO Sanctions List	Excluded
Countries that have not ratified the Treaty of the Non-Proliferation of nuclear weapons (NPT)	Excluded
Countries that have not ratified the Paris Agreement	Excluded
Countries that have not ratified the ILO Conventions 182 on the Worst Forms of Child Labour	Excluded

The table above is a non-exhaustive set of exclusions which may evolve over time (with no prior notice).

In accordance with the ESMA Fund Naming Guidelines, the Sub-Fund further commits to exclude investments in the following companies as referred to in article 12(1)(a) to (g) of Commission Delegated Regulation (EU) 2020/1818[1]:

Company Exclusions based on ESMA Fund Naming Guidelines	Exclusion Criteria
Any activities related to Controversial Weapons	>0%
Cultivation and production of tobacco	>0%
Companies non-compliant with the UN Global Compact's Principles or OECD's Guidelines for Multinational Enterprises	Excluded
Exploration, mining, extraction, distribution or refining of hard coal and lignite	≥1%
Exploration, extraction, distribution or refining of oil fuels	≥10%
Exploration, extraction, manufacturing or distribution of gaseous fuels	≥50%
Electricity generation with a GHG intensity of more than 100 g CO2 e/kWh	≥50%

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

  There is no committed minimum rate to reduce the scope of the investments considered prior to the application of the investment strategy

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

  The Sub-Fund incorporates good governance into its investment decision-making process, utilising both qualitative and quantitative assessments of governance practices.

  The Management Company's good governance framework is employed to evaluate corporate governance, establishing criteria to identify companies that fail to meet good governance standards and exclude them from the investment universe. This framework aligns with widely recognized industry standards, covering aspects such as sound management structures, employee relations, remuneration of staff, and tax compliance.

  Additionally, the External Investment Manager should apply its corporate governance assessment while complying with the one of the Management Company.

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

[1] except European Green Bonds that have been issued under the European Green Bonds Regulation (Regulation (EU) 2023/2631 as per the ESMA_QA_2368.

ABN AMRO Funds Nordea European Covered Bonds

Pre-contractual disclosure 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

What is the asset allocation planned for this financial product?

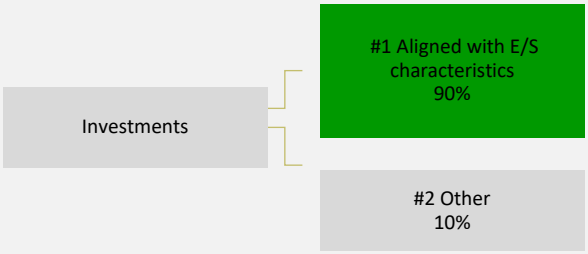
The Sub-Fund invests at least 90% of its net assets in assets that have been determined as "eligible" as per the ESG process in place (hence in investments that are aligned with the promoted environmental and social characteristics (#1 Aligned with E/S characteristics).

Up to 10% of the investments are not aligned with these characteristics (#2 Other).

Asset allocation describes the share

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 operational activities of investee companies.



#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.

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

  Not Applicable

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

Not Applicable

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]?**

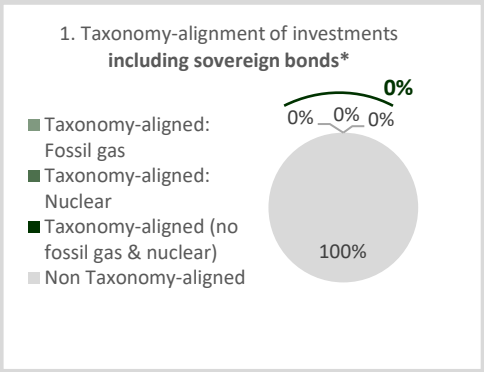
  ☐ Yes:

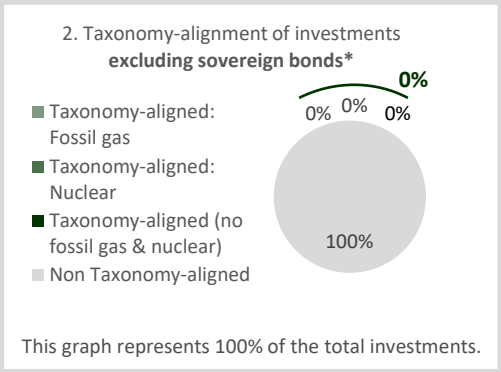
  ☐ In fossil gas ☐ In nuclear energy

  ☒ No

[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.

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?

The Sub-Fund does not have a minimum share of investments in transitional and enabling activities (i.e., 0%), as it does not commit to a minimum proportion of environmentally sustainable investments aligned with the EU Taxonomy.

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

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

Not Applicable

What is the minimum share of socially sustainable investments?

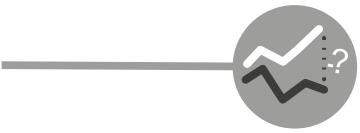
Not Applicable

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

"#2 Other" may include, in addition to issuers that are not analyzed, derivatives, funds (including Exchange Traded Funds) and bank deposits at sight, including cash held in current accounts with a bank accessible at any time. These are used for investment, hedging and efficient management portfolio purposes. There are no minimum environmental or social safeguards associated with these investments. A more detailed description of the specific asset allocation of this Sub-Fund can be found in the prospectus.

ABN AMRO Funds Nordea European Covered Bonds

Pre-contractual disclosure 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



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?

No specific ESG-related index has been designated for this Sub-Fund.

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 websites:

• ABN AMRO Investment Solution's Responsible Investment Policy:
https://www.abnamroinvestmentsolutions.com/en/socially-responsible-investment-abn-amro-investment-solutions/sustainability-related-disclosures.html

• Documents of the Sub-Fund:
https://www.abnamroinvestmentsolutions.com/en/fund-range/fund-range.html

ABN AMRO Funds Parnassus US ESG Equities

Pre-contractual disclosure 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:
ABN AMRO Funds Parnassus US ESG Equities

Legal entity identifier:
549300DWB404Y7TZVH53

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 include 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	No
☐ It will make a minimum of sustainable investments with an environmental 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 30% of sustainable investments
☐ in economic activities that qualify as environmentally sustainable under the EU Taxonomy	☐ 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	☒ with an environmental objective in economic activities that do not qualify as environmentally sustainable under the EU Taxonomy
	☒ with a social objective
☐ It will make a minimum of sustainable investments 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?

The analysis of ESG factors is systematically integrated into the investment decision making process of ABN AMRO Funds Parnassus US ESG Equities (the "Sub-Fund"). The External Investment Manager defines ESG integration as the process of recognising the financial materiality (or significance) of environmental, social and corporate governance factors as part of the investment process. The Sub-Fund will use a selection of securities complying with ABN AMRO Investment Solutions (the "Management Company") ESG responsibility criteria. The External Investment Managers must comply with the Management Company's standards of quality and go through a qualitative selection process before being retained. This process involves an in-depth analysis of the External Investment Manager's corporate social responsibility policy as well as its overall sustainability strengths going from the

analysis of ESG professionals, philosophy and investment process. Under the ESG responsibility criteria of the Management Company, the External Investment Manager is committed to conducting both negative and positive screenings as well as taking engagement actions when necessary.The Sub-Fund will be composed of issuers that are either leading in ESG best-practice or attractive due to their progression in ESG.

The Sub-Fund promotes both environmental and social characteristics. On the environmental front, the Sub-Fund promotes climate risk management. The social characteristics promoted by the Sub-Fund focus on global human rights and labor standards.

The objective of the Sub-Fund is to invest in companies that demonstrate responsible business practices across four key pillars: (i) minimizing environmental impact, through responsible resource management and emissions reduction; (ii) cultivating a good workplace, by supporting workforce health, safety, and well-being; (iii) promoting product responsibility, by promoting ethical and safe products and supply chains; and (iv) upholding strong governance and ethics, with accountability, transparency, and good corporate citizenship. Through these principles, the Sub-Fund seeks to create enduring value for investors while fostering sustainable and positive contributions to society and the environment.

No reference benchmark has been designated for the purpose of attaining the environmental or social characteristics promoted by the Sub-Fund.

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?

ESG analysis is systematically integrated into the investment decision making process. As part of its ESG framework, the Management Company uses the following sustainability indicators to measure the achievement of each of the environmental or social characteristics promoted by the Sub-Fund:

- Absence of companies that do not meet the criteria defined in the Management Company's Exclusion List and that are deemed incompatible with the E/S promotion (e.g. tobacco, controversial weapons).
- Controversy Level Assessment - Controversy involvement is a key measure of ESG performance. Controversy level assessment reflects a company's level of involvement in issues and how it manages those issues. Controversy level assessment evaluates the scope, severity, and recurrence of controversies. By understanding how companies handle these issues, controversy assessment provides insights into both ethical considerations and potential financial risks, promoting long-term sustainability.
- Compliance with the UN Global Compact - The United Nations Global Compact is the world largest corporate sustainability initiative aimed at encouraging businesses and firms worldwide to adopt sustainable and socially responsible policies, and to report on their implementation. The UN Global Compact is a principle-based framework for businesses, stating ten principles in the areas of human rights, labour, the environment and anti-corruption. The Ten Principles of the United Nations Global Compact are derived from: the Universal Declaration of Human Rights, the International Labour Organization's Declaration on Fundamental Principles and Rights at Work, the Rio Declaration

on Environment and Development, and the United Nations Convention Against Corruption.

- ESG Risk Scores - ESG risk scores measure a company's exposure to material industry-specific ESG risks and how the company manages those risks. This multi-dimensional way of measuring ESG risk combines the concepts of management and exposure to arrive at an absolute assessment of ESG risk.

- Principal Adverse Impact indicator n°1 of Table 1 of the Commission Delegated Regulation (EU) 2022/1288 of 6 April 2022: aggregated GHG Emissions (Scope 1 and Scope 2).

- Principal Adverse Impact indicator n°4 of Table 2 of the Commission Delegated Regulation (EU) 2022/1288 of 6 April 2022: Investments in companies without carbon emission reduction initiatives aimed at aligning with the Paris Agreement.

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 Sub-Fund invests in companies contributing positively to environmental and social solutions. To define the sustainable investment universe, a “pass-fail” approach is used using a set of criteria. The DNSH principle is applied on all Sustainable Investments.

The analysis of certain sustainability indicators is systematically integrated into the investment decision making process of sustainable investments defined as securities financing economic activities that contribute to the environmental and/or social objectives mentioned above. To be eligible to the sustainable investment universe, the Management Company uses the below criteria:

- Having a net positive aggregated overall SDG score. This criterion, sourced from external data provider ISS, assesses the overall, aggregated impact (positive and negative netting) of an issuer’s product portfolio on the achievement of sustainability objectives. For corporate issuers, the SDG Solutions Score considers only the most distinct objective scores, i.e., the highest positive and/or the lowest negative score, based on contributing and obstructing impacts on sustainability objectives. The SDG Solution Score is calculated as the sum of the highest positive and the lowest negative objective score and ranges on a scale from -10.0 to 10.0.

- Having a greenhouse gas emission reduction target. The criterion is sourced from the external data provider ISS and differentiates an issuer's targets as "No Target", "Non-Ambitious Target", "Ambitious Target", "Committed Science Based Target (SBT)", or "Approved Science Based target (SBT)" based on the existence and quality of greenhouse gas emissions reduction targets.

- • Exposure to companies that do not meet the above criteria, but for which there is (i) a path of engagement with the company that could lead to meeting one or more of these criteria or (ii) a differentiated view of the company's impact assessment leveraging the External Investment Manager's proprietary methodology.

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?

To ensure that a qualified sustainable investment does not cause significant harm to any sustainable objectives, minimum safeguards and principal adverse impacts (PAIs) are considered. The Management Company's issuer-level PAI methodology integrates the adverse impact indicators outlined in the Delegated Regulation (EU) 2022/1288 of 6 April 2022. Specifically, the methodology incorporates the mandatory adverse impact indicators listed in Table 1 of Annex 1, along with one optional indicator from Table 2 and Table 3 of Annex 1, provided there is sufficient data coverage to support the PAI assessment at the issuer level.

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

The Management Company has developed a comprehensive approach to address how each principal adverse impact (PAI) indicator is taken into account, including the threshold at which harm is determined for each individual PAI indicator.

Firstly, the Management Company applies an eliminatory approach based on predefined exclusion criteria. This approach involves automatically disqualifying issuers that fall within these exclusion parameters. This ensures that only investments aligned with the Management Company's ethical and sustainability standards are considered (e.g., PAI 14 on controversial weapons).

Secondly, the Management Company employs a cumulative methodology as part of its assessment framework. Under this methodology, an issuer must fail a specified threshold of PAI tests to fail the overall "Do No Significant Harm" (DNSH) test. This cumulative approach allows for a more nuanced evaluation, recognizing that while a single PAI failure might not constitute significant harm, multiple failures could indicate a broader pattern of adverse impacts incompatible with sustainable investment objectives.

Given the challenges of data accessibility and coverage within the current environment, the Management Company has established a predefined data coverage threshold for PAIs within the cumulative methodology. For PAIs utilizing a sector- or sub-industry-based approach, data coverage is assessed at the sector or sub-industry level. Sectors where a sufficient proportion of companies have available scores for the relevant PAI data points are deemed valid. Additionally, issuers with a defined number of PAIs lacking sufficient PAIs data are flagged within the system, ensuring they receive heightened scrutiny and attention.

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 Sustainable Investments that the Sub-Fund intends to make are aligned with the OECD Guidelines for Multinational Enterprises and the United Nations Guiding Principles on Business and Human Rights, including the principles and

rights set forth in the 8 "fundamental" conventions identified in the International Labour Organization's Declaration on Fundamental Principles and Rights at Work (covering subjects considered to be fundamental principles and rights at work, e.g., freedom of association and the right to collective bargaining, the elimination of all forms of forced or compulsory labour, the effective abolition of child labour, and the elimination of discrimination in respect of employment and occupation) and the International Bill of Human Rights.

The aforementioned international standards serve as the foundational minimum safeguards underpinning the Management Company's overall "Do No Significant Harm" (DNSH) methodology.

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?

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.

☒ 1) Yes, The Sub-Fund incorporates the following Principal Adverse Impacts into its exclusionary policy, which is derived from the broader exclusionary framework of the Management Company. These exclusions safeguard the Sub-Fund from reputational and regulatory risks while ensuring alignment with globally recognized standards and the evolving expectations of responsible investors. Furthermore, they underscore the Sub-Fund's commitment to fostering corporate accountability, and upholding the protection of fundamental human rights.

- Principal Adverse Impact indicator n°10 of Table 1 of the Commission Delegated Regulation (EU) 2022/1288 of 6 April 2022: violations of UN Global Compact principles and Organisation for Economic Cooperation and Development (OECD) Guidelines for Multinational Enterprises.
- Principal Adverse Impact indicator n°14 of Table 1 of the Commission Delegated Regulation (EU) 2022/1288 of 6 April 2022: exposure to controversial weapons (anti-personnel mines, cluster munitions, chemical weapons and biological weapons)

2) The Sub-Fund considers the following Principal Adverse Impacts as part of its portfolio management decisions. By selecting these two indicators, the Sub-Fund demonstrates a comprehensive approach to addressing climate-related risks and opportunities. The focus on both current GHG emissions (Table 1,

Indicator N°1) and forward-looking initiatives (Table 2, Indicator N°4) ensures that the Sub-Fund is not only aligned with current environmental standards but is also positioned to support and benefit from the transition to a sustainable economy. These indicators are critical to meeting investor demand for environmental responsibility and aligning the Sub-Fund with global climate objectives.

- Principal Adverse Impact indicator n°1 of Table 1 of the Commission Delegated Regulation (EU) 2022/1288 of 6 April 2022: aggregated GHG Emissions (Scope 1 and Scope 2)
- Principal Adverse Impact indicator n°4 of Table 2 of the Commission Delegated Regulation (EU) 2022/1288 of 6 April 2022: Investments in companies without carbon emission reduction initiatives aimed at aligning with the Paris Agreement.

3) Sustainable investments are defined as those investments that integrate the mandatory adverse impact indicators specified in Table 1 of Annex 1 of the Commission Delegated Regulation (EU) 2022/1288, along with one optional indicator from Table 2 and one from Table 3 of Annex 1, provided that sufficient data is available to support the Principal Adverse Impact (PAI) assessment at the issuer level.

Further information on principal adverse impacts will be provided in an annex to the Sub-Fund's annual report.

☐ No

What investment strategy does this financial product follow?

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

The initial investment universe of the Sub-Fund is the benchmark constituents. The External Investment Manager reserves the right to invest in securities outside of the initial investment universe. These securities represent a minor part of the portfolio and comply with the minimum required ESG characteristics for selection.

The External Investment Manager has set up a process that integrates fundamental and ESG (Environment, Social and Governance) research to assess the business quality and valuation of potential companies. The ESG assessments include both screenings and a bottom up ESG evaluation. The investment strategy relies on a three-step process:

1) To focus , the External Investment Manager team's resources on identifying and selecting high-quality companies, the External Investment Manager applies a Sustainability Lens to identify companies that they believe may operate in a manner that is inconsistent with the External Investment Manager's Principles and investment philosophy (the "Caution List"). These are companies that they believe are exposed to heightened risk through their core business activities or due to problematic conduct or governance. The External Investment Manager may invest in a company on the Caution List and/or remove it from the list based on individual evaluations.
2) In a second step, the External Investment Manager performs an extensive analysis of retained companies to evaluate their ESG profile including relevant ESG issues (material risks and opportunities) within the context of the underlying sector and industry. The

External Investment Manager analyses each investment candidate's material environmental, social and governance record, including their environmental impact; how they treat their employees; the quality of their relationships with local communities, customers and the supply chain; and their corporate governance policies and practices.
The External Investment Manager employs a proprietary qualitative assessment model that does not assign specific weights to the Environmental, Social, and Governance pillars. Instead, the evaluation is guided by the materiality of each pillar within the context of the sector being analysed. This approach, informed by the External Investment Manager's extensive expertise and long-standing commitment to responsible investing, incorporates elements of SASB's Materiality Framework. As a result, the assessment does not generalize the importance of E-S-G pillars but instead tailors the analysis to account for sector-specific factors and the unique characteristics of the companies being evaluated. It should be noted that this methodology may lead to certain companies being more heavily assessed on specific ESG themes based on their material relevance.
This analysis focuses on the issues that are most relevant and risks that are most material to the company. The framework used to analyze materiality is 1) financial - risks that may affect the financial performance and success of a company and 2) reputational – whether the company's public perception may be impacted by its management of material ESG topics.

3) In a last step, an ESG risk assessment is completed for each potential holding. The assessment distils available ESG information, summarizes key positives and risks, documents and material risks described above, and identifies opportunities for engagement. While the External Investment Manager does not rely on third-party data providers to determine the suitability of a company for the Sub-Fund, it does integrate external ESG research to complement its internal analysis and provide a holistic view of the company's ESG performance.

Companies positioned in the bottom 30% of the investment universe, as assessed by the ESG process, will not be considered for investment.

As part of its analysis, the External Investment Manager will assess:

- Environmental characteristics: The External Investment Manager prioritizes investing in companies that demonstrate a strong commitment to responsibly managing their environmental impact through comprehensive programs and policies. The evaluation encompasses a wide range of environmental factors across a company's supply chains, operations, and products. Key considerations may include energy and water usage, waste management, carbon footprint, toxic ingredients, emissions, and the management of legacy pollution sites and cleanup efforts. Additionally, product lifecycle analyses, packaging recyclability, and end-of-life disposal may be assessed to ensure sustainable practices.

  The External Investment Manager may also evaluates issuers based on their climate transition strategies. This assessment may include an evaluation of reduction initiatives, such as the adoption of science-based targets.

- Social characteristics: The External Investment Manager assesses social performance through evaluation of factors that may include the evaluation of a company's workplace, community relations, supply chain, and product safety, tailoring its analysis to the unique risks and opportunities of each business. Social considerations

may include workplace conditions, employee satisfaction, diversity, benefits, safety records, labour relations, and supply chain management. Issues such as discrimination lawsuits, employee turnover, and worker safety may be examined, often supported by third-party audits and research. Additionally, the assessment may be extended to how companies manage their relations with local communities, including transparency, stakeholder communications, philanthropic activities.

- Governance characteristics: The External Investment Manager places a strong emphasis on evaluating a company's governance practices and business ethics as part of its investment process. Key governance criteria may include shareholder-friendly policies (such as capital allocation), transparent reporting, leadership's commitment to ESG initiatives, management turnover, board accountability and expertise, executive compensation policies, and ownership and governance structures. Evaluating the strength and quality of a company's management team is particularly critical, with a focus on identifying leadership teams that demonstrate long-term vision, integrity, and shareholder alignment through meaningful stock ownership. The assessment may also encompass historical capital allocation, board independence, and shareholder rights provisions. Additionally, the External Investment Manager may evaluate leadership continuity risks by examining the depth of the management bench and the presence of identified internal successors for key executive roles, informed by direct conversations with management and the board.

To supplement the ESG process described above, the External Investment Manager leverages engagement as a core approach to create enduring value for investors. By advocating for responsible business practices, the External Investment Manager supports companies in integrating ESG considerations, managing risks effectively, and unlocking sustainable growth opportunities. Through constructive and ongoing dialogue, the External Investment Manager fosters accountability and encourages improved ESG disclosures, fostering transparency and enabling better-informed investment decisions. When companies fail to meet established expectations, the External Investment Manager may escalate its actions to drive meaningful change, reinforcing its commitment to value creation and responsible investing.

Once an issuer is included in the portfolio, ESG assessments are periodically conducted by both the External Investment Manager and the Management Company to ensure that issuers maintain sustainable practices. The External Investment Manager carries out its monitoring through proprietary ESG assessment methodologies and as described above, ensuring a thorough evaluation of sustainability performance. Meanwhile, the Management Company fulfils its ESG oversight responsibilities by actively supervising the Sub-Fund using proprietary databases and internal analyses. These tools enable the Management Company to ensure alignment with the Sub-Fund's defined objectives and compliance with its established sustainability risk thresholds. Additionally, to further promote sustainable business practices, the Management Company carefully aligns its voting decisions with the Sub-Fund's environmental and social objectives, reinforcing its commitment to responsible investing.

Methodological limitations can be evaluated across several dimensions, including the nature of ESG information (e.g., the challenge of quantifying qualitative data), ESG coverage (e.g., the unavailability of certain data for specific issuers), and the consistency of ESG data (e.g., variations arising from methodological differences).

Despite these limitations, the coverage of extra-financial indicators is required to exceed 90%. To this end, the Management Company is tasked with ensuring that the proportion of

the Sub-Fund's net assets without an extra-financial indicator remains below 10%, thereby maintaining alignment with the Sub-Fund's sustainability objectives.

- ***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 elements of the investment strategy are:

  - The Management Company's exclusions list as defined in the following table:

Company Exclusions based on International Standards and Policies	Exclusion Criteria
Companies non-compliant with the UN Global Compact's Principles	Excluded
Companies listed on ABN AMRO Investment Exclusion List (IEL)	Excluded
Companies listed on AAIS Good Governance Blacklist	Excluded
Company Exclusions based on Revenue Thresholds	
Adult Entertainment Production	>5%
Controversial Weapons direct ownership	>0%
Controversial Weapons indirect ownership involvement	>10%
Military Contracting Weapons	>0%
Military Contracting Weapons related products and /or services	>5%
Small Arms	>0%
Fur and specialty leather production	>5%
Unconventional fossil fuels (Arctic oil & gas exploration, oil sands and shale energy extraction methods)	Combined Revenues >5%
Thermal Coal Extraction	>5%
Thermal Coal Power Generation	>10%
Cannabis (recreational purposes)	>5%
Gambling	>5%
Genetically Modified Organisms	>5%
Tobacco Producing Companies	>0%
Tobacco Products Related Products/Services	>5%
Tobacco Products Retail and/or Distribution	>5%

The table above is a non-exhaustive set of exclusions which may evolve over time (with no prior notice).

In accordance with the ESMA Fund Naming Guidelines, the Sub-Fund further commits to exclude investments in the following companies as referred to in article 12(1)(a) to (g) of Commission Delegated Regulation (EU) 2020/1818:

Company Exclusions based on ESMA Fund Naming Guidelines	Exclusion Criteria
Any activities related to Controversial Weapons	>0%
Cultivation and production of tobacco	>0%

Company Exclusions based on ESMA Fund Naming Guidelines	Exclusion Criteria
Companies non-compliant with the UN Global Compact's Principles or OECD's Guidelines for Multinational Enterprises	Excluded
Exploration, mining, extraction, distribution or refining of hard coal and lignite	≥1%
Exploration, extraction, distribution or refining of oil fuels	≥10%
Exploration, extraction, manufacturing or distribution of gaseous fuels	≥50%
Electricity generation with a GHG intensity of more than 100 g CO2 e/kWh	≥50%

- In accordance with the French Label ISR, the Sub-Fund further commits to exclude investments in the following activites:

Pillar	Company Exclusions based on Label ISR referential	Exclusion Criteria
Social Criteria	Any issuer involved in the production of systems, services, or components specifically designed for weapons whose use is prohibited by France's international commitments (biological weapons; chemical weapons; anti-personnel mines; cluster munitions)	Excluded
	Any issuer suspected of serious and/or repeated violations of one or more principles of the UN Global Compact.	Excluded
	Any issuer more than 5% of whose business involves the production or distribution of tobacco or products containing tobacco	Excluded
Environmental Criteria	Any issuer whose business involves more than 5% of the exploration, extraction or refining of thermal coal or the supply of products or services specifically designed for these activities, such as transport or storage; as well as any issuer developing new thermal coal exploration, extraction or transport projects	>5%
	Any issuer developing new projects for the exploration, extraction and refining of liquid or gaseous, conventional and/or unconventional fossil fuels	>0%
	Any emitter that derives more than 5% of its total liquid or gaseous fossil fuel production from the exploration, extraction and refining of non-conventional liquid or gaseous fossil fuels. Unconventional liquid or gaseous fossil fuels are identified according to the definition of the Scientific and Expertise Committee of the Sustainable Finance Observatory, namely oil shale and shale oil, shale gas and shale oil, oil sand, extraheavy oil, methane hydrates, ultra-deep	>5%

Pillar	Company Exclusions based on Label ISR referential	Exclusion Criteria
	offshore oil and gas and fossil oil and gas resources in the Arctic	
	Any issuer whose main activity is the production of electricity, and whose carbon intensity in the production of electricity is not compatible with the objectives of the Paris Agreement. The Sub-Fund may be based on the thresholds defined in the Label ISR Annex 7 referential or any other scenario aligned with the objectives of the Paris Agreement.	Excluded
Governance Criteria	Any issuer whose registered office is domiciled in a country or territory included in the latest available version of the EU list of countries and territories not cooperating for tax purposes	Excluded
	Any issuer whose registered office is domiciled in a country or territory on the Financial Action Task Force (FATF) blacklist or greylist	Excluded

When the ESMA Guidelines, the Management Company's exclusionary framework, and the French Label ISR Guidelines converge on the same exclusionary topic, the exclusion threshold to be applied shall be the strictest one.

- The Sub-Fund aims to achieve a score better than that of its benchmark on the following indicators:
  - Principal Adverse Impact indicator n°1 of Table 1 of the Commission Delegated Regulation (EU) 2022/1288 of 6 April 2022: aggregated GHG Emissions (Scope 1 and Scope 2)
  - Principal Adverse Impact indicator n°4 of Table 2 of the Commission Delegated Regulation (EU) 2022/1288 of 6 April 2022: Investments in companies without carbon emission reduction initiatives aimed at aligning with the Paris Agreement

- The Sub-Fund will not invest in companies that do not pass the External Investment Manager ESG suitability analysis. Companies positioned in the bottom 30% of the investment universe, as assessed by the ESG process, will not be considered for investment.

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

After implementation of the investment policy described above, the committed minimum rate to reduce the scope of investment is 30 %.

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

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

The Sub-Fund incorporates good governance into its investment decision-making process, utilising both qualitative and quantitative assessments of governance practices.

The Management Company's good governance framework is employed to evaluate corporate governance, establishing criteria to identify companies that fail to meet good governance standards and exclude them from the investment universe. This framework aligns with widely recognized industry standards, covering aspects such as sound management structures, employee relations, remuneration of staff, and tax compliance.

Additionally, the External Investment Manager should apply its corporate governance assessment while complying with the one of the Management Company.

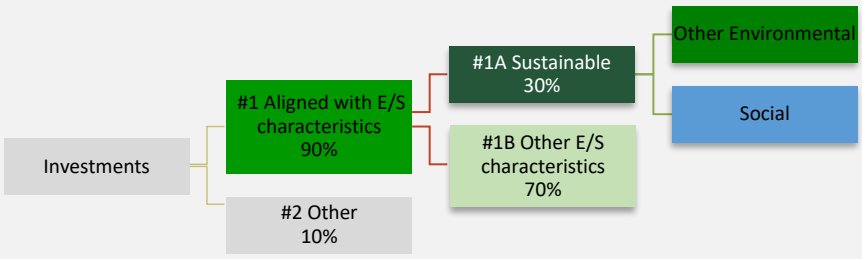
What is the asset allocation planned for this financial product?

Asset allocation describes the share of investments in specific assets.

The Sub-Fund invests at least 90% of its net assets in assets that have been determined as "eligible" as per the ESG process in place (hence in investments that are aligned with the promoted environmental and social characteristics (#1 Aligned with E/S characteristics).

Up to 10% of the investments are not aligned with these characteristics (#2 Other).

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 operational activities of investee companies.



#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?

Not Applicable

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

The Sub-Fund's sustainable investments with an environmental objective are not aligned with the EU taxonomy (i.e. 0%) as the investments with an environmental objective are made in economic activities that do not qualify as environmentally sustainable under the EU taxonomy.

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.

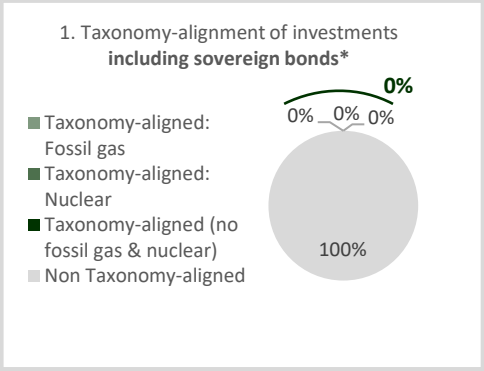
Does the financial product invest in fossil gas and/or nuclear energy related activities that comply with the EU Taxonomy[1]?

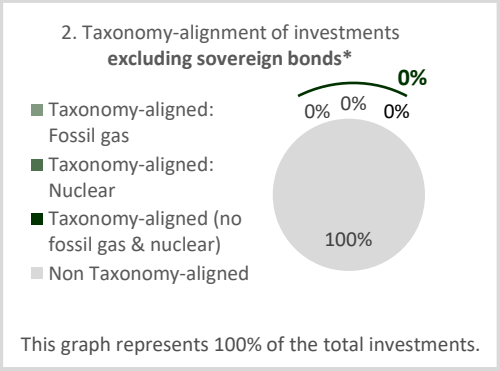
☐ Yes:

☐ In fossil gas ☐ In nuclear energy

☒ No

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?

The Sub-Fund does not have a minimum share of investments in transitional and enabling activities (i.e., 0%), as it does not commit to a minimum proportion of environmentally sustainable investments aligned with the EU Taxonomy.

[1] 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.

ABN AMRO Funds Parnassus US ESG Equities

Pre-contractual disclosure 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

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

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

The Sub-Fund invests at least 30% of assets in Sustainable Investments. Out of the aforementioned 30%, the Sub-Fund commits to invest a mininum of 5% into sustainable investments with an environmental objective that are not aligned with the EU Taxonomy.

What is the minimum share of socially sustainable investments?

The Sub-Fund invests at least 30% of assets in Sustainable Investments. Out of the aforementioned 30%, the Sub-Fund commits to invest a mininum of 5% into socially sustainable investments.

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

"#2 Other" may include, in addition to issuers that are not analyzed, derivatives, funds (including Exchange Traded Funds) and bank deposits at sight, including cash held in current accounts with a bank accessible at any time. These are used for investment, hedging and efficient management portfolio purposes. There are no minimum environmental or social safeguards associated with these investments. A more detailed description of the specific asset allocation of this Sub-Fund can be found in the prospectus.

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?

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

No specific ESG-related index has been designated for this Sub-Fund.

- ***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 websites:

- ABN AMRO Investment Solution's Responsible Investment Policy: https://www.abnamroinvestmentsolutions.com/en/socially-responsible-investment-abn-amro-investment-solutions/sustainability-related-disclosures.html
- Documents of the Sub-Fund: https://www.abnamroinvestmentsolutions.com/en/fund-range/fund-range.html

ABN AMRO Funds Portfolio Classic Global Equities

Pre-contractual disclosure 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:
ABN AMRO Funds Portfolio Classic Global Equities

Legal entity identifier:
636700ACNAW7AXROTQ60

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 include 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
- ☒ 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 ___% 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?

The analysis of ESG factors is systematically integrated into the investment decision making process of ABN AMRO Funds Portfolio Classic Global Equities (the "Sub-Fund"). ESG integration is the process of recognising the financial materiality (or significance) of environmental, social and corporate governance factors as part of the investment process. The Sub-Fund will use a selection of securities complying with ABN AMRO Investment Solutions (the "Management Company") ESG responsibility criteria.

The Sub-Fund promotes both environmental and social characteristics. On the environmental front, the Sub-Fund promotes climate risk management. The social characteristics promoted by the Sub-Fund focus on global human rights and labor standards.

No reference benchmark has been designated for the purpose of attaining the environmental or social characteristics promoted by the Sub-Fund.

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?

ESG analysis is systematically integrated into the investment decision making process. As part of its ESG framework, the Management Company uses the following sustainability indicators to measure the achievement of each of the environmental or social characteristics promoted by the Sub-Fund:

- Absence of companies that do not meet the criteria defined in the Management Company's Exclusion List and that are deemed incompatible with the E/S promotion (e.g. tobacco, controversial weapons).
- Controversy Level Assessment - Controversy involvement is a key measure of ESG performance. Controversy level assessment reflects a company's level of involvement in issues and how it manages those issues.
- Compliance with the UN Global Compact - The United Nations Global Compact is the world largest corporate sustainability initiative aimed at encouraging businesses and firms worldwide to adopt sustainable and socially responsible policies, and to report on their implementation. The UN Global Compact is a principle-based framework for businesses, stating ten principles in the areas of human rights, labour, the environment and anti-corruption. The Ten Principles of the United Nations Global Compact are derived from: the Universal Declaration of Human Rights, the International Labour Organization's Declaration on Fundamental Principles and Rights at Work, the Rio Declaration on Environment and Development, and the United Nations Convention Against Corruption.
- ESG Risk Scores - ESG risk scores measure a company's exposure to material industry-specific ESG risks and how the company manages those risks. This multi-dimensional way of measuring ESG risk combines the concepts of management and exposure to arrive at an absolute assessment of ESG risk.

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?

Not Applicable

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

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

Not Applicable

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

Not Applicable

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.

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

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.

☒ Yes, the Sub-Fund considers principal adverse impacts (PAI) as part of the investment decision making process. The Sub-Fund strives to minimize two PAIs by excluding (i) United Nations Global Compact non-compliant companies and (ii) controversial weapons.

The above principal adverse impacts are considered at product level through the exclusion policy. Further information on principal adverse impacts will be provided in an annex to the Sub-Fund's annual report.

☐ No

What investment strategy does this financial product follow?

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

To select eligible securities, the Investment Manager performs both a financial and non-financial analysis, using ESG criteria in combination with exclusions filters. The Sub-Fund's assets are predominantly allocated into investments that comply with the defined standards in respect to the promoted environmental and social characteristics.

The process of selecting companies starts with applying quantitative screens on a global universe by using the external ESG data provider Sustainalytics. These screens consist of activity-based and norm-based exclusions (negative filters) and ESG risk scores classification (positive filters).

The purpose of the negative filters is to eliminate from investment, companies that violate international standards, activities that might have a negative effect on society and on environment (as tobacco and thermal coal). The Investment Manager will then rank the

securities according to their ESG risk score as evaluated by Sustainalytics. The purpose of the ranking is to better allocate the ESG risk score in the portfolio. The Management company will only retain securities with an ESG risk score that is either negligeable, low, medium or high. Investing in severe ESG risk score (>40) is not allowed. Moreover, as part of the controversy assessment and using Sustainalytics as the data source provider, the Investment Manager will exclude companies with the highest controversy score (i.e level 5-severe out of 6 levels from 0 to 5).

The management team will select the securities within the eligible universe as filtered above and will construct the portfolio based on financial criteria (top-down and bottom up) to attain the financial objectives of the fund.

The coverage of extra-financial indicators must exceed 90%. In this context, the Management Company is responsible for ensuring that the proportion of the Sub-Fund's net assets that is lacking an extra-financial indicator remains below 10%.

Methodological limitations can be assessed in terms of nature of ESG information (quantification of qualitative data), ESG coverage (some data are not available for certain issuers) and homogeneity of ESG data (methodological differences).

- ***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 elements of the investment strategy are:

  - The Management Company's exclusions list as defined in the following table:

Company Exclusions based on International Standards and Policies	Exclusion Criteria
Companies non-compliant with the UN Global Compact's Principles	No
Companies listed on ABN AMRO Investment Exclusion List (IEL)	No
Companies listed on AAIS Good Governance Blacklist	No
Company Exclusions based on Revenue Thresholds	
Controversial Weapons direct involvement	>0%[1]
Controversial Weapons indirect ownership involvement	>35%
Thermal Coal Extraction	>10%
Thermal Coal Power Generation	>10%
Tobacco Producing Companies	>0%

The table above is a non-exhaustive set of exclusions which may evolve over time (with no prior notice).

  - Investments in UCITS or delegations that qualify as an investment product in accordance with Article 8(1) of Regulation (EU) 2019/2088 on sustainability related disclosures in the financial services sector or fund which contribute to

[1] In case of involvement in nuclear weapons, the company is excluded if it contributes to the nuclear programs of states other than the United States, the United Kingdom or France (the nuclear powers that are part of the Treaty on the Non-proliferation of Nuclear Weapons and the NATO).

environmental and social objectives and qualifies as an investment product in accordance with article 9 of Regulation (EU) 2019/2088 on sustainability related disclosures in the financial services sector

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

  There is no committed minimum rate to reduce the scope of the investments considered prior to the application of that investment strategy

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

  The Sub-Fund incorporates good governance into its investment decision-making process, utilising both qualitative and quantitative assessments of governance practices.

  The Management Company's good governance framework is employed to evaluate corporate governance, establishing criteria to identify companies that fail to meet good governance standards and exclude them from the investment universe. This framework aligns with widely recognized industry standards, covering aspects such as sound management structures, employee relations, remuneration of staff, and tax compliance.

  Additionally, the External Investment Manager should apply its corporate governance assessment while complying with the one of the Management Company.

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

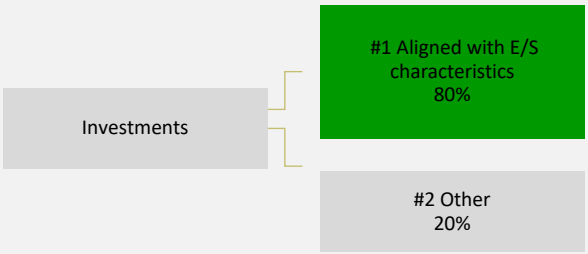
What is the asset allocation planned for this financial product?

The Sub-Fund invests at least 80% of its net assets in assets that have been determined as “eligible” as per the ESG process in place (hence in investments that are aligned with the promoted environmental and social characteristics (#1 Aligned with E/S characteristics).

Up to 20% of the investments are not aligned with these characteristics (#2 Other).

Asset allocation describes the share of investments in specific assets.

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 operational activities of investee companies.



#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.

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

  Not Applicable

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

Not Applicable

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]?**

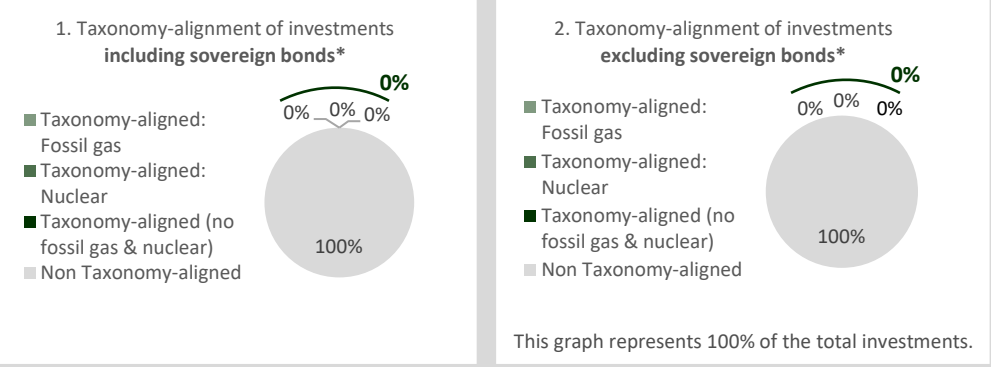
  ☐ Yes:

  ☐ In fossil gas ☐ In nuclear energy

  ☒ No

[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.

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?

The Sub-Fund does not have a minimum share of investments in transitional and enabling activities (i.e., 0%), as it does not commit to a minimum proportion of environmentally sustainable investments aligned with the EU Taxonomy.

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

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

Not Applicable

What is the minimum share of socially sustainable investments?

Not Applicable

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

"#2 Other" may include, in addition to issuers that are not analyzed, external funds, ETF, derivatives, bank deposits at sight, including cash held in current accounts with a bank accessible at any time. These are used for investment, hedging and efficient management portfolio purposes. There are no minimum environmental or social safeguards associated with these investments. A more detailed description of the specific asset allocation of this Sub-Fund can be found in the prospectus.

ABN AMRO Funds Portfolio Classic Global Equities

Pre-contractual disclosure 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

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?

No specific ESG-related index has been designated for this Sub-Fund.

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 websites:

• ABN AMRO Investment Solution's Responsible Investment Policy:
https://www.abnamroinvestmentsolutions.com/en/socially-responsible-investment-abn-amro-investment-solutions/sustainability-related-disclosures.html

• Documents of the Sub-Fund:
https://www.abnamroinvestmentsolutions.com/en/fund-range/fund-range.html

ABN AMRO Funds Portfolio Classic EuroTilt ESG Equities

Pre-contractual disclosure 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:
ABN AMRO Funds Portfolio Classic EuroTilt ESG Equities

Legal entity identifier:
6367002EJ6JHGKWYH644

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 include 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
- ☒ 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 ___% 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?

The analysis of ESG factors is systematically integrated into the investment decision making process of ABN AMRO Funds Portfolio Classic EuroTilt ESG Equities (the "Sub-Fund"). ESG integration is the process of recognising the financial materiality (or significance) of environmental, social and corporate governance factors as part of the investment process. The Sub-Fund will use a selection of securities complying with ABN AMRO Investment Solutions (the "Management Company") ESG responsibility criteria. Under the ESG responsibility criteria of the Management Company, the Sub-Fund is committed to conducting both negative and positive screenings as well as taking engagement actions when necessary. The Sub-Fund will use a selection of securities complying with Environmental, Social and Governance (ESG) responsibility criteria. The portfolio will be

composed of issuers that are leading in ESG best-practice or attractive due to their progression in ESG best-practice.

The Sub-Fund promotes both environmental and social characteristics. On the environmental front, the Sub-Fund promotes climate risk management. The social characteristics promoted by the Sub-Fund focus on global human rights and labor standards.

No reference benchmark has been designated for the purpose of attaining the environmental or social characteristics promoted by the Sub-Fund.

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?

ESG analysis is systematically integrated into the investment decision making process. As part of its ESG framework, the Management Company uses the following sustainability indicators to measure the achievement of each of the environmental or social characteristics promoted by the Sub-Fund:

- Absence of companies that do not meet the criteria defined in the Management Company's Exclusion List and that are deemed incompatible with the E/S promotion (e.g. tobacco, controversial weapons).
- Controversy Level Assessment - Controversy involvement is a key measure of ESG performance. Controversy level assessment reflects a company's level of involvement in issues and how it manages those issues.
- Compliance with the UN Global Compact - The United Nations Global Compact is the world largest corporate sustainability initiative aimed at encouraging businesses and firms worldwide to adopt sustainable and socially responsible policies, and to report on their implementation. The UN Global Compact is a principle-based framework for businesses, stating ten principles in the areas of human rights, labour, the environment and anti-corruption. The Ten Principles of the United Nations Global Compact are derived from: the Universal Declaration of Human Rights, the International Labour Organization’s Declaration on Fundamental Principles and Rights at Work, the Rio Declaration on Environment and Development, and the United Nations Convention Against Corruption.
- ESG Risk Scores - ESG risk scores measure a company's exposure to material industry-specific ESG risks and how the company manages those risks. This multi-dimensional way of measuring ESG risk combines the concepts of management and exposure to arrive at an absolute assessment of ESG risk.
- Scope 1 GHG Emissions- Scope 1 emissions emanate from a company's internal operations, including on-site energy production, vehicle fleets, manufacturing operations, and waste.
- Scope 2 GHG emissions- Scope 2 emissions are indirect emissions generated by the production of energy used by the company.

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?

Not Applicable

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

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

Not Applicable

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

Not Applicable

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.

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

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.

✖ Yes, the Sub-Fund considers principal adverse impacts (PAI) as part of the investment decision making process. More specifically, on the corporate side, the Sub-Fund strives to minimize two PAIs by excluding (i) United Nations Global Compact non-compliant companies and (ii) controversial weapons. On the sovereign side, the Sub-Fund strives to minimize part of the GHG intensity PAI (i.e., table 1, PAI 15) by excluding countries that have not signed the Paris Agreement.

The above principal adverse impacts are considered at product level through the exclusion policy.

Further information on principal adverse impacts will be provided in an annex to the Sub-Fund's annual report.

☐ No

What investment strategy does this financial product follow?

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

To select eligible securities, the Investment Manager performs both a financial and non-financial analysis, using ESG criteria in combination with exclusions filters. The Sub-Fund will be composed of issuers that are leading in ESG best-practice.The eligible universe is determined by the combination of exclusion filters and selectivity approach (best in class) set out below.

- Exclusion filters: the purpose of these filters is to exclude companies and activities that might a have negative effect on society and environment or human rights (activities and norm-based exclusions). On this basis are excluded certain controversial activities such as but not limited to weapons production, tobacco producers and sellers, GMOs, gambling, adult entertainment, cannabis for recreational purpose, artic drilling, shale gas, oil sands, coal mining, fur and specialty leather, etc. (subject to certain revenue thresholds). Based on international norms violation, companies involved in serious human rights injuries and environmental damage are also excluded.

- ESG best-in-class approach or selectivity: the Fund Manager identifies companies that manage their ESG risk better than their peer group within the Top 50th percentile of the sub-industry peer group (Sustainalytics' assessment of a company's ESG Risk Score relative to a Sustainalytics' subindustry, expressed as a percentage rank, with 1% representing the company with the lowest ESG Risk Score and 100% the company with the highest ESG Risk Score in the subindustry).

- The Sub-Fund will not invest in companies whose controversy score is above certain thresholds (level 4 and 5 are not allowed within a scale from 0 to 5, 0 - No controversy, 1 – Low, 2 – Moderate, 3 – Significant, 4 – High, 5 - Severe)

The financial analysis is then conducted to select investments.

The coverage of extra-financial indicators must exceed 90%. In this context, the Management Company is responsible for ensuring that the proportion of the Sub-Fund's net assets that is lacking an extra-financial indicator remains below 10%.

Methodological limitations can be assessed in terms of: nature of ESG information (quantification of qualitative data), ESG coverage (some data are not available for certain issuers) and homogeneity of ESG data (methodological differences).

○ ***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 elements of the investment strategy are:

- The Management Company's exclusions list as defined in the following table:

Company Exclusions based on International Standards and Policies	Exclusion Criteria
Companies non-compliant with the UN Global Compact's Principles	Excluded

Company Exclusions based on International Standards and Policies	Exclusion Criteria
Companies listed on ABN AMRO Investment Exclusion List (IEL)	Excluded
Companies listed on AAIS Good Governance Blacklist	Excluded
Company Exclusions based on Revenue Thresholds	
Adult Entertainment Production	>5%
Controversial Weapons direct ownership	>0%
Controversial Weapons indirect ownership involvement	>10%
Military Contracting Weapons	>0%
Military Contracting Weapons related products and /or services	>5%
Small Arms	>0%
Fur and specialty leather production	>5%
Unconventional fossil fuels (Arctic oil & gas exploration, oil sands and shale energy extraction methods)	Combined Revenues >5%
Thermal Coal Extraction	>5%
Thermal Coal Power Generation	>10%
Cannabis (recreational purposes)	>5%
Gambling	>5%
Genetically Modified Organisms	>5%
Tobacco Producing Companies	>0%
Tobacco Products Related Products/Services	>5%
Tobacco Products Retail and/or Distribution	>5%
Government Exclusions based on Norms and Policies	
Countries listed on ABN AMRO Sanctions List	No
Ratification Treaty of the Non-Proliferation of nuclear weapons (NPT)	Yes
Ratification Paris Agreement	Yes
Ratification ILO Conventions 182 on the Worst Forms of Child Labour	Yes

The table above is a non-exhaustive set of exclusions which may evolve over time (with no prior notice).

In accordance with the ESMA Fund Naming Guidelines, the Sub-Fund further commits to exclude investments in the following companies as referred to in article 12(1)(a) to (g) of Commission Delegated Regulation (EU) 2020/1818:

Company Exclusions based on ESMA Fund Naming Guidelines	Exclusion Criteria
Any activities related to Controversial Weapons	>0%
Cultivation and production of tobacco	>0%
Companies non-compliant with the UN Global Compact's Principles or OECD's Guidelines for Multinational Enterprises	Excluded
Exploration, mining, extraction, distribution or refining of hard coal and lignite	≥1%
Exploration, extraction, distribution or refining of oil fuels	≥10%

Company Exclusions based on ESMA Fund Naming Guidelines	Exclusion Criteria
Exploration, extraction, manufacturing or distribution of gaseous fuels	≥50%
Electricity generation with a GHG intensity of more than 100 g CO2 e/kWh	≥50%

- Investments in UCITS or delegations that qualify as an investment product in accordance with Article 8(1) of Regulation (EU) 2019/2088 on sustainability related disclosures in the financial services sector or fund which contribute to environmental and social objectives and qualifies as an investment product in accordance with article 9 of Regulation (EU) 2019/2088 on sustainability related disclosures in the financial services sector.

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

After implementation of the investment policy described above, the committed minimum rate to reduce the scope of investment is 20 %.

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

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

The Sub-Fund incorporates good governance into its investment decision-making process, utilising both qualitative and quantitative assessments of governance practices.

The Management Company's good governance framework is employed to evaluate corporate governance, establishing criteria to identify companies that fail to meet good governance standards and exclude them from the investment universe. This framework aligns with widely recognized industry standards, covering aspects such as sound management structures, employee relations, remuneration of staff, and tax compliance.

External funds aligned with E/S characteristics apply their own good governance policies, which may vary from those of the Management Company and from one external fund to another.

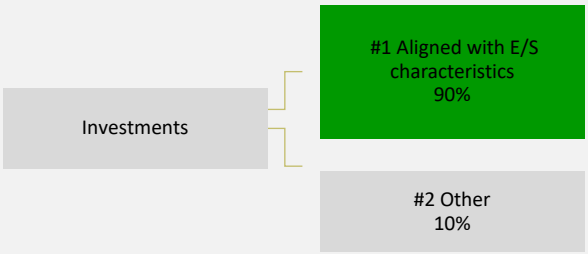
What is the asset allocation planned for this financial product?

Asset allocation describes the share of investments in specific assets.

The Sub-Fund invests at least 90% of its net assets in assets that have been determined as “eligible” as per the ESG process in place (hence in investments that are aligned with the promoted environmental and social characteristics (#1 Aligned with E/S characteristics).

Up to 10% of the investments are not aligned with these characteristics (#2 Other).

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 operational activities of investee companies.



#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.

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

Not Applicable

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

Not Applicable

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[1]?**

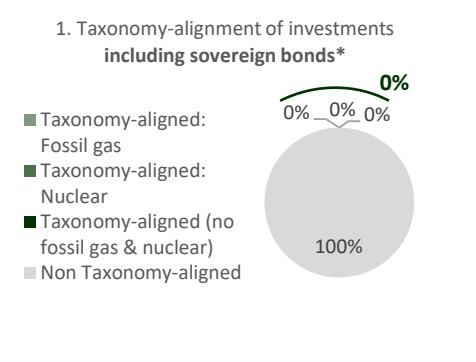
☐ Yes:

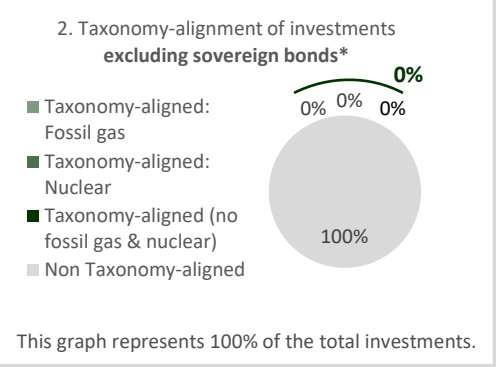
☐ In fossil gas ☐ In nuclear energy

☒ No

[1] 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.

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?

The Sub-Fund does not have a minimum share of investments in transitional and enabling activities (i.e., 0%), as it does not commit to a minimum proportion of environmentally sustainable investments aligned with the EU Taxonomy.

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

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

Not Applicable

What is the minimum share of socially sustainable investments?

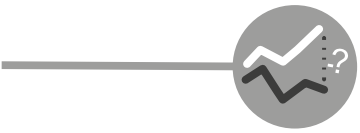
Not Applicable

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

"#2 Other" may include, in addition to issuers that are not analyzed, external funds, ETF, derivatives, bank deposits at sight, including cash held in current accounts with a bank accessible at any time. These are used for investment or hedging or efficient management portfolio purposes. There are no minimum environmental or social safeguards associated with these investments.

ABN AMRO Funds Portfolio Classic EuroTilt ESG Equities

Pre-contractual disclosure 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



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?

No specific ESG-related index has been designated for this Sub-Fund.

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 websites:

• ABN AMRO Investment Solution's Responsible Investment Policy:
https://www.abnamroinvestmentsolutions.com/en/socially-responsible-investment-abn-amro-investment-solutions/sustainability-related-disclosures.html

• Documents of the Sub-Fund:
https://www.abnamroinvestmentsolutions.com/en/fund-range/fund-range.html

ABN AMRO Funds Portfolio High Quality Impact Bonds

Pre-contractual disclosure for the financial products referred to in Article 9, paragraphs 1, to 4a, of Regulation (EU) 2019/2088 and Article 5, first paragraph, of Regulation (EU) 2020/852

Product name:
ABN AMRO Funds Portfolio High Quality Impact Bonds

Legal entity identifier:
549300GBNQDBDYPB9S98

Sustainable investment objective

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.

Does this financial product have a sustainable investment objective?

☒ Yes	☐ No
☒ It will make a minimum of sustainable investments with an environmental objective: 40%	☐ 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
☐ in economic activities that qualify as environmentally sustainable under the EU Taxonomy	☐ 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	☐ with an environmental objective in economic activities that do not qualify as environmentally sustainable under the EU Taxonomy
	☐ with a social objective
☒ It will make a minimum of sustainable investments with a social objective: 10%	☐ It promotes E/S characteristics, but will not make any sustainable investments

What is the sustainable investment objective of this financial product?

ABN AMRO Funds Portfolio High Quality Impact Bonds ("the Sub-Fund") follows a multi-thematic sustainable investment strategy. The portfolio will be composed of entities exposed to the UN Sustainable Developments Goals (SDGs) and either considering the SDG Solutions Assessment (SDGA) methodology of the external data provider ISS (at entity level), or using an internal methodology to analyse the use of proceeds of the debt instrument (when considering green or social bonds). As part of its sustainable investment objective, the Sub-Fund invests in entities contributing positively to environmental and social solutions. To define the sustainable investment universe, a "pass-fail" approach is used using a set of criteria. The DNSH principle is always applied on the entire investment universe.

No reference benchmark has been designated for the purpose of attaining the sustainable objectives followed by the Sub-Fund.

Sustainability indicators measure how the sustainable objectives of this 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 analysis of certain sustainability indicators is systematically integrated into the investment decision making process. The attainment of the sustainable investment objectives is assessed by investing in securities financing economic activities that substantially contribute to the environmental and/or social objectives mentioned above. To define the sustainable investment universe, a “pass-fail” approach is used using a set of criteria. No other criteria than the one mentioned below are used to define the sustainable investment nature of an investment. The DNSH principle is always applied on the entire investment universe.

To be eligible to the investment universe, the Management Company uses the below criteria:

- Having a greenhouse gas emission reduction target. The criterion is sourced from the external data provider ISS and differentiates an issuer's targets as "No Target", "Non-Ambitious Target", "Ambitious Target", "Committed Science Based Target (SBT)", or "Approved Science Based target (SBT)" based on the existence and quality of greenhouse gas emissions reduction targets
- Having a net positive aggregated overall SDG score (by reference to the Sustainable Development Goals). This criterion, sourced from the external data provider ISS, assesses the overall, aggregated impact (positive and negative netting) of an issuer’s product portfolio on the achievement of sustainability objectives. For corporate issuers the SDG Solutions Score considers only the most distinct objective scores, i.e., the highest positive and/or the lowest negative score, based on contributing and obstructing impacts on sustainability objectives. The SDG Solution Score is calculated as the sum of the highest positive and the lowest negative objective score and ranges on a scale from -10.0 to 10.0.
- Exposure to Green, Social, Sustainability or SDG bonds and related debts instruments The Management Company will assess the use of proceed eligibility.
- Exposure to companies that do not meet the above criteria, but for which there is (i) a path of engagement with the company that could lead to meeting one or more of these criteria or (ii) a differentiated view of the company's impact assessment made by the External Investment Manager and based on other sources.

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?

The "Do No Significant Harm" (DNSH) principle is compiled by taking into account adverse impacts indicators listed in the Delegated Regulation (EU) 2022/1288 of 6 April 2022. The Sub-Fund takes into consideration (for some of them using proxies)

all the mandatory adverse impact indicators listed in Table 1 of Annex 1 that are applicable to investee companies, sovereigns and supranationals.

In addition, the Sub-Fund takes into consideration PAI No. 4 in Table 2 of Annex 1, applicable to investee companies, relating to investments in companies without carbon reduction initiatives. The Sub-Fund also takes into consideration PAI No. 15 of Table 3 of Annex 1, applicable to investee companies, relating to the lack of anti-corruption and anti-bribery policies. The Sub-Fund takes into account PAI No.17 in Table 2, applicable to sovereigns and supranationals, relating to "Share of bonds not issued under Union legislation on environmentally sustainable bonds". The Sub-Fund also takes into consideration PAI No. 20 of Table 3, applicable to sovereigns and supranationals, relating to investments "Average human rights performance".

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

The Sub-Fund considers and mitigates adverse impacts of its investments on society and environment through a combination of portfolio management decisions, engagement, and exclusions of issuers associated with controversial conduct or activities.

On the corporate side:

With respect to Table 1 of the Commission Delegated Regulation (EU) 2022/1288 of 6 April 2022, the Sub-Fund takes into account mandatory principal adverse impacts (PAI) 1 to 14 in portfolio management decisions and exclusions using proxy indicators.

With respect to Table 2, the Sub-Fund considers the optional indicator "investing in companies without carbon emission reduction initiatives" (i.e. PAI 4) in portfolio management decisions and engagement activities using proxy indicators.

With respect to Table 3, the Sub-Fund considers the optional indicator "lack of anti-corruption and anti-bribery policies" (i.e. PAI 15) in portfolio management decisions and engagement activities using proxy indicators.

On the sovereign ans supranational side:

With respect to Table 1 of the Commission Delegated Regulation (EU) 2022/1288 of 6 April 2022, the Sub-Fund takes into consideration mandatory principal adverse impacts in portfolio management decisions and exclusions using proxy indicators

With respect to Table 2, the Sub-Fund considers the optional indicator "Share of bonds not issued under Union legislation on environmentally sustainable bonds" (i.e. PAI 17) in portfolio management decisions.

With respect to Table 3, the Sub-Fund considers the optional indicator "Average human rights performance" (i.e PAI 20) in portfolio management decisions using proxy indicators.

Further information on principal adverse impacts will be provided in an annex to the Sub-Fund's annual report.

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 Sub-Fund's sustainable investments are aligned with the OECD Guidelines for Multinational Enterprises and the United Nations Guiding Principles on Business and Human Rights, including the principles and rights set forth in the 8 "fundamental" conventions identified in the International Labor Organization's Declaration on Fundamental Principles (covering subjects that were considered to be fundamental principles and rights at work, e.g. freedom of association and the effective recognition of the right to collective bargaining, the elimination of all forms of forced or compulsory labour, the effective abolition of child labour, and the elimination of discrimination in respect of employment and occupation) and Rights at Work and the International Bill of Human Rights. Alignment is ensured through exclusions.

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

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.

☒ Yes, the Sub-Fund considers and mitigates adverse impacts of its investments on society and environment through a combination of portfolio management decisions, engagement, and exclusion of issuers associated with controversial conduct or activities.

On the corporate side:

With respect to Table 1 of the Commission Delegated Regulation (EU) 2022/1288 of 6 April 2022, the Sub-Fund takes into account mandadory principal adverse impacts (PAI) in portfolio management decisions and exclusions using proxy indicators.

With respect to Table 2, the Sub-Fund considers the optional indicator "investing in companies without carbon emission reduction initiatives" (i.e. PAI 4) in portfolio management decisions and engagement activities using proxy indicators.

With respect to Table 3, the Sub-Fund considers the optional indicator "lack of anti-corruption and anti-bribery policies" (i.e. PAI 15) in portfolio management decisions and exclusions using proxy indicators.

On the sovereign and supranational side:

With respect to Table 1 of the Commission Delegated Regulation (EU) 2022/1288 of 6 April 2022, the Sub-Fund considers the mandatory principal adverse impacts in portfolio management decisions and exclusions using proxy indicators.

With respect to Table 2, the Sub-Fund considers the optional indicator "Share of bonds not issued under Union legislation on environmentally sustainable bonds" (i.e. PAI 17) in portfolio management decisions.

With respect to Table 3, the Sub-Fund considers the optional indicator "Average human rights performance" (i.e PAI 20) in portfolio management decisions using proxy indicators.

Further information on principal adverse impacts will be provided in an annex to the Sub-Fund's annual report.

☐ No

What investment strategy does this financial product follow?

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

The Sub-Fund will invest in Euro Investment Grade denominated (Sub)Sovereign, and Suprationals bonds incorporating as well, corporate bonds to the portfolio. The selection process targeting impact solutions would give the preference to green/ social/ sustainability/SDG bonds. Nonetheless, the Sub-Fund aims to invest at least 50% of its securities in Green, social, sustainability or SDG Bonds that have been qualified as such by an external party. The 50% target is subject to the flow of upcoming emissions which pass the sustainability filters.

The Sub-Fund uses a combination of financial and non-financial indicators to identify securities. It aims to foster the growth of a sustainable global economy without compromising returns. The sustainability criteria are designed to identify companies with strong environmental and social thematic exposures and more globally, debts instruments financing projects that are in line with the sustainability indicators. The Sub-Fund is actively managed combining both quantitative and qualitative financial modelling and impact research. Investments will be made into companies and/or projects with growth driven by long term sustainable impact themes and with the intent to contribute to measurable positive social, economic and environmental impact alongside financial returns. The Sub-Fund can invest in Companies, in Sovereign and in Supranational bonds.

Regarding corporate Investment: those are only aimed at companies that generate a net positive impact. These are companies with products or services that bring positive impact to the environment, climate and society. The process of selecting companies starts with applying quantitative screens on the global universe by using external ESG data providers. These screens consist of activity-based and norm-based exclusions, best-in-class ESG score (companies that are not scoring within the 50th percentile of each sector are not suitable for investing) and SDG' solutions impact score.

Regarding countries and public organisations investments: The analysis is carried out at the country level. The process of selecting countries starts with applying quantitative screens on the global universe of countries by using external ESG data providers. These screens consist of activity-based and norm-based exclusions, and ESG risk score threshold (High and severe ESG risk scores are not eligible).

Regarding Supranational investments: the Sub-Fund does not follow a best-in-class approach for Supranational entities as their existence is tied almost directly to impact objective of adding to the United Nations Sustainable Development goals. Nonetheless the Sub-Fund will verify that the entity objectives are in line with its sustainable objectives.

When investing in green, social, sustainability or SDG bonds, the Sub-Fund may not apply the above screening; Nonetheless, the Sub-Fund will make sure that the bond's use of proceeds is verified by a third-party and that the objective of the bond is in line with the objectives of the Sub-Fund.

After this initial quantitative screening, the last step consists of the qualitative assessment performed by the investment manager of the Sub-Fund. The portfolio manager will ascertain the positive impact the selected investment bring.

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 elements of the investment strategy are:

- The Management Company's exclusions list as defined in the following table:

Company Exclusions based on International Standards and Policies	Exclusion Criteria
Companies non-compliant with the UN Global Compact's Principles	Excluded
Companies non-compliant with SFDR Sustainable Investments mandatory norms and conventions	Excluded
Companies listed on ABN AMRO Investment Exclusion List (IEL)	Excluded
Companies listed on AAIS Good Governance Blacklist	Excluded
Company Exclusions based on Revenue Thresholds	
Adult Entertainment Production	>5%
Controversial Weapons direct ownership	>0%
Controversial Weapons indirect ownership involvement	>10%
Military Contracting Weapons	>0%
Military Contracting Weapons related products and /or services	>5%
Small Arms	>0%
Fur and specialty leather production	>5%
Unconventional fossil fuels (Arctic oil & gas exploration, oil sands and shale energy extraction methods)	Combined Revenues >5%
Thermal Coal Extraction	>5%
Thermal Coal Power Generation	>10%
Cannabis (recreational purposes)	>5%
Gambling	>5%
Genetically Modified Organisms	>5%
Tobacco Producing Companies	>0%
Tobacco Products Related Products/Services	>5%
Tobacco Products Retail and/or Distribution	>5%
Government Exclusions based on Norms and Policies	
Countries listed on ABN AMRO Sanctions List	No
Ratification Treaty of the Non-Proliferation of nuclear weapons (NPT)	Yes
Ratification Paris Agreement	Yes
Ratification ILO Conventions 182 on the Worst Forms of Child Labour	Yes

The table above is a non-exhaustive set of exclusions which may evolve over time (with no prior notice).

In accordance with the ESMA Fund Naming Guidelines, the Sub-Fund further commits to exclude investments in the following companies as referred to in article 12(1)(a) to (g) of Commission Delegated Regulation (EU) 2020/1818[1]:

Company Exclusions based on ESMA Fund Naming Guidelines	Exclusion Criteria
Any activities related to Controversial Weapons	>0%
Cultivation and production of tobacco	>0%
Companies non-compliant with the UN Global Compact's Principles or OECD's Guidelines for Multinational Enterprises	Excluded
Exploration, mining, extraction, distribution or refining of hard coal and lignite	≥1%
Exploration, extraction, distribution or refining of oil fuels	≥10%
Exploration, extraction, manufacturing or distribution of gaseous fuels	≥50%
Electricity generation with a GHG intensity of more than 100 g CO2 e/kWh	≥50%

- Sustainable investment eligibility criteria as below:
  - Having a greenhouse gas emission reduction target. The criterion is sourced from the external data provider ISS and differentiates an issuer's targets as "No Target", "Non-Ambitious Target", "Ambitious Target", "Committed Science Based Target (SBT)", or "Approved Science Based target (SBT)" based on the existence and quality of greenhouse gas emissions reduction targets
  - o Having a net positive aggregated overall SDG score (by reference to the Sustainable Development Goals). This criterion assesses the overall, aggregated impact (positive and negative netting) of an issuer's product portfolio on the achievement of sustainability objectives. For corporate issuers the SDG Solutions Score considers only the most distinct objective scores, i.e., the highest positive and/or the lowest negative score, based on contributing and obstructing impacts on sustainability objectives. The SDG Solutions Score is calculated as the sum of the highest positive and the lowest negative objective score and ranges on a scale from -10.0 to 10.0.
  - Exposure to Green, Social, Sustainability or SDG bonds and related debts instruments; The above criteria may not apply to the issuer of the debt instrument as the Sub-Fund will assess the use of proceed eligibility
  - Exposure to companies that do not meet the above criteria, but for which there is (i) a path of engagement with the company that could lead to meeting one or more of these criteria or (ii) a differentiated view of the company's impact assessment leveraging the External Investment Manager's proprietary impact methodology.

[1] except European Green Bonds that have been issued under the European Green Bonds Regulation (Regulation (EU) 2023/2631 as per the ESMA_QA_2368.

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

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

The Sub-Fund incorporates good governance into its investment decision-making process, utilising both qualitative and quantitative assessments of governance practices.

The Management Company's good governance framework is employed to evaluate corporate governance, establishing criteria to identify companies that fail to meet good governance standards and exclude them from the investment universe. This framework aligns with widely recognized industry standards, covering aspects such as sound management structures, employee relations, remuneration of staff, and tax compliance.

Additionally, the External Investment Manager should apply its corporate governance assessment while complying with the one of the Management Company.

What is the asset allocation and the minimum share of sustainable investments?

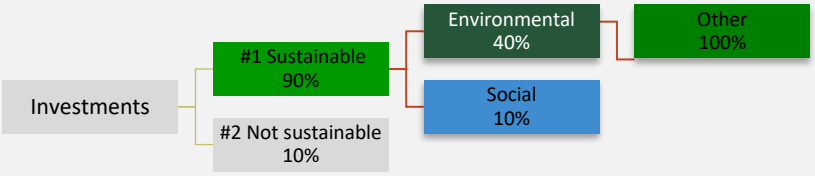
Asset allocation describes the share of investments in specific assets.

The Sub-Fund invests at least 90% of its net assets in assets that have been determined as “eligible” as per the sustainable investment process in place, hence in investments that are defined as sustainable (#1 Sustainable). The proprietary sustainable analysis covers 100% of the “#1 Sustainable” investments.” #1 Sustainable” investments include a minimum of 40% assets with environmental objectives and 10% with social objectives. Investments with environmental objectives are made in economic activities that do not qualify as environmentally sustainable under the EU Taxonomy.

Up to 10% of the investments are not aligned with these characteristics (#2 Not Sustainable). “#2 Not Sustainable” includes derivatives, bank deposits at sight, including cash held in current accounts with a bank accessible at any time. These are used for hedging purposes. The proportion and use of investments that are considered as not sustainable does not affect the delivery of the sustainable investment objective, as these investments are neutral to such objective. Besides, minimum environmental or social safeguards are only applied to the underlying investments when relevant. The nature of these assets does not undermine the sustainable objectives pursued by the Sub-Fund. A more detailed description of the specific asset allocation of this Sub-Fund can be found in the prospectus of this Sub-Fund.

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 operational activities

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.



#1 Sustainable covers sustainable investments with environmental or social objectives.

#2 Not sustainable includes investments which do not qualify as sustainable investments.

- ***How does the use of derivatives attain the sustainable investment objective?***

  Not Applicable

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

The Sub-Fund's sustainable investments with an environmental objective are not aligned with the EU taxonomy (i.e. 0%) as the investments with an environmental objective are made in economic activities that do not qualify as environmentally sustainable under the EU taxonomy.

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

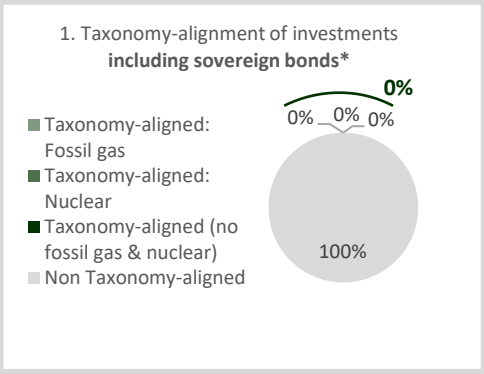
  ☐ Yes:

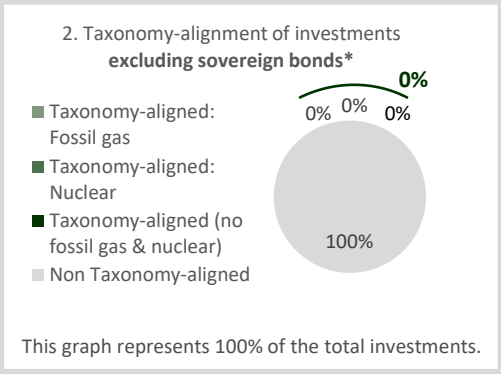
  ☐ In fossil gas ☐ In nuclear energy

  ☒ No

[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.

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?

The Sub-Fund does not have a minimum share of investments in transitional and enabling activities (i.e., 0%), as it does not commit to a minimum proportion of environmentally sustainable investments aligned with the EU Taxonomy.

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

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

The minimum share of sustainable investments with an environmental objective that are not aligned with the EU Taxonomy is 100%. The Sub-Fund commits to make a minimum of 40% sustainable investments with an environmental objective not aligned with the EU Taxonomy.

What is the minimum share of socially sustainable investments?

The Sub-Fund commits to make a 10% minimum share of sustainable investments with a social objective.

What investments are included under "#2 Not sustainable", what is their purpose and are there any minimum environmental or social safeguards?

"#2 Not sustainable" includes derivatives, bank deposits at sight, including cash held in current accounts with a bank accessible at any time. These are used for hedging and efficient management portfolio purposes. The proportion and use of investments that are considered as not sustainable does not affect the delivery of the sustainable investment objective, as these investments are neutral to such objective. Besides, minimum environmental or social safeguards are only applied to the underlying investments when relevant. The nature of these assets does not undermine the sustainable objectives pursued by the Sub-Fund. A more detailed description of the specific asset allocation of this Sub-Fund can be found in the prospectus of this Sub-Fund.

ABN AMRO Funds Portfolio High Quality Impact Bonds

Pre-contractual disclosure for the financial products referred to in Article 9, paragraphs 1, to 4a, of Regulation (EU) 2019/2088 and Article 5, first paragraph, of Regulation (EU) 2020/852

Is a specific index designated as a reference benchmark to meet the sustainable investment objective?

No specific ESG-related index has been designated for this Sub-Fund.

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

- ***How does the reference benchmark take into account sustainability factors in a way that is continuously aligned with the sustainable investment objective?***

  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 websites:

• ABN AMRO Investment Solution's Responsible Investment Policy:
https://www.abnamroinvestmentsolutions.com/en/socially-responsible-investment-abn-amro-investment-solutions/sustainability-related-disclosures.html

• Documents of the Sub-Fund:
https://www.abnamroinvestmentsolutions.com/en/fund-range/fund-range.html

ABN AMRO Funds Private Portfolio Bonds

Pre-contractual disclosure 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:
ABN AMRO Funds Private Portfolio Bonds

Legal entity identifier:
549300WAD3VMVWTT3Z05

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 include 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
- ☒ 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 ___% 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?

The analysis of ESG factors is systematically integrated into the investment decision making process of ABN AMRO Funds Private Portfolio Bonds (the "Sub-Fund"). ESG integration is defined as the process of recognising the financial materiality (or significance) of environmental, social and corporate governance factors as part of the investment process. The Sub-Fund will use a selection of securities complying with ABN AMRO Investment Solutions (the "Management Company") ESG responsibility criteria. Under the ESG responsibility criteria of the Management Company, the Sub-Fund is committed to conducting both negative and positive screenings as well as taking engagement actions when necessary. The Sub-Fund will use a selection of securities complying with Environmental, Social and Governance (ESG) responsibility criteria.

No reference benchmark has been designated for the purpose of attaining the environmental or social characteristics promoted by the financial product.

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 analysis of ESG factors is integrated into the investment decision making process. The attainment of the promoted environmental and social characteristics is assessed via the application of a proprietary ESG assessment methodology.

On the corporate side:

- Absence of companies that do not meet the criteria defined in the Management Company's Exclusion List and that are deemed incompatible with the E/S promotion (e.g. tobacco, controversial weapons).
- Controversy Level Assessment - Controversy involvement is a key measure of ESG performance. Controversy level assessment reflects a company's level of involvement in issues and how it manages those issues.
- Compliance with the UN Global Compact - The United Nations Global Compact is the world largest corporate sustainability initiative aimed at encouraging businesses and firms worldwide to adopt sustainable and socially responsible policies, and to report on their implementation. The UN Global Compact is a principle-based framework for businesses, stating ten principles in the areas of human rights, labour, the environment and anti-corruption. The Ten Principles of the United Nations Global Compact are derived from: the Universal Declaration of Human Rights, the International Labour Organization's Declaration on Fundamental Principles and Rights at Work, the Rio Declaration on Environment and Development, and the United Nations Convention Against Corruption.
- ESG Risk Scores - ESG risk scores measure a company's exposure to material industry-specific ESG risks and how the company manages those risks. This multi-dimensional way of measuring ESG risk combines the concepts of management and exposure to arrive at an absolute assessment of ESG risk.
- Scope 1 GHG Emissions - Scope 1 emissions emanate from a company's internal operations, including on-site energy production, vehicle fleets, manufacturing operations, and waste.
- Scope 2 GHG emissions- Scope 2 emissions are indirect emissions generated by the production of energy used by the company.

On the Sovereign side:

- Absence of issuers that do not meet the criteria defined in the Management Company's Exclusion List and that are deemed incompatible with E/S promotion (i.e. countries listed on ABN AMRO Sanctions List, ratification of the Treaty of the Non-Proliferation of nuclear weapons, ratification of the Paris Agreement, ratification of the ILO Conventions 182 on the Worst Forms of Child Labour).
- Country Risk Scores- The Country Risk Scores measure the risk to a country's long-term prosperity and economic development by assessing how sustainably it is managing its wealth.

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?

Not Applicable

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

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

Not Applicable

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

Not Applicable

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.

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

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.

✖ Yes, the Sub-Fund considers principal adverse impacts (PAI) as part of the investment decision making process. On the sovereign side, the Sub-Fund strives to minimize part of the GHG intensity PAI (i.e., table 1, PAI 15) by excluding countries that have not signed the Paris Agreement. On the corporate side, the Sub-Fund strives to minimize two PAIs by excluding (i) United Nations Global Compact non-compliant companies and (ii) controversial weapons.

The above principal adverse impacts are considered at product level through the exclusion policy. Further information on principal adverse impacts will be provided in an annex to the Sub-Fund's annual report.

☐ No

ABN AMRO Funds Private Portfolio Bonds

Pre-contractual disclosure 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

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

What investment strategy does this financial product follow?

To select eligible securities, the Management Company performs both a financial and non-financial analysis, using ESG criteria in combination with exclusions filters. The Sub-Fund's assets are predominantly allocated into investments that comply with the defined standards in respect to the promoted environmental and social characteristics. The Sub-Fund invest mainly in companies and in Sovereigns via debts instruments ("the securities") and may also invest in units or share of of undertakings for collective investments including exchange traded funds - ETF ("the investment funds").

The process of selecting the eligible securities starts with applying quantitative screens on a global universe by using the external ESG data provider Sustainalytics. These screens consist of activity-based and norm-based exclusions (negative filters) and ESG risk scores classification (positive filters). The purpose of the negative filters is to eliminate from investment, companies that violate international standards, activities that might have a negative effect on society and on environment (as tobacco and thermal coal). The Management Company will then rank the securities according to their ESG risk score as evaluated by Sustainalytics. The purpose of the ranking is to better allocate the ESG risk score in the portfolio. The Management company will only retain securities with an ESG risk score that is either negligeable, low, medium or high. Investing in severe ESG risk score (>40) is not allowed. Moreover, as part of the controversy assessment and using Sustainalytics as the data source provider, the Management company will exclude companies with the highest controversy score (i.e level 5-severe out of 6 levels from 0 to 5).

The Management Company may invest in external or internal funds to expose the Sub-Fund on specific market (as emerging markets, for example). Those investment funds promote environmental and social characteristics and qualifies as an investment product in accordance with Article 8(1) of Regulation (EU) 2019/2088 on sustainability related disclosures in the financial services sector ("SFDR Article 8") or contributes to environmental and social objectives and qualifies as an investment product in accordance with article 9 of Regulation (EU) 2019/2088 on sustainability related disclosures in the financial services sector ("SFDR art.9"). External investment funds are selected in accordance with the Management Company's standards of quality and go through a qualitative ESG selection process before being retained. This process involves an in-depth analysis of the overall sustainability strengths going from the analysis of philosophy and investment processes to the capabilities in place and the portfolio construction. External funds may not apply the same set of exclusions and thus may deviate from the "Responsible Investment Policy" of the Management Company (i.e., applicable only to direct investments).

The management team will select the securities within the eligible universe as filtered above and will construct the portfolio based on financial criteria (top-down and bottom up) to attain the financial objectives of the fund.

The coverage of extra-financial indicators must exceed 90%. In this context, the Management Company is responsible for ensuring that the proportion of the Sub-Fund's net assets that is lacking an extra-financial indicator remains below 10%.

Methodological limitations can be assessed in terms of: nature of ESG information (quantification of qualitative data), ESG coverage (some data are not available for certain issuers) and homogeneity of ESG data (methodological differences).

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 elements of the investment strategy are:

- The Management Company's exclusions list as defined in the following table:

Company Exclusions based on International Standards and Policies	Exclusion Criteria
Companies non-compliant with International Norms and Conventions (such as the UN Global Compact's Principles)	Excluded
Companies listed on the Management Company's exclusion list	Excluded
Company Exclusions based on Revenue Thresholds	
Controversial Weapons direct involvement	>0%[1]
Controversial Weapons indirect ownership involvement	>35%
Thermal Coal Extraction	>10%
Thermal Coal Power Generation	>10%
Tobacco Producing Companies	>0%
Government Exclusions based on Norms and Policies	
Countries listed on the Management Company's exclusion list	Excluded
Countries that have not ratified the Treaty on the Non-Proliferation of Nuclear Weapons	Excluded
Countries that have not ratified the Paris Climate Agreement	Excluded
Countries that have not ratified the International Labour Organisation's Convention 182 on the Worst Forms of Child Labour	Excluded

The table above is a non-exhaustive set of exclusions which may evolve over time (with no prior notice).

- The Sub-Fund ESG suitability criteria for investments as defined below:
  - Direct investments: securities with an ESG risk score below 40 are eligible and a controversy level of 5 (or "severe") based on Sustainalytics data.
  - Indirect investments: investment funds that promote environmental and social characteristics and qualify as an investment product in accordance with Article 8(1) of Regulation (EU) 2019/2088 on sustainability related disclosures in the financial services sector or that contribute to environmental and social objectives and qualify as an investment product in accordance with article 9 of Regulation (EU) 2019/2088 on sustainability related disclosures in the financial services.

[1] In case of involvement in nuclear weapons, the company is excluded if it contributes to the nuclear programs of states other than the United States, the United Kingdom or France (the nuclear powers that are part of the Treaty on the Non-proliferation of Nuclear Weapons and the NATO).

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

There is no committed minimum rate to reduce the scope of the investments considered prior to the application of that investment strategy.

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

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

The Sub-Fund incorporates good governance into its investment decision-making process, utilising both qualitative and quantitative assessments of governance practices.

The Management Company's good governance framework is employed to evaluate corporate governance, establishing criteria to identify companies that fail to meet good governance standards and exclude them from the investment universe. This framework aligns with widely recognized industry standards, covering aspects such as sound management structures, employee relations, remuneration of staff, and tax compliance.

Additionally, the External Investment Manager should apply its corporate governance assessment while complying with the one of the Management Company.

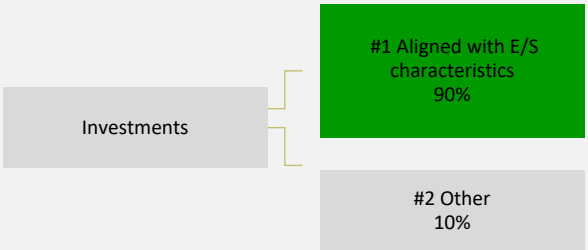
What is the asset allocation planned for this financial product?

Asset allocation describes the share of investments in specific assets.

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 operational activities of investee companies.

The Sub-Fund invests at least 90% of its net assets in assets that have been determined as "eligible" as per the ESG process in place (hence in investments that are aligned with the promoted environmental and social characteristics (#1 Aligned with E/S characteristics).

Up to 10% of the investments may not be aligned with these characteristics (#2 Other).



#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.

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

Not Applicable

ABN AMRO Funds Private Portfolio Bonds

Pre-contractual disclosure 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

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

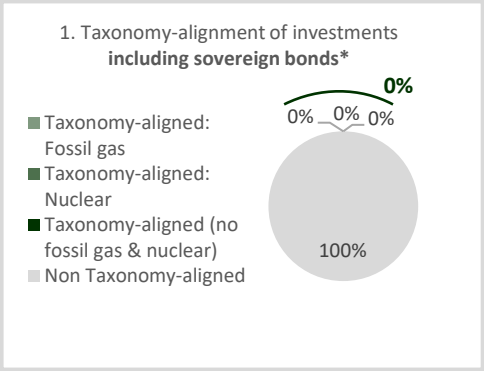
Not Applicable

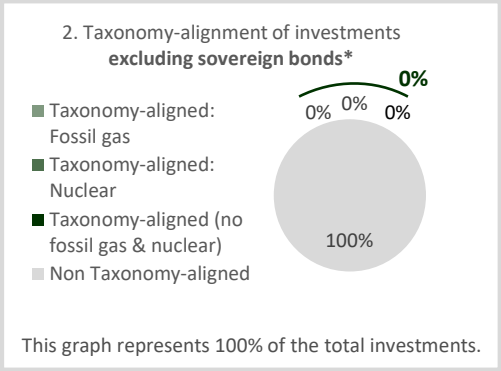
To comply with the EU Taxonomy, the criteria for **fossil gas** include limitations on emissions and switching to renewable power or low-carbon fuels by the end of 2035. For **nuclear energy**, the criteria include comprehensive safety and waste management rules. **Enabling activities** directly enable 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

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?***

  The Sub-Fund does not have a minimum share of investments in transitional and enabling activities (i.e., 0%), as it does not commit to a minimum proportion of environmentally sustainable investments aligned with the EU Taxonomy.

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

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

Not Applicable

[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.

ABN AMRO Funds Private Portfolio Bonds

Pre-contractual disclosure 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

What is the minimum share of socially sustainable investments?

Not Applicable

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

"#2 Other" may include, in addition to issuers that are not analyzed, investment funds (inc.ETF) that are not classified as "SDFR Article 8" or "SFDR article 9", derivatives, bank deposits at sight, including cash held in current accounts with a bank accessible at any time. These are used for investment or hedging or efficient management portfolio purposes. There are no minimum environmental or social safeguards associated with these investments.

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?

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

No specific ESG-related index has been designated for this Sub-Fund.

- ***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 websites:

• ABN AMRO Investment Solution's Responsible Investment Policy:
https://www.abnamroinvestmentsolutions.com/en/socially-responsible-investment-abn-amro-investment-solutions/sustainability-related-disclosures.html

• Documents of the Sub-Fund:
https://www.abnamroinvestmentsolutions.com/en/fund-range/fund-range.html

ABN AMRO Funds Private Portfolio Equities

Pre-contractual disclosure 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:
ABN AMRO Funds Private Portfolio Equities

Legal entity identifier:
549300R2N855J64YLN17

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 include 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
- ☒ 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 ___% 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?

The analysis of ESG factors is systematically integrated into the investment decision making process of ABN AMRO Funds Private Portfolio Equities (the "Sub-Fund"). ESG integration is defined as the process of recognising the financial materiality (or significance) of environmental, social and corporate governance factors as part of the investment process. The Sub-Fund will use a selection of securities complying with ABN AMRO Investment Solutions (the "Management Company") ESG responsibility criteria. Under the ESG responsibility criteria of the Management Company, the Sub-Fund is committed to conducting both negative and positive screenings as well as taking engagement actions when necessary. The Sub-Fund will use a selection of securities complying with Environmental, Social and Governance (ESG) responsibility criteria.

The Sub-Fund promotes both environmental and social characteristics. On the environmental front, the Sub-Fund promotes climate risk management. The social characteristics promoted by the Sub-Fund focus on global human rights and labor standards as well as diversity, equity and inclusion.

No reference benchmark has been designated for the purpose of attaining the environmental or social characteristics promoted by the Sub-Fund.

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 analysis of ESG factors is integrated into the investment decision making process. The attainment of the promoted environmental and social characteristics is assessed via the application of a proprietary ESG assessment methodology.

  On the corporate side:

  - Absence of companies that do not meet the criteria defined in the Management Company's Exclusion List and that are deemed incompatible with the E/S promotion (e.g. tobacco, controversial weapons).
  - Controversy Level Assessment - Controversy involvement is a key measure of ESG performance. Controversy level assessment reflects a company's level of involvement in issues and how it manages those issues.
  - Compliance with the UN Global Compact - The United Nations Global Compact is the world largest corporate sustainability initiative aimed at encouraging businesses and firms worldwide to adopt sustainable and socially responsible policies, and to report on their implementation. The UN Global Compact is a principle-based framework for businesses, stating ten principles in the areas of human rights, labour, the environment and anti-corruption. The Ten Principles of the United Nations Global Compact are derived from: the Universal Declaration of Human Rights, the International Labour Organization's Declaration on Fundamental Principles and Rights at Work, the Rio Declaration on Environment and Development, and the United Nations Convention Against Corruption.
  - ESG Risk Scores - ESG risk scores measure a company's exposure to material industry-specific ESG risks and how the company manages those risks. This multi-dimensional way of measuring ESG risk combines the concepts of management and exposure to arrive at an absolute assessment of ESG risk.
  - Scope 1 GHG Emissions- Scope 1 emissions emanate from a company's internal operations, including on-site energy production, vehicle fleets, manufacturing operations, and waste.
  - Scope 2 GHG emissions- Scope 2 emissions are indirect emissions generated by the production of energy used by the company.

- ***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?***

  Not Applicable

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

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

Not Applicable

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

Not Applicable

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.

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

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.

✖ Yes, the Sub-Fund considers principal adverse impacts (PAI) as part of the investment decision making process. More specifically, it strives to minimize two PAIs by excluding (i) United Nations Global Compact non-compliant companies and (ii) controversial weapons.

The above principal adverse impacts are considered at product level through the exclusion policy. Further information on principal adverse impacts will be provided in an annex to the Sub-Fund's annual report.

☐ No

What investment strategy does this financial product follow?

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

To select eligible securities, the Management Company performs both a financial and non-financial analysis, using ESG criteria in combination with exclusions filters. The Sub-Fund's assets are predominantly allocated into investments that comply with the defined standards in respect to the promoted environmental and social characteristics. The Sub-Fund will mainly invest in companies (equities) and may also invest in units or share of undertakings for collective investments (including exchange traded funds).

The process of selecting companies starts with applying quantitative screens on a global universe by using the external ESG data provider Sustainalytics. These screens consist of activity-based and norm-based exclusions (negative filters) and ESG risk scores classification (positive filters). The purpose of the negative filters is to eliminate from investment, companies that violate international standards, activities that might have a negative effect on society and on environment (as tobacco and thermal coal). The Management Company will then rank the securities according to their ESG risk score as evaluated by Sustainalytics. The purpose of the ranking is to better allocate the ESG risk score in the portfolio. The Management company will only retain securities with an ESG risk score that is either negligeable, low, medium or high. Investing in severe ESG risk score (>40) is not allowed. Moreover, as part of the controversy assessment and using Sustainalytics as the data source provider, the Management company will exclude companies with the highest controversy score (i.e level 5-severe out of 6 levels from 0 to 5).

The management team may invest in external or internal funds to expose the Sub-Fund on specific market (as emerging markets, for example). Those investment funds promote environmental and social characteristics and qualifies as an investment product in accordance with Article 8(1) of Regulation (EU) 2019/2088 on sustainability related disclosures in the financial services sector ("SFDR Article 8") or contributes to environmental and social objectives and qualifies as an investment product in accordance with article 9 of Regulation (EU) 2019/2088 on sustainability related disclosures in the financial services sector ("SFDR article 9). External investment funds are selected in accordance with the Management Company's standards of quality and go through a qualitative ESG selection process before being retained. This process involves an in-depth analysis of the overall sustainability strengths going from the analysis of philosophy and investment processes to the capabilities in place and the portfolio construction. External funds may not apply the same set of exclusions and thus may deviate from the "Responsible Investment Policy" of the Management Company (i.e., applicable only to direct investments).

The management team will select the securities within the eligible universe as filtered above and will construct the portfolio based on financial criteria (top-down and bottom up) to attain the financial objectives of the fund.

The coverage of extra-financial indicators must exceed 90%. In this context, the Management Company is responsible for ensuring that the proportion of the Sub-Fund's net assets that is lacking an extra-financial indicator remains below 10%.

Methodological limitations can be assessed in terms of: nature of ESG information (quantification of qualitative data), ESG coverage (some data are not available for certain issuers) and homogeneity of ESG data (methodological differences).

- ***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 elements of the investment strategy are:

  - The Management Company's exclusions list as defined in the following table:

Company Exclusions based on International Standards and Policies	Exclusion Criteria
Companies non-compliant with International Norms and Conventions (such as the UN Global Compact's Principles)	Excluded

Companies listed on the Management Company's exclusion list	Excluded
Company Exclusions based on Revenue Thresholds	
Controversial Weapons direct involvement	>0%[1]
Controversial Weapons indirect ownership involvement	>35%
Thermal Coal Extraction	>10%
Thermal Coal Power Generation	>10%
Tobacco Producing Companies	>0%

The table above is a non-exhaustive set of exclusions which may evolve over time (with no prior notice).

- The sub-fund ESG suitability analysis for investments as defined below:
  - Direct investments: securities with an ESG risk score below 40 are eligible and a controversy level of 5 (or "severe") based on Sustainalytics data.
  - Indirect investments: investment funds that promote environmental and social characteristics and qualify as an investment product in accordance with Article 8(1) of Regulation (EU) 2019/2088 on sustainability related disclosures in the financial services sector or that contribute to environmental and social objectives and qualify as an investment product in accordance with article 9 of Regulation (EU) 2019/2088 on sustainability related disclosures in the financial services.

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

There is no committed minimum rate to reduce the scope of the investments considered prior to the application of that investment strategy.

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

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

The Sub-Fund incorporates good governance into its investment decision-making process, utilising both qualitative and quantitative assessments of governance practices.

The Management Company's good governance framework is employed to evaluate corporate governance, establishing criteria to identify companies that fail to meet good governance standards and exclude them from the investment universe. This framework aligns with widely recognized industry standards, covering aspects such as sound management structures, employee relations, remuneration of staff, and tax compliance.

[1] In case of involvement in nuclear weapons, the company is excluded if it contributes to the nuclear programs of states other than the United States, the United Kingdom or France (the nuclear powers that are part of the Treaty on the Non-proliferation of Nuclear Weapons and the NATO).

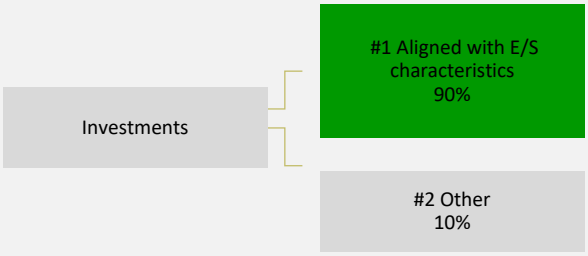
Additionally, the External Investment Manager should apply its corporate governance assessment while complying with the one of the Management Company.

What is the asset allocation planned for this financial product?

Asset allocation describes the share of investments in specific assets.

The Sub-Fund plans to invest at least 90% of its net assets in assets that have been determined as "eligible" as per the ESG process in place (hence in investments that are aligned with the promoted environmental and social characteristics (#1 Aligned with E/S characteristics).

Consequently, up to 10% of the investments may not be aligned with these characteristics (#2 Other).



#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.

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 operational activities of investee companies.

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

Not Applicable

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

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

Not Applicable

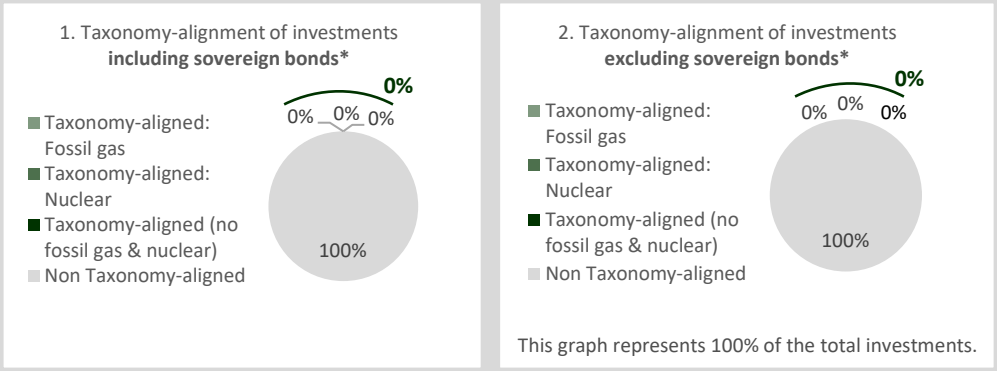
Does the financial product invest in fossil gas and/or nuclear energy related activities that comply with the EU Taxonomy[2]?

☐ Yes:

☐ In fossil gas ☐ In nuclear energy

☒ No

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?

The Sub-Fund does not have a minimum share of investments in transitional and enabling activities (i.e., 0%), as it does not commit to a minimum proportion of environmentally sustainable investments aligned with the EU Taxonomy.

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

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

Not Applicable

What is the minimum share of socially sustainable investments?

Not Applicable

[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?

"#2 Other" may include, in addition to issuers that are not analyzed, investmetn funds (and ETF) that are not classified as "SFDR Article 8" or "SFDR article 9", derivatives, bank deposits at sight, including cash held in current accounts with a bank accessible at any time. These are used for investment or hedging or efficient management portfolio purposes. There are no minimum environmental or social safeguards associated with these investments.

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?

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

No specific ESG-related index has been designated for this Sub-Fund.

- ***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 websites:

• ABN AMRO Investment Solution's Responsible Investment Policy:
https://www.abnamroinvestmentsolutions.com/en/socially-responsible-investment-abn-amro-investment-solutions/sustainability-related-disclosures.html

• Documents of the Sub-Fund:
https://www.abnamroinvestmentsolutions.com/en/fund-range/fund-range.html

ABN AMRO Funds Putnam US ESG Equities

Pre-contractual disclosure 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:
ABN AMRO Funds Putnam US ESG Equities

Legal entity identifier:
549300KADHEV1F9AHS35

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 include 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
- ☒ 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 ___% 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?

The analysis of ESG factors is systematically integrated into the investment decision making process of ABN AMRO Funds Putnam US ESG Equities (the "Sub-Fund"). The External Investment Manager defines ESG integration as the process of recognising the financial materiality (or significance) of environmental, social and corporate governance factors as part of the investment process. The Sub-Fund will use a selection of securities complying with ABN AMRO Investment Solutions (the "Management Company") ESG responsibility criteria.

The External Investment Manager must comply with the Management Company's standards of quality and go through a qualitative selection process before being retained. This process involves an in-depth analysis of the External Investment Manager's corporate

social responsibility policy as well as its overall sustainability strengths going from the analysis of ESG professionals, philosophy and investment process. Under the ESG responsibility criteria of the Management Company, the External Investment Manager is committed to conducting both negative and positive screenings as well as taking engagement actions when necessary.

The Sub-Fund promotes both environmental and social characteristics. On the environmental front, the Sub-Fund promotes climate risk management. The social characteristics promoted by the Sub-Fund focus on global human rights and labor standards as well as diversity, equity and inclusion.

No reference benchmark has been designated for the purpose of attaining the environmental or social characteristics promoted by the Sub-Fund.

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?

ESG analysis is systematically integrated into the investment decision making process. As part of its ESG framework, the Management Company uses the following sustainability indicators to measure the achievement of each of the environmental or social characteristics promoted by the Sub-Fund:

- Absence of companies that do not meet the criteria defined in the Management Company's Exclusion List and that are deemed incompatible with the E/S promotion (e.g. tobacco, controversial weapons).
- Controversy Level Assessment - Controversy involvement is a key measure of ESG performance. Controversy level assessment reflects a company's level of involvement in issues and how it manages those issues.
- Compliance with the UN Global Compact - The United Nations Global Compact is the world largest corporate sustainability initiative aimed at encouraging businesses and firms worldwide to adopt sustainable and socially responsible policies, and to report on their implementation. The UN Global Compact is a principle-based framework for businesses, stating ten principles in the areas of human rights, labour, the environment and anti-corruption. The Ten Principles of the United Nations Global Compact are derived from: the Universal Declaration of Human Rights, the International Labour Organization's Declaration on Fundamental Principles and Rights at Work, the Rio Declaration on Environment and Development, and the United Nations Convention Against Corruption.
- ESG Risk Scores - ESG risk scores measure a company's exposure to material industry-specific ESG risks and how the company manages those risks. This multi-dimensional way of measuring ESG risk combines the concepts of management and exposure to arrive at an absolute assessment of ESG risk.
- Scope 1 GHG Emissions- Scope 1 emissions emanate from a company's internal operations, including on-site energy production, vehicle fleets, manufacturing operations, and waste.
- Scope 2 GHG emissions- Scope 2 emissions are indirect emissions generated by the production of energy used by the company.

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?

Not Applicable

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

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

Not Applicable

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

Not Applicable

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.

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

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.

✖ Yes, the Sub-Fund considers principal adverse impacts (PAI) as part of the investment decision making process. More specifically, it strives to minimize two PAIs by excluding (i) United Nations Global Compact non-compliant companies and (ii) controversial weapons.

The above principal adverse impacts are considered at product level through the exclusion policy.

Further information on principal adverse impacts will be provided in an annex to the Sub-Fund's annual report.

☐ No

ABN AMRO Funds Putnam US ESG Equities

Pre-contractual disclosure 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

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 strategy is actively managed through a proprietary ESG fundamental research driven approach and is complemented by an engagement approach. The ESG fundamental research driven approach is guided by the External Investment Manager 's internally developed materiality map and thematic maps inspired and guided by the Sustainability Accounting Standards Board (SASB), now part of the International Sustainability Standards Board (ISSB).

The materiality map helps to utilize context specific analysis for individual companies and identifies key criteria for each potential sustainability leadership within their industry. Markers of sustainability leadership include:

- Material: Are the areas of sustainability leadership relevant to long-term business success?
- Proactive: Does the activity go above and beyond compliance or sufficiency?
- Progressive: Is reporting transparent and analysable?
- Effective: Can we identify meaningful positive impact both for the company and beyond (customers, suppliers, and systems)?

As an illustration of the materiality map,

- Key criteria to measure sustainability leadership in Utilities with regards to:
  - Governance: board structure and composition, management incentives, ownership, systemic risk management and leadership and corporate purpose, culture and mission alignment
  - Social: diversity, equity and inclusion, employee well-being and development.
  - Environment: climate change risk, climate change mitigation and adaptation, GHG Emissions, energy intensity and renewable energy use, biodiversity and ecosystems impact
- Key criteria to measure sustainability leadership in healthcare with regards to:
  - Governance: board structure and composition, management incentives, ownership, systemic risk management and leadership and corporate purpose, culture and mission alignment
  - Social: diversity, equity and inclusion, employee well-being and development, supplier, distribution and marketing management, product impact and customer well-being, pricing philosophy and access and Privacy, data security and data use.

The thematic map complements the External investment Manager's materiality map by asking forward-looking questions (e.g., What is needed to improve the health of individuals, communities, and the planet? How can we invest in resilience and regeneration?). The sustainability research focuses on three overarching categories: thriving people, thriving planet, thriving public. The thematic map helps the External investment Manager to identify potential solutions to key sustainability challenges. Markers of companies leading the way and providing solutions include:

- Need: Is the solution meeting an identified need and contributing to a thriving world?
- Improvement: Does the solution offer meaningful benefits versus prior options?
- Advancing: Are the positive impacts increasing over time, through added scope, scale or performance?

- Effective: Can we identify meaningful positive impact for the company and beyond (customers, suppliers, and systems)?

The investment process is inclusionary, focused on identifying companies where excellence in sustainability (i.e., materiality map) is adding to long-term fundamental business prospects (i.e., thematic map).

The integrated research aims to identify two types of companies: sustainable leaders and sustainable solutions:

- Sustainable leaders are companies that have demonstrated leadership in the sustainability issues that are financially material to their businesses. The investment thesis is that companies that exhibit this type of commitment also often demonstrate potential for strong long-term financial performance.
- Sustainable solutions providers are companies whose products and services provide solutions to essential sustainability challenges. The belief is that solutions-oriented companies with potential to create positive social and environmental impact also demonstrate potential for strong growth and long-term financial performance.

The coverage of extra-financial indicators must exceed 90%. In this context, the Management Company is responsible for ensuring that the proportion of the Sub-Fund's net assets that is lacking an extra-financial indicator remains below 10%.

Methodological limitations can be assessed in terms of nature of ESG information (quantification of qualitative data), ESG coverage (some data are not available for certain issuers) and homogeneity of ESG data (methodological differences).

- ***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 elements of the investment strategy are:

  - The Management Company's exclusions list as defined in the following table:

Company Exclusions based on International Standards and Policies	Exclusion Criteria
Companies non-compliant with the UN Global Compact's Principles	Excluded
Companies listed on ABN AMRO Investment Exclusion List (IEL)	Excluded
Companies listed on AAIS Good Governance Blacklist	Excluded
Company Exclusions based on Revenue Thresholds	
Adult Entertainment Production	>5%
Controversial Weapons direct ownership	>0%
Controversial Weapons indirect ownership involvement	>10%
Military Contracting Weapons	>0%
Military Contracting Weapons related products and /or services	>5%
Small Arms	>0%
Fur and specialty leather production	>5%
Unconventional fossil fuels (Arctic oil & gas exploration, oil sands and shale energy extraction methods)	Combined Revenues >5%
Thermal Coal Extraction	>5%

Thermal Coal Power Generation	>10%
Cannabis (recreational purposes)	>5%
Gambling	>5%
Genetically Modified Organisms	>5%
Tobacco Producing Companies	>0%
Tobacco Products Related Products/Services	>5%
Tobacco Products Retail and/or Distribution	>5%

The table above is a non-exhaustive set of exclusions which may evolve over time (with no prior notice).

In accordance with the ESMA Fund Naming Guidelines, the Sub-Fund further commits to exclude investments in the following companies as referred to in article 12(1)(a) to (g) of Commission Delegated Regulation (EU) 2020/1818:

Company Exclusions based on ESMA Fund Naming Guidelines	Exclusion Criteria
Any activities related to Controversial Weapons	>0%
Cultivation and production of tobacco	>0%
Companies non-compliant with the UN Global Compact's Principles or OECD's Guidelines for Multinational Enterprises	Excluded
Exploration, mining, extraction, distribution or refining of hard coal and lignite	≥1%
Exploration, extraction, distribution or refining of oil fuels	≥10%
Exploration, extraction, manufacturing or distribution of gaseous fuels	≥50%
Electricity generation with a GHG intensity of more than 100 g CO2 e/kWh	≥50%

- Exclusion of companies that do not pass the External Investment Manager's ESG suitability analysis. The External Investment Manager uses the data point from the external data provider Sustainalytics; the ESG Risk Rating. The rating is a single score, but it is composed of two main parts: "Exposure" measures a company's vulnerability or susceptibility to ESG risks. "Management" refers to actions taken by a company to manage a particular ESG issue. This can include a company's ESG issues and policies. Controversies can have a negative impact on a firm's management score because they often reveal that company initiatives were insufficient or ineffective. The ESG Risk Rating Assessment blends the exposure score and the management score together into a single score that tells how at risk a company's enterprise value is from ESG issues. The ratings sort companies into five risk categories: negligible, low, medium, high, severe. The External Investment Manager will not invest in companies rated as severe 10% of the global universe rated by Sustainalytics find themselves in the severe bucket. They are facing the highest level of material ESG risk.

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

After implementation of the investment policy described above, the committed minimum rate to reduce the scope of investment is 20 %.

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

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

The Sub-Fund incorporates good governance into its investment decision-making process, utilising both qualitative and quantitative assessments of governance practices.

The Management Company's good governance framework is employed to evaluate corporate governance, establishing criteria to identify companies that fail to meet good governance standards and exclude them from the investment universe. This framework aligns with widely recognized industry standards, covering aspects such as sound management structures, employee relations, remuneration of staff, and tax compliance.

Additionally, the External Investment Manager should apply its corporate governance assessment while complying with the one of the Management Company.

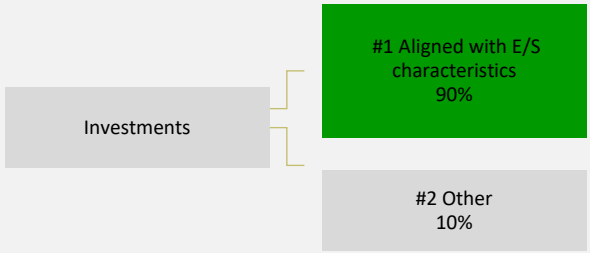
What is the asset allocation planned for this financial product?

Asset allocation describes the share of investments in specific assets.

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 operational activities of investee companies.

The Sub-Fund invests at least 90% of its net assets in assets that have been determined as "eligible" as per the ESG process in place (hence in investments that are aligned with the promoted environmental and social characteristics (#1 Aligned with E/S characteristics).

Up to 10% of the investments are not aligned with these characteristics (#2 Other).



#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.

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

Not Applicable

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

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

Not Applicable

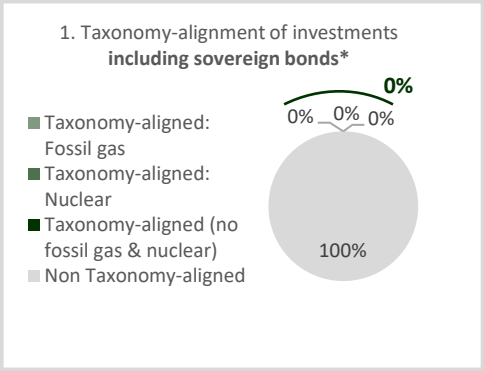
- **Does the financial product invest in fossil gas and/or nuclear energy related activities that comply with the EU Taxonomy[1]?**

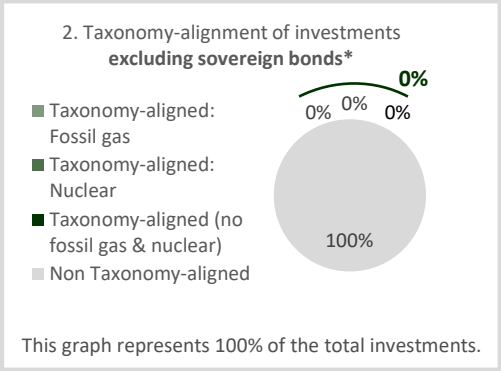
  ☐ Yes:

  ☐ In fossil gas ☐ In nuclear energy

  ☒ No

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?***

  The Sub-Fund does not have a minimum share of investments in transitional and enabling activities (i.e., 0%), as it does not commit to a minimum proportion of environmentally sustainable investments aligned with the EU Taxonomy.

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

Not Applicable

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

[1] 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.

ABN AMRO Funds Putnam US ESG Equities

Pre-contractual disclosure 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

What is the minimum share of socially sustainable investments?

Not Applicable

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

"#2 Other" may include, in addition to issuers that are not analyzed, derivatives, funds (including Exchange Traded Funds) and bank deposits at sight, including cash held in current accounts with a bank accessible at any time. These are used for investment, hedging and efficient management portfolio purposes. There are no minimum environmental or social safeguards associated with these investments. A more detailed description of the specific asset allocation of this Sub-Fund can be found in the prospectus.

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?

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

No specific ESG-related index has been designated for this Sub-Fund.

- ***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 websites:

• ABN AMRO Investment Solution's Responsible Investment Policy:
https://www.abnamroinvestmentsolutions.com/en/socially-responsible-investment-abn-amro-investment-solutions/sustainability-related-disclosures.html

• Documents of the Sub-Fund:
https://www.abnamroinvestmentsolutions.com/en/fund-range/fund-range.html

ABN AMRO Funds RBC BlueBay Euro Aggregate ESG Bonds

Pre-contractual disclosure 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:
ABN AMRO Funds RBC BlueBay Euro Aggregate ESG Bonds

Legal entity identifier:
549300NY79BM2BZDX373

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 include 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	☒ No
☐ It will make a minimum of sustainable investments with an environmental 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 ___% of sustainable investments
☐ in economic activities that qualify as environmentally sustainable under the EU Taxonomy	☐ 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	☐ with an environmental objective in economic activities that do not qualify as environmentally sustainable under the EU Taxonomy
	☐ with a social objective
☐ It will make a minimum of sustainable investments 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?

The analysis of ESG factors is systematically integrated into the investment decision making process of ABN AMRO Funds RBC BlueBay Euro Aggregate ESG Bonds (the "Sub-Fund"). The External Investment Manager defines ESG integration as the process of recognising the financial materiality (or significance) of environmental, social and corporate governance factors as part of the investment process. The Sub-Fund will use a selection of securities complying with ABN AMRO Investment Solutions (the "Management Company") ESG responsibility criteria. The External Investment Managers must comply with the Management Company's standards of quality and go through a qualitative selection process before being retained. This process involves an in-depth analysis of the External Investment Manager's corporate social responsibility policy as well as its overall

sustainability strengths going from the analysis of ESG professionals, philosophy and investment process. Under the ESG responsibility criteria of the Management Company, the External Investment Manager is committed to conducting both negative and positive screenings as well as taking engagement actions when necessary.The Sub-Fund will be composed of issuers that are either leading in ESG best-practice or attractive due to their progression in ESG.

The Sub-Fund promotes both environmental and social characteristics. On the environmental front, the Sub-Fund promotes climate risk management. The social characteristics promoted by the Sub-Fund focus on global human rights and labor standards.

No reference benchmark has been designated for the purpose of attaining the environmental or social characteristics promoted by the Sub-Fund.

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?

ESG analysis is systematically integrated into the investment decision making process. As part of its ESG framework, the Management Company uses the following sustainability indicators to measure the achievement of each of the environmental or social characteristics promoted by the Sub-Fund:

On the corporate side:

- Absence of companies that do not meet the criteria defined in the Management Company's Exclusion List and that are deemed incompatible with the E/S promotion (e.g. tobacco, controversial weapons).
- Controversy Level Assessment - Controversy involvement is a key measure of ESG performance. Controversy level assessment reflects a company's level of involvement in issues and how it manages those issues.
- Compliance with the UN Global Compact - The United Nations Global Compact is the world largest corporate sustainability initiative aimed at encouraging businesses and firms worldwide to adopt sustainable and socially responsible policies, and to report on their implementation. The UN Global Compact is a principle-based framework for businesses, stating ten principles in the areas of human rights, labour, the environment and anti-corruption. The Ten Principles of the United Nations Global Compact are derived from: the Universal Declaration of Human Rights, the International Labour Organization’s Declaration on Fundamental Principles and Rights at Work, the Rio Declaration on Environment and Development, and the United Nations Convention Against Corruption.
- ESG Risk Scores - ESG risk scores measure a company's exposure to material industry-specific ESG risks and how the company manages those risks. This multi-dimensional way of measuring ESG risk combines the concepts of management and exposure to arrive at an absolute assessment of ESG risk.
- Scope 1 GHG Emissions- Scope 1 emissions emanate from a company's internal operations, including on-site energy production, vehicle fleets, manufacturing operations, and waste.

- Scope 2 GHG emissions- Scope 2 emissions are indirect emissions generated by the production of energy used by the company.

On the Sovereign side:

- Absence of issuers that do not meet the criteria defined in the Management Company's Exclusion List and that are deemed incompatible with E/S promotion (i.e. countries listed on ABN AMRO Sanctions List, ratification of the Treaty of the Non-Proliferation of nuclear weapons, ratification of the Paris Agreement, ratification of the ILO Conventions 182 on the Worst Forms of Child Labour)
- Country Risk Scores- The Country Risk Scores measure the risk to a country's long-term prosperity and economic development by assessing how sustainably it is managing its wealth.

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?

Not Applicable

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

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

Not Applicable

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

Not Applicable

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.

ABN AMRO Funds RBC BlueBay Euro Aggregate ESG Bonds

Pre-contractual disclosure 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

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

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.

☒ Yes, the Sub-Fund considers principal adverse impacts (PAI) as part of the investment decision making process. More specifically, on the corporate side, the Sub-Fund strives to minimize two PAIs by excluding (i) United Nations Global Compact non-compliant companies and (ii) controversial weapons. On the sovereign side, the Sub-Fund strives to minimize part of the GHG intensity PAI (i.e., table 1, PAI 15) by excluding countries that have not signed the Paris Agreement.

The above principal adverse impacts are considered at product level through the exclusion policy.

Further information on principal adverse impacts will be provided in an annex to the Sub-Fund's annual report.

☐ No

What investment strategy does this financial product follow?

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

The External Investment Manager adopts an approach to proprietary macro, credit and ESG research to help identify both long and short opportunities across a universe of alpha sources.

Conviction score is driven by assessment of fundamentals, valuation, technicals and ESG. The External Investment Manager conducts ESG analysis on corporate and sovereign issuers as part of the initial stage of the investment process which comprises of fundamental and ESG research, using its own proprietary issuer ESG evaluation framework. The analysis can be either a preliminary or detailed ESG evaluation to ensure the issuer is eligible for investment. The evaluation results in two complementary ESG metrics: a fundamental ESG Risk Rating (i.e. indicates a view on the quality of management of material ESG risks/opportunities faced by the issuer), and an investment ESG Score (i.e. reflects an investment view on the extent to which ESG factors are considered relevant/material to valuations).

The External Investment Manager will exclude from investments issuers not meeting the minimum threshold of ESG risk rating resulting from the internal analysis (have a 'very high' Fundamental ESG Risk rating), and will additional apply restrictions on issuers which have an overall ESG score below a set threshold (<5/10 with 0 being the worst and 10 being the best) using the assessment of third party ESG information providers utilized by the External Investment Manager.

The External Investment Manager may engage with issuers of interest to further develop insights, and/or to promote change either to mitigate investment risks or protect the ESG characteristics. Insights gained from this process further inform on investment views and decisions and can potentially result in changes to the assigned ESG metrics.

The coverage of extra-financial indicators must exceed 90%. In this context, the Management Company is responsible for ensuring that the proportion of the Sub-Fund's net assets that is lacking an extra-financial indicator remains below 10%.

Methodological limitations can be assessed in terms of: nature of ESG information (quantification of qualitative data), ESG coverage (some data are not available for certain issuers) and homogeneity of ESG data (methodological differences)

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 elements of the investment strategy are:

- The Management Company's exclusions list as defined in the following table:

Company Exclusions based on International Standards and Policies	Exclusion Criteria
Companies non-compliant with the UN Global Compact's Principles	Excluded
Companies listed on ABN AMRO Investment Exclusion List (IEL)	Excluded
Companies listed on AAIS Good Governance Blacklist	Excluded
Company Exclusions based on Revenue Thresholds	
Adult Entertainment Production	>5%
Controversial Weapons direct ownership	>0%
Controversial Weapons indirect ownership involvement	>10%
Military Contracting Weapons	>0%
Military Contracting Weapons related products and /or services	>5%
Small Arms	>0%
Fur and specialty leather production	>5%
Unconventional fossil fuels (Arctic oil & gas exploration, oil sands and shale energy extraction methods)	Combined Revenues >5%
Thermal Coal Extraction	>5%
Thermal Coal Power Generation	>10%
Cannabis (recreational purposes)	>5%
Gambling	>5%
Genetically Modified Organisms	>5%
Tobacco Producing Companies	>0%
Tobacco Products Related Products/Services	>5%
Tobacco Products Retail and/or Distribution	>5%
Government Exclusions based on Norms and Policies	
Countries listed on ABN AMRO Sanctions List	No
Ratification Treaty of the Non-Proliferation of nuclear weapons (NPT)	Yes
Ratification Paris Agreement	Yes
Ratification ILO Conventions 182 on the Worst Forms of Child Labour	Yes

The table above is a non-exhaustive set of exclusions which may evolve over time (with no prior notice).

In accordance with the ESMA Fund Naming Guidelines, the Sub-Fund further commits to exclude investments in the following companies as referred to in article 12(1)(a) to (g) of Commission Delegated Regulation (EU) 2020/1818[1]:

Company Exclusions based on ESMA Fund Naming Guidelines	Exclusion Criteria
Any activities related to Controversial Weapons	>0%
Cultivation and production of tobacco	>0%
Companies non-compliant with the UN Global Compact's Principles or OECD's Guidelines for Multinational Enterprises	Excluded
Exploration, mining, extraction, distribution or refining of hard coal and lignite	≥1%
Exploration, extraction, distribution or refining of oil fuels	≥10%
Exploration, extraction, manufacturing or distribution of gaseous fuels	≥50%
Electricity generation with a GHG intensity of more than 100 g CO2 e/kWh	≥50%

- The Sub-Fund will not invest in companies that do not pass the External Investment Manager ESG suitability analysis. As part of the ESG inclusion selection process of the External investment Manager, are eligible for investment companies that have an overall ESG score above a set threshold (>5/10) using the assessment of third party ESG information providers utilized by the External Investment Manager.

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

After implementation of the investment policy described above, the committed minimum rate to reduce the scope of investment is 20 %.

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

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

The Sub-Fund incorporates good governance into its investment decision-making process, utilising both qualitative and quantitative assessments of governance practices.

The Management Company's good governance framework is employed to evaluate corporate governance, establishing criteria to identify companies that fail to meet good governance standards and exclude them from the investment universe. This framework aligns with widely recognized industry standards, covering aspects such as sound management structures, employee relations, remuneration of staff, and tax compliance.

[1] except European Green Bonds that have been issued under the European Green Bonds Regulation (Regulation (EU) 2023/2631 as per the ESMA_QA_2368.

Additionally, the External Investment Manager should apply its corporate governance assessment while complying with the one of the Management Company.

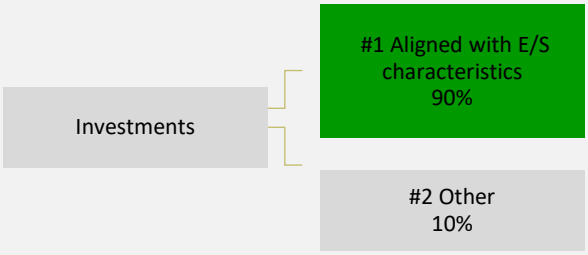
What is the asset allocation planned for this financial product?

The Sub-Fund invests at least 90% of its net assets in assets that have been determined as "eligible" as per the ESG process in place (hence in investments that are aligned with the promoted environmental and social characteristics (#1 Aligned with E/S characteristics).

Up to 10% of the investments are not aligned with these characteristics (#2 Other).

Asset allocation describes the share of investments in specific assets.

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 operational activities of investee companies.



#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.

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

Not Applicable

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

Not Applicable

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

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

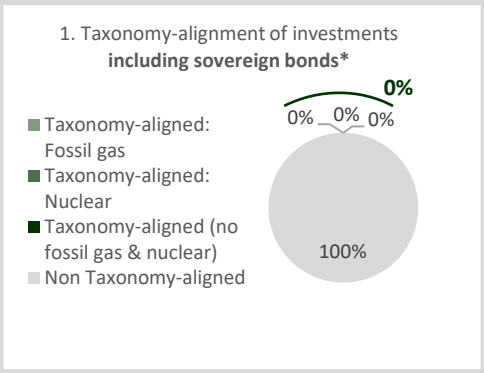
☐ Yes:

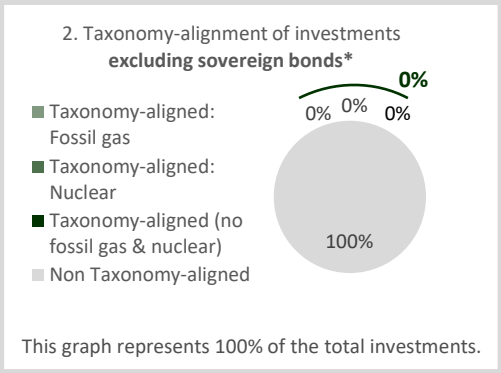
☐ In fossil gas ☐ In nuclear energy

☒ No

[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.

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?

The Sub-Fund does not have a minimum share of investments in transitional and enabling activities (i.e., 0%), as it does not commit to a minimum proportion of environmentally sustainable investments aligned with the EU Taxonomy.

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

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

Not Applicable

What is the minimum share of socially sustainable investments?

Not Applicable

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

"#2 Other" may include, in addition to issuers that are not analyzed, derivatives, funds (including Exchange Traded Funds) and bank deposits at sight, including cash held in current accounts with a bank accessible at any time. These are used for investment, hedging and efficient management portfolio purposes. There are no minimum environmental or social safeguards associated with these investments. A more detailed description of the specific asset allocation of this Sub-Fund can be found in the prospectus.

ABN AMRO Funds RBC BlueBay Euro Aggregate ESG Bonds

Pre-contractual disclosure 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

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?

No specific ESG-related index has been designated for this Sub-Fund.

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 websites:

• ABN AMRO Investment Solution's Responsible Investment Policy:
https://www.abnamroinvestmentsolutions.com/en/socially-responsible-investment-abn-amro-investment-solutions/sustainability-related-disclosures.html

• Documents of the Sub-Fund:
https://www.abnamroinvestmentsolutions.com/en/fund-range/fund-range.html

ABN AMRO Funds RBC BlueBay Euro Government Bonds

Pre-contractual disclosure 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:
ABN AMRO Funds RBC BlueBay Euro Government Bonds

Legal entity identifier:
636700DNLWJGXU182K34

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 include 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
- ☒ 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 ___% 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?

The analysis of ESG factors is systematically integrated into the investment decision making process of ABN AMRO Funds RBC BlueBay Euro Government Bonds (the "Sub-Fund"). The External Investment Manager defines ESG integration as the process of recognising the financial materiality (or significance) of environmental, social and corporate governance factors as part of the investment process. The Sub-Fund will use a selection of securities complying with ABN AMRO Investment Solutions (the "Management Company") ESG responsibility criteria. The External Investment Manager must comply with the Management Company's standards of quality and go through a qualitative selection process before being retained. This process involves an in-depth analysis of the External Investment Manager's corporate social responsibility policy as well as its overall

sustainability strengths going from the analysis of ESG professionals, philosophy and investment process. Under the ESG responsibility criteria of the Management Company, the External Investment Manager is committed to conducting both negative and positive screenings as well as taking engagement actions when necessary.The Sub-Fund will be composed of issuers that are either leading in ESG best-practice or attractive due to their progression in ESG.

The Sub-Fund promotes both environmental and social characteristics. On the environmental front, the Sub-Fund promotes climate risk management. The social characteristics promoted by the Sub-Fund focus on global human rights and labor standards.

No reference benchmark has been designated for the purpose of attaining the environmental or social characteristics promoted by the Sub-Fund.

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?

ESG analysis is systematically integrated into the investment decision making process. As part of its ESG framework, the Management Company uses the following sustainability indicators to measure the achievement of each of the environmental or social characteristics promoted by the Sub-Fund:

On the corporate side:

- Absence of companies that do not meet the criteria defined in the Management Company's Exclusion List and that are deemed incompatible with the E/S promotion (e.g. tobacco, controversial weapons).
- Controversy Level Assessment - Controversy involvement is a key measure of ESG performance. Controversy level assessment reflects a company's level of involvement in issues and how it manages those issues.
- Compliance with the UN Global Compact - The United Nations Global Compact is the world largest corporate sustainability initiative aimed at encouraging businesses and firms worldwide to adopt sustainable and socially responsible policies, and to report on their implementation. The UN Global Compact is a principle-based framework for businesses, stating ten principles in the areas of human rights, labour, the environment and anti-corruption. The Ten Principles of the United Nations Global Compact are derived from: the Universal Declaration of Human Rights, the International Labour Organization's Declaration on Fundamental Principles and Rights at Work, the Rio Declaration on Environment and Development, and the United Nations Convention Against Corruption.
- ESG Risk Scores - ESG risk scores measure a company's exposure to material industry-specific ESG risks and how the company manages those risks. This multi-dimensional way of measuring ESG risk combines the concepts of management and exposure to arrive at an absolute assessment of ESG risk.
- Scope 1 GHG Emissions - Scope 1 emissions emanate from a company's internal operations, including on-site energy production, vehicle fleets, manufacturing operations, and waste.

- Scope 2 GHG emissions- Scope 2 emissions are indirect emissions generated by the production of energy used by the company.

On the Sovereign side:

- Absence of issuers that do not meet the criteria defined in the Management Company's Exclusion List and that are deemed incompatible with E/S promotion (i.e. countries listed on ABN AMRO Sanctions List, ratification of the Treaty of the Non-Proliferation of nuclear weapons, ratification of the Paris Agreement, ratification of the ILO Conventions 182 on the Worst Forms of Child Labour)
- Country Risk Scores- The Country Risk Scores measure the risk to a country's long-term prosperity and economic development by assessing how sustainably it is managing its wealth.

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?

Not Applicable

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

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

Not Applicable

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

Not Applicable

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.

ABN AMRO Funds RBC BlueBay Euro Government Bonds

Pre-contractual disclosure 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

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

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.

☒ Yes, the Sub-Fund considers principal adverse impacts (PAI) as part of the investment decision making process. More specifically, on the corporate side, the Sub-Fund strives to minimize two PAIs by excluding (i) United Nations Global Compact non-compliant companies and (ii) controversial weapons. On the sovereign side, the Sub-Fund strives to minimize part of the GHG intensity PAI (i.e., table 1, PAI 15) by excluding countries that have not signed the Paris Agreement.

The above principal adverse impacts are considered at product level through the exclusion policy.

Further information on principal adverse impacts will be provided in an annex to the Sub-Fund's annual report.

☐ No

What investment strategy does this financial product follow?

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

The External Investment Manager adopts an approach to proprietary macro, credit and ESG research to help identify both long and short opportunities across a universe of alpha sources. Conviction score is driven by assessment of fundamentals, valuation, technicals and ESG. The External Investment Manager conducts ESG analysis on in-scope sovereign issuers (and related) as part of the initial stage of the investment process which comprises of fundamental and ESG research, using its own proprietary issuer ESG evaluation framework. The analysis can be either a preliminary or detailed ESG evaluation to ensure the issuer is eligible for investment.

The evaluation results in two complementary ESG metrics:

- Fundamental ESG Risk Rating: indicates a view on the quality of management of material ESG risks/opportunities faced by the issuer (resulting from the risk exposure it faces and the quality of mitigation efforts). There can only be one Fundamental ESG Rating per issuer across the External Investment Manager. The Fundamental ESG (Risk) Rating ranges from 'Very Low ESG risks' to 'Very High ESG risks'.

- Investment ESG Score which reflects the investment view on the extent to which the ESG factors are considered relevant to valuations, as well as the nature of that materiality (i.e. positive, negative, neutral). This is a security/instrument specific assessment and as such there may be multiple Investment ESG Scores for a single issuer depending on the held security. The Indicative Investment ESG Score ranges from -3 (very high ESG investment-related risks) to +3 (very high investment opportunities because of ESG considerations).

Complementing the External Investment Manager ESG integration approach is engagement, which describes the interaction between investors and issuers and other key stakeholders. The External Investment Manager believes that providers of debt do have a role in engaging with issuers and other relevant stakeholders on matters with the potentialto impact investment returns, which may include ESG-related ones. In general the External Investment Manager may engage with issuers on ESG factors if these are deemed to represent ESG risks. Whilst issuers are usually the primary focus of engagement for corporate investment strategies, engagement with non-issuer stakeholders (such as

politicians, financial institutions, industry associations, and/or specialist political advisers / consultants) are more of a common feature for sovereign debt investing.

The External Investment Manager may engage with issuers of interest to further develop insights, and/or to promote change either to mitigate investment risks or protect the ESG characteristics. Insights gained from this process further inform on investment views and decisions and can potentially result in changes to the assigned ESG metrics.

The coverage of extra-financial indicators must exceed 90%. In this context, the Management Company is responsible for ensuring that the proportion of the Sub-Fund's net assets that is lacking an extra-financial indicator remains below 10%.

Methodological limitations can be assessed in terms of: nature of ESG information (quantification of qualitative data), ESG coverage (some data are not available for certain issuers) and homogeneity of ESG data (methodological differences).

- ***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 ESG requirements result from (i) ESG Exclusions / Screening; (ii) Norms-Based Screening; and (iii) ESG Integration. A number of sources provided by the Management Company and the External Investment Manager apply to the Sub-Fund as follows:

  - The Management Company's exclusions list as defined in the following table, meaning that investment should pass the following test:

Company Exclusions based on International Standards and Policies	Exclusion Criteria
Companies non-compliant with the UN Global Compact's Principles	Excluded
Companies listed on ABN AMRO Investment Exclusion List (IEL)	Excluded
Companies listed on AAIS Good Governance Blacklist	Excluded
Company Exclusions based on Revenue Thresholds	
Adult Entertainment Production	>5%
Controversial Weapons direct ownership	>0%
Controversial Weapons indirect ownership involvement	>10%
Military Contracting Weapons	>0%
Military Contracting Weapons related products and /or services	>5%
Small Arms	>0%
Fur and specialty leather production	>5%
Unconventional fossil fuels (Arctic oil & gas exploration, oil sands and shale energy extraction methods)	Combined Revenues >5%
Thermal Coal Extraction	>5%
Thermal Coal Power Generation	>10%
Cannabis (recreational purposes)	>5%
Gambling	>5%
Genetically Modified Organisms	>5%

Tobacco Producing Companies	>0%
Tobacco Products Related Products/Services	>5%
Tobacco Products Retail and/or Distribution	>5%
Government Exclusions based on Norms and Policies	
Countries listed on ABN AMRO Sanctions List	No
Ratification Treaty of the Non-Proliferation of nuclear weapons (NPT)	Yes
Ratification Paris Agreement	Yes
Ratification ILO Conventions 182 on the Worst Forms of Child Labour	Yes

The table above is a non-exhaustive set of exclusions which may evolve over time (with no prior notice).

In accordance with the ESMA Fund Naming Guidelines, the Sub-Fund further commits to exclude investments in the following companies as referred to in article 12(1)(a) to (g) of Commission Delegated Regulation (EU) 2020/1818[1]:

Company Exclusions based on ESMA Fund Naming Guidelines	Exclusion Criteria
Any activities related to Controversial Weapons	>0%
Cultivation and production of tobacco	>0%
Companies non-compliant with the UN Global Compact's Principles or OECD's Guidelines for Multinational Enterprises	Excluded
Exploration, mining, extraction, distribution or refining of hard coal and lignite	≥1%
Exploration, extraction, distribution or refining of oil fuels	≥10%
Exploration, extraction, manufacturing or distribution of gaseous fuels	≥50%
Electricity generation with a GHG intensity of more than 100 g CO2 e/kWh	≥50%

- Exclusion of the companies that do not pass the External Investment Manager ESG suitability analysis. The External Investment Manager considers for exclusion of the portfolio issuers which have been rated by the External Investment Manager as having "Very High" or "High" Fundamental ESG (Risk) Rating.

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

  There is no committed minimum rate to reduce the scope of the investments considered prior to the application of the investment strategy.

[1] except European Green Bonds that have been issued under the European Green Bonds Regulation (Regulation (EU) 2023/2631 as per the ESMA_QA_2368.

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

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

The Sub-Fund incorporates good governance into its investment decision-making process, utilising both qualitative and quantitative assessments of governance practices.

The Management Company's good governance framework is employed to evaluate corporate governance, establishing criteria to identify companies that fail to meet good governance standards and exclude them from the investment universe. This framework aligns with widely recognized industry standards, covering aspects such as sound management structures, employee relations, remuneration of staff, and tax compliance.

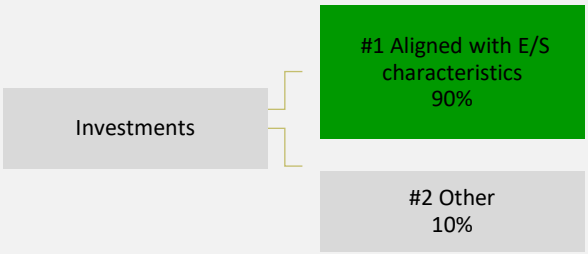
Additionally, the External Investment Manager should apply its corporate governance assessment while complying with the one of the Management Company.

What is the asset allocation planned for this financial product?

Asset allocation describes the share of investments in specific assets.

The Sub-Fund invests at least 90% of its net assets in assets that have been determined as "eligible" as per the ESG process in place (hence in investments that are aligned with the promoted environmental and social characteristics (#1 Aligned with E/S characteristics).

Up to 10% of the investments are not aligned with these characteristics (#2 Other).



#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.

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 operational activities of investee companies.

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

Not Applicable

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

Not Applicable

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.

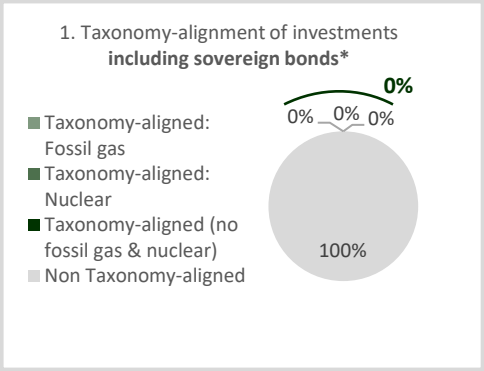
Does the financial product invest in fossil gas and/or nuclear energy related activities that comply with the EU Taxonomy[3]?

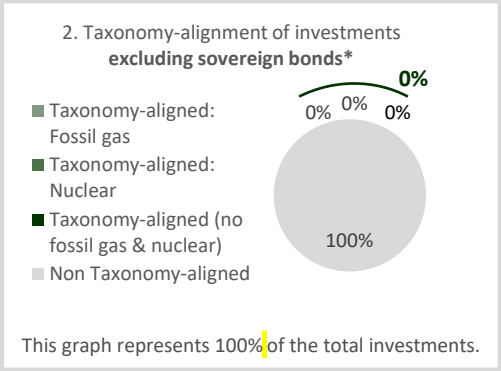
☐ Yes:

☐ In fossil gas ☐ In nuclear energy

☒ No

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?

The Sub-Fund does not have a minimum share of investments in transitional and enabling activities (i.e., 0%), as it does not commit to a minimum proportion of environmentally sustainable investments aligned with the EU Taxonomy.

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

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

Not Applicable

What is the minimum share of socially sustainable investments?

Not Applicable

[3] 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?

"#2 Other" may include, in addition to issuers that are not analyzed, derivatives, funds (including Exchange Traded Funds) and bank deposits at sight, including cash held in current accounts with a bank accessible at any time. These are used for investment, hedging and efficient management portfolio purposes. There are no minimum environmental or social safeguards associated with these investments. A more detailed description of the specific asset allocation of this Sub-Fund can be found in the prospectus.

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?

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

No specific ESG-related index has been designated for this Sub-Fund.

- ***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 websites:

• ABN AMRO Investment Solution's Responsible Investment Policy: https://www.abnamroinvestmentsolutions.com/en/socially-responsible-investment-abn-amro-investment-solutions/sustainability-related-disclosures.html

• Documents of the Sub-Fund: https://www.abnamroinvestmentsolutions.com/en/fund-range/fund-range.html

ABN AMRO Funds Robeco Euro ESG Government-Related Bonds

Pre-contractual disclosure 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:
ABN AMRO Funds Robeco Euro ESG Government-Related Bonds

Legal entity identifier:
549300PX4Q6GP6GWDT19

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 include 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
- ☒ 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 ___% 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?

The analysis of ESG factors is systematically integrated into the investment decision making process of ABN AMRO Funds Robeco Euro ESG Government-related Bonds (the "Sub-Fund"). The External Investment Manager defines ESG integration as the process of recognising the financial materiality (or significance) of environmental, social and corporate governance factors as part of the investment process. The Sub-Fund will use a selection of securities complying with ABN AMRO Investment Solutions (the "Management Company") ESG responsibility criteria. The External Investment Manager must comply with the Management Company's standards of quality and go through a qualitative selection process before being retained. This process involves an in-depth analysis of the External Investment Manager's corporate social responsibility policy as well as its overall

sustainability strengths going from the analysis of ESG professionals, philosophy and investment process. Under the ESG responsibility criteria of the Management Company, the External Investment Manager is committed to conducting both negative and positive screenings as well as taking engagement actions when necessary.

The Sub-Fund promotes both environmental and social characteristics. On the environmental front, the Sub-Fund promotes climate risk management. The social characteristics promoted by the Sub-Fund focus on global human rights and labour standards as well as diversity, equity and inclusion.

No reference benchmark has been designated for the purpose of attaining the environmental or social characteristics promoted by the Sub-Fund

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?

ESG analysis is systematically integrated into the investment decision making process. As part of its ESG framework, the Management Company uses the following sustainability indicators to measure the achievement of each of the environmental or social characteristics promoted by the Sub-Fund:

On the corporate side:

- Absence of companies that do not meet the criteria defined in the Management Company's Exclusion List and that are deemed incompatible with the E/S promotion (e.g. tobacco, controversial weapons).
- Controversy Level Assessment - Controversy involvement is a key measure of ESG performance. Controversy level assessment reflects a company's level of involvement in issues and how it manages those issues.
- Compliance with the UN Global Compact - The United Nations Global Compact is the world largest corporate sustainability initiative aimed at encouraging businesses and firms worldwide to adopt sustainable and socially responsible policies, and to report on their implementation. The UN Global Compact is a principle-based framework for businesses, stating ten principles in the areas of human rights, labour, the environment and anti-corruption. The Ten Principles of the United Nations Global Compact are derived from: the Universal Declaration of Human Rights, the International Labour Organization’s Declaration on Fundamental Principles and Rights at Work, the Rio Declaration on Environment and Development, and the United Nations Convention Against Corruption.
- ESG Risk Scores - ESG risk scores measure a company's exposure to material industry-specific ESG risks and how the company manages those risks. This multi-dimensional way of measuring ESG risk combines the concepts of management and exposure to arrive at an absolute assessment of ESG risk.
- Scope 1 GHG Emissions- Scope 1 emissions emanate from a company's internal operations, including on-site energy production, vehicle fleets, manufacturing operations, and waste.
- Scope 2 GHG emissions- Scope 2 emissions are indirect emissions generated by the production of energy used by the company .

On the Sovereign side:

- Absence of countries that do not meet the criteria defined in the Management Company's Exclusion List and that are deemed incompatible with E/S promotion (i.e. countries listed on ABN AMRO Sanctions List, ratification of the Treaty of the Non-Proliferation of nuclear weapons, ratification of the Paris Agreement, ratification of the ILO Conventions 182 on the Worst Forms of Child Labour)
- Country Risk Scores- The Country Risk Scores measure the risk to a country's long-term prosperity and economic development by assessing how sustainably it is managing its wealth.

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?

Not Applicable

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

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

Not Applicable

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

Not Applicable

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.

ABN AMRO Funds Robeco Euro ESG Government-Related Bonds

Pre-contractual disclosure 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

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

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.

☒ Yes, the Sub-Fund considers principal adverse impacts (PAI) as part of the investment decision making process. More specifically, on the corporate side, the Sub-Fund strives to minimize two PAIs by excluding (i) United Nations Global Compact non-compliant companies and (ii) controversial weapons. On the sovereign side, the Sub-Fund strives to minimize part of the GHG intensity PAI (i.e., table 1, PAI 15) by excluding countries that have not signed the Paris Agreement.

The above principal adverse impacts are considered at product level through the exclusion policy.

Further information on principal adverse impacts will be provided in an annex to the Sub-Fund's annual report.

☐ No

What investment strategy does this financial product follow?

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

The Sub-Fund seeks to invest in investment grade euro denominated government-related bonds. ESG factors are incorporated in the decisions made in the investment process. The External Investment Manager uses three frameworks: the Fundamental Score framework, the SDG Framework and the Green Bonds Framework.

Sequencing starts with applying an SDG filter to the investment universe. Only the issuing entities (companies, government related entities, sovereigns) with a neutral or positive SDG score will be investable. The Country SDG Framework assesses (i) whether the policies of the country are advancing or detracting the UN SDGs, (ii) if a country lacks access to capital markets (iii) the controversies that the country might be involved in. On the corporate side, the Company SDG Framework is a 3-step analysis of a company's contribution to the UN SDGs, which (i) assesses the impact of the company's products on relevant SDGs, (ii) assesses the compatibility of the company's operations with these SDGs, and (iii) monitors controversies continuously. Both countries and companies are assigned an SDG Score ranging from -3 to +3. For Green, Social and Sustainable bonds the sequencing starts with the five-step eligibility process. Only the bond that have a positive score on each of these five criteria will be eligible for investment in the Sub-Fund.

After these eligibility checks, the selection process of the individual securities will take place. ESG is fully integrated into the fundamental bottom-up credit analysis conducted by the External Investment Manager to identity investment opportunities. When it comes to sovereign credit analyses, the External Investment Manager assigns each country with a Fundamental Score (*F-Score*), ranging from -3 to +3, that provides a detailed overview of the current developments in the country. The Country F-Score is calculated based on the Financial Health, Macroeconomic Cycle, and ESG profile of the country. The country ESG profile is based on the External Investment Manager Country Sustainability Ranking assessing the position of a country relative to other countries on 15 ESG criteria. For corporates, the External Investment Manager evaluates the issuer's cash generating

capacity, its ability to repay debt, and the quality of its cash flows. ESG Factorsa are part of the overall analysis. Similar to countries, this assessment allows the External Investment Manager to assign each issuer with a Company F-Score ranging from -3 to +3.
Taking into account the Country and Corporate Fundamental Scores, the External Investment Manager constructs the portfolio.

The coverage of extra-financial indicators must exceed 90%. In this context, the Management Company is responsible for ensuring that the proportion of the Sub-Fund's net assets that is lacking an extra-financial indicator remains below 10%.

Methodological limitations can be assessed in terms of: nature of ESG information (quantification of qualitative data), ESG coverage (some data are not available for certain issuers) and homogeneity of ESG data (methodological differences).

- ***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 elements of the investment strategy are:

- The Management Company's exclusions list as defined in the following table:

Company Exclusions based on International Standards and Policies	Exclusion Criteria
Companies non-compliant with the UN Global Compact's Principles	Excluded
Companies listed on ABN AMRO Investment Exclusion List (IEL)	Excluded
Companies listed on AAIS Good Governance Blacklist	Excluded
Company Exclusions based on Revenue Thresholds	
Adult Entertainment Production	>5%
Controversial Weapons direct ownership	>0%
Controversial Weapons indirect ownership involvement	>10%
Military Contracting Weapons	>0%
Military Contracting Weapons related products and /or services	>5%
Small Arms	>0%
Fur and specialty leather production	>5%
Unconventional fossil fuels (Arctic oil & gas exploration, oil sands and shale energy extraction methods)	Combined Revenues >5%
Thermal Coal Extraction	>5%
Thermal Coal Power Generation	>10%
Cannabis (recreational purposes)	>5%
Gambling	>5%
Genetically Modified Organisms	>5%
Tobacco Producing Companies	>0%
Tobacco Products Related Products/Services	>5%
Tobacco Products Retail and/or Distribution	>5%

Government Exclusions based on Norms and Policies	
Countries listed on ABN AMRO Sanctions List	No
Ratification Treaty of the Non-Proliferation of nuclear weapons (NPT)	Yes
Ratification Paris Agreement	Yes
Ratification ILO Conventions 182 on the Worst Forms of Child Labour	Yes

The table above is a non-exhaustive set of exclusions which may evolve over time (with no prior notice).

In accordance with the ESMA Fund Naming Guidelines, the Sub-Fund further commits to exclude investments in the following companies as referred to in article 12(1)(a) to (g) of Commission Delegated Regulation (EU) 2020/1818[1]:

Company Exclusions based on ESMA Fund Naming Guidelines	Exclusion Criteria
Any activities related to Controversial Weapons	>0%
Cultivation and production of tobacco	>0%
Companies non-compliant with the UN Global Compact's Principles or OECD's Guidelines for Multinational Enterprises	Excluded
Exploration, mining, extraction, distribution or refining of hard coal and lignite	≥1%
Exploration, extraction, distribution or refining of oil fuels	≥10%
Exploration, extraction, manufacturing or distribution of gaseous fuels	≥50%
Electricity generation with a GHG intensity of more than 100 g CO2 e/kWh	≥50%

- Exclusion of the companies that do not pass the External Investment Manager ESG suitability analysis. The External Investment Manager considers for inclusion in the portfolio issuing entities with a neutral or positive SDG score.

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

  After implementation of the investment policy described above, the committed minimum rate to reduce the scope of investment is 20 %.

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

  The Sub-Fund incorporates good governance into its investment decision-making process, utilising both qualitative and quantitative assessments of governance practices.

  The Management Company's good governance framework is employed to evaluate corporate governance, establishing criteria to identify companies that fail to meet

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

[1] except European Green Bonds that have been issued under the European Green Bonds Regulation (Regulation (EU) 2023/2631 as per the ESMA_QA_2368.

good governance standards and exclude them from the investment universe. This framework aligns with widely recognized industry standards, covering aspects such as sound management structures, employee relations, remuneration of staff, and tax compliance.

Additionally, the External Investment Manager should apply its corporate governance assessment while complying with the one of the Management Company.

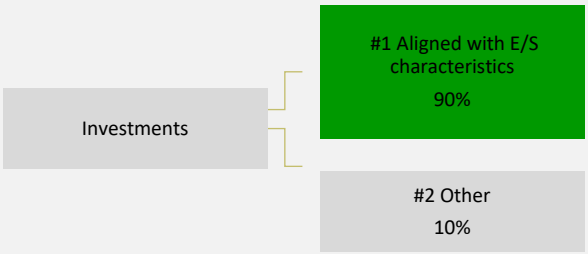
What is the asset allocation planned for this financial product?

The Sub-Fund invests at least 90% of its net assets in assets that have been determined as "eligible" as per the ESG process in place (hence in investments that are aligned with the promoted environmental and social characteristics (#1 Aligned with E/S characteristics).

Up to 10% of the investments are not aligned with these characteristics (#2 Other).

Asset allocation describes the share of investments in specific assets.

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 operational activities of investee companies.



#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.

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

Not Applicable

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

Not Applicable

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**

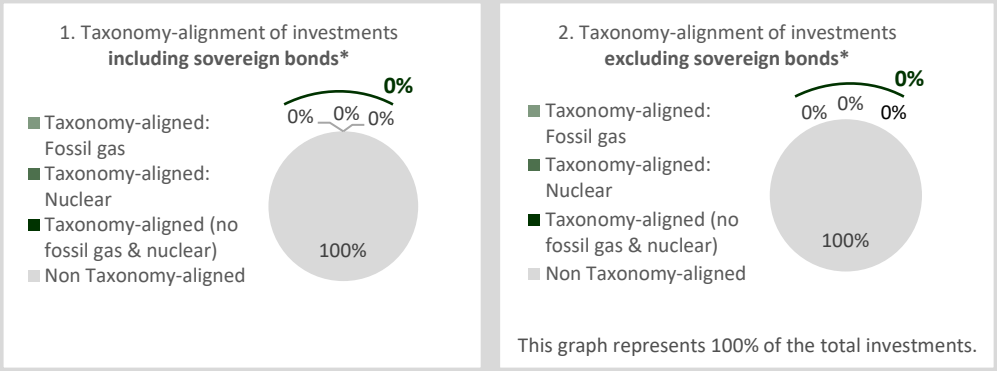
Does the financial product invest in fossil gas and/or nuclear energy related activities that comply with the EU Taxonomy[2]?

☐ Yes:

☐ In fossil gas ☐ In nuclear energy

☒ No

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?

The Sub-Fund does not have a minimum share of investments in transitional and enabling activities (i.e., 0%), as it does not commit to a minimum proportion of environmentally sustainable investments aligned with the EU Taxonomy.

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

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

Not Applicable

What is the minimum share of socially sustainable investments?

Not Applicable

[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?

"#2 Other" may include, in addition to issuers that are not analyzed, derivatives, funds (including Exchange Traded Funds) and bank deposits at sight, including cash held in current accounts with a bank accessible at any time. These are used for investment, hedging and efficient management portfolio purposes. There are no minimum environmental or social safeguards associated with these investments. A more detailed description of the specific asset allocation of this Sub-Fund can be found in the prospectus.

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?

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

No specific ESG-related index has been designated for this Sub-Fund.

- ***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 websites:

• *ABN AMRO Investment Solutions's Responsible Investment Policy: https://www.abnamroinvestmentsolutions.com/en/socially-responsible-investment-abn-amro-investment-solutions/sustainability-related-disclosures.html*

• *Documents of the Sub-Fund: https://www.abnamroinvestmentsolutions.com/en/fund-range/fund-range.html*

ABN AMRO Funds Schroder Euro Corporate ESG Bonds

Pre-contractual disclosure 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:
ABN AMRO Funds Schroder Euro Corporate ESG Bonds

Legal entity identifier:
5493003TUGS6KJRX7279

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 include 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
- ☒ 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 ___% 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?

The analysis of ESG factors is systematically integrated into the investment decision making process of ABN AMRO Funds Schroder Euro Corporate ESG Bonds (the "Sub-Fund"). The External Investment Manager defines ESG integration as the process of recognising the financial materiality (or significance) of environmental, social and corporate governance factors as part of the investment process. The Sub-Fund will use a selection of securities complying with ABN AMRO Investment Solutions (the "Management Company") ESG responsibility criteria. The External Investment Managers must comply with the Management Company's standards of quality and go through a qualitative selection process before being retained. This process involves an in-depth analysis of the External Investment Manager's corporate social responsibility policy as well as its overall

sustainability strengths going from the analysis of ESG professionals, philosophy and investment process. Under the ESG responsibility criteria of the Management Company, the External Investment Manager is committed to conducting both negative and positive screenings as well as taking engagement actions when necessary.The Sub-Fund will be composed of issuers that are either leading in ESG best-practice or attractive due to their progression in ESG.

The Sub-Fund promotes both environmental and social characteristics. On the environmental front, the Sub-Fund promotes climate risk management. The social characteristics promoted by the Sub-Fund focus on global human rights and labor standards.

No reference benchmark has been designated for the purpose of attaining the environmental or social characteristics promoted by the Sub-Fund.

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?

ESG analysis is systematically integrated into the investment decision making process. As part of its ESG framework, the Management Company uses the following sustainability indicators to measure the achievement of each of the environmental or social characteristics promoted by the Sub-Fund:

- Absence of companies that do not meet the criteria defined in the Management Company's Exclusion List and that are deemed incompatible with the E/S promotion (e.g. tobacco, controversial weapons).
- Controversy Level Assessment - Controversy involvement is a key measure of ESG performance. Controversy level assessment reflects a company's level of involvement in issues and how it manages those issues.
- Compliance with the UN Global Compact - The United Nations Global Compact is the world largest corporate sustainability initiative aimed at encouraging businesses and firms worldwide to adopt sustainable and socially responsible policies, and to report on their implementation. The UN Global Compact is a principle-based framework for businesses, stating ten principles in the areas of human rights, labour, the environment and anti-corruption. The Ten Principles of the United Nations Global Compact are derived from: the Universal Declaration of Human Rights, the International Labour Organization's Declaration on Fundamental Principles and Rights at Work, the Rio Declaration on Environment and Development, and the United Nations Convention Against Corruption.
- ESG Risk Scores - ESG risk scores measure a company's exposure to material industry-specific ESG risks and how the company manages those risks. This multi-dimensional way of measuring ESG risk combines the concepts of management and exposure to arrive at an absolute assessment of ESG risk.
- Scope 1 GHG Emissions- Scope 1 emissions emanate from a company's internal operations, including on-site energy production, vehicle fleets, manufacturing operations, and waste.
- Scope 2 GHG emissions- Scope 2 emissions are indirect emissions generated by the production of energy used by the company.

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?

Not Applicable

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

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

Not Applicable

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

Not Applicable

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.

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

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.

✖ Yes, the Sub-Fund considers principal adverse impacts (PAI) as part of the investment decision making process. The Sub-Fund strives to minimize two PAIs by excluding (i) United Nations Global Compact non-compliant companies and (ii) controversial weapons.

The above principal adverse impacts are considered at product level through the exclusion policy. Further information on principal adverse impacts will be provided in an annex to the Sub-Fund's annual report.

☐ No

ABN AMRO Funds Schroder Euro Corporate ESG Bonds

Pre-contractual disclosure 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

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 Sub-Fund aims to provide medium term capital appreciation with a diversified and actively managed portfolio of euro corporate bonds. The Sub-Fund will use a selection of securities complying with Environmental, Social and Governance (ESG) responsibility criteria. The portfolio will be composed of issuers that are either leading in ESG best-practice or attractive due to their progression in ESG.

The portfolio is actively managed through a process that combines a macro themes analysis and a bottom-up security selection. The outcome portfolio aims to combine uncorrelated sources of alpha in order to mitigate risk. The security selection process of the External Investment Manager incorporates a disciplined and well-defined ESG best-in-class approach. The External Investment Manager uses its proprietary ESG assessment analysis to identify leaders, laggards and issuers with highest ESG convictions.

For credit issuers in the portfolio analysts conduct both financial analysis and ESG analysis. In financial analysis, the External Investment Manager analyses companies' business models from a bottom-up perspective; revenues, cost, pricing power, capital allocation and leverage as well as liquidity management play a central role. That combined with sectorial and thematic considerations drive the financial credit recommendations and positioning in the fund. Governance and management quality assessment as well as ESG risk considerations (regulation/ stranded asset/ bad governance etc) affect both fundamental and ESG analysis. Analysts express their views with a rating from 1-Improving to 4-Deteriorating.

In addition, analysts use their internal proprietary tool SustainEx to get an estimate of various social and environmental "costs" or "benefits" of companies, by using certain indicators and quantifying them positively (e.g., medicine provisions, connectivity) and negatively (e.g., water intensity, CO2 emissions) to produce an aggregate notional measure of the effect that the relevant underlying issuer has on society and the environment.

Engagement with companies is a part of the ESG analysis and fund positioning and can also be relevant for financial materiality on the fundamental side.

The coverage of extra-financial indicators must exceed 90%. In this context, the Management Company is responsible for ensuring that the proportion of the Sub-Fund's net assets that is lacking an extra-financial indicator remains below 10%.

Methodological limitations can be assessed in terms of: nature of ESG information (quantification of qualitative data), ESG coverage (some data are not available for certain issuers) and homogeneity of ESG data (methodological differences).

- ***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 elements of the investment strategy are:

  - The Management Company's exclusions list as defined in the following table:

Company Exclusions based on International Standards and Policies	Exclusion Criteria
Companies non-compliant with the UN Global Compact's Principles	Excluded
Companies listed on ABN AMRO Investment Exclusion List (IEL)	Excluded
Companies listed on AAIS Good Governance Blacklist	Excluded

Company Exclusions based on Revenue Thresholds	
Adult Entertainment Production	>5%
Controversial Weapons direct ownership	>0%
Controversial Weapons indirect ownership involvement	>10%
Military Contracting Weapons	>0%
Military Contracting Weapons related products and /or services	>5%
Small Arms	>0%
Fur and specialty leather production	>5%
Unconventional fossil fuels (Arctic oil & gas exploration, oil sands and shale energy extraction methods)	Combined Revenues >5%
Thermal Coal Extraction	>5%
Thermal Coal Power Generation	>10%
Cannabis (recreational purposes)	>5%
Gambling	>5%
Genetically Modified Organisms	>5%
Tobacco Producing Companies	>0%
Tobacco Products Related Products/Services	>5%
Tobacco Products Retail and/or Distribution	>5%

The table above is a non-exhaustive set of exclusions which may evolve over time (with no prior notice).

In accordance with the ESMA Fund Naming Guidelines, the Sub-Fund further commits to exclude investments in the following companies as referred to in article 12(1)(a) to (g) of Commission Delegated Regulation (EU) 2020/1818[1]:

Company Exclusions based on ESMA Fund Naming Guidelines	Exclusion Criteria
Any activities related to Controversial Weapons	>0%
Cultivation and production of tobacco	>0%
Companies non-compliant with the UN Global Compact's Principles or OECD's Guidelines for Multinational Enterprises	Excluded
Exploration, mining, extraction, distribution or refining of hard coal and lignite	≥1%
Exploration, extraction, distribution or refining of oil fuels	≥10%
Exploration, extraction, manufacturing or distribution of gaseous fuels	≥50%
Electricity generation with a GHG intensity of more than 100 g CO2 e/kWh	≥50%

- The Sub-Fund will not invest in companies that do not pass the External Investment Manager ESG suitability analysis. The External Investment Manager

[1] except European Green Bonds that have been issued under the European Green Bonds Regulation (Regulation (EU) 2023/2631 as per the ESMA_QA_2368.

will consider for inclusion into the portfolio of the Sub-Fund, companies with the top 80% ESG scores (taking the External Investment Manager's proprietary scoring methodology).

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

  After implementation of the investment policy described above, the committed minimum rate to reduce the scope of investment is 20 %.

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

  The Sub-Fund incorporates good governance into its investment decision-making process, utilising both qualitative and quantitative assessments of governance practices.

  The Management Company's good governance framework is employed to evaluate corporate governance, establishing criteria to identify companies that fail to meet good governance standards and exclude them from the investment universe. This framework aligns with widely recognized industry standards, covering aspects such as sound management structures, employee relations, remuneration of staff, and tax compliance.

  Additionally, the External Investment Manager should apply its corporate governance assessment while complying with the one of the Management Company.

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

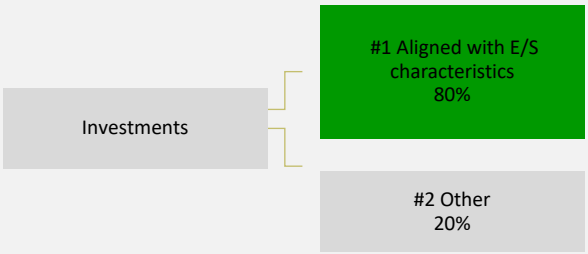
What is the asset allocation planned for this financial product?

The Sub-Fund invests at least 80% of its net assets in assets that have been determined as "eligible" as per the ESG process in place (hence in investments that are aligned with the promoted environmental and social characteristics (#1 Aligned with E/S characteristics).

Up to 20% of the investments are not aligned with these characteristics (#2 Other).

Asset allocation describes the share of investments in specific assets.

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 operational activities of investee companies.



#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.

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

  Not Applicable

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.

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

Not Applicable

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

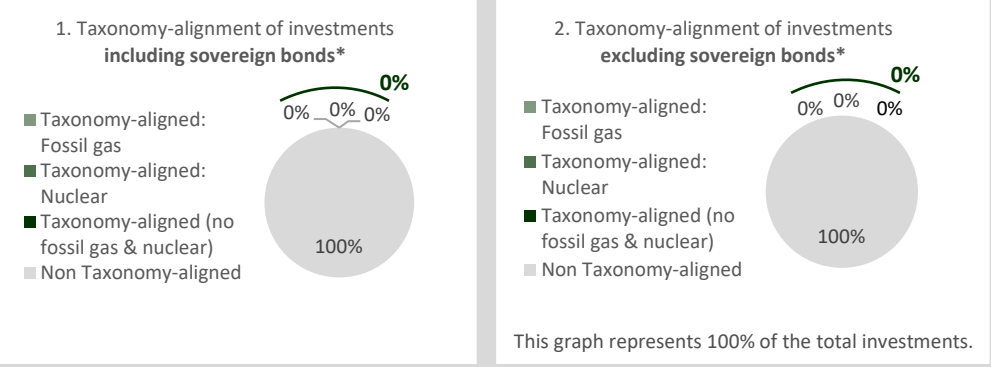
  ☐ Yes:

  ☐ In fossil gas ☐ In nuclear energy

  ☒ No

[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.

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?

The Sub-Fund does not have a minimum share of investments in transitional and enabling activities (i.e., 0%), as it does not commit to a minimum proportion of environmentally sustainable investments aligned with the EU Taxonomy.

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

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

Not Applicable

What is the minimum share of socially sustainable investments?

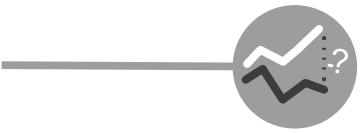
Not Applicable

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

"#2 Other" may include, in addition to issuers that are not analyzed, derivatives, funds (including Exchange Traded Funds) and bank deposits at sight, including cash held in current accounts with a bank accessible at any time. These are used for investment, hedging and efficient management portfolio purposes. There are no minimum environmental or social safeguards associated with these investments. A more detailed description of the specific asset allocation of this Sub-Fund can be found in the prospectus.

ABN AMRO Funds Schroder Euro Corporate ESG Bonds

Pre-contractual disclosure 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



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?

No specific ESG-related index has been designated for this Sub-Fund.

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 websites:

• ABN AMRO Investment Solution's Responsible Investment Policy:
https://www.abnamroinvestmentsolutions.com/en/socially-responsible-investment-abn-amro-investment-solutions/sustainability-related-disclosures.html

• Documents of the Sub-Fund:
https://www.abnamroinvestmentsolutions.com/en/fund-range/fund-range.html

ABN AMRO Funds Schroder Euro Corporate ESG Bonds Duration Hedged

Pre-contractual disclosure 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:
ABN AMRO Funds Schroder Euro Corporate ESG Bonds Duration Hedged

Legal entity identifier:
549300FC4BSAZ6UXCV90

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 include 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
- ☒ 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 ___% 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?

The analysis of ESG factors is systematically integrated into the investment decision making process of ABN AMRO Funds Schroder Euro Corporate ESG Bonds (the "Sub-Fund"). The External Investment Manager defines ESG integration as the process of recognising the financial materiality (or significance) of environmental, social and corporate governance factors as part of the investment process. The Sub-Fund will use a selection of securities complying with ABN AMRO Investment Solutions (the "Management Company") ESG responsibility criteria. The External Investment Managers must comply with the Management Company's standards of quality and go through a qualitative selection process before being retained. This process involves an in-depth analysis of the External Investment Manager's corporate social responsibility policy as well as its overall

sustainability strengths going from the analysis of ESG professionals, philosophy and investment process. Under the ESG responsibility criteria of the Management Company, the External Investment Manager is committed to conducting both negative and positive screenings as well as taking engagement actions when necessary.The Sub-Fund will be composed of issuers that are either leading in ESG best-practice or attractive due to their progression in ESG.

The Sub-Fund promotes both environmental and social characteristics. On the environmental front, the Sub-Fund promotes climate risk management. The social characteristics promoted by the Sub-Fund focus on global human rights and labor standards.

No reference benchmark has been designated for the purpose of attaining the environmental or social characteristics promoted by the Sub-Fund.

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?

ESG analysis is systematically integrated into the investment decision making process. As part of its ESG framework, the Management Company uses the following sustainability indicators to measure the achievement of each of the environmental or social characteristics promoted by the Sub-Fund:

- Absence of companies that do not meet the criteria defined in the Management Company's Exclusion List and that are deemed incompatible with the E/S promotion (e.g. tobacco, controversial weapons).
- Controversy Level Assessment - Controversy involvement is a key measure of ESG performance. Controversy level assessment reflects a company's level of involvement in issues and how it manages those issues.
- Compliance with the UN Global Compact - The United Nations Global Compact is the world largest corporate sustainability initiative aimed at encouraging businesses and firms worldwide to adopt sustainable and socially responsible policies, and to report on their implementation. The UN Global Compact is a principle-based framework for businesses, stating ten principles in the areas of human rights, labour, the environment and anti-corruption. The Ten Principles of the United Nations Global Compact are derived from: the Universal Declaration of Human Rights, the International Labour Organization's Declaration on Fundamental Principles and Rights at Work, the Rio Declaration on Environment and Development, and the United Nations Convention Against Corruption.
- ESG Risk Scores - ESG risk scores measure a company's exposure to material industry-specific ESG risks and how the company manages those risks. This multi-dimensional way of measuring ESG risk combines the concepts of management and exposure to arrive at an absolute assessment of ESG risk.
- Scope 1 GHG Emissions- Scope 1 emissions emanate from a company's internal operations, including on-site energy production, vehicle fleets, manufacturing operations, and waste.
- Scope 2 GHG emissions- Scope 2 emissions are indirect emissions generated by the production of energy used by the company.

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?

Not Applicable

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

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

Not Applicable

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

Not Applicable

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.

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

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.

✖ Yes , the Sub-Fund considers principal adverse impacts (PAI) as part of the investment decision making process. The Sub-Fund strives to minimize two PAIs by excluding (i) United Nations Global Compact non-compliant companies and (ii) controversial weapons.

The above principal adverse impacts are considered at product level through the exclusion policy. Further information on principal adverse impacts will be provided in an annex to the Sub-Fund's annual report.

☐ No

ABN AMRO Funds Schroder Euro Corporate ESG Bonds Duration Hedged

Pre-contractual disclosure 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

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 Sub-Fund aims to provide medium term capital appreciation with a diversified and actively managed portfolio of euro corporate bonds. The Sub-Fund will use a selection of securities complying with Environmental, Social and Governance (ESG) responsibility criteria. The portfolio will be composed of issuers that are either leading in ESG best-practice or attractive due to their progression in ESG.

The portfolio is actively managed through a process that combines a macro themes analysis and a bottom-up security selection. The outcome portfolio aims to combine uncorrelated sources of alpha in order to mitigate risk. The security selection process of the External Investment Manager incorporates a disciplined and well-defined ESG best-in-class approach. The External Investment Manager uses its proprietary ESG assessment analysis to identify leaders, laggards and issuers with highest ESG convictions.

For credit issuers in the portfolio analysts conduct both financial analysis and ESG analysis. In financial analysis, the External Investment Manager analyses companies' business models from a bottom-up perspective; revenues, cost, pricing power, capital allocation and leverage as well as liquidity management play a central role. That combined with sectorial and thematic considerations drive the financial credit recommendations and positioning in the fund. Governance and management quality assessment as well as ESG risk considerations (regulation/ stranded asset/ bad governance etc) affect both fundamental and ESG analysis. Analysts express their views with a rating from 1-Improving to 4-Deteriorating.

In addition, analysts use their internal proprietary tool SustainEx to get an estimate of various social and environmental "costs" or "benefits" of companies, by using certain indicators and quantifying them positively (e.g., medicine provisions, connectivity) and negatively (e.g., water intensity, CO2 emissions) to produce an aggregate notional measure of the effect that the relevant underlying issuer has on society and the environment.

Engagement with companies is a part of the ESG analysis and fund positioning and can also be relevant for financial materiality on the fundamental side.

The coverage of extra-financial indicators must exceed 90%. In this context, the Management Company is responsible for ensuring that the proportion of the Sub-Fund's net assets that is lacking an extra-financial indicator remains below 10%.

Methodological limitations can be assessed in terms of: nature of ESG information (quantification of qualitative data), ESG coverage (some data are not available for certain issuers) and homogeneity of ESG data (methodological differences).

For information, the Sub-Fund will aim to lower the duration by an equivalent of the duration of its Reference Portfolio using listed derivatives.

- ***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 elements of the investment strategy are:

  - The Management Company's exclusions list as defined in the following table:

Company Exclusions based on International Standards and Policies	Exclusion Criteria
Companies non-compliant with the UN Global Compact's Principles	Excluded

Companies listed on ABN AMRO Investment Exclusion List (IEL)	Excluded
Companies listed on AAIS Good Governance Blacklist	Excluded
Company Exclusions based on Revenue Thresholds	
Adult Entertainment Production	>5%
Controversial Weapons direct ownership	>0%
Controversial Weapons indirect ownership involvement	>10%
Military Contracting Weapons	>0%
Military Contracting Weapons related products and /or services	>5%
Small Arms	>0%
Fur and specialty leather production	>5%
Unconventional fossil fuels (Arctic oil & gas exploration, oil sands and shale energy extraction methods)	Combined Revenues >5%
Thermal Coal Extraction	>5%
Thermal Coal Power Generation	>10%
Cannabis (recreational purposes)	>5%
Gambling	>5%
Genetically Modified Organisms	>5%
Tobacco Producing Companies	>0%
Tobacco Products Related Products/Services	>5%
Tobacco Products Retail and/or Distribution	>5%

The table above is a non-exhaustive set of exclusions which may evolve over time (with no prior notice).

In accordance with the ESMA Fund Naming Guidelines, the Sub-Fund further commits to exclude investments in the following companies as referred to in article 12(1)(a) to (g) of Commission Delegated Regulation (EU) 2020/1818[1]:

Company Exclusions based on ESMA Fund Naming Guidelines	Exclusion Criteria
Any activities related to Controversial Weapons	>0%
Cultivation and production of tobacco	>0%
Companies non-compliant with the UN Global Compact's Principles or OECD's Guidelines for Multinational Enterprises	Excluded
Exploration, mining, extraction, distribution or refining of hard coal and lignite	≥1%
Exploration, extraction, distribution or refining of oil fuels	≥10%
Exploration, extraction, manufacturing or distribution of gaseous fuels	≥50%
Electricity generation with a GHG intensity of more than 100 g CO2 e/kWh	≥50%

[1] except European Green Bonds that have been issued under the European Green Bonds Regulation (Regulation (EU) 2023/2631 as per the ESMA_QA_2368.

- The Sub-Fund will not invest in companies that do not pass the External Investment Manager ESG suitability analysis. The External Investment Manager will consider for inclusion into the portfolio of the Sub-Fund, companies with the top 80% ESG scores (taking the External Investment Manager's proprietary scoring methodology).

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

After implementation of the investment policy described above, the committed minimum rate to reduce the scope of investment is 20 %.

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

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

The Sub-Fund incorporates good governance into its investment decision-making process, utilising both qualitative and quantitative assessments of governance practices.

The Management Company's good governance framework is employed to evaluate corporate governance, establishing criteria to identify companies that fail to meet good governance standards and exclude them from the investment universe. This framework aligns with widely recognized industry standards, covering aspects such as sound management structures, employee relations, remuneration of staff, and tax compliance.

Additionally, the External Investment Manager should apply its corporate governance assessment while complying with the one of the Management Company.

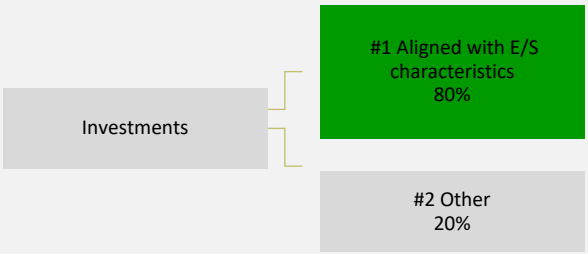
What is the asset allocation planned for this financial product?

Asset allocation describes the share of investments in specific assets.

The Sub-Fund invests at least 80% of its net assets in assets that have been determined as "eligible" as per the ESG process in place (hence in investments that are aligned with the promoted environmental and social characteristics (#1 Aligned with E/S characteristics).

Up to 20% of the investments are not aligned with these characteristics (#2 Other).

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 operational activities of investee companies.



#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.

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

  Not Applicable

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.

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

Not Applicable

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

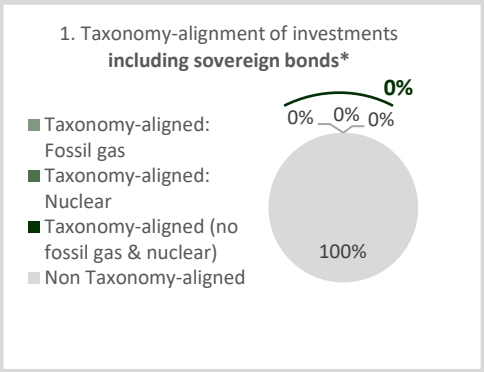
  ☐ Yes:

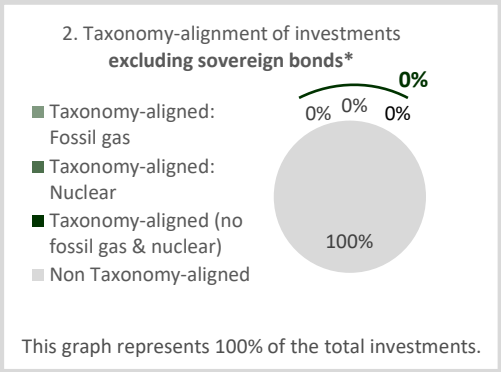
  ☐ In fossil gas ☐ In nuclear energy

  ☒ No

[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.

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?

The Sub-Fund does not have a minimum share of investments in transitional and enabling activities (i.e., 0%), as it does not commit to a minimum proportion of environmentally sustainable investments aligned with the EU Taxonomy.

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

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

Not Applicable

What is the minimum share of socially sustainable investments?

Not Applicable

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

"#2 Other" may include, in addition to issuers that are not analyzed, derivatives, funds (including Exchange Traded Funds) and bank deposits at sight, including cash held in current accounts with a bank accessible at any time. These are used for investment, hedging and efficient management portfolio purposes. There are no minimum environmental or social safeguards associated with these investments. A more detailed description of the specific asset allocation of this Sub-Fund can be found in the prospectus.

ABN AMRO Funds Schroder Euro Corporate ESG Bonds Duration Hedged

Pre-contractual disclosure 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

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?

No specific ESG-related index has been designated for this Sub-Fund.

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 websites:

• ABN AMRO Investment Solution's Responsible Investment Policy:
https://www.abnamroinvestmentsolutions.com/en/socially-responsible-investment-abn-amro-investment-solutions/sustainability-related-disclosures.html

• Documents of the Sub-Fund:
https://www.abnamroinvestmentsolutions.com/en/fund-range/fund-range.html

ABN AMRO Funds Victory RS Global Equities

Pre-contractual disclosure 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:
ABN AMRO Funds Victory RS Global Equities

Legal entity identifier:
6367001T4EAJU1T88056

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 include 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
- ☒ 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 ___% 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?

The analysis of ESG factors is systematically integrated into the investment decision making process of ABN AMRO Funds - RS Victory Global equities (the “Sub-Fund”). The External Investment Manager defines ESG integration as the process of recognising the financial materiality (or significance) of environmental, social and corporate governance factors as part of the investment process. The Sub-Fund will use a selection of securities complying with ABN AMRO Investment Solutions (the “Management Company”) ESG responsibility criteria. The External Investment Manager must comply with the Management Company's standards of quality and gzo through a qualitative selection process before being retained. This process involves an in-depth analysis of the External Investment Manager's corporate social responsibility policy as well as its overall sustainability strengths going from the

analysis of ESG professionals, philosophy and investment process. Under the ESG responsibility criteria of the Management Company, the External Investment Manager is committed to conducting both negative and positive screenings as well as taking engagement actions when necessary.

No reference benchmark has been designated for the purpose of attaining the environmental or social characteristics promoted by the Sub-Fund.

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?

ESG analysis is systematically integrated into the investment decision making process. As part of its ESG framework, the Management Company uses the following sustainability indicators to measure the achievement of each of the environmental or social characteristics promoted by the Sub-Fund:

On the corporate side:

- Absence of companies that do not meet the criteria defined in the Management Company's Exclusion List and that are deemed incompatible with the E/S promotion (e.g. tobacco, controversial weapons).
- Controversy Level Assessment - Controversy involvement is a key measure of ESG performance. Controversy level assessment reflects a company's level of involvement in issues and how it manages those issues.
- Compliance with the UN Global Compact - The United Nations Global Compact is the world largest corporate sustainability initiative aimed at encouraging businesses and firms worldwide to adopt sustainable and socially responsible policies, and to report on their implementation. The UN Global Compact is a principle-based framework for businesses, stating ten principles in the areas of human rights, labour, the environment and anti-corruption. The Ten Principles of the United Nations Global Compact are derived from: the Universal Declaration of Human Rights, the International Labour Organization's Declaration on Fundamental Principles and Rights at Work, the Rio Declaration on Environment and Development, and the United Nations Convention Against Corruption.
- ESG Risk Scores - ESG risk scores measure a company's exposure to material industry-specific ESG risks and how the company manages those risks. This multi-dimensional way of measuring ESG risk combines the concepts of management and exposure to arrive at an absolute assessment of ESG risk.

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?

Not Applicable

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

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

Not Applicable

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

Not Applicable

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.

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

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.

☒ Yes, the Sub-Fund considers principal adverse impacts (PAI) as part of the investment decision making process. The Sub-Fund strives to minimize two PAIs by excluding (i) United Nations Global Compact non-compliant companies and (ii) controversial weapons.

The above principal adverse impacts are considered at product level through the exclusion policy. Further information on principal adverse impacts will be provided in an annex to the Sub-Fund's annual report.

☐ No

What investment strategy does this financial product follow?

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

The External Investment Manager employs both quantitative modelling and qualitative analysis in seeking to identify higher quality investment candidates across geographic regions and market capitalizations. The External Investment Manager 's proprietary quantitative model emphasizes the ability to create shareholder value, attractive valuations and favourable market sentiment. Research analysts validate model recommendations, assess the sustainability of company performance and evaluate business risks. It monitors macroeconomic and political trends, as well as risk exposures, as part of the overall investment process. The External Investment Manager incorporates ESG considerations into its qualitative assessment of investment candidates. It leverages third-party ESG ratings, available industry research and data, and management's disclosures, among other things, to inform its views on a company's ESG practices and trends.

As part of the ESG integration approach, ESG evaluation occurs during the qualitative part of the investment process and is the final step of the qualitative framework. Analysts are guided by a proprietary ESG risk scoring system (relying on third party data inputs) which helps them focus on an investment candidate's key issues at a more granular level. They look at different ESG risk scores for all companies (i.e., Biodiversity & Land Use; Carbon Emissions; Corruption; Privacy Data; Human Capital Development; etc.)and give attention to the most relevant ones for their industries. Analysts consider Environmental (E) and Social (S) risks that could potentially impact business performance, while also evaluating management transparency and alignment with shareholder interests. The External Investment Manager regularly reviews third party ESG scores of existing holdings and monitors the aggregate level of portfolio ESG exposure relative to its reference index. It also considers relative exposure to each respective ESG pillar (i.e. Environmental, Social and Governance).

Overall, the formal investment process is grounded in a combination of quantitative and fundamental analysis, with ESG factors integrated to identify risks.

The coverage of extra-financial indicators must exceed 90%. In this context, the Management Company is responsible for ensuring that the proportion of the Sub-Fund's net assets that is lacking an extra-financial indicator remains below 10%.

Methodological limitations can be assessed in terms of: nature of ESG information (quantification of qualitative data), ESG coverage (some data are not available for certain issuers) and homogeneity of ESG data (methodological differences).

- ***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 elements of the investment strategy are:

  - The Management Company's exclusions list as defined in the following table:

Company Exclusions based on International Standards and Policies	Exclusion Criteria
Companies non-compliant with the UN Global Compact's Principles	Excluded
Companies listed on ABN AMRO Investment Exclusion List (IEL)	Excluded
Companies listed on AAIS Good Governance Blacklist	Excluded
Company Exclusions based on Revenue Thresholds	
Controversial Weapons direct involvement	>0%[1]
Controversial Weapons indirect ownership involvement	>35%
Thermal Coal Extraction	>10%
Thermal Coal Power Generation	>10%
Tobacco Producing Companies	>0%

[1] In case of involvement in nuclear weapons, the company is excluded if it contributes to the nuclear programs of states other than the United States, the United Kingdom or France (the nuclear powers that are part of the Treaty on the Non-proliferation of Nuclear Weapons and the NATO).

The table above is a non-exhaustive set of exclusions which may evolve over time (with no prior notice).

- The Sub-Fund excludes companies that fail to meet a pre-defined threshold, which is based on a combination of screening ESG performance ratings from external data provider and the External Investment Manager's proprietary analysis.

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

  There is no committed minimum rate to reduce the scope of the investments considered prior to the application of that investment strategy.

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

  The Sub-Fund incorporates good governance into its investment decision-making process, utilising both qualitative and quantitative assessments of governance practices.

  The Management Company's good governance framework is employed to evaluate corporate governance, establishing criteria to identify companies that fail to meet good governance standards and exclude them from the investment universe. This framework aligns with widely recognized industry standards, covering aspects such as sound management structures, employee relations, remuneration of staff, and tax compliance.

  Additionally, the External Investment Manager should apply its corporate governance assessment while complying with the one of the Management Company.

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

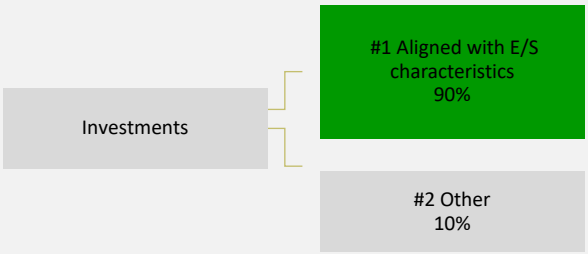
What is the asset allocation planned for this financial product?

The Sub-Fund invests at least 90% of its net assets in assets that have been determined as "eligible" as per the ESG process in place (hence in investments that are aligned with the promoted environmental and social characteristics (#1 Aligned with E/S characteristics).

Up to 10% of the investments are not aligned with these characteristics (#2 Other).

Asset allocation describes the share of investments in specific assets.

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 operational activities of investee companies.



#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.

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

  Not Applicable

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

Not Applicable

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]?**

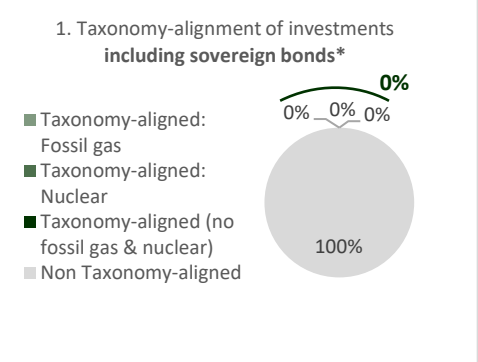
  ☐ Yes:

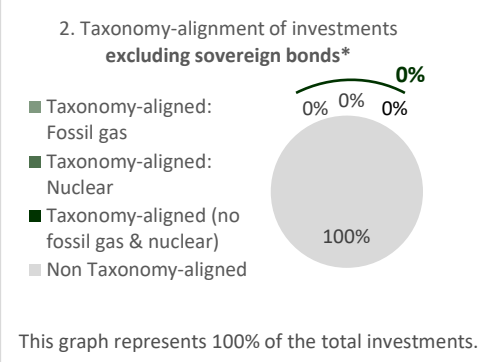
  ☐ In fossil gas ☐ In nuclear energy

  ☒ No

[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.

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?

The Sub-Fund does not have a minimum share of investments in transitional and enabling activities (i.e., 0%), as it does not commit to a minimum proportion of environmentally sustainable investments aligned with the EU Taxonomy.

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

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

Not Applicable

What is the minimum share of socially sustainable investments?

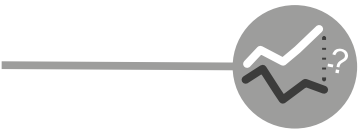
Not Applicable

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

"#2 Other" may include, in addition to issuers that are not analyzed, derivatives, funds (including Exchange Traded Funds) and bank deposits at sight, including cash held in current accounts with a bank accessible at any time. These are used for investment, hedging and efficient management portfolio purposes. There are no minimum environmental or social safeguards associated with these investments. A more detailed description of the specific asset allocation of this Sub-Fund can be found in the prospectus.

ABN AMRO Funds Victory RS Global Equities

Pre-contractual disclosure 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



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?

No specific ESG-related index has been designated for this Sub-Fund.

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 websites:

• ABN AMRO Investment Solution's Responsible Investment Policy:
https://www.abnamroinvestmentsolutions.com/en/socially-responsible-investment-abn-amro-investment-solutions/sustainability-related-disclosures.html

• Documents of the Sub-Fund:
https://www.abnamroinvestmentsolutions.com/en/fund-range/fund-range.html

ABN AMRO Funds Walter Scott European ESG Equities

Pre-contractual disclosure 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:
ABN AMRO Funds Walter Scott European ESG Equities

Legal entity identifier:
549300ZHDE6PGNUEWN16

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 include 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
- ☒ 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 ___% 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?

The analysis of ESG factors is systematically integrated into the investment decision making process of ABN AMRO Funds Walter Scott European ESG Equities (the "Sub-Fund"). The External Investment Manager defines ESG integration as the process of recognising the financial materiality (or significance) of environmental, social and corporate governance factors as part of the investment process. The Sub-Fund will use a selection of securities complying with ABN AMRO Investment Solutions (the "Management Company") ESG responsibility criteria. The External Investment Managers must comply with the Management Company's standards of quality and go through a qualitative selection process before being retained. This process involves an in-depth analysis of the External Investment Manager's corporate social responsibility policy as well as its overall

sustainability strengths going from the analysis of ESG professionals, philosophy and investment process. Under the ESG responsibility criteria of the Management Company, the External Investment Manager is committed to conducting both negative and positive screenings as well as taking engagement actions when necessary.The Sub-Fund will be composed of issuers that are either leading in ESG best-practice or attractive due to their progression in ESG.

The Sub-Fund promotes both environmental and social characteristics. On the environmental front, the Sub-Fund promotes climate risk management. The social characteristics promoted by the Sub-Fund focus on global human rights and labor standards.

No reference benchmark has been designated for the purpose of attaining the environmental or social characteristics promoted by the Sub-Fund.

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?

ESG analysis is systematically integrated into the investment decision making process. As part of its ESG framework, the Management Company uses the following sustainability indicators to measure the achievement of each of the environmental or social characteristics promoted by the Sub-Fund:

- Absence of companies that do not meet the criteria defined in the Management Company's Exclusion List and that are deemed incompatible with the E/S promotion (e.g. tobacco, controversial weapons).
- Controversy Level Assessment - Controversy involvement is a key measure of ESG performance. Controversy level assessment reflects a company's level of involvement in issues and how it manages those issues.
- Compliance with the UN Global Compact - The United Nations Global Compact is the world largest corporate sustainability initiative aimed at encouraging businesses and firms worldwide to adopt sustainable and socially responsible policies, and to report on their implementation. The UN Global Compact is a principle-based framework for businesses, stating ten principles in the areas of human rights, labour, the environment and anti-corruption. The Ten Principles of the United Nations Global Compact are derived from: the Universal Declaration of Human Rights, the International Labour Organization's Declaration on Fundamental Principles and Rights at Work, the Rio Declaration on Environment and Development, and the United Nations Convention Against Corruption.
- ESG Risk Scores - ESG risk scores measure a company's exposure to material industry-specific ESG risks and how the company manages those risks. This multi-dimensional way of measuring ESG risk combines the concepts of management and exposure to arrive at an absolute assessment of ESG risk.
- Scope 1 GHG Emissions- Scope 1 emissions emanate from a company's internal operations, including on-site energy production, vehicle fleets, manufacturing operations, and waste.
- Scope 2 GHG emissions- Scope 2 emissions are indirect emissions generated by the production of energy used by the company.

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?

Not Applicable

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

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

Not Applicable

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

Not Applicable

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.

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

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.

✖ Yes, the Sub-Fund considers principal adverse impacts (PAI) as part of the investment decision making process. The Sub-Fund strives to minimize two PAIs by excluding (i) United Nations Global Compact non-compliant companies and (ii) controversial weapons.

The above principal adverse impacts are considered at product level through the exclusion policy. Further information on principal adverse impacts will be provided in an annex to the Sub-Fund's annual report.

☐ No

ABN AMRO Funds Walter Scott European ESG Equities

Pre-contractual disclosure 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

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 External Investment Manager's process focuses on all factors that influence the company's long-term performance, including ESG factors. The External Investment Manager's approach to ESG integration is to ensure that material factors relating to a company's integrity, sustainability and governance are integrated into the investment process (both analysis and decision-making). The objective of integrating ESG factors into the External Investment Manager's approach is to provide enhanced risk-adjusted returns over the long term. The External Investment Manager's "7 Sisters" model includes an analysis of an issuer's business operations and its interactions with key stakeholders, and is integrated into the financial management of the portfolio to enable the fund manager to identify the risks as well as the opportunities that arise from the key sustainability challenges.

The “Seven Sisters” model is based around:

- Company – History, business, divisional/geographic split, customer examples, operational footprint
- Integrity – Summary of the Integrity, Sustainability and Governance analysis.
- Market Characteristics – Size/growth/cyclicality/structure and regulation
- Control of Destiny – Market share and competitors, are they a consolidator, competitive advantage and barriers to entry, pricing power, customer/supplier concentration, substitution risk
- Financial Profile – Looks at the return structure, cash flow and the balance sheet.
- Management & Board – Experience and longevity, diversity, remuneration issues
- Valuation/Trading – Valuation, size/liquidity, available share classes.

In the analysis of integrity, sustainability and governance practices, companies are assessed and monitored on relevant and material factors across four key areas:

1) Environmental Considerations
2) Carbon Risk and Climate Change
3) Human and Social Capital
4) Governance

Engagement is central to the process. The External Investment Manager actively engages with investee companies for information and for change, addressing ESG and other issues that are material to the companies’ long-term success.

The coverage of extra-financial indicators must exceed 90%. In this context, the Management Company is responsible for ensuring that the proportion of the Sub-Fund's net assets that is lacking an extra-financial indicator remains below 10%.

Methodological limitations can be assessed in terms of: nature of ESG information (quantification of qualitative data), ESG coverage (some data are not available for certain issuers) and homogeneity of ESG data (methodological differences).

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 elements of the investment strategy are:

- The Management Company's exclusions list as defined in the following table:

Company Exclusions based on International Standards and Policies	Exclusion Criteria
Companies non-compliant with the UN Global Compact's Principles	Excluded
Companies listed on ABN AMRO Investment Exclusion List (IEL)	Excluded
Companies listed on AAIS Good Governance Blacklist	Excluded
Company Exclusions based on Revenue Thresholds	
Adult Entertainment Production	>5%
Controversial Weapons direct ownership	>0%
Controversial Weapons indirect ownership involvement	>10%
Military Contracting Weapons	>0%
Military Contracting Weapons related products and /or services	>5%
Small Arms	>0%
Fur and specialty leather production	>5%
Unconventional fossil fuels (Arctic oil & gas exploration, oil sands and shale energy extraction methods)	Combined Revenues >5%
Thermal Coal Extraction	>5%
Thermal Coal Power Generation	>10%
Cannabis (recreational purposes)	>5%
Gambling	>5%
Genetically Modified Organisms	>5%
Tobacco Producing Companies	>0%
Tobacco Products Related Products/Services	>5%
Tobacco Products Retail and/or Distribution	>5%

The table above is a non-exhaustive set of exclusions which may evolve over time (with no prior notice).

In accordance with the ESMA Fund Naming Guidelines, the Sub-Fund further commits to exclude investments in the following companies as referred to in article 12(1)(a) to (g) of Commission Delegated Regulation (EU) 2020/1818:

Company Exclusions based on ESMA Fund Naming Guidelines	Exclusion Criteria
Any activities related to Controversial Weapons	>0%
Cultivation and production of tobacco	>0%
Companies non-compliant with the UN Global Compact's Principles or OECD's Guidelines for Multinational Enterprises	Excluded
Exploration, mining, extraction, distribution or refining of hard coal and lignite	≥1%

Exploration, extraction, distribution or refining of oil fuels	≥10%
Exploration, extraction, manufacturing or distribution of gaseous fuels	≥50%
Electricity generation with a GHG intensity of more than 100 g CO2 e/kWh	≥50%

- The Sub-Fund excludes companies that fail to meet a pre-defined threshold, which is based on a combination of screening ESG performance ratings from external a third-party data provider and the External Investment Manager's proprietary analysis.

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

After implementation of the investment policy described above, the committed minimum rate to reduce the scope of investment is 20 %.

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

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

The Sub-Fund incorporates good governance into its investment decision-making process, utilising both qualitative and quantitative assessments of governance practices.

The Management Company's good governance framework is employed to evaluate corporate governance, establishing criteria to identify companies that fail to meet good governance standards and exclude them from the investment universe. This framework aligns with widely recognized industry standards, covering aspects such as sound management structures, employee relations, remuneration of staff, and tax compliance.

Additionally, the External Investment Manager should apply its corporate governance assessment while complying with the one of the Management Company.

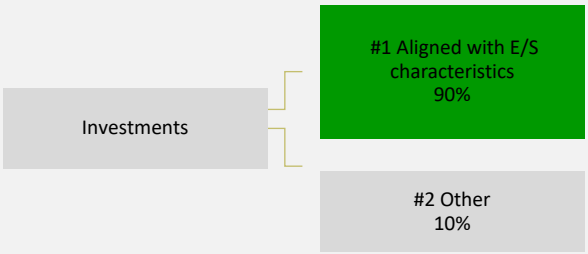
What is the asset allocation planned for this financial product?

Asset allocation describes the share of investments in specific assets.

The Sub-Fund invests at least 90% of its net assets in assets that have been determined as "eligible" as per the ESG process in place (hence in investments that are aligned with the promoted environmental and social characteristics (#1 Aligned with E/S characteristics).

Up to 10% of the investments are not aligned with these characteristics (#2 Other).

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 operational activities of investee companies.



#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.

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

  Not Applicable

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

Not Applicable

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[1]?**

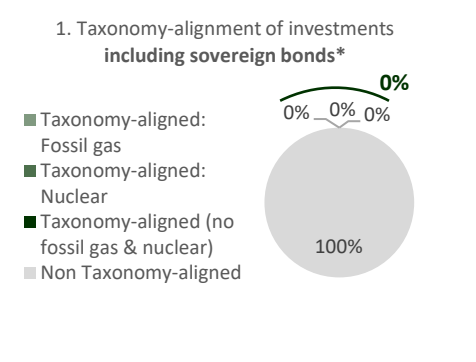
  ☐ Yes:

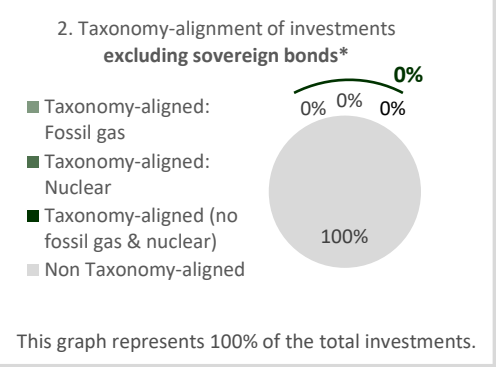
  ☐ In fossil gas ☐ In nuclear energy

  ☒ No

[1] 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.

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?

The Sub-Fund does not have a minimum share of investments in transitional and enabling activities (i.e., 0%), as it does not commit to a minimum proportion of environmentally sustainable investments aligned with the EU Taxonomy.

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

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

Not Applicable

What is the minimum share of socially sustainable investments?

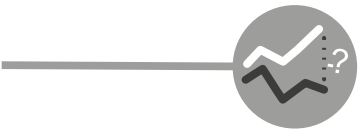
Not Applicable

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

"#2 Other" may include, in addition to issuers that are not analyzed, derivatives, funds (including Exchange Traded Funds) and bank deposits at sight, including cash held in current accounts with a bank accessible at any time. These are used for investment, hedging and efficient management portfolio purposes. There are no minimum environmental or social safeguards associated with these investments. A more detailed description of the specific asset allocation of this Sub-Fund can be found in the prospectus.

ABN AMRO Funds Walter Scott European ESG Equities

Pre-contractual disclosure 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



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?

No specific ESG-related index has been designated for this Sub-Fund.

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 websites:

• ABN AMRO Investment Solution's Responsible Investment Policy:
https://www.abnamroinvestmentsolutions.com/en/socially-responsible-investment-abn-amro-investment-solutions/sustainability-related-disclosures.html

• Documents of the Sub-Fund:
https://www.abnamroinvestmentsolutions.com/en/fund-range/fund-range.html

ABN AMRO Funds Fund of Mandates Euro Corporate Bonds

Pre-contractual disclosure 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:
ABN AMRO Funds Fund of Mandates Euro Corporate Bonds

Legal entity identifier:
549300BP04XA5GEJQV74

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 include 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
- ☒ 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 ___% 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?

The analysis of ESG factors is systematically integrated into the investment decision making process of ABN AMRO Funds Fund of Mandate Euro Corporate Bonds (the "Sub-Fund"). ESG integration is the process of recognising the financial materiality (or significance) of environmental, social and corporate governance factors as part of the investment process. The Sub-Fund will use a selection of securities complying with ABN AMRO Investment Solutions (the "Management Company") ESG responsibility criteria. Under the ESG responsibility criteria of the Management Company, the Sub-Fund is committed to conducting both negative and positive screenings as well as taking engagement actions when necessary.

The Sub-Fund promotes both environmental and social characteristics. On the environmental front, the Sub-Fund promotes climate risk management. The social characteristics promoted by the Sub-Fund focus on global human rights and labor standards.

No reference benchmark has been designated for the purpose of attaining the environmental or social characteristics promoted by the Sub-Fund.

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?

ESG analysis is systematically integrated into the investment decision making process. As part of its ESG framework, the Management Company uses the following sustainability indicators to measure the achievement of each of the environmental or social characteristics promoted by the Sub-Fund:

- Absence of companies that do not meet the criteria defined in the Management Company's Exclusion List and that are deemed incompatible with the E/S promotion (e.g. tobacco, controversial weapons).
- Controversy Level Assessment - Controversy involvement is a key measure of ESG performance. Controversy level assessment reflects a company's level of involvement in issues and how it manages those issues.
- Compliance with the UN Global Compact - The United Nations Global Compact is the world largest corporate sustainability initiative aimed at encouraging businesses and firms worldwide to adopt sustainable and socially responsible policies, and to report on their implementation. The UN Global Compact is a principle-based framework for businesses, stating ten principles in the areas of human rights, labour, the environment and anti-corruption. The Ten Principles of the United Nations Global Compact are derived from: the Universal Declaration of Human Rights, the International Labour Organization's Declaration on Fundamental Principles and Rights at Work, the Rio Declaration on Environment and Development, and the United Nations Convention Against Corruption.
- ESG Risk Scores - ESG risk scores measure a company's exposure to material industry-specific ESG risks and how the company manages those risks. This multi-dimensional way of measuring ESG risk combines the concepts of management and exposure to arrive at an absolute assessment of ESG risk.
- Scope 1 GHG Emissions- Scope 1 emissions emanate from a company's internal operations, including on-site energy production, vehicle fleets, manufacturing operations, and waste.
- Scope 2 GHG emissions- Scope 2 emissions are indirect emissions generated by the production of energy used by the company.

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?

Not Applicable

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

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

Not Applicable

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

Not Applicable

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.

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

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.

☒ Yes , the Sub-Fund considers principal adverse impacts (PAI) as part of the investment decision making process. The Sub-Fund strives to minimize two PAIs by excluding (i) United Nations Global Compact non-compliant companies and (ii) controversial weapons.

The above principal adverse impacts are considered at product level through the exclusion policy. Further information on principal adverse impacts will be provided in an annex to the Sub-Fund's annual report.

☐ No

ABN AMRO Funds Fund of Mandates Euro Corporate Bonds

Pre-contractual disclosure 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

What investment strategy does this financial product follow?

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

The Management Company may (i) delegate part of the management of the sub-funds to a minimum of two External Investment managers which are selected by the Management Company who will make investment decisions as part of the portfolio (ii) invest in units or shares of open-ended investment funds which qualify as UCITS, and/or qualify as other undertakings for collective investment (iii) manage directly the sub-funds. UCITS and delegations are selected in accordance with the Management Company's standards of quality and go through a qualitative ESG selection process before being retained. This process involves an in-depth analysis of the overall sustainability strengths going from the analysis of philosophy and investment processes.

Within the UCITS and delegations, the approaches are committed to combine a sustainability negative screening (exclusions) and a positive ESG selection investment process. The Sub-Fund's assets are predominantly allocated into investments that comply with the defined standards in respect to the promoted environmental and social characteristics and defined within the Management Company's exclusion policy. Looking at investments in external funds, the manager will only select external funds which promote environmental and social characteristics and qualify as an investment product in accordance with Article 8(1) of Regulation (EU) 2019/2088 on sustainability related disclosures in the financial services sector or fund which contribute to environmental and social objectives and qualifies as an investment product in accordance with article 9 of Regulation (EU) 2019/2088 on sustainability related disclosures in the financial services sector. External funds may not apply the same set of exclusions and thus may deviate from the "Responsible Investment Policy" of the Management Company.

The coverage of extra-financial indicators must exceed 90%. In this context, the Management Company is responsible for ensuring that the proportion of the Sub-Fund's net assets that is lacking an extra-financial indicator remains below 10%.

Methodological limitations can be assessed in terms of: nature of ESG information (quantification of qualitative data), ESG coverage (some data are not available for certain issuers) and homogeneity of ESG data (methodological differences).

- ***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 elements of the investment strategy are:

  - The Management Company's exclusions list as defined in the following table:

Company Exclusions based on International Standards and Policies	Exclusion Criteria
Companies non-compliant with the UN Global Compact's Principles	Excluded
Companies listed on ABN AMRO Investment Exclusion List (IEL)	Excluded
Companies listed on AAIS Good Governance Blacklist	Excluded

Company Exclusions based on Revenue Thresholds	
Controversial Weapons direct involvement	>0%[1]
Controversial Weapons indirect ownership involvement	>35%
Thermal Coal Extraction	>10%
Thermal Coal Power Generation	>10%
Tobacco Producing Companies	>0%

The table above is a non-exhaustive set of exclusions which may evolve over time (with no prior notice).

- Investments in UCITS or delegations that qualify as an investment product in accordance with Article 8(1) of Regulation (EU) 2019/2088 on sustainability related disclosures in the financial services sector or fund which contribute to environmental and social objectives and qualifies as an investment product in accordance with article 9 of Regulation (EU) 2019/2088 on sustainability related disclosures in the financial services sector.

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

There is no committed minimum rate to reduce the scope of the investments considered prior to the application of that investment strategy.

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

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

The Sub-Fund incorporates good governance into its investment decision-making process, utilising both qualitative and quantitative assessments of governance practices.

The Management Company's good governance framework is employed to evaluate corporate governance, establishing criteria to identify companies that fail to meet good governance standards and exclude them from the initial investment universe. This framework aligns with widely recognized industry standards, covering aspects such as sound management structures, employee relations, remuneration of staff and tax compliance.

What is the asset allocation planned for this financial product?

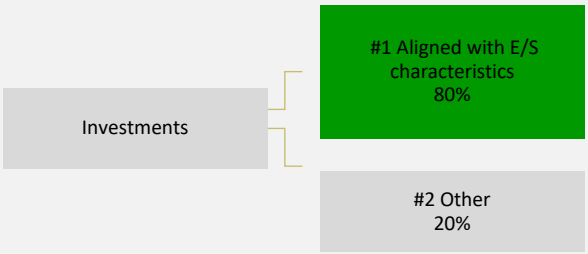
Asset allocation describes the share of investments in specific assets.

The Sub-Fund invests at least 80% of its net assets in assets that have been determined as “eligible” as per the ESG process in place (hence in investments that are aligned with the promoted environmental and social characteristics (#1 Aligned with E/S characteristics).

Up to 20% of the investments may not aligned with these characteristics (#2 Other).

[1] In case of involvement in nuclear weapons, the company is excluded if it contributes to the nuclear programs of states other than the United States, the United Kingdom or France (the nuclear powers that are part of the Treaty on the Non-proliferation of Nuclear Weapons and the NATO).

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 operational activities of investee companies.



#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.

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

  Not Applicable

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

Not Applicable

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]?**

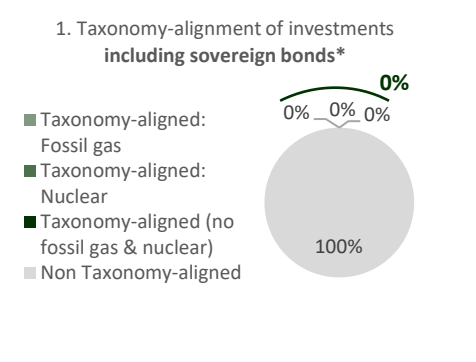
  ☐ Yes:

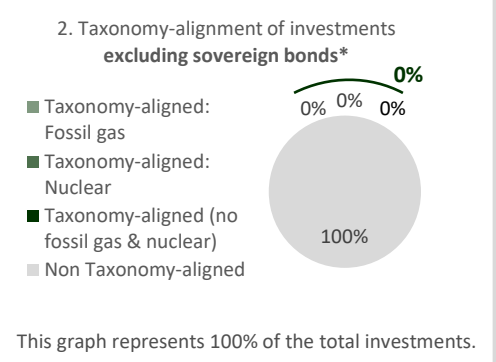
  ☐ In fossil gas ☐ In nuclear energy

  ☒ No

[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.

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?

The Sub-Fund does not have a minimum share of investments in transitional and enabling activities (i.e., 0%), as it does not commit to a minimum proportion of environmentally sustainable investments aligned with the EU Taxonomy.

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

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

Not Applicable

What is the minimum share of socially sustainable investments?

Not Applicable

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

"#2 Other" may include, in addition to issuers that are not analyzed, external funds, ETF, derivatives, bank deposits at sight, including cash held in current accounts with a bank accessible at any time. These are used for investment, hedging and efficient management portfolio purposes. There are no minimum environmental or social safeguards associated with these investments. A more detailed description of the specific asset allocation of this Sub-Fund can be found in the prospectus.

ABN AMRO Funds Fund of Mandates Euro Corporate Bonds

Pre-contractual disclosure 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

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?

No specific ESG-related index has been designated for this Sub-Fund.

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 websites:

• ABN AMRO Investment Solution's Responsible Investment Policy:
https://www.abnamroinvestmentsolutions.com/en/socially-responsible-investment-abn-amro-investment-solutions/sustainability-related-disclosures.html

• Documents of the Sub-Fund:
https://www.abnamroinvestmentsolutions.com/en/fund-range/fund-range.html

ABN AMRO Funds Fund of Mandates Euro Corporate Bonds Duration Hedged

Pre-contractual disclosure 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:
ABN AMRO Funds Fund of Mandates Euro Corporate Bonds Duration Hedged

Legal entity identifier:
549300S56ZBDSKD7LU52

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 include 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

●○ ☒ 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 ___% 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?

The analysis of ESG factors is systematically integrated into the investment decision making process of ABN AMRO Funds Fund of Mandate Euro Corporate Bonds (the "Sub-Fund"). ESG integration is the process of recognising the financial materiality (or significance) of environmental, social and corporate governance factors as part of the investment process. The Sub-Fund will use a selection of securities complying with ABN AMRO Investment Solutions (the "Management Company") ESG responsibility criteria. Under the ESG responsibility criteria of the Management Company, the Sub-Fund is committed to conducting both negative and positive screenings as well as taking engagement actions when necessary.

The Sub-Fund promotes both environmental and social characteristics. On the environmental front, the Sub-Fund promotes climate risk management. The social characteristics promoted by the Sub-Fund focus on global human rights and labor standards.

No reference benchmark has been designated for the purpose of attaining the environmental or social characteristics promoted by the Sub-Fund.

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?

ESG analysis is systematically integrated into the investment decision making process. As part of its ESG framework, the Management Company uses the following sustainability indicators to measure the achievement of each of the environmental or social characteristics promoted by the Sub-Fund:

- Absence of companies that do not meet the criteria defined in the Management Company's Exclusion List and that are deemed incompatible with the E/S promotion (e.g. tobacco, controversial weapons).
- Controversy Level Assessment - Controversy involvement is a key measure of ESG performance. Controversy level assessment reflects a company's level of involvement in issues and how it manages those issues.
- Compliance with the UN Global Compact - The United Nations Global Compact is the world largest corporate sustainability initiative aimed at encouraging businesses and firms worldwide to adopt sustainable and socially responsible policies, and to report on their implementation. The UN Global Compact is a principle-based framework for businesses, stating ten principles in the areas of human rights, labour, the environment and anti-corruption. The Ten Principles of the United Nations Global Compact are derived from: the Universal Declaration of Human Rights, the International Labour Organization's Declaration on Fundamental Principles and Rights at Work, the Rio Declaration on Environment and Development, and the United Nations Convention Against Corruption.
- ESG Risk Scores - ESG risk scores measure a company's exposure to material industry-specific ESG risks and how the company manages those risks. This multi-dimensional way of measuring ESG risk combines the concepts of management and exposure to arrive at an absolute assessment of ESG risk.
- Scope 1 GHG Emissions- Scope 1 emissions emanate from a company's internal operations, including on-site energy production, vehicle fleets, manufacturing operations, and waste.
- Scope 2 GHG emissions- Scope 2 emissions are indirect emissions generated by the production of energy used by the company.

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?

Not Applicable

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

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

Not Applicable

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

Not Applicable

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.

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

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.

✖ Yes , the Sub-Fund considers principal adverse impacts (PAI) as part of the investment decision making process. The Sub-Fund strives to minimize two PAIs by excluding (i) United Nations Global Compact non-compliant companies and (ii) controversial weapons.

The above principal adverse impacts are considered at product level through the exclusion policy. Further information on principal adverse impacts will be provided in an annex to the Sub-Fund's annual report.

☐ No

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 Management Company may (i) delegate part of the management of the sub-funds to a minimum of two External Investment managers which are selected by the Management Company who will make investment decisions as part of the portfolio (ii) invest in units or shares of open-ended investment funds which qualify as UCITS, and/or qualify as other undertakings for collective investment (iii) manage directly the sub-funds. UCITS and delegations are selected in accordance with the Management Company's standards of quality and go through a qualitative ESG selection process before being retained. This process involves an in-depth analysis of the overall sustainability strengths going from the analysis of philosophy and investment processes.

Within the UCITS and delegations, the approaches are committed to combine a sustainability negative screening (exclusions) and a positive ESG selection investment process. The Sub-Fund's assets are predominantly allocated into investments that comply with the defined standards in respect to the promoted environmental and social characteristics and defined within the Management Company's exclusion policy. Looking at investments in external funds, the manager will only select external funds which promote environmental and social characteristics and qualify as an investment product in accordance with Article 8(1) of Regulation (EU) 2019/2088 on sustainability related disclosures in the financial services sector or fund which contribute to environmental and social objectives and qualifies as an investment product in accordance with article 9 of Regulation (EU) 2019/2088 on sustainability related disclosures in the financial services sector. External funds may not apply the same set of exclusions and thus may deviate from the "Responsible Investment Policy" of the Management Company.

The coverage of extra-financial indicators must exceed 90%. In this context, the Management Company is responsible for ensuring that the proportion of the Sub-Fund's net assets that is lacking an extra-financial indicator remains below 10%.

Methodological limitations can be assessed in terms of: nature of ESG information (quantification of qualitative data), ESG coverage (some data are not available for certain issuers) and homogeneity of ESG data (methodological differences).

For information, the Sub-Fund will aim to lower the duration by an equivalent of the duration of its Reference Portfolio using listed derivatives.

- ***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 elements of the investment strategy are:

  - The Management Company's exclusions list as defined in the following table:

Company Exclusions based on International Standards and Policies	Exclusion Criteria
Companies non-compliant with the UN Global Compact's Principles	Excluded
Companies listed on ABN AMRO Investment Exclusion List (IEL)	Excluded
Companies listed on AAIS Good Governance Blacklist	Excluded

Company Exclusions based on Revenue Thresholds	
Controversial Weapons direct involvement	>0%[1]
Controversial Weapons indirect ownership involvement	>35%
Thermal Coal Extraction	>10%
Thermal Coal Power Generation	>10%
Tobacco Producing Companies	>0%

The table above is a non-exhaustive set of exclusions which may evolve over time (with no prior notice).

- Investments in UCITS or delegations that qualify as an investment product in accordance with Article 8(1) of Regulation (EU) 2019/2088 on sustainability related disclosures in the financial services sector or fund which contribute to environmental and social objectives and qualifies as an investment product in accordance with article 9 of Regulation (EU) 2019/2088 on sustainability related disclosures in the financial services sector.

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

There is no committed minimum rate to reduce the scope of the investments considered prior to the application of that investment strategy.

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

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

The Sub-Fund incorporates good governance into its investment decision-making process, utilising both qualitative and quantitative assessments of governance practices.

The Management Company's good governance framework is employed to evaluate corporate governance, establishing criteria to identify companies that fail to meet good governance standards and exclude them from the initial investment universe. This framework aligns with widely recognized industry standards, covering aspects such as sound management structures, employee relations, remuneration of staff and tax compliance.

What is the asset allocation planned for this financial product?

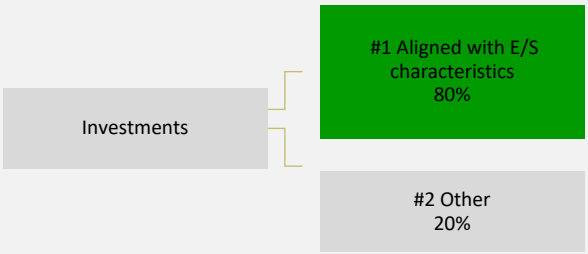
Asset allocation describes the share of investments in specific assets.

The Sub-Fund invests at least 80% of its net assets in assets that have been determined as “eligible” as per the ESG process in place (hence in investments that are aligned with the promoted environmental and social characteristics (#1 Aligned with E/S characteristics).

Up to 20% of the investments may not aligned with these characteristics (#2 Other).

[1] In case of involvement in nuclear weapons, the company is excluded if it contributes to the nuclear programs of states other than the United States, the United Kingdom or France (the nuclear powers that are part of the Treaty on the Non-proliferation of Nuclear Weapons and the NATO).

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 operational activities of investee companies.



#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.

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

  Not Applicable

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

Not Applicable

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]?**

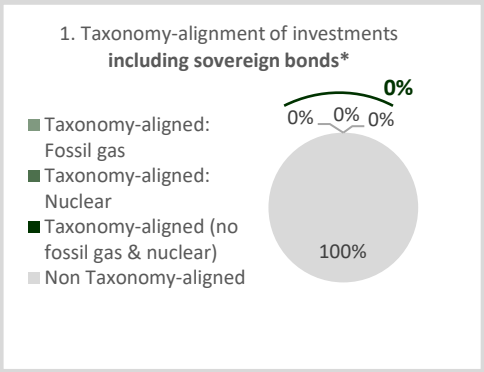
  ☐ Yes:

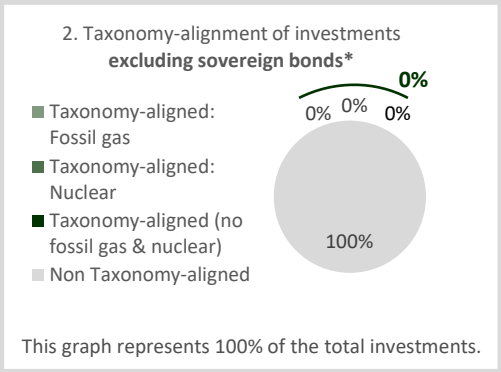
  ☐ In fossil gas ☐ In nuclear energy

  ☒ No

[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.

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?

The Sub-Fund does not have a minimum share of investments in transitional and enabling activities (i.e., 0%), as it does not commit to a minimum proportion of environmentally sustainable investments aligned with the EU Taxonomy.

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

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

Not Applicable

What is the minimum share of socially sustainable investments?

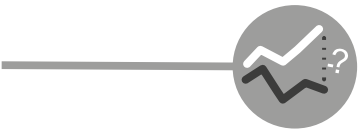
Not Applicable

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

"#2 Other" may include, in addition to issuers that are not analyzed, external funds, ETF, derivatives, bank deposits at sight, including cash held in current accounts with a bank accessible at any time. These are used for investment, hedging and efficient management portfolio purposes. There are no minimum environmental or social safeguards associated with these investments. A more detailed description of the specific asset allocation of this Sub-Fund can be found in the prospectus.

ABN AMRO Funds Fund of Mandates Euro Corporate Bonds Duration Hedged

Pre-contractual disclosure 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



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?

No specific ESG-related index has been designated for this Sub-Fund.

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 websites:

• ABN AMRO Investment Solution's Responsible Investment Policy:
https://www.abnamroinvestmentsolutions.com/en/socially-responsible-investment-abn-amro-investment-solutions/sustainability-related-disclosures.html

• Documents of the Sub-Fund:
https://www.abnamroinvestmentsolutions.com/en/fund-range/fund-range.html

ABN AMRO Funds Portfolio High Yield & Emerging Markets Bonds

Pre-contractual disclosure 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:
ABN AMRO Funds Portfolio High Yield & Emerging Markets Bonds

Legal entity identifier:
549300RYVF8K73H3B285

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 include 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
- ☒ 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 ___% 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?

The analysis of ESG factors is systematically integrated into the investment decision making process of ABN AMRO Funds Portfolio High Yield & Emerging Markets Bonds (the "Sub-Fund"). ESG integration is the process of recognising the financial materiality (or significance) of environmental, social and corporate governance factors as part of the investment process. The Sub-Fund will use a selection of securities complying with ABN AMRO Investment Solutions (the "Management Company") ESG responsibility criteria. Under the ESG responsibility criteria of the Management Company, the Sub-Fund is committed to conducting both negative and positive screenings as well as taking engagement actions when necessary.

The Sub-Fund promotes both environmental and social characteristics. On the environmental front, the Sub-Fund promotes climate risk management. The social characteristics promoted by the Sub-Fund focus on global human rights and labor standards.

No reference benchmark has been designated for the purpose of attaining the environmental or social characteristics promoted by the Sub-Fund.

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?

ESG analysis is systematically integrated into the investment decision making process. As part of its ESG framework, the Management Company uses the following sustainability indicators to measure the achievement of each of the environmental or social characteristics promoted by the Sub-Fund:

On the corporate side:

- Absence of companies that do not meet the criteria defined in the Management Company's Exclusion List and that are deemed incompatible with the E/S promotion (e.g. tobacco, controversial weapons).
- Controversy Level Assessment - Controversy involvement is a key measure of ESG performance. Controversy level assessment reflects a company's level of involvement in issues and how it manages those issues.
- Compliance with the UN Global Compact - The United Nations Global Compact is the world largest corporate sustainability initiative aimed at encouraging businesses and firms worldwide to adopt sustainable and socially responsible policies, and to report on their implementation. The UN Global Compact is a principle-based framework for businesses, stating ten principles in the areas of human rights, labour, the environment and anti-corruption. The Ten Principles of the United Nations Global Compact are derived from: the Universal Declaration of Human Rights, the International Labour Organization's Declaration on Fundamental Principles and Rights at Work, the Rio Declaration on Environment and Development, and the United Nations Convention Against Corruption.
- ESG Risk Scores - ESG risk scores measure a company's exposure to material industry-specific ESG risks and how the company manages those risks. This multi-dimensional way of measuring ESG risk combines the concepts of management and exposure to arrive at an absolute assessment of ESG risk.
- Scope 1 GHG Emissions- Scope 1 emissions emanate from a company's internal operations, including on-site energy production, vehicle fleets, manufacturing operations, and waste.
- Scope 2 GHG emissions- Scope 2 emissions are indirect emissions generated by the production of energy used by the company.

On the Sovereign side:

- Absence of issuers that do not meet the criteria defined in the Management Company's Exclusion List and that are deemed incompatible with E/S promotion (i.e. countries listed on ABN AMRO Sanctions List, ratification of the Treaty of

the Non-Proliferation of nuclear weapons, ratification of the Paris Agreement, ratification of the ILO Conventions 182 on the Worst Forms of Child Labour)

- Country Risk Scores- The Country Risk Scores measure the risk to a country's long-term prosperity and economic development by assessing how sustainably it is managing its wealth.

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?

Not Applicable

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

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

Not Applicable

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

Not Applicable

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.

ABN AMRO Funds Portfolio High Yield & Emerging Markets Bonds

Pre-contractual disclosure 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

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

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.

☒ Yes, the Sub-Fund considers principal adverse impacts (PAI) as part of the investment decision making process. More specifically, on the corporate side, the Sub-Fund strives to minimize two PAIs by excluding (i) United Nations Global Compact non-compliant companies and (ii) controversial weapons. On the sovereign side, the Sub-Fund strives to minimize part of the GHG intensity PAI (i.e., table 1, PAI 15) by excluding countries that have not signed the Paris Agreement.

The above principal adverse impacts are considered at product level through the exclusion policy.

Further information on principal adverse impacts will be provided in an annex to the Sub-Fund's annual report.

☐ No

What investment strategy does this financial product follow?

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

The Management Company may (i) delegate part of the management of the sub-funds to a minimum of two External Investment managers which are selected by the Management Company who will make investment decisions as part of the portfolio (ii) invest in units or shares of open-ended investment funds which qualify as UCITS, and/or qualify as other undertakings for collective investment (iii) manage directly the sub-funds. UCITS and delegations are selected in accordance with the Management Company's standards of quality and go through a qualitative ESG selection process before being retained. This process involves an in-depth analysis of the overall sustainability strengths going from the analysis of philosophy and investment processes.

Within the UCITS and delegations, the approaches are committed to combine a sustainability negative screening (exclusions) and a positive ESG selection investment process. The Sub-Fund's assets are predominantly allocated into investments that comply with the defined standards in respect to the promoted environmental and social characteristics and defined within the Management Company's exclusion policy. Looking at investments in external funds, the manager will only select external funds which promote environmental and social characteristics and qualify as an investment product in accordance with Article 8(1) of Regulation (EU) 2019/2088 on sustainability related disclosures in the financial services sector or fund which contribute to environmental and social objectives and qualifies as an investment product in accordance with article 9 of Regulation (EU) 2019/2088 on sustainability related disclosures in the financial services sector. External funds may not apply the same set of exclusions and thus may deviate from the "Responsible Investment Policy" of the Management Company.

The coverage of extra-financial indicators must exceed 90%. In this context, the Management Company is responsible for ensuring that the proportion of the Sub-Fund's net assets that is lacking an extra-financial indicator remains below 10%.

Methodological limitations can be assessed in terms of: nature of ESG information (quantification of qualitative data), ESG coverage (some data are not available for certain issuers) and homogeneity of ESG data (methodological differences).

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 elements of the investment strategy are:

- The Management Company's exclusions list as defined in the following table:

Company Exclusions based on International Standards and Policies	Exclusion Criteria
Companies non-compliant with the UN Global Compact's Principles	Excluded
Companies listed on ABN AMRO Investment Exclusion List (IEL)	Excluded
Companies listed on AAIS Good Governance Blacklist	Excluded
Company Exclusions based on Revenue Thresholds	
Controversial Weapons direct Involvement	>0%[1]
Controversial Weapons indirect ownership involvement	>35%
Thermal Coal Extraction	>10%
Thermal Coal Power Generation	>10%
Tobacco Producing Companies	>0%
Government Exclusions based on Norms and Policies	
Countries listed on ABN AMRO Sanctions List	Excluded
Ratification Treaty of the Non-Proliferation of nuclear weapons (NPT)	Excluded
Ratification Paris Agreement	Excluded
Ratification ILO Conventions 182 on the Worst Forms of Child Labour	Excluded

The table above is a non-exhaustive set of exclusions which may evolve over time (with no prior notice).

- Investments in UCITS or delegations that qualify as an investment product in accordance with Article 8(1) of Regulation (EU) 2019/2088 on sustainability related disclosures in the financial services sector or fund which contribute to environmental and social objectives and qualifies as an investment product in accordance with article 9 of Regulation (EU)2019/2088 on sustainability related disclosures in the financial services sector.

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

There is no committed minimum rate to reduce the scope of the investments considered prior to the application of that investment strategy.

[1] In case of involvement in nuclear weapons, the company is excluded if it contributes to the nuclear programs of states other than the United States, the United Kingdom or France (the nuclear powers that are part of the Treaty on the Non-proliferation of Nuclear Weapons and the NATO).

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

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

The Sub-Fund incorporates good governance into its investment decision-making process, utilising both qualitative and quantitative assessments of governance practices.

The Management Company's good governance framework is employed to evaluate corporate governance, establishing criteria to identify companies that fail to meet good governance standards and exclude them from the initial investment universe. This framework aligns with widely recognized industry standards, covering aspects such as sound management structures, employee relations, remuneration of staff and tax compliance.

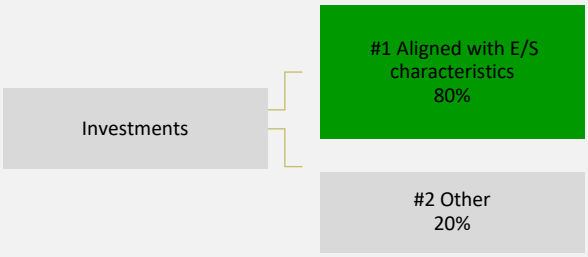
What is the asset allocation planned for this financial product?

Asset allocation describes the share of investments in specific assets.

The Sub-Fund invests at least 80% of its net assets in assets that have been determined as "eligible" as per the ESG process in place (hence in investments that are aligned with the promoted environmental and social characteristics (#1 Aligned with E/S characteristics).

Up to 20% of the investments are not aligned with these characteristics (#2 Other).

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 operational activities of investee companies.



#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.

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

Not Applicable

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

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

Not Applicable

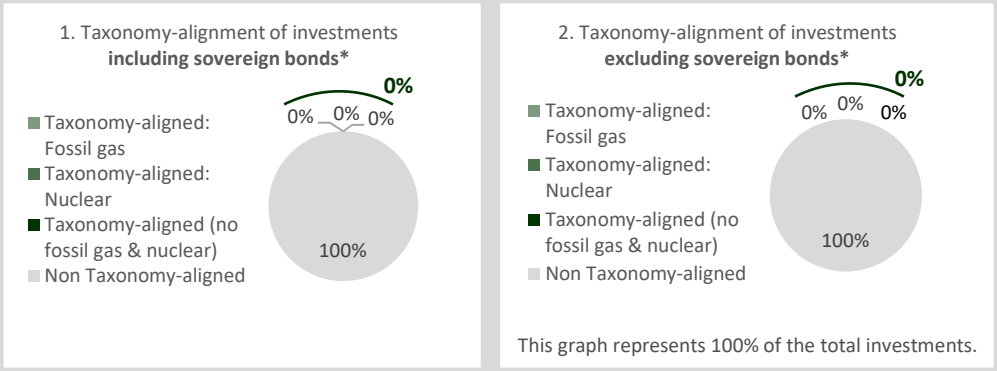
Does the financial product invest in fossil gas and/or nuclear energy related activities that comply with the EU Taxonomy[2]?

☐ Yes:

☐ In fossil gas ☐ In nuclear energy

☒ No

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?

The Sub-Fund does not have a minimum share of investments in transitional and enabling activities (i.e., 0%), as it does not commit to a minimum proportion of environmentally sustainable investments aligned with the EU Taxonomy.

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

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

Not Applicable

What is the minimum share of socially sustainable investments?

Not Applicable

[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?

"#2 Other" may include, in addition to issuers that are not analyzed, derivatives, funds (including Exchange Traded Funds) and bank deposits at sight, including cash held in current accounts with a bank accessible at any time. These are used for investment, hedging and efficient management portfolio purposes. There are no minimum environmental or social safeguards associated with these investments. A more detailed description of the specific asset allocation of this Sub-Fund can be found in the prospectus.

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?

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

No specific ESG-related index has been designated for this Sub-Fund.

- ***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 websites:

• ABN AMRO Investment Solution's Responsible Investment Policy:
https://www.abnamroinvestmentsolutions.com/en/socially-responsible-investment-abn-amro-investment-solutions/sustainability-related-disclosures.html

• Documents of the Sub-Fund:
https://www.abnamroinvestmentsolutions.com/en/fund-range/fund-range.html

ABN AMRO Funds Portfolio High Yield & Emerging MarketsESG Bonds

Pre-contractual disclosure 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:
ABN AMRO Funds Portfolio High Yield & Emerging Markets ESG Bonds

Legal entity identifier:
549300GZOXFZT0HYCP85

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 include 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
- ☒ 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 ___% 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?

The analysis of ESG factors is systematically integrated into the investment decision making process of ABN AMRO Funds Portfolio High Yield & Emerging Markets ESG Bonds (the "Sub-Fund"). ESG integration is the process of recognising the financial materiality (or significance) of environmental, social and corporate governance factors as part of the investment process. The Sub-Fund will use a selection of securities complying with ABN AMRO Investment Solutions (the "Management Company") ESG responsibility criteria. Under the ESG responsibility criteria of the Management Company, the Sub-Fund is committed to conducting both negative and positive screenings as well as taking engagement actions when necessary.

The Sub-Fund promotes both environmental and social characteristics. On the environmental front, the Sub-Fund promotes climate risk management. The social characteristics promoted by the Sub-Fund focus on global human rights and labor standards.

No reference benchmark has been designated for the purpose of attaining the environmental or social characteristics promoted by the Sub-Fund.

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?

ESG analysis is systematically integrated into the investment decision making process. As part of its ESG framework, the Management Company uses the following sustainability indicators to measure the achievement of each of the environmental or social characteristics promoted by the Sub-Fund:

On the corporate side:

- Absence of companies that do not meet the criteria defined in the Management Company's Exclusion List and that are deemed incompatible with the E/S promotion (e.g. tobacco, controversial weapons).
- Controversy Level Assessment - Controversy involvement is a key measure of ESG performance. Controversy level assessment reflects a company's level of involvement in issues and how it manages those issues.
- Compliance with the UN Global Compact - The United Nations Global Compact is the world largest corporate sustainability initiative aimed at encouraging businesses and firms worldwide to adopt sustainable and socially responsible policies, and to report on their implementation. The UN Global Compact is a principle-based framework for businesses, stating ten principles in the areas of human rights, labour, the environment and anti-corruption. The Ten Principles of the United Nations Global Compact are derived from: the Universal Declaration of Human Rights, the International Labour Organization's Declaration on Fundamental Principles and Rights at Work, the Rio Declaration on Environment and Development, and the United Nations Convention Against Corruption.
- ESG Risk Scores - ESG risk scores measure a company's exposure to material industry-specific ESG risks and how the company manages those risks. This multi-dimensional way of measuring ESG risk combines the concepts of management and exposure to arrive at an absolute assessment of ESG risk.
- Scope 1 GHG Emissions- Scope 1 emissions emanate from a company's internal operations, including on-site energy production, vehicle fleets, manufacturing operations, and waste.
- Scope 2 GHG emissions- Scope 2 emissions are indirect emissions generated by the production of energy used by the company.

On the Sovereign side:

- Absence of issuers that do not meet the criteria defined in the Management Company's Exclusion List and that are deemed incompatible with E/S promotion (i.e. countries listed on ABN AMRO Sanctions List, ratification of the Treaty of

the Non-Proliferation of nuclear weapons, ratification of the Paris Agreement, ratification of the ILO Conventions 182 on the Worst Forms of Child Labour)

- Country Risk Scores- The Country Risk Scores measure the risk to a country's long-term prosperity and economic development by assessing how sustainably it is managing its wealth.

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?

Not Applicable

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

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

Not Applicable

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

Not Applicable

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.

ABN AMRO Funds Portfolio High Yield & Emerging MarketsESG Bonds

Pre-contractual disclosure 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

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

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.

☒ Yes, the Sub-Fund considers principal adverse impacts (PAI) as part of the investment decision making process. More specifically, on the corporate side, the Sub-Fund strives to minimize two PAIs by excluding (i) United Nations Global Compact non-compliant companies and (ii) controversial weapons. On the sovereign side, the Sub-Fund strives to minimize part of the GHG intensity PAI (i.e., table 1, PAI 15) by excluding countries that have not signed the Paris Agreement.

The above principal adverse impacts are considered at product level through the exclusion policy.

Further information on principal adverse impacts will be provided in an annex to the Sub-Fund's annual report.

☐ No

What investment strategy does this financial product follow?

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

The Management Company may (i) delegate part of the management of the sub-funds to a minimum of two External Investment managers which are selected by the Management Company who will make investment decisions as part of the portfolio (ii) invest in units or shares of open-ended investment funds which qualify as UCITS, and/or qualify as other undertakings for collective investment (iii) manage directly the sub-funds. UCITS and delegations are selected in accordance with the Management Company's standards of quality and go through a qualitative ESG selection process before being retained. This process involves an in-depth analysis of the overall sustainability strengths going from the analysis of philosophy and investment processes.

Within the UCITS and delegations, the approaches are committed to combine a sustainability negative screening (exclusions) and a positive ESG selection investment process. The Sub-Fund's assets are predominantly allocated into investments that comply with the defined standards in respect to the promoted environmental and social characteristics and defined within the Management Company's exclusion policy. Looking at investments in external funds, the manager will only select external funds which promote environmental and social characteristics and qualify as an investment product in accordance with Article 8(1) of Regulation (EU) 2019/2088 on sustainability related disclosures in the financial services sector or fund which contribute to environmental and social objectives and qualifies as an investment product in accordance with article 9 of Regulation (EU) 2019/2088 on sustainability related disclosures in the financial services sector. External funds may not apply the same set of exclusions and thus may deviate from the "Responsible Investment Policy" of the Management Company.

The coverage of extra-financial indicators must exceed 90%. In this context, the Management Company is responsible for ensuring that the proportion of the Sub-Fund's net assets that is lacking an extra-financial indicator remains below 10%.

Methodological limitations can be assessed in terms of: nature of ESG information (quantification of qualitative data), ESG coverage (some data are not available for certain issuers) and homogeneity of ESG data (methodological differences).

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 elements of the investment strategy are:

- The Management Company's exclusions list as defined in the following table:

Company Exclusions based on International Standards and Policies	Exclusion Criteria
Companies non-compliant with the UN Global Compact's Principles	Excluded
Companies listed on ABN AMRO Investment Exclusion List (IEL)	Excluded
Companies listed on AAIS Good Governance Blacklist	Excluded
Company Exclusions based on Revenue Thresholds	
Adult Entertainment Production	>5%
Controversial Weapons direct ownership	>0%
Controversial Weapons indirect ownership involvement	>10%
Military Contracting Weapons	>0%
Military Contracting Weapons related products and /or services	>5%
Small Arms	>0%
Fur and specialty leather production	>5%
Unconventional fossil fuels (Arctic oil & gas exploration, oil sands and shale energy extraction methods)	Combined Revenues >5%
Thermal Coal Extraction	>5%
Thermal Coal Power Generation	>10%
Cannabis (recreational purposes)	>5%
Gambling	>5%
Genetically Modified Organisms	>5%
Tobacco Producing Companies	>0%
Tobacco Products Related Products/Services	>5%
Tobacco Products Retail and/or Distribution	>5%
Government Exclusions based on Norms and Policies	
Countries listed on ABN AMRO Sanctions List	No
Ratification Treaty of the Non-Proliferation of nuclear weapons (NPT)	Yes
Ratification Paris Agreement	Yes
Ratification ILO Conventions 182 on the Worst Forms of Child Labour	Yes

The table above is a non-exhaustive set of exclusions which may evolve over time (with no prior notice).

In accordance with the ESMA Fund Naming Guidelines, the Sub-Fund further commits to exclude investments in the following companies as referred to in article 12(1)(a) to (g) of Commission Delegated Regulation (EU) 2020/1818[1]:

Company Exclusions based on ESMA Fund Naming Guidelines	Exclusion Criteria
Any activities related to Controversial Weapons	>0%
Cultivation and production of tobacco	>0%
Companies non-compliant with the UN Global Compact's Principles or OECD's Guidelines for Multinational Enterprises	Excluded
Exploration, mining, extraction, distribution or refining of hard coal and lignite	≥1%
Exploration, extraction, distribution or refining of oil fuels	≥10%
Exploration, extraction, manufacturing or distribution of gaseous fuels	≥50%
Electricity generation with a GHG intensity of more than 100 g CO2 e/kWh	≥50%

- Investments in UCITS or delegations that qualify as an investment product in accordance with Article 8(1) of Regulation (EU) 2019/2088 on sustainability related disclosures in the financial services sector or fund which contribute to environmental and social objectives and qualifies as an investment product in accordance with article 9 of Regulation (EU)2019/2088 on sustainability related disclosures in the financial services sector.

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

The delegated External Investment Managers selected by the Management Company are committed to apply a selectivity rate of at least 20 %.

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

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

The Sub-Fund incorporates good governance into its investment decision-making process, utilising both qualitative and quantitative assessments of governance practices.

The Management Company's good governance framework is employed to evaluate corporate governance, establishing criteria to identify companies that fail to meet good governance standards and exclude them from the initial investment universe. This framework aligns with widely recognized industry standards, covering aspects such as sound management structures, employee relations, remuneration of staff and tax compliance.

[1] except European Green Bonds that have been issued under the European Green Bonds Regulation (Regulation (EU) 2023/2631 as per the ESMA_QA_2368.

ABN AMRO Funds Portfolio High Yield & Emerging MarketsESG Bonds
Pre-contractual disclosure 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

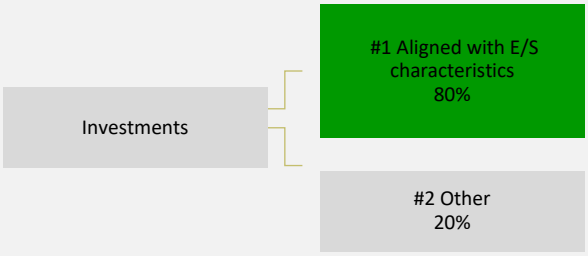
What is the asset allocation planned for this financial product?

The Sub-Fund invests at least 80% of its net assets in assets that have been determined as "eligible" as per the ESG process in place (hence in investments that are aligned with the promoted environmental and social characteristics (#1 Aligned with E/S characteristics).

Up to 20% of the investments are not aligned with these characteristics (#2 Other).

Asset allocation describes the share

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 operational activities of investee companies.



#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.

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

  Not Applicable

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

Not Applicable

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

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

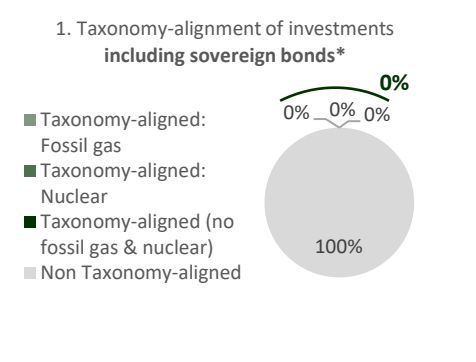
  ☐ Yes:

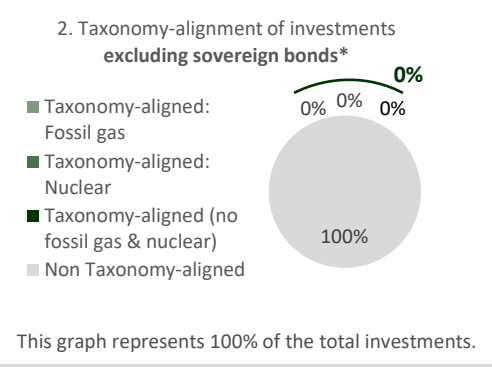
  ☐ In fossil gas ☐ In nuclear energy

  ☒ No

[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.

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?

The Sub-Fund does not have a minimum share of investments in transitional and enabling activities (i.e., 0%), as it does not commit to a minimum proportion of environmentally sustainable investments aligned with the EU Taxonomy.

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

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

Not Applicable

What is the minimum share of socially sustainable investments?

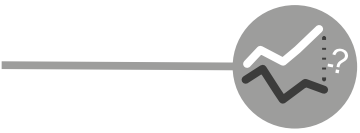
Not Applicable

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

"#2 Other" may include, in addition to issuers that are not analyzed, derivatives, funds (including Exchange Traded Funds) and bank deposits at sight, including cash held in current accounts with a bank accessible at any time. These are used for investment, hedging and efficient management portfolio purposes. There are no minimum environmental or social safeguards associated with these investments. A more detailed description of the specific asset allocation of this Sub-Fund can be found in the prospectus.

ABN AMRO Funds Portfolio High Yield & Emerging MarketsESG Bonds

Pre-contractual disclosure 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



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?

No specific ESG-related index has been designated for this Sub-Fund.

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 websites:

• ABN AMRO Investment Solution's Responsible Investment Policy:
https://www.abnamroinvestmentsolutions.com/en/socially-responsible-investment-abn-amro-investment-solutions/sustainability-related-disclosures.html

• Documents of the Sub-Fund:
https://www.abnamroinvestmentsolutions.com/en/fund-range/fund-range.html

ABN AMRO Funds Profile 1 – Very Defensive

Pre-contractual disclosure 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:
ABN AMRO Funds Profile 1 – Very Defensive

Legal entity identifier:
549300C3K73QSZVYCC61

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 include 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
- ☒ 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 ___% 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?

The analysis of ESG factors is systematically integrated into the investment decision making process of ABN AMRO Funds Profile 1 – Very Defensive (the "Sub-Fund"). ESG integration is the process of recognising the financial materiality (or significance) of environmental, social and corporate governance factors as part of the investment process. The Sub-Fund will use a selection of securities complying with ABN AMRO Investment Solutions (the "Management Company") ESG responsibility criteria. Under the ESG responsibility criteria of the Management Company, the Sub-Fund is committed to conducting negative screenings as well as taking engagement actions when necessary.

The Sub-Fund promotes both environmental and social characteristics. On the environmental front, the Sub-Fund promotes climate risk management. The social

characteristics promoted by the Sub-Fund focus on global human rights and labor standards.

No reference benchmark has been designated for the purpose of attaining the environmental or social characteristics promoted by the Sub-Fund.

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?

ESG analysis is systematically integrated into the investment decision making process. As part of its ESG framework, the Management Company uses the following sustainability indicators to measure the achievement of each of the environmental or social characteristics promoted by the Sub-Fund:

On the corporate side:

- Absence of companies that do not meet the criteria defined in the Management Company's Exclusion List and that are deemed incompatible with the E/S promotion (e.g. tobacco, controversial weapons).
- Controversy Level Assessment - Controversy involvement is a key measure of ESG performance. Controversy level assessment reflects a company's level of involvement in issues and how it manages those issues.
- Compliance with the UN Global Compact - The United Nations Global Compact is the world largest corporate sustainability initiative aimed at encouraging businesses and firms worldwide to adopt sustainable and socially responsible policies, and to report on their implementation. The UN Global Compact is a principle-based framework for businesses, stating ten principles in the areas of human rights, labour, the environment and anti-corruption. The Ten Principles of the United Nations Global Compact are derived from: the Universal Declaration of Human Rights, the International Labour Organization's Declaration on Fundamental Principles and Rights at Work, the Rio Declaration on Environment and Development, and the United Nations Convention Against Corruption.
- ESG Risk Scores - ESG risk scores measure a company's exposure to material industry-specific ESG risks and how the company manages those risks. This multi-dimensional way of measuring ESG risk combines the concepts of management and exposure to arrive at an absolute assessment of ESG risk.

On the Sovereign side:

- Absence of issuers that do not meet the criteria defined in the Management Company's Exclusion List and that are deemed incompatible with E/S promotion (i.e. countries listed on ABN AMRO Sanctions List, ratification of the Treaty of the Non-Proliferation of nuclear weapons, ratification of the Paris Agreement, ratification of the ILO Conventions 182 on the Worst Forms of Child Labour)
- Country Risk Scores- The Country Risk Scores measure the risk to a country's long-term prosperity and economic development by assessing how sustainably it is managing its wealth.

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?

Not Applicable

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

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

Not Applicable

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

Not Applicable

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.

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

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.

✖ Yes, the Sub-Fund considers principal adverse impacts (PAI) as part of the investment decision making process. More specifically, on the corporate side, the Sub-Fund strives to minimize two PAIs by excluding (i) United Nations Global Compact non-compliant companies and (ii) controversial weapons. On the sovereign side, the Sub-Fund strives to minimize part of the GHG intensity PAI (i.e., table 1, PAI 15) by excluding countries that have not signed the Paris Agreement.

The above principal adverse impacts are considered at product level through the exclusion policy.

Further information on principal adverse impacts will be provided in an annex to the Sub-Fund's annual report.

☐ No

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 Management Company may (i) delegate part of the management of the sub-funds to a minimum of two External Investment managers which are selected by the Management Company who will make investment decisions as part of the portfolio (ii) invest in units or shares of open-ended investment funds which qualify as UCITS, and/or qualify as other undertakings for collective investment (iii) manage directly the sub-funds. UCITS and delegations are selected in accordance with the Management Company's standards of quality and go through a qualitative ESG selection process before being retained. This process involves an in-depth analysis of the overall sustainability strengths going from the analysis of philosophy and investment processes.

Within the UCITS and delegations, the approaches are committed to apply a sustainability negative screening (exclusions). The Sub-Fund's assets are predominantly allocated into investments that comply with the defined standards in respect to the promoted environmental and social characteristics and defined within the Management Company's exclusion policy. Looking at investments in external funds, the manager will only select external funds which promote environmental and social characteristics and qualifies as an investment product in accordance with Article 8(1) of Regulation (EU) 2019/2088 on sustainability related disclosures in the financial services sector or fund which contribute to environmental and social objectives and qualifies as an investment product in accordance with article 9 of Regulation (EU) 2019/2088 on sustainability related disclosures in the financial services sector. External funds may not apply the same set of exclusions and thus may deviate from the "Responsible Investment Policy" of the Management Company.

The coverage of extra-financial indicators must exceed 80%. In this context, the Management Company is responsible for ensuring that the proportion of the Sub-Fund's net assets that is lacking an extra-financial indicator remains below 20%.

Methodological limitations can be assessed in terms of: nature of ESG information (quantification of qualitative data), ESG coverage (some data are not available for certain issuers) and homogeneity of ESG data (methodological differences).

- ***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 elements of the investment strategy are:

  - The Management Company's exclusions list as defined in the following table:

Company Exclusions based on International Standards and Policies	Exclusion Criteria
Companies non-compliant with International Norms and Conventions (such as the UN Global Compact's Principles)	Excluded
Companies listed on the Management Company's exclusion list	Excluded

Company Exclusions based on Revenue Thresholds	
Controversial Weapons direct involvement	>0%[1]
Controversial Weapons indirect ownership involvement	>35%
Thermal Coal Extraction	>10%
Thermal Coal Power Generation	>10%
Tobacco Producing Companies	>0%
Government Exclusions based on Norms and Policies	
Countries listed on the Management Company's exclusion list	Excluded
Countries that have not ratified the Treaty on the Non-Proliferation of Nuclear Weapons	Excluded
Countries that have not ratified the Paris Climate Agreement	Excluded
Countries that have not ratified the International Labour Organisation's Convention 182 on the Worst Forms of Child Labour	Excluded

The table above is a non-exhaustive set of exclusions which may evolve over time (with no prior notice).

- Investments in UCITS or delegations that qualify as an investment product in accordance with Article 8(1) of Regulation (EU) 2019/2088 on sustainability related disclosures in the financial services sector or fund which contribute to environmental and social objectives and qualifies as an investment product in accordance with article 9 of Regulation (EU) 2019/2088 on sustainability related disclosures in the financial services sector.

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

There is no committed minimum rate to reduce the scope of the investments considered prior to the application of that investment strategy.

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

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

The Sub-Fund incorporates good governance into its investment decision-making process, utilising both qualitative and quantitative assessments of governance practices.

For direct investments and/or internal/delegated strategies, the Management Company's good governance framework is employed to evaluate corporate governance, establishing criteria to identify companies that fail to meet good governance standards and exclude them from the initial investment universe. This framework aligns with widely recognized industry standards, covering aspects such

[1] In case of involvement in nuclear weapons, the company is excluded if it contributes to the nuclear programs of states other than the United States, the United Kingdom or France (the nuclear powers that are part of the Treaty on the Non-proliferation of Nuclear Weapons and the NATO).

as sound management structures, employee relations, remuneration of staff and tax compliance.

External funds aligned with E/S characteristics apply their own good governance policies, which may vary from those of the Management Company and from one external fund to another.

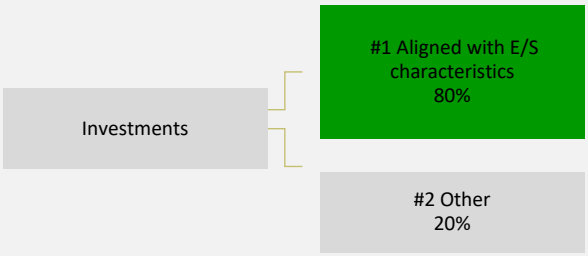
What is the asset allocation planned for this financial product?

Asset allocation describes the share of investments in specific assets.

The Sub-Fund invests at least 80% of its net assets in assets that have been determined as "eligible" as per the ESG process in place (hence in investments that are aligned with the promoted environmental and social characteristics (#1 Aligned with E/S characteristics).

Consequently, up to 20% of the investments may not be aligned with these characteristics (#2 Other).

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 operational activities of investee companies.



#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.

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

Not Applicable

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

Not Applicable

ABN AMRO Funds Profile 1 – Very Defensive

Pre-contractual disclosure 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

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.

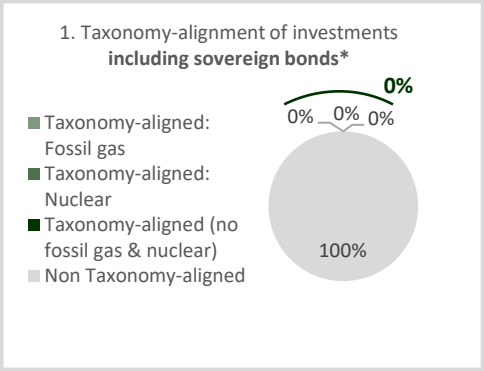
Does the financial product invest in fossil gas and/or nuclear energy related activities that comply with the EU Taxonomy[2]?

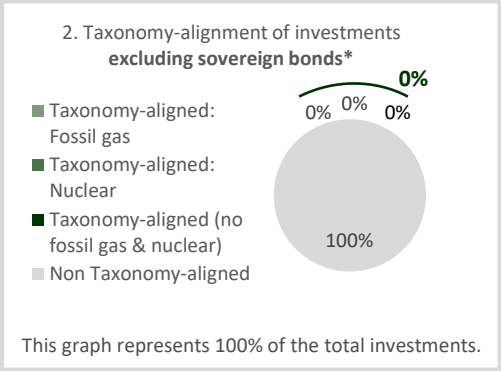
☐ Yes:

☐ In fossil gas ☐ In nuclear energy

☒ No

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?

The Sub-Fund does not have a minimum share of investments in transitional and enabling activities (i.e., 0%), as it does not commit to a minimum proportion of environmentally sustainable investments aligned with the EU Taxonomy.

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

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

Not Applicable

What is the minimum share of socially sustainable investments?

Not Applicable

[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?

"#2 Other" may include, in addition to issuers that are not analyzed, derivatives, funds (including Exchange Traded Funds), bank deposits at sight, including cash held in current accounts with a bank accessible at any time. These are used for investment or hedging or efficient management portfolio purposes. There are no minimum environmental or social safeguards associated with these investments.

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?

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

No specific ESG-related index has been designated for this Sub-Fund.

- ***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 websites:

• ABN AMRO Investment Solution's Responsible Investment Policy:
https://www.abnamroinvestmentsolutions.com/en/socially-responsible-investment-abn-amro-investment-solutions/sustainability-related-disclosures.html

• Documents of the Sub-Fund:
https://www.abnamroinvestmentsolutions.com/en/fund-range/fund-range.html

ABN AMRO Funds Profile 2 – Defensive

Pre-contractual disclosure 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:
ABN AMRO Funds Profile 2 – Defensive

Legal entity identifier:
549300TMQ3X206QAK130

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 include 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	☒ No
☐ It will make a minimum of sustainable investments with an environmental 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 ___% of sustainable investments
☐ in economic activities that qualify as environmentally sustainable under the EU Taxonomy	☐ 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	☐ with an environmental objective in economic activities that do not qualify as environmentally sustainable under the EU Taxonomy
	☐ with a social objective
☐ It will make a minimum of sustainable investments 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?

The analysis of ESG factors is systematically integrated into the investment decision making process of ABN AMRO Funds Profile 2 – Defensive (the "Sub-Fund"). ESG integration is the process of recognising the financial materiality (or significance) of environmental, social and corporate governance factors as part of the investment process. The Sub-Fund will use a selection of securities complying with ABN AMRO Investment Solutions (the "Management Company") ESG responsibility criteria. Under the ESG responsibility criteria of the Management Company, the Sub-Fund is committed to conducting negative screenings as well as taking engagement actions when necessary.

The Sub-Fund promotes both environmental and social characteristics. On the environmental front, the Sub-Fund promotes climate risk management. The social

characteristics promoted by the Sub-Fund focus on global human rights and labor standards.

No reference benchmark has been designated for the purpose of attaining the environmental or social characteristics promoted by the Sub-Fund.

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?

ESG analysis is systematically integrated into the investment decision making process. As part of its ESG framework, the Management Company uses the following sustainability indicators to measure the achievement of each of the environmental or social characteristics promoted by the Sub-Fund:

On the corporate side:

- Absence of companies that do not meet the criteria defined in the Management Company's Exclusion List and that are deemed incompatible with the E/S promotion (e.g. tobacco, controversial weapons).
- Controversy Level Assessment - Controversy involvement is a key measure of ESG performance. Controversy level assessment reflects a company's level of involvement in issues and how it manages those issues.
- Compliance with the UN Global Compact - The United Nations Global Compact is the world largest corporate sustainability initiative aimed at encouraging businesses and firms worldwide to adopt sustainable and socially responsible policies, and to report on their implementation. The UN Global Compact is a principle-based framework for businesses, stating ten principles in the areas of human rights, labour, the environment and anti-corruption. The Ten Principles of the United Nations Global Compact are derived from: the Universal Declaration of Human Rights, the International Labour Organization's Declaration on Fundamental Principles and Rights at Work, the Rio Declaration on Environment and Development, and the United Nations Convention Against Corruption.
- ESG Risk Scores - ESG risk scores measure a company's exposure to material industry-specific ESG risks and how the company manages those risks. This multi-dimensional way of measuring ESG risk combines the concepts of management and exposure to arrive at an absolute assessment of ESG risk.

On the Sovereign side:

- Absence of issuers that do not meet the criteria defined in the Management Company's Exclusion List and that are deemed incompatible with E/S promotion (i.e. countries listed on ABN AMRO Sanctions List, ratification of the Treaty of the Non-Proliferation of nuclear weapons, ratification of the Paris Agreement, ratification of the ILO Conventions 182 on the Worst Forms of Child Labour)
- Country Risk Scores- The Country Risk Scores measure the risk to a country's long-term prosperity and economic development by assessing how sustainably it is managing its wealth.

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?

Not Applicable

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

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

Not Applicable

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

Not Applicable

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.

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

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.

✖ Yes, the Sub-Fund considers principal adverse impacts (PAI) as part of the investment decision making process. More specifically, on the corporate side, the Sub-Fund strives to minimize two PAIs by excluding (i) United Nations Global Compact non-compliant companies and (ii) controversial weapons. On the sovereign side, the Sub-Fund strives to minimize part of the GHG intensity PAI (i.e., table 1, PAI 15) by excluding countries that have not signed the Paris Agreement.

The above principal adverse impacts are considered at product level through the exclusion policy.

Further information on principal adverse impacts will be provided in an annex to the Sub-Fund's annual report.

☐ No

What investment strategy does this financial product follow?

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

The Management Company may (i) delegate part of the management of the sub-funds to a minimum of two External Investment managers which are selected by the Management Company who will make investment decisions as part of the portfolio (ii) invest in units or shares of open-ended investment funds which qualify as UCITS, and/or qualify as other undertakings for collective investment (iii) manage directly the sub-funds. UCITS and delegations are selected in accordance with the Management Company's standards of quality and go through a qualitative ESG selection process before being retained. This process involves an in-depth analysis of the overall sustainability strengths going from the analysis of philosophy and investment processes.

Within the UCITS and delegations, the approaches are committed to apply a sustainability negative screening (exclusions). The Sub-Fund's assets are predominantly allocated into investments that comply with the defined standards in respect to the promoted environmental and social characteristics and defined within the Management Company's exclusion policy. Looking at investments in external funds, the manager will only select external funds which promote environmental and social characteristics and qualifies as an investment product in accordance with Article 8(1) of Regulation (EU) 2019/2088 on sustainability related disclosures in the financial services sector or fund which contribute to environmental and social objectives and qualifies as an investment product in accordance with article 9 of Regulation (EU) 2019/2088 on sustainability related disclosures in the financial services sector. External funds may not apply the same set of exclusions and thus may deviate from the "Responsible Investment Policy" of the Management Company.

The coverage of extra-financial indicators must exceed 80%. In this context, the Management Company is responsible for ensuring that the proportion of the Sub-Fund's net assets that is lacking an extra-financial indicator remains below 20%.

Methodological limitations can be assessed in terms of: nature of ESG information (quantification of qualitative data), ESG coverage (some data are not available for certain issuers) and homogeneity of ESG data (methodological differences).

- ***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 elements of the investment strategy are:

  - The Management Company's exclusions list as defined in the following table:

Company Exclusions based on International Standards and Policies	Exclusion Criteria
Companies non-compliant with International Norms and Conventions (such as the UN Global Compact's Principles)	Excluded
Companies listed on the Management Company's exclusion list	Excluded

Company Exclusions based on Revenue Thresholds	
Controversial Weapons direct involvement	>0%[1]
Controversial Weapons indirect ownership involvement	>35%
Thermal Coal Extraction	>10%
Thermal Coal Power Generation	>10%
Tobacco Producing Companies	>0%
Government Exclusions based on Norms and Policies	
Countries listed on the Management Company's exclusion list	Excluded
Countries that have not ratified the Treaty on the Non-Proliferation of Nuclear Weapons	Excluded
Countries that have not ratified the Paris Climate Agreement	Excluded
Countries that have not ratified the International Labour Organisation's Convention 182 on the Worst Forms of Child Labour	Excluded

The table above is a non-exhaustive set of exclusions which may evolve over time (with no prior notice).

- Investments in UCITS or delegations that qualify as an investment product in accordance with Article 8(1) of Regulation (EU) 2019/2088 on sustainability related disclosures in the financial services sector or fund which contribute to environmental and social objectives and qualifies as an investment product in accordance with article 9 of Regulation (EU) 2019/2088 on sustainability related disclosures in the financial services sector.

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

There is no committed minimum rate to reduce the scope of the investments considered prior to the application of that investment strategy.

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

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

The Sub-Fund incorporates good governance into its investment decision-making process, utilising both qualitative and quantitative assessments of governance practices.

For direct investments and/or internal/delegated strategies, the Management Company's good governance framework is employed to evaluate corporate governance, establishing criteria to identify companies that fail to meet good governance standards and exclude them from the initial investment universe. This framework aligns with widely recognized industry standards, covering aspects such

[1] In case of involvement in nuclear weapons, the company is excluded if it contributes to the nuclear programs of states other than the United States, the United Kingdom or France (the nuclear powers that are part of the Treaty on the Non-proliferation of Nuclear Weapons and the NATO).

as sound management structures, employee relations, remuneration of staff and tax compliance.

External funds aligned with E/S characteristics apply their own good governance policies, which may vary from those of the Management Company and from one external fund to another.

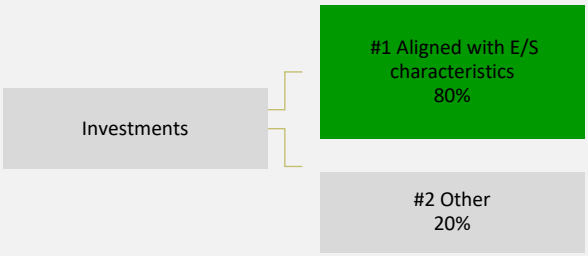
What is the asset allocation planned for this financial product?

Asset allocation describes the share of investments in specific assets.

The Sub-Fund invests at least 80% of its net assets in assets that have been determined as "eligible" as per the ESG process in place (hence in investments that are aligned with the promoted environmental and social characteristics (#1 Aligned with E/S characteristics).

Consequently, up to 20% of the investments may not be aligned with these characteristics (#2 Other).

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 operational activities of investee companies.



#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.

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

Not Applicable

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

Not Applicable

ABN AMRO Funds Profile 2 – Defensive

Pre-contractual disclosure 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

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.

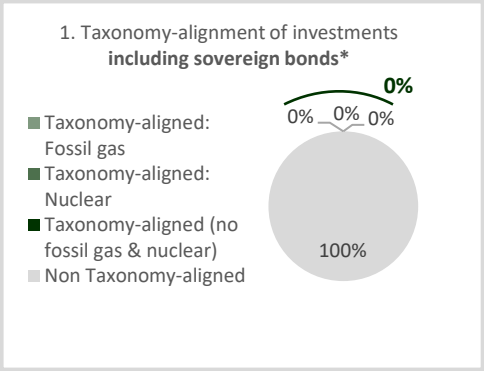
Does the financial product invest in fossil gas and/or nuclear energy related activities that comply with the EU Taxonomy[2]?

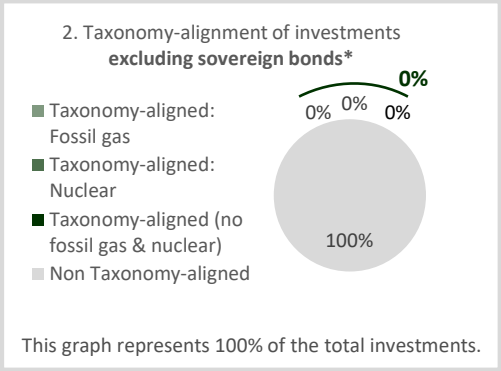
☐ Yes:

☐ In fossil gas ☐ In nuclear energy

☒ No

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?

The Sub-Fund does not have a minimum share of investments in transitional and enabling activities (i.e., 0%), as it does not commit to a minimum proportion of environmentally sustainable investments aligned with the EU Taxonomy.

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

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

Not Applicable

What is the minimum share of socially sustainable investments?

Not Applicable

[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?

"#2 Other" may include, in addition to issuers that are not analyzed, derivatives, funds (including Exchange Traded Funds), bank deposits at sight, including cash held in current accounts with a bank accessible at any time. These are used for investment or hedging or efficient management portfolio purposes. There are no minimum environmental or social safeguards associated with these investments.

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?

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

No specific ESG-related index has been designated for this Sub-Fund.

- ***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 websites:

• ABN AMRO Investment Solution's Responsible Investment Policy:
https://www.abnamroinvestmentsolutions.com/en/socially-responsible-investment-abn-amro-investment-solutions/sustainability-related-disclosures.html

• Documents of the Sub-Fund:
https://www.abnamroinvestmentsolutions.com/en/fund-range/fund-range.html

ABN AMRO Funds Profile 3 – Moderately Defensive

Pre-contractual disclosure 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:
ABN AMRO Funds Profile 3 – Moderately Defensive

Legal entity identifier:
549300I5C5D9HO34B644

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 include 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

●○ ☒ 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 ___% 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?

The analysis of ESG factors is systematically integrated into the investment decision making process of ABN AMRO Funds Profile 3 – Moderately Defensive (the "Sub-Fund"). ESG integration is the process of recognising the financial materiality (or significance) of environmental, social and corporate governance factors as part of the investment process. The Sub-Fund will use a selection of securities complying with ABN AMRO Investment Solutions (the "Management Company") ESG responsibility criteria. Under the ESG responsibility criteria of the Management Company, the Sub-Fund is committed to conducting negative screenings as well as taking engagement actions when necessary.

The Sub-Fund promotes both environmental and social characteristics. On the environmental front, the Sub-Fund promotes climate risk management. The social

characteristics promoted by the Sub-Fund focus on global human rights and labor standards.

No reference benchmark has been designated for the purpose of attaining the environmental or social characteristics promoted by the Sub-Fund.

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?

ESG analysis is systematically integrated into the investment decision making process. As part of its ESG framework, the Management Company uses the following sustainability indicators to measure the achievement of each of the environmental or social characteristics promoted by the Sub-Fund:

On the corporate side:

- Absence of companies that do not meet the criteria defined in the Management Company's Exclusion List and that are deemed incompatible with the E/S promotion (e.g. tobacco, controversial weapons).
- Controversy Level Assessment - Controversy involvement is a key measure of ESG performance. Controversy level assessment reflects a company's level of involvement in issues and how it manages those issues.
- Compliance with the UN Global Compact - The United Nations Global Compact is the world largest corporate sustainability initiative aimed at encouraging businesses and firms worldwide to adopt sustainable and socially responsible policies, and to report on their implementation. The UN Global Compact is a principle-based framework for businesses, stating ten principles in the areas of human rights, labour, the environment and anti-corruption. The Ten Principles of the United Nations Global Compact are derived from: the Universal Declaration of Human Rights, the International Labour Organization's Declaration on Fundamental Principles and Rights at Work, the Rio Declaration on Environment and Development, and the United Nations Convention Against Corruption.
- ESG Risk Scores - ESG risk scores measure a company's exposure to material industry-specific ESG risks and how the company manages those risks. This multi-dimensional way of measuring ESG risk combines the concepts of management and exposure to arrive at an absolute assessment of ESG risk.

On the Sovereign side:

- Absence of issuers that do not meet the criteria defined in the Management Company's Exclusion List and that are deemed incompatible with E/S promotion (i.e. countries listed on ABN AMRO Sanctions List, ratification of the Treaty of the Non-Proliferation of nuclear weapons, ratification of the Paris Agreement, ratification of the ILO Conventions 182 on the Worst Forms of Child Labour)
- Country Risk Scores- The Country Risk Scores measure the risk to a country's long-term prosperity and economic development by assessing how sustainably it is managing its wealth.

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?

Not Applicable

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

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

Not Applicable

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

Not Applicable

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.

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

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.

✖ Yes, the Sub-Fund considers principal adverse impacts (PAI) as part of the investment decision making process. More specifically, on the corporate side, the Sub-Fund strives to minimize two PAIs by excluding (i) United Nations Global Compact non-compliant companies and (ii) controversial weapons. On the sovereign side, the Sub-Fund strives to minimize part of the GHG intensity PAI (i.e., table 1, PAI 15) by excluding countries that have not signed the Paris Agreement.

The above principal adverse impacts are considered at product level through the exclusion policy.

Further information on principal adverse impacts will be provided in an annex to the Sub-Fund's annual report.

☐ No

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 Management Company may (i) delegate part of the management of the sub-funds to a minimum of two External Investment managers which are selected by the Management Company who will make investment decisions as part of the portfolio (ii) invest in units or shares of open-ended investment funds which qualify as UCITS, and/or qualify as other undertakings for collective investment (iii) manage directly the sub-funds. UCITS and delegations are selected in accordance with the Management Company's standards of quality and go through a qualitative ESG selection process before being retained. This process involves an in-depth analysis of the overall sustainability strengths going from the analysis of philosophy and investment processes.

Within the UCITS and delegations, the approaches are committed to apply a sustainability negative screening (exclusions). The Sub-Fund's assets are predominantly allocated into investments that comply with the defined standards in respect to the promoted environmental and social characteristics and defined within the Management Company's exclusion policy. Looking at investments in external funds, the manager will only select external funds which promote environmental and social characteristics and qualifies as an investment product in accordance with Article 8(1) of Regulation (EU) 2019/2088 on sustainability related disclosures in the financial services sector or fund which contribute to environmental and social objectives and qualifies as an investment product in accordance with article 9 of Regulation (EU) 2019/2088 on sustainability related disclosures in the financial services sector. External funds may not apply the same set of exclusions and thus may deviate from the "Responsible Investment Policy" of the Management Company.

The coverage of extra-financial indicators must exceed 80%. In this context, the Management Company is responsible for ensuring that the proportion of the Sub-Fund's net assets that is lacking an extra-financial indicator remains below 20%.

Methodological limitations can be assessed in terms of: nature of ESG information (quantification of qualitative data), ESG coverage (some data are not available for certain issuers) and homogeneity of ESG data (methodological differences).

- ***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 elements of the investment strategy are:

  - The Management Company's exclusions list as defined in the following table:

Company Exclusions based on International Standards and Policies	Exclusion Criteria
Companies non-compliant with International Norms and Conventions (such as the UN Global Compact's Principles)	Excluded
Companies listed on the Management Company's exclusion list	Excluded

Company Exclusions based on Revenue Thresholds	
Controversial Weapons direct involvement	>0%[1]
Controversial Weapons indirect ownership involvement	>35%
Thermal Coal Extraction	>10%
Thermal Coal Power Generation	>10%
Tobacco Producing Companies	>0%
Government Exclusions based on Norms and Policies	
Countries listed on the Management Company's exclusion list	Excluded
Countries that have not ratified the Treaty on the Non-Proliferation of Nuclear Weapons	Excluded
Countries that have not ratified the Paris Climate Agreement	Excluded
Countries that have not ratified the International Labour Organisation's Convention 182 on the Worst Forms of Child Labour	Excluded

The table above is a non-exhaustive set of exclusions which may evolve over time (with no prior notice).

- Investments in UCITS or delegations that qualify as an investment product in accordance with Article 8(1) of Regulation (EU) 2019/2088 on sustainability related disclosures in the financial services sector or fund which contribute to environmental and social objectives and qualifies as an investment product in accordance with article 9 of Regulation (EU) 2019/2088 on sustainability related disclosures in the financial services sector.

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

There is no committed minimum rate to reduce the scope of the investments considered prior to the application of that investment strategy.

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

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

The Sub-Fund incorporates good governance into its investment decision-making process, utilising both qualitative and quantitative assessments of governance practices.

For direct investments and/or internal/delegated strategies, the Management Company's good governance framework is employed to evaluate corporate governance, establishing criteria to identify companies that fail to meet good governance standards and exclude them from the initial investment universe. This

[1] In case of involvement in nuclear weapons, the company is excluded if it contributes to the nuclear programs of states other than the United States, the United Kingdom or France (the nuclear powers that are part of the Treaty on the Non-proliferation of Nuclear Weapons and the NATO).

framework aligns with widely recognized industry standards, covering aspects such as sound management structures, employee relations, remuneration of staff and tax compliance.

External funds aligned with E/S characteristics apply their own good governance policies, which may vary from those of the Management Company and from one external fund to another.

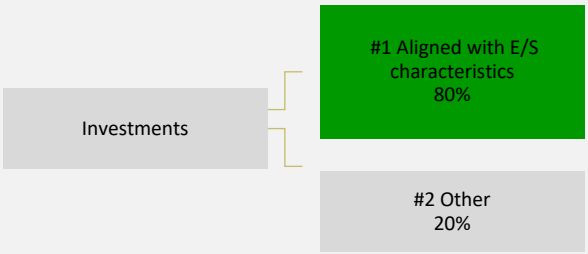
What is the asset allocation planned for this financial product?

Asset allocation describes the share of investments in specific assets.

The Sub-Fund invests at least 80% of its net assets in assets that have been determined as "eligible" as per the ESG process in place (hence in investments that are aligned with the promoted environmental and social characteristics (#1 Aligned with E/S characteristics).

Consequently, up to 20% of the investments may not be aligned with these characteristics (#2 Other).

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 operational activities of investee companies.



#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.

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

Not Applicable

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

Not Applicable

ABN AMRO Funds Profile 3 – Moderately Defensive

Pre-contractual disclosure 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

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.

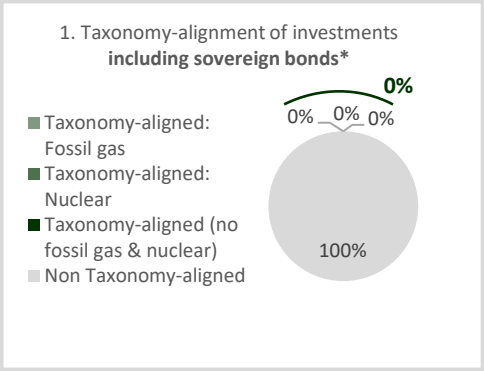
Does the financial product invest in fossil gas and/or nuclear energy related activities that comply with the EU Taxonomy[2]?

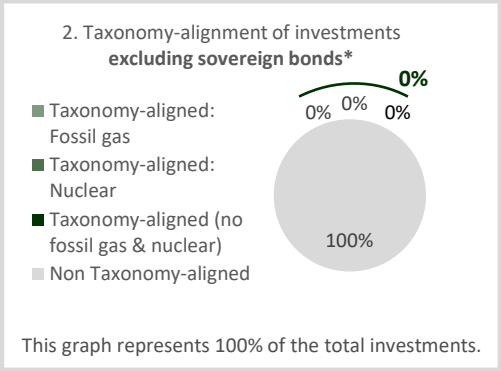
☐ Yes:

☐ In fossil gas ☐ In nuclear energy

☒ No

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?

The Sub-Fund does not have a minimum share of investments in transitional and enabling activities (i.e., 0%), as it does not commit to a minimum proportion of environmentally sustainable investments aligned with the EU Taxonomy.

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

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

Not Applicable

What is the minimum share of socially sustainable investments?

Not Applicable

[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?

"#2 Other" may include, in addition to issuers that are not analyzed, derivatives, funds (including Exchange Traded Funds), bank deposits at sight, including cash held in current accounts with a bank accessible at any time. These are used for investment or hedging or efficient management portfolio purposes. There are no minimum environmental or social safeguards associated with these investments.

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?

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

No specific ESG-related index has been designated for this Sub-Fund.

- ***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 websites:

• ABN AMRO Investment Solution's Responsible Investment Policy:
https://www.abnamroinvestmentsolutions.com/en/socially-responsible-investment-abn-amro-investment-solutions/sustainability-related-disclosures.html

• Documents of the Sub-Fund:
https://www.abnamroinvestmentsolutions.com/en/fund-range/fund-range.html

ABN AMRO Funds Profile 4 – Moderately Aggressive

Pre-contractual disclosure 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:
ABN AMRO Funds Profile 4 – Moderately Aggressive

Legal entity identifier:
54930043ILLL0XDPKX02

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 include 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
- ☒ 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 ___% 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?

The analysis of ESG factors is systematically integrated into the investment decision making process of ABN AMRO Funds Profile 4 – Moderately Aggressive (the "Sub-Fund"). ESG integration is the process of recognising the financial materiality (or significance) of environmental, social and corporate governance factors as part of the investment process. The Sub-Fund will use a selection of securities complying with ABN AMRO Investment Solutions (the "Management Company") ESG responsibility criteria. Under the ESG responsibility criteria of the Management Company, the Sub-Fund is committed to conducting negative screenings as well as taking engagement actions when necessary.

The Sub-Fund promotes both environmental and social characteristics. On the environmental front, the Sub-Fund promotes climate risk management. The social

characteristics promoted by the Sub-Fund focus on global human rights and labor standards.

No reference benchmark has been designated for the purpose of attaining the environmental or social characteristics promoted by the Sub-Fund.

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?

ESG analysis is systematically integrated into the investment decision making process. As part of its ESG framework, the Management Company uses the following sustainability indicators to measure the achievement of each of the environmental or social characteristics promoted by the Sub-Fund:

On the corporate side:

- Absence of companies that do not meet the criteria defined in the Management Company's Exclusion List and that are deemed incompatible with the E/S promotion (e.g. tobacco, controversial weapons).
- Controversy Level Assessment - Controversy involvement is a key measure of ESG performance. Controversy level assessment reflects a company's level of involvement in issues and how it manages those issues.
- Compliance with the UN Global Compact - The United Nations Global Compact is the world largest corporate sustainability initiative aimed at encouraging businesses and firms worldwide to adopt sustainable and socially responsible policies, and to report on their implementation. The UN Global Compact is a principle-based framework for businesses, stating ten principles in the areas of human rights, labour, the environment and anti-corruption. The Ten Principles of the United Nations Global Compact are derived from: the Universal Declaration of Human Rights, the International Labour Organization's Declaration on Fundamental Principles and Rights at Work, the Rio Declaration on Environment and Development, and the United Nations Convention Against Corruption.
- ESG Risk Scores - ESG risk scores measure a company's exposure to material industry-specific ESG risks and how the company manages those risks. This multi-dimensional way of measuring ESG risk combines the concepts of management and exposure to arrive at an absolute assessment of ESG risk.

On the Sovereign side:

- Absence of issuers that do not meet the criteria defined in the Management Company's Exclusion List and that are deemed incompatible with E/S promotion (i.e. countries listed on ABN AMRO Sanctions List, ratification of the Treaty of the Non-Proliferation of nuclear weapons, ratification of the Paris Agreement, ratification of the ILO Conventions 182 on the Worst Forms of Child Labour)
- Country Risk Scores- The Country Risk Scores measure the risk to a country's long-term prosperity and economic development by assessing how sustainably it is managing its wealth.

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?

Not Applicable

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

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

Not Applicable

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

Not Applicable

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.

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

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.

✖ Yes, the Sub-Fund considers principal adverse impacts (PAI) as part of the investment decision making process. More specifically, on the corporate side, the Sub-Fund strives to minimize two PAIs by excluding (i) United Nations Global Compact non-compliant companies and (ii) controversial weapons. On the sovereign side, the Sub-Fund strives to minimize part of the GHG intensity PAI (i.e., table 1, PAI 15) by excluding countries that have not signed the Paris Agreement.

The above principal adverse impacts are considered at product level through the exclusion policy.

Further information on principal adverse impacts will be provided in an annex to the Sub-Fund's annual report.

☐ No

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 Management Company may (i) delegate part of the management of the sub-funds to a minimum of two External Investment managers which are selected by the Management Company who will make investment decisions as part of the portfolio (ii) invest in units or shares of open-ended investment funds which qualify as UCITS, and/or qualify as other undertakings for collective investment (iii) manage directly the sub-funds. UCITS and delegations are selected in accordance with the Management Company's standards of quality and go through a qualitative ESG selection process before being retained. This process involves an in-depth analysis of the overall sustainability strengths going from the analysis of philosophy and investment processes.

Within the UCITS and delegations, the approaches are committed to apply a sustainability negative screening (exclusions). The Sub-Fund's assets are predominantly allocated into investments that comply with the defined standards in respect to the promoted environmental and social characteristics and defined within the Management Company's exclusion policy. Looking at investments in external funds, the manager will only select external funds which promote environmental and social characteristics and qualifies as an investment product in accordance with Article 8(1) of Regulation (EU) 2019/2088 on sustainability related disclosures in the financial services sector or fund which contribute to environmental and social objectives and qualifies as an investment product in accordance with article 9 of Regulation (EU) 2019/2088 on sustainability related disclosures in the financial services sector. External funds may not apply the same set of exclusions and thus may deviate from the "Responsible Investment Policy" of the Management Company.

The coverage of extra-financial indicators must exceed 80%. In this context, the Management Company is responsible for ensuring that the proportion of the Sub-Fund's net assets that is lacking an extra-financial indicator remains below 20%.

Methodological limitations can be assessed in terms of: nature of ESG information (quantification of qualitative data), ESG coverage (some data are not available for certain issuers) and homogeneity of ESG data (methodological differences).

- ***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 elements of the investment strategy are:

  - The Management Company's exclusions list as defined in the following table:

Company Exclusions based on International Standards and Policies	Exclusion Criteria
Companies non-compliant with International Norms and Conventions (such as the UN Global Compact's Principles)	Excluded
Companies listed on the Management Company's exclusion list	Excluded

Company Exclusions based on Revenue Thresholds	
Controversial Weapons direct involvement	>0%[1]
Controversial Weapons indirect ownership involvement	>35%
Thermal Coal Extraction	>10%
Thermal Coal Power Generation	>10%
Tobacco Producing Companies	>0%
Government Exclusions based on Norms and Policies	
Countries listed on the Management Company's exclusion list	Excluded
Countries that have not ratified the Treaty on the Non-Proliferation of Nuclear Weapons	Excluded
Countries that have not ratified the Paris Climate Agreement	Excluded
Countries that have not ratified the International Labour Organisation's Convention 182 on the Worst Forms of Child Labour	Excluded

The table above is a non-exhaustive set of exclusions which may evolve over time (with no prior notice).

- Investments in UCITS or delegations that qualify as an investment product in accordance with Article 8(1) of Regulation (EU) 2019/2088 on sustainability related disclosures in the financial services sector or fund which contribute to environmental and social objectives and qualifies as an investment product in accordance with article 9 of Regulation (EU) 2019/2088 on sustainability related disclosures in the financial services sector.

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

There is no committed minimum rate to reduce the scope of the investments considered prior to the application of that investment strategy.

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

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

The Sub-Fund incorporates good governance into its investment decision-making process, utilising both qualitative and quantitative assessments of governance practices.

For direct investments and/or internal/delegated strategies, the Management Company's good governance framework is employed to evaluate corporate governance, establishing criteria to identify companies that fail to meet good governance standards and exclude them from the initial investment universe. This

[1] In case of involvement in nuclear weapons, the company is excluded if it contributes to the nuclear programs of states other than the United States, the United Kingdom or France (the nuclear powers that are part of the Treaty on the Non-proliferation of Nuclear Weapons and the NATO).

framework aligns with widely recognized industry standards, covering aspects such as sound management structures, employee relations, remuneration of staff and tax compliance.

External funds aligned with E/S characteristics apply their own good governance policies, which may vary from those of the Management Company and from one external fund to another.

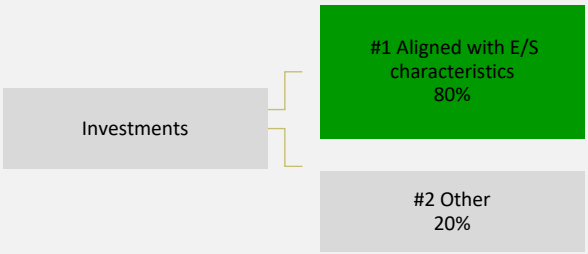
What is the asset allocation planned for this financial product?

Asset allocation describes the share of investments in specific assets.

The Sub-Fund invests at least 80% of its net assets in assets that have been determined as "eligible" as per the ESG process in place (hence in investments that are aligned with the promoted environmental and social characteristics (#1 Aligned with E/S characteristics).

Consequently, up to 20% of the investments may not be aligned with these characteristics (#2 Other).

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 operational activities of investee companies.



#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.

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

Not Applicable

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

Not Applicable

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.

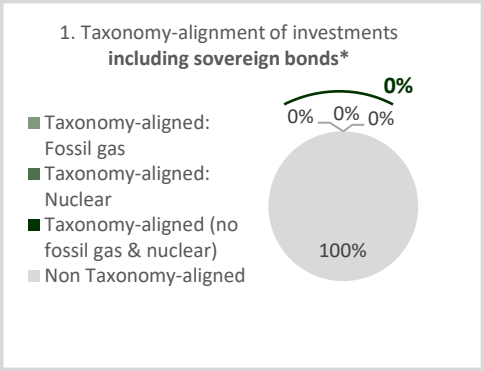
Does the financial product invest in fossil gas and/or nuclear energy related activities that comply with the EU Taxonomy[2]?

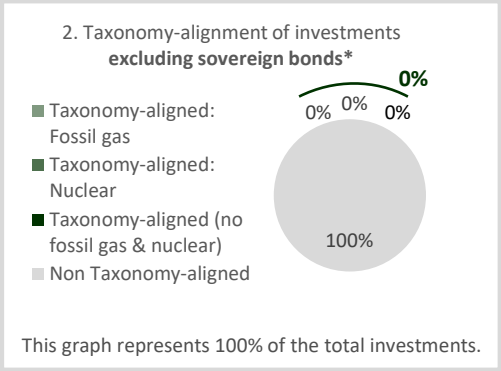
☐ Yes:

☐ In fossil gas ☐ In nuclear energy

☒ No

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?

The Sub-Fund does not have a minimum share of investments in transitional and enabling activities (i.e., 0%), as it does not commit to a minimum proportion of environmentally sustainable investments aligned with the EU Taxonomy.

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

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

Not Applicable

What is the minimum share of socially sustainable investments?

Not Applicable

[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?

"#2 Other" may include, in addition to issuers that are not analyzed, derivatives, funds (including Exchange Traded Funds), bank deposits at sight, including cash held in current accounts with a bank accessible at any time. These are used for investment or hedging or efficient management portfolio purposes. There are no minimum environmental or social safeguards associated with these investments.

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?

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

No specific ESG-related index has been designated for this Sub-Fund.

- ***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 websites:

• ABN AMRO Investment Solution's Responsible Investment Policy:
https://www.abnamroinvestmentsolutions.com/en/socially-responsible-investment-abn-amro-investment-solutions/sustainability-related-disclosures.html

• Documents of the Sub-Fund:
https://www.abnamroinvestmentsolutions.com/en/fund-range/fund-range.html

ABN AMRO Funds Profile 5 – Aggressive

Pre-contractual disclosure 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:
ABN AMRO Funds Profile 5 –Aggressive

Legal entity identifier:
549300BW18Q0DX4OG435

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 include 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

●○ ☒ 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 ___% 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?

The analysis of ESG factors is systematically integrated into the investment decision making process of ABN AMRO Funds Profile 5 –Aggressive (the "Sub-Fund"). ESG integration is the process of recognising the financial materiality (or significance) of environmental, social and corporate governance factors as part of the investment process. The Sub-Fund will use a selection of securities complying with ABN AMRO Investment Solutions (the "Management Company") ESG responsibility criteria. Under the ESG responsibility criteria of the Management Company, the Sub-Fund is committed to conducting negative screenings as well as taking engagement actions when necessary.

The Sub-Fund promotes both environmental and social characteristics. On the environmental front, the Sub-Fund promotes climate risk management. The social

characteristics promoted by the Sub-Fund focus on global human rights and labor standards.

No reference benchmark has been designated for the purpose of attaining the environmental or social characteristics promoted by the Sub-Fund.

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?

ESG analysis is systematically integrated into the investment decision making process. As part of its ESG framework, the Management Company uses the following sustainability indicators to measure the achievement of each of the environmental or social characteristics promoted by the Sub-Fund:

On the corporate side:

- Absence of companies that do not meet the criteria defined in the Management Company's Exclusion List and that are deemed incompatible with the E/S promotion (e.g. tobacco, controversial weapons).
- Controversy Level Assessment - Controversy involvement is a key measure of ESG performance. Controversy level assessment reflects a company's level of involvement in issues and how it manages those issues.
- Compliance with the UN Global Compact - The United Nations Global Compact is the world largest corporate sustainability initiative aimed at encouraging businesses and firms worldwide to adopt sustainable and socially responsible policies, and to report on their implementation. The UN Global Compact is a principle-based framework for businesses, stating ten principles in the areas of human rights, labour, the environment and anti-corruption. The Ten Principles of the United Nations Global Compact are derived from: the Universal Declaration of Human Rights, the International Labour Organization's Declaration on Fundamental Principles and Rights at Work, the Rio Declaration on Environment and Development, and the United Nations Convention Against Corruption.
- ESG Risk Scores - ESG risk scores measure a company's exposure to material industry-specific ESG risks and how the company manages those risks. This multi-dimensional way of measuring ESG risk combines the concepts of management and exposure to arrive at an absolute assessment of ESG risk.

On the Sovereign side:

- Absence of issuers that do not meet the criteria defined in the Management Company's Exclusion List and that are deemed incompatible with E/S promotion (i.e. countries listed on ABN AMRO Sanctions List, ratification of the Treaty of the Non-Proliferation of nuclear weapons, ratification of the Paris Agreement, ratification of the ILO Conventions 182 on the Worst Forms of Child Labour)
- Country Risk Scores- The Country Risk Scores measure the risk to a country's long-term prosperity and economic development by assessing how sustainably it is managing its wealth.

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?

Not Applicable

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

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

Not Applicable

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

Not Applicable

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.

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

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.

✖ Yes, the Sub-Fund considers principal adverse impacts (PAI) as part of the investment decision making process. More specifically, on the corporate side, the Sub-Fund strives to minimize two PAIs by excluding (i) United Nations Global Compact non-compliant companies and (ii) controversial weapons. On the sovereign side, the Sub-Fund strives to minimize part of the GHG intensity PAI (i.e., table 1, PAI 15) by excluding countries that have not signed the Paris Agreement.

The above principal adverse impacts are considered at product level through the exclusion policy.

Further information on principal adverse impacts will be provided in an annex to the Sub-Fund's annual report.

☐ No

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 Management Company may (i) delegate part of the management of the sub-funds to a minimum of two External Investment managers which are selected by the Management Company who will make investment decisions as part of the portfolio (ii) invest in units or shares of open-ended investment funds which qualify as UCITS, and/or qualify as other undertakings for collective investment (iii) manage directly the sub-funds. UCITS and delegations are selected in accordance with the Management Company's standards of quality and go through a qualitative ESG selection process before being retained. This process involves an in-depth analysis of the overall sustainability strengths going from the analysis of philosophy and investment processes.

Within the UCITS and delegations, the approaches are committed to apply a sustainability negative screening (exclusions). The Sub-Fund's assets are predominantly allocated into investments that comply with the defined standards in respect to the promoted environmental and social characteristics and defined within the Management Company's exclusion policy. Looking at investments in external funds, the manager will only select external funds which promote environmental and social characteristics and qualifies as an investment product in accordance with Article 8(1) of Regulation (EU) 2019/2088 on sustainability related disclosures in the financial services sector or fund which contribute to environmental and social objectives and qualifies as an investment product in accordance with article 9 of Regulation (EU) 2019/2088 on sustainability related disclosures in the financial services sector. External funds may not apply the same set of exclusions and thus may deviate from the "Responsible Investment Policy" of the Management Company.

The coverage of extra-financial indicators must exceed 80%. In this context, the Management Company is responsible for ensuring that the proportion of the Sub-Fund's net assets that is lacking an extra-financial indicator remains below 20%.

Methodological limitations can be assessed in terms of: nature of ESG information (quantification of qualitative data), ESG coverage (some data are not available for certain issuers) and homogeneity of ESG data (methodological differences).

- ***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 elements of the investment strategy are:

  - The Management Company's exclusions list as defined in the following table:

Company Exclusions based on International Standards and Policies	Exclusion Criteria
Companies non-compliant with International Norms and Conventions (such as the UN Global Compact's Principles)	Excluded
Companies listed on the Management Company's exclusion list	Excluded

Company Exclusions based on Revenue Thresholds	
Controversial Weapons direct involvement	>0%[1]
Controversial Weapons indirect ownership involvement	>35%
Thermal Coal Extraction	>10%
Thermal Coal Power Generation	>10%
Tobacco Producing Companies	>0%
Government Exclusions based on Norms and Policies	
Countries listed on the Management Company's exclusion list	Excluded
Countries that have not ratified the Treaty on the Non-Proliferation of Nuclear Weapons	Excluded
Countries that have not ratified the Paris Climate Agreement	Excluded
Countries that have not ratified the International Labour Organisation's Convention 182 on the Worst Forms of Child Labour	Excluded

The table above is a non-exhaustive set of exclusions which may evolve over time (with no prior notice).

- Investments in UCITS or delegations that qualify as an investment product in accordance with Article 8(1) of Regulation (EU) 2019/2088 on sustainability related disclosures in the financial services sector or fund which contribute to environmental and social objectives and qualifies as an investment product in accordance with article 9 of Regulation (EU) 2019/2088 on sustainability related disclosures in the financial services sector.

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

There is no committed minimum rate to reduce the scope of the investments considered prior to the application of that investment strategy.

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

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

The Sub-Fund incorporates good governance into its investment decision-making process, utilising both qualitative and quantitative assessments of governance practices.

For direct investments and/or internal/delegated strategies, the Management Company's good governance framework is employed to evaluate corporate governance, establishing criteria to identify companies that fail to meet good governance standards and exclude them from the initial investment universe. This

[1] In case of involvement in nuclear weapons, the company is excluded if it contributes to the nuclear programs of states other than the United States, the United Kingdom or France (the nuclear powers that are part of the Treaty on the Non-proliferation of Nuclear Weapons and the NATO).

framework aligns with widely recognized industry standards, covering aspects such as sound management structures, employee relations, remuneration of staff and tax compliance.

External funds aligned with E/S characteristics apply their own good governance policies, which may vary from those of the Management Company and from one external fund to another.

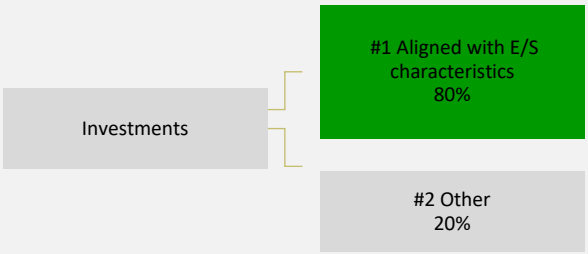
What is the asset allocation planned for this financial product?

Asset allocation describes the share of investments in specific assets.

The Sub-Fund invests at least 80% of its net assets in assets that have been determined as "eligible" as per the ESG process in place (hence in investments that are aligned with the promoted environmental and social characteristics (#1 Aligned with E/S characteristics).

Consequently, up to 20% of the investments may not be aligned with these characteristics (#2 Other).

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 operational activities of investee companies.



#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.

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

Not Applicable

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

Not Applicable

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.

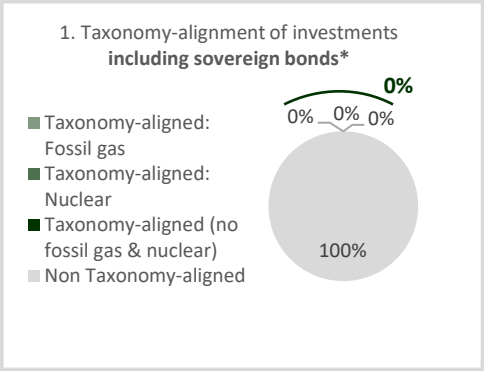
Does the financial product invest in fossil gas and/or nuclear energy related activities that comply with the EU Taxonomy[2]?

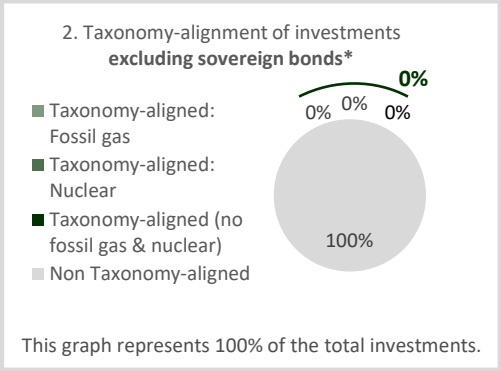
☐ Yes:

☐ In fossil gas ☐ In nuclear energy

☒ No

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?

The Sub-Fund does not have a minimum share of investments in transitional and enabling activities (i.e., 0%), as it does not commit to a minimum proportion of environmentally sustainable investments aligned with the EU Taxonomy.

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

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

Not Applicable

What is the minimum share of socially sustainable investments?

Not Applicable

[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?

"#2 Other" may include, in addition to issuers that are not analyzed, derivatives, funds (including Exchange Traded Funds), bank deposits at sight, including cash held in current accounts with a bank accessible at any time. These are used for investment or hedging or efficient management portfolio purposes. There are no minimum environmental or social safeguards associated with these investments.

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?

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

No specific ESG-related index has been designated for this Sub-Fund.

- ***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 websites:

• ABN AMRO Investment Solution's Responsible Investment Policy:
https://www.abnamroinvestmentsolutions.com/en/socially-responsible-investment-abn-amro-investment-solutions/sustainability-related-disclosures.html

• Documents of the Sub-Fund:
https://www.abnamroinvestmentsolutions.com/en/fund-range/fund-range.html

ABN AMRO Funds Profile 6 – Very Aggressive

Pre-contractual disclosure 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:
ABN AMRO Funds Profile 6 – Very Aggressive

Legal entity identifier:
549300VPXLHR3PBY3M74

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 include 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

●○ ☒ 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 ___% 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?

The analysis of ESG factors is systematically integrated into the investment decision making process of ABN AMRO Funds Profile 6 – Very Aggressive (the "Sub-Fund"). ESG integration is the process of recognising the financial materiality (or significance) of environmental, social and corporate governance factors as part of the investment process. The Sub-Fund will use a selection of securities complying with ABN AMRO Investment Solutions (the "Management Company") ESG responsibility criteria. Under the ESG responsibility criteria of the Management Company, the Sub-Fund is committed to conducting negative screenings as well as taking engagement actions when necessary.

The Sub-Fund promotes both environmental and social characteristics. On the environmental front, the Sub-Fund promotes climate risk management. The social

characteristics promoted by the Sub-Fund focus on global human rights and labor standards.

No reference benchmark has been designated for the purpose of attaining the environmental or social characteristics promoted by the Sub-Fund.

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?

ESG analysis is systematically integrated into the investment decision making process. As part of its ESG framework, the Management Company uses the following sustainability indicators to measure the achievement of each of the environmental or social characteristics promoted by the Sub-Fund:

On the corporate side:

- Absence of companies that do not meet the criteria defined in the Management Company's Exclusion List and that are deemed incompatible with the E/S promotion (e.g. tobacco, controversial weapons).
- Controversy Level Assessment - Controversy involvement is a key measure of ESG performance. Controversy level assessment reflects a company's level of involvement in issues and how it manages those issues.
- Compliance with the UN Global Compact - The United Nations Global Compact is the world largest corporate sustainability initiative aimed at encouraging businesses and firms worldwide to adopt sustainable and socially responsible policies, and to report on their implementation. The UN Global Compact is a principle-based framework for businesses, stating ten principles in the areas of human rights, labour, the environment and anti-corruption. The Ten Principles of the United Nations Global Compact are derived from: the Universal Declaration of Human Rights, the International Labour Organization's Declaration on Fundamental Principles and Rights at Work, the Rio Declaration on Environment and Development, and the United Nations Convention Against Corruption.
- ESG Risk Scores - ESG risk scores measure a company's exposure to material industry-specific ESG risks and how the company manages those risks. This multi-dimensional way of measuring ESG risk combines the concepts of management and exposure to arrive at an absolute assessment of ESG risk.

On the Sovereign side:

- Absence of issuers that do not meet the criteria defined in the Management Company's Exclusion List and that are deemed incompatible with E/S promotion (i.e. countries listed on ABN AMRO Sanctions List, ratification of the Treaty of the Non-Proliferation of nuclear weapons, ratification of the Paris Agreement, ratification of the ILO Conventions 182 on the Worst Forms of Child Labour)
- Country Risk Scores- The Country Risk Scores measure the risk to a country's long-term prosperity and economic development by assessing how sustainably it is managing its wealth.

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?

Not Applicable

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

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

Not Applicable

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

Not Applicable

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.

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

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.

✖ Yes, the Sub-Fund considers principal adverse impacts (PAI) as part of the investment decision making process. More specifically, on the corporate side, the Sub-Fund strives to minimize two PAIs by excluding (i) United Nations Global Compact non-compliant companies and (ii) controversial weapons. On the sovereign side, the Sub-Fund strives to minimize part of the GHG intensity PAI (i.e., table 1, PAI 15) by excluding countries that have not signed the Paris Agreement.

The above principal adverse impacts are considered at product level through the exclusion policy.

Further information on principal adverse impacts will be provided in an annex to the Sub-Fund's annual report.

☐ No

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 Management Company may (i) delegate part of the management of the sub-funds to a minimum of two External Investment managers which are selected by the Management Company who will make investment decisions as part of the portfolio (ii) invest in units or shares of open-ended investment funds which qualify as UCITS, and/or qualify as other undertakings for collective investment (iii) manage directly the sub-funds. UCITS and delegations are selected in accordance with the Management Company's standards of quality and go through a qualitative ESG selection process before being retained. This process involves an in-depth analysis of the overall sustainability strengths going from the analysis of philosophy and investment processes.

Within the UCITS and delegations, the approaches are committed to apply a sustainability negative screening (exclusions). The Sub-Fund's assets are predominantly allocated into investments that comply with the defined standards in respect to the promoted environmental and social characteristics and defined within the Management Company's exclusion policy. Looking at investments in external funds, the manager will only select external funds which promote environmental and social characteristics and qualifies as an investment product in accordance with Article 8(1) of Regulation (EU) 2019/2088 on sustainability related disclosures in the financial services sector or fund which contribute to environmental and social objectives and qualifies as an investment product in accordance with article 9 of Regulation (EU) 2019/2088 on sustainability related disclosures in the financial services sector. External funds may not apply the same set of exclusions and thus may deviate from the "Responsible Investment Policy" of the Management Company.

The coverage of extra-financial indicators must exceed 80%. In this context, the Management Company is responsible for ensuring that the proportion of the Sub-Fund's net assets that is lacking an extra-financial indicator remains below 20%.

Methodological limitations can be assessed in terms of: nature of ESG information (quantification of qualitative data), ESG coverage (some data are not available for certain issuers) and homogeneity of ESG data (methodological differences).

- ***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 elements of the investment strategy are:

  - The Management Company's exclusions list as defined in the following table:

Company Exclusions based on International Standards and Policies	Exclusion Criteria
Companies non-compliant with International Norms and Conventions (such as the UN Global Compact's Principles)	Excluded
Companies listed on the Management Company's exclusion list	Excluded

Company Exclusions based on Revenue Thresholds	
Controversial Weapons direct involvement	>0%[1]
Controversial Weapons indirect ownership involvement	>35%
Thermal Coal Extraction	>10%
Thermal Coal Power Generation	>10%
Tobacco Producing Companies	>0%
Government Exclusions based on Norms and Policies	
Countries listed on the Management Company's exclusion list	Excluded
Countries that have not ratified the Treaty on the Non-Proliferation of Nuclear Weapons	Excluded
Countries that have not ratified the Paris Climate Agreement	Excluded
Countries that have not ratified the International Labour Organisation's Convention 182 on the Worst Forms of Child Labour	Excluded

The table above is a non-exhaustive set of exclusions which may evolve over time (with no prior notice).

- Investments in UCITS or delegations that qualify as an investment product in accordance with Article 8(1) of Regulation (EU) 2019/2088 on sustainability related disclosures in the financial services sector or fund which contribute to environmental and social objectives and qualifies as an investment product in accordance with article 9 of Regulation (EU) 2019/2088 on sustainability related disclosures in the financial services sector.

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

There is no committed minimum rate to reduce the scope of the investments considered prior to the application of that investment strategy. ***What is the policy to assess good governance practices of the investee companies?***

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

The Sub-Fund incorporates good governance into its investment decision-making process, utilising both qualitative and quantitative assessments of governance practices.

For direct investments and/or internal/delegated strategies, the Management Company's good governance framework is employed to evaluate corporate governance, establishing criteria to identify companies that fail to meet good governance standards and exclude them from the initial investment universe. This framework aligns with widely recognized industry standards, covering aspects such as sound management structures, employee relations, remuneration of staff and tax compliance.

[1] In case of involvement in nuclear weapons, the company is excluded if it contributes to the nuclear programs of states other than the United States, the United Kingdom or France (the nuclear powers that are part of the Treaty on the Non-proliferation of Nuclear Weapons and the NATO).

External funds aligned with E/S characteristics apply their own good governance policies, which may vary from those of the Management Company and from one external fund to another.

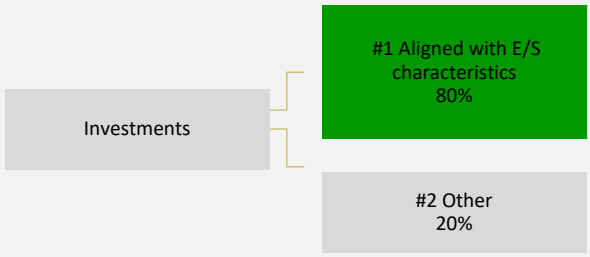
What is the asset allocation planned for this financial product?

Asset allocation describes the share of investments in specific assets.

The Sub-Fund invests at least 80% of its net assets in assets that have been determined as "eligible" as per the ESG process in place (hence in investments that are aligned with the promoted environmental and social characteristics (#1 Aligned with E/S characteristics).

Consequently, up to 20% of the investments may not be aligned with these characteristics (#2 Other).

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 operational activities of investee companies.



#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.

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

Not Applicable

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

Not Applicable

ABN AMRO Funds Profile 6 – Very Aggressive

Pre-contractual disclosure 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

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.

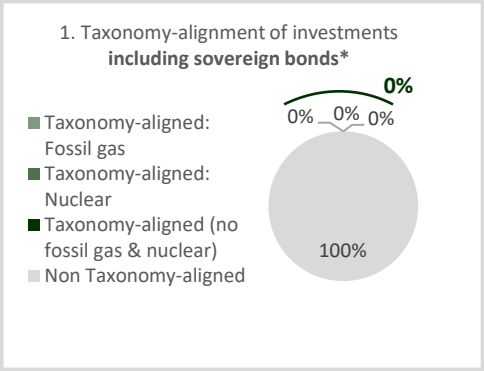
Does the financial product invest in fossil gas and/or nuclear energy related activities that comply with the EU Taxonomy[2]?

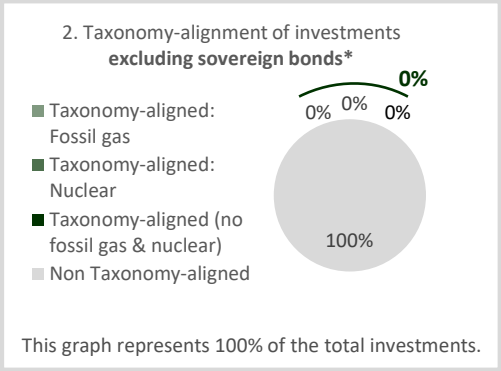
☐ Yes:

☐ In fossil gas ☐ In nuclear energy

☒ No

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?

The Sub-Fund does not have a minimum share of investments in transitional and enabling activities (i.e., 0%), as it does not commit to a minimum proportion of environmentally sustainable investments aligned with the EU Taxonomy.

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

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

Not Applicable

What is the minimum share of socially sustainable investments?

Not Applicable

[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?

"#2 Other" may include, in addition to issuers that are not analyzed, derivatives, funds (including Exchange Traded Funds), bank deposits at sight, including cash held in current accounts with a bank accessible at any time. These are used for investment or hedging or efficient management portfolio purposes. There are no minimum environmental or social safeguards associated with these investments.

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?

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

No specific ESG-related index has been designated for this Sub-Fund.

- ***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 websites:

• ABN AMRO Investment Solution's Responsible Investment Policy: https://www.abnamroinvestmentsolutions.com/en/socially-responsible-investment-abn-amro-investment-solutions/sustainability-related-disclosures.html

• Documents of the Sub-Fund: https://www.abnamroinvestmentsolutions.com/en/fund-range/fund-range.html

ABN AMRO Funds Comfort Invest II

Pre-contractual disclosure 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:
ABN AMRO Funds Comfort Invest II

Legal entity identifier:
549300IDKU1C0X00YU76

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 include 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	☒ No
☐ It will make a minimum of sustainable investments with an environmental 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 ___% of sustainable investments
☐ in economic activities that qualify as environmentally sustainable under the EU Taxonomy	☐ 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	☐ with an environmental objective in economic activities that do not qualify as environmentally sustainable under the EU Taxonomy
	☐ with a social objective
☐ It will make a minimum of sustainable investments 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?

The analysis of ESG factors is systematically integrated into the investment decision making process of ABN AMRO Funds Comfort Invest II (the “Sub-Fund”). ABN AMRO Investment Solutions (the "Management Company") defines ESG integration as the process of recognising the financial materiality (or significance) of environmental, social and corporate governance factors as part of the investment process.

The Sub-Fund invests (i) in direct investments or indirect investments through internal/delegated strategies that promote environmental (climate risks) and social (human rights) characteristics by taking into account the ESG criteria of the Management Company or (ii) in external funds offering a degree of ESG integration that the Management Company considers to be satisfactory.

External funds can promote environmental and/or social characteristics, but these characteristics may differ from one external fund to another, as well as from the characteristics taken into account in direct investments or indirect investments through internal/delegated strategies.

No reference benchmark has been designated for the purpose of attaining the environmental or social characteristics promoted by the Sub-Fund.

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?

Regarding direct investments or indirect investments through internal/delegated strategies, the following sustainability indicators are used to measure the extent to which the environmental and/or social characteristics promoted by the Fund are being achieved:

On the corporate side:

- Absence of companies that do not meet the criteria defined in the Management Company's exclusion framework
- Assessment of the level of controversy
- Compliance with the UN Global Compact
- ESG risk ratings of companies

On the Sovereign side:

- Absence of countries that do not meet the criteria defined in the Management Company's exclusion framework
- Country ESG risk ratings

With regard to external funds aligned with E/S characteristics, there is no certainty that they will use the same sustainability indicators as the Management Company. Nevertheless, external funds must present a degree of ESG integration that the Management Company considers to be satisfactory.

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?

Not Applicable

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

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

Not Applicable

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

Not Applicable

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.

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

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.

☐ Yes

☒ No, the Sub-Fund does not consider Principal Adverse Impacts (PAIs) as part of the investment decision process. To the extent that the Sub-Fund invests in direct investements or indirect investments through internal/delegated strategies as well as external funds, there is no guarantee that the minimisation of the impact of PAIs will be consistent.

However, when investing in direct investments or indirect investments through internal/delegated strategies, as per the Management Company's exclusion framework, the Sub-Fund takes into account the PAIs identified below:

- Table 1, PAI 10: Violations of UN Global Compact principles and Organisation for Economic Cooperation and Development (OECD) Guidelines for Multinational Enterprises
- Table 1, PAI 14: Exposure to controversial weapons

External funds aligned with E/S characteristics may take into account the PAIs, but the PAIs may differ from one external fund to another, as well as from the PAIs taken into account in direct investments or indirect investments through internal/delegated strategies.

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 Sub-Fund invests (i) in direct investments or indirect investments through internal/delegated strategies which take into account the ESG criteria of the Management Company or (ii) in external funds offering a degree of ESG integration that the Management Company considers to be satisfactory.

Regarding direct investments: the Management Company uses normative exclusion filters on controversial sectors in combination with ESG risk criteria. The ESG risk management approach involves a positive selection of issuers based on ESG risk ratings. The evaluation methodology and selection process may differ depending on the type of issuer.

Regarding investments via funds (internal/delegated, external) aligned with E/S characteristics: the Management Company will select funds that qualify as investment products in accordance with article 8(1) of Regulation (EU) 2019/2088 on sustainability related disclosures in the financial services sector, or funds which contribute to environmental and social objectives and qualifies as an investment product in accordance with article 9 of Regulation (EU) 2019/2088 on sustainability related disclosures in the financial services sector. Funds are selected in accordance with the Management Company's quality standards and are subject to a selection process.

The coverage of extra-financial indicators must exceed 90%. In this context, the Management Company is responsible for ensuring that the proportion of the Sub-Fund's net assets that is lacking an extra-financial indicator remains below 10%.

Methodological limitations can be assessed in terms of: nature of ESG information (quantification of qualitative data), ESG coverage (some data are not available for certain issuers) and homogeneity of ESG data (methodological differences).

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?

In the case of direct investments or indirect investments through internal/delegated strategies, the binding elements of the investment strategy are the Management Company's list of exclusions as defined below (the list is not exhaustive and may change over time):

- The Management Company’s exclusions list as defined in the following table:

Company Exclusions based on International Standards and Policies	Exclusion Criteria
Companies non-compliant with International Norms and Conventions (such as the UN Global Compact’s Principles)	Excluded
Companies listed on the Management Company's exclusion list	Excluded
Company Exclusions based on Revenue Thresholds	
Controversial Weapons direct involvement	>0%[1]
Controversial Weapons indirect ownership involvement	>35%

[1] In case of involvement in nuclear weapons, the company is excluded if it contributes to the nuclear programs of states other than the United States, the United Kingdom or France (the nuclear powers that are part of the Treaty on the Non-proliferation of Nuclear Weapons and the NATO).

Thermal Coal Extraction	>10%
Thermal Coal Power Generation	>10%
Tobacco Producing Companies	>0%
Government Exclusions based on Norms and Policies	
Countries listed on the Management Company's exclusion list	Excluded
Countries that have not ratified the Treaty on the Non-Proliferation of Nuclear Weapons	Excluded
Countries that have not ratified the Paris Climate Agreement	Excluded
Countries that have not ratified the International Labour Organisation's Convention 182 on the Worst Forms of Child Labour	Excluded

With regard to external funds aligned with E/S characteristics, there is no certainty that they will use the same binding elements as the Management Company. Nevertheless, external funds must present a degree of ESG integration that the Management Company considers to be satisfactory. The Management Company will select funds that qualify as an investment product in accordance with Article 8(1) of Regulation (EU) 2019/2088 or as an investment product in accordance with Article 9 of Regulation (EU) 2019/2088.

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

  There is no committed minimum rate to reduce the scope of the investments considered prior to the application of that investment strategy.

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

  The Sub-Fund incorporates good governance into its investment decision-making process, utilising both qualitative and quantitative assessments of governance practices.

  For direct investments and indirect investments through internal/delegated strategies, the Management Company's good governance framework is employed to evaluate corporate governance, establishing criteria to identify companies that fail to meet good governance standards and exclude them from the initial investment universe. This framework aligns with widely recognized industry standards, covering aspects such as sound management structures, employee relations, remuneration of staff and tax compliance.

  External funds aligned with E/S characteristics apply their own good governance policies, which may vary from those of the Management Company and from one external fund to another.

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

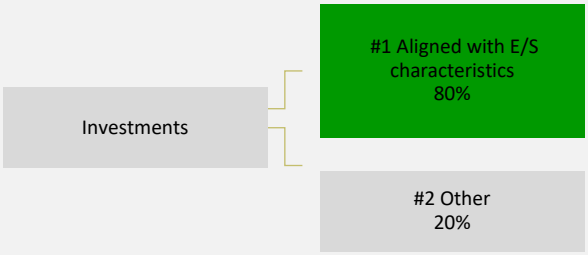
What is the asset allocation planned for this financial product?

The Sub-Fund invests at least 80% of its net assets in assets that have been determined as “eligible” as per the ESG process in place (hence in investments that are aligned with the promoted environmental and social characteristics (#1 Aligned with E/S characteristics).

Asset allocation describes the share of investments in specific assets.

Consequently, up to 20% of the investments may not be aligned with these characteristics (#2 Other).

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 operational activities of investee companies.



#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.

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

Not Applicable

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

Not Applicable

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]?**

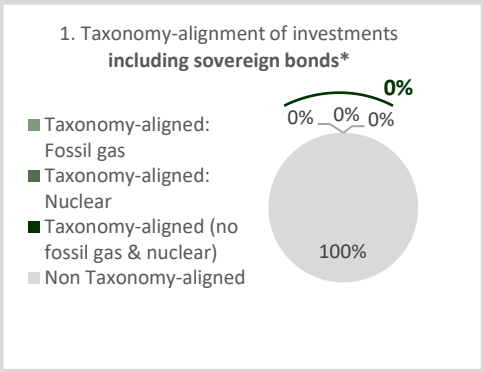
☐ Yes:

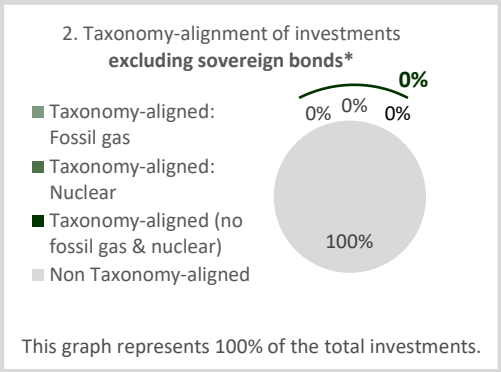
☐ In fossil gas ☐ In nuclear energy

☒ No

[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.

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?

The Sub-Fund does not have a minimum share of investments in transitional and enabling activities (i.e., 0%), as it does not commit to a minimum proportion of environmentally sustainable investments aligned with the EU Taxonomy.

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

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

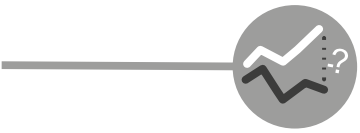
Not Applicable

What is the minimum share of socially sustainable investments?

Not Applicable

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

"#2 Other" may include, in addition to issuers that are not analyzed, derivatives, funds (including Exchange Traded Funds) and bank deposits at sight, including cash held in current accounts with a bank accessible at any time. These are used for investment, hedging and efficient management portfolio purposes. There are no minimum environmental or social safeguards associated with these investments. A more detailed description of the specific asset allocation of this Sub-Fund can be found in the prospectus.



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?

No specific ESG-related index has been designated for this Sub-Fund.

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 websites:

• ABN AMRO Investment Solution's Responsible Investment Policy:
https://www.abnamroinvestmentsolutions.com/en/socially-responsible-investment-abn-amro-investment-solutions/sustainability-related-disclosures.html

• Documents of the Sub-Fund:
https://www.abnamroinvestmentsolutions.com/en/fund-range/fund-range.html

ABN AMRO Funds Comfort Invest III

Pre-contractual disclosure 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:
ABN AMRO Funds Comfort Invest III

Legal entity identifier:
549300B104V9IYRLVH27

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 include 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
- ☒ 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 ___% 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?

The analysis of ESG factors is systematically integrated into the investment decision making process of ABN AMRO Funds Comfort Invest III (the “Sub-Fund”). ABN AMRO Investment Solutions (the "Management Company") defines ESG integration as the process of recognising the financial materiality (or significance) of environmental, social and corporate governance factors as part of the investment process.

The Sub-Fund invests (i) in direct investments or indirect investments through internal/delegated strategies that promote environmental (climate risks) and social (human rights) characteristics by taking into account the ESG criteria of the Management Company or (ii) in external funds offering a degree of ESG integration that the Management Company considers to be satisfactory.

External funds can promote environmental and/or social characteristics, but these characteristics may differ from one external fund to another, as well as from the characteristics taken into account in direct investments or indirect investments through internal/delegated strategies.

No reference benchmark has been designated for the purpose of attaining the environmental or social characteristics promoted by the Sub-Fund.

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?

Regarding direct investments or indirect investments through internal/delegated strategies, the following sustainability indicators are used to measure the extent to which the environmental and/or social characteristics promoted by the Fund are being achieved:

On the corporate side:

- Absence of companies that do not meet the criteria defined in the Management Company's exclusion framework
- Assessment of the level of controversy
- Compliance with the UN Global Compact
- ESG risk ratings of companies

On the Sovereign side:

- Absence of countries that do not meet the criteria defined in the Management Company's exclusion framework
- Country ESG risk ratings

With regard to external funds aligned with E/S characteristics, there is no certainty that they will use the same sustainability indicators as the Management Company. Nevertheless, external funds must present a degree of ESG integration that the Management Company considers to be satisfactory.

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?

Not Applicable

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

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

Not Applicable

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

Not Applicable

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.

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

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.

☐ Yes

☒ No, the Sub-Fund does not consider Principal Adverse Impacts (PAIs) as part of the investment decision process. To the extent that the Sub-Fund invests in direct investements or indirect investments through internal/delegated strategies as well as external funds, there is no guarantee that the minimisation of the impact of PAIs will be consistent.

However, when investing in direct investments or indirect investments through internal/delegated strategies, as per the Management Company's exclusion framework, the Sub-Fund takes into account the PAIs identified below:

- Table 1, PAI 10: Violations of UN Global Compact principles and Organisation for Economic Cooperation and Development (OECD) Guidelines for Multinational Enterprises
- Table 1, PAI 14: Exposure to controversial weapons

External funds aligned with E/S characteristics may take into account the PAIs, but the PAIs may differ from one external fund to another, as well as from the PAIs taken into account in direct investments or indirect investments through internal/delegated strategies.

ABN AMRO Funds Comfort Invest III

Pre-contractual disclosure 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

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 Sub-Fund invests (i) in direct investments or indirect investments through internal/delegated strategies which take into account the ESG criteria of the Management Company or (ii) in external funds offering a degree of ESG integration that the Management Company considers to be satisfactory.

Regarding direct investments: the Management Company uses normative exclusion filters on controversial sectors in combination with ESG risk criteria. The ESG risk management approach involves a positive selection of issuers based on ESG risk ratings. The evaluation methodology and selection process may differ depending on the type of issuer.

Regarding investments via funds (internal/delegated, external) aligned with E/S characteristics: the Management Company will select funds that qualify as investment products in accordance with article 8(1) of Regulation (EU) 2019/2088 on sustainability related disclosures in the financial services sector, or funds which contribute to environmental and social objectives and qualifies as an investment product in accordance with article 9 of Regulation (EU) 2019/2088 on sustainability related disclosures in the financial services sector. Funds are selected in accordance with the Management Company's quality standards and are subject to a selection process.

The coverage of extra-financial indicators must exceed 90%. In this context, the Management Company is responsible for ensuring that the proportion of the Sub-Fund's net assets that is lacking an extra-financial indicator remains below 10%.

Methodological limitations can be assessed in terms of: nature of ESG information (quantification of qualitative data), ESG coverage (some data are not available for certain issuers) and homogeneity of ESG data (methodological differences).

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?

In the case of direct investments or indirect investments through internal/delegated strategies, the binding elements of the investment strategy are the Management Company's list of exclusions as defined below (the list is not exhaustive and may change over time):

- The Management Company’s exclusions list as defined in the following table:

Company Exclusions based on International Standards and Policies	Exclusion Criteria
Companies non-compliant with International Norms and Conventions (such as the UN Global Compact’s Principles)	Excluded
Companies listed on the Management Company's exclusion list	Excluded
Company Exclusions based on Revenue Thresholds	
Controversial Weapons direct involvement	>0%[1]
Controversial Weapons indirect ownership involvement	>35%

[1] In case of involvement in nuclear weapons, the company is excluded if it contributes to the nuclear programs of states other than the United States, the United Kingdom or France (the nuclear powers that are part of the Treaty on the Non-proliferation of Nuclear Weapons and the NATO).

Thermal Coal Extraction	>10%
Thermal Coal Power Generation	>10%
Tobacco Producing Companies	>0%
Government Exclusions based on Norms and Policies	
Countries listed on the Management Company's exclusion list	Excluded
Countries that have not ratified the Treaty on the Non-Proliferation of Nuclear Weapons	Excluded
Countries that have not ratified the Paris Climate Agreement	Excluded
Countries that have not ratified the International Labour Organisation's Convention 182 on the Worst Forms of Child Labour	Excluded

With regard to external funds aligned with E/S characteristics, there is no certainty that they will use the same binding elements as the Management Company. Nevertheless, external funds must present a degree of ESG integration that the Management Company considers to be satisfactory. The Management Company will select funds that qualify as an investment product in accordance with Article 8(1) of Regulation (EU) 2019/2088 or as an investment product in accordance with Article 9 of Regulation (EU) 2019/2088.

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

  There is no committed minimum rate to reduce the scope of the investments considered prior to the application of that investment strategy.

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

  The Sub-Fund incorporates good governance into its investment decision-making process, utilising both qualitative and quantitative assessments of governance practices.

  For direct investments and indirect investments through internal/delegated strategies, the Management Company's good governance framework is employed to evaluate corporate governance, establishing criteria to identify companies that fail to meet good governance standards and exclude them from the initial investment universe. This framework aligns with widely recognized industry standards, covering aspects such as sound management structures, employee relations, remuneration of staff and tax compliance.

  External funds aligned with E/S characteristics apply their own good governance policies, which may vary from those of the Management Company and from one external fund to another.

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

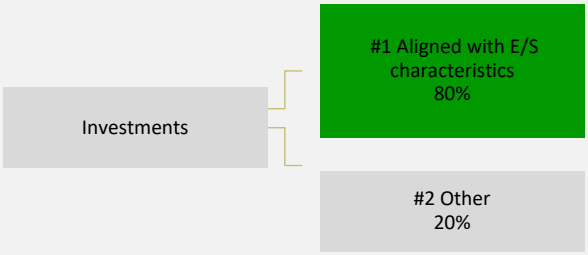
What is the asset allocation planned for this financial product?

The Sub-Fund invests at least 80% of its net assets in assets that have been determined as “eligible” as per the ESG process in place (hence in investments that are aligned with the promoted environmental and social characteristics (#1 Aligned with E/S characteristics).

Asset allocation describes the share of investments in specific assets.

Consequently, up to 20% of the investments may not be aligned with these characteristics (#2 Other).

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 operational activities of investee companies.



#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.

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

Not Applicable

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

Not Applicable

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]?**

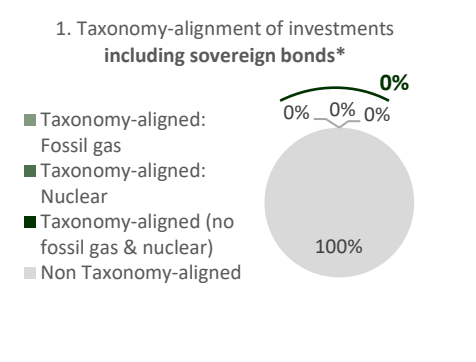
☐ Yes:

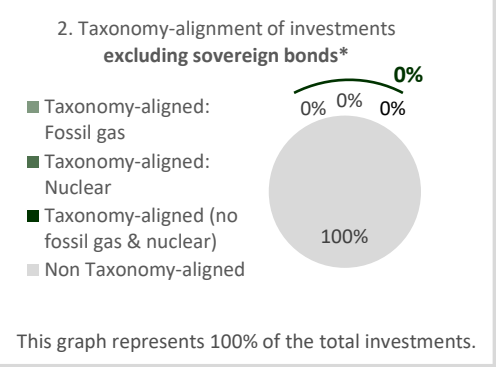
☐ In fossil gas ☐ In nuclear energy

☒ No

[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.

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?

The Sub-Fund does not have a minimum share of investments in transitional and enabling activities (i.e., 0%), as it does not commit to a minimum proportion of environmentally sustainable investments aligned with the EU Taxonomy.

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

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

Not Applicable

What is the minimum share of socially sustainable investments?

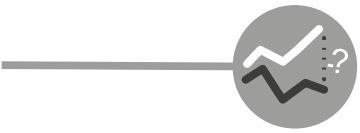
Not Applicable

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

"#2 Other" may include, in addition to issuers that are not analyzed, derivatives, funds (including Exchange Traded Funds) and bank deposits at sight, including cash held in current accounts with a bank accessible at any time. These are used for investment, hedging and efficient management portfolio purposes. There are no minimum environmental or social safeguards associated with these investments. A more detailed description of the specific asset allocation of this Sub-Fund can be found in the prospectus.

ABN AMRO Funds Comfort Invest III

Pre-contractual disclosure 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



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?

No specific ESG-related index has been designated for this Sub-Fund.

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 websites:

• ABN AMRO Investment Solution's Responsible Investment Policy:
https://www.abnamroinvestmentsolutions.com/en/socially-responsible-investment-abn-amro-investment-solutions/sustainability-related-disclosures.html

• Documents of the Sub-Fund:
https://www.abnamroinvestmentsolutions.com/en/fund-range/fund-range.html

ABN AMRO Funds Comfort Invest IV

Pre-contractual disclosure 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:
ABN AMRO Funds Comfort Invest IV

Legal entity identifier:
549300HQQTU85I108S73

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 include 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
- ☒ 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 ___% 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?

The analysis of ESG factors is systematically integrated into the investment decision making process of ABN AMRO Funds Comfort Invest IV (the “Sub-Fund”). ABN AMRO Investment Solutions (the "Management Company") defines ESG integration as the process of recognising the financial materiality (or significance) of environmental, social and corporate governance factors as part of the investment process.

The Sub-Fund invests (i) in direct investments or indirect investments through internal/delegated strategies that promote environmental (climate risks) and social (human rights) characteristics by taking into account the ESG criteria of the Management Company or (ii) in external funds offering a degree of ESG integration that the Management Company considers to be satisfactory.

External funds can promote environmental and/or social characteristics, but these characteristics may differ from one external fund to another, as well as from the characteristics taken into account in direct investments or indirect investments through internal/delegated strategies.

No reference benchmark has been designated for the purpose of attaining the environmental or social characteristics promoted by the Sub-Fund.

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?

Regarding direct investments or indirect investments through internal/delegated strategies, the following sustainability indicators are used to measure the extent to which the environmental and/or social characteristics promoted by the Fund are being achieved:

On the corporate side:

- Absence of companies that do not meet the criteria defined in the Management Company's exclusion framework
- Assessment of the level of controversy
- Compliance with the UN Global Compact
- ESG risk ratings of companies

On the Sovereign side:

- Absence of countries that do not meet the criteria defined in the Management Company's exclusion framework
- Country ESG risk ratings

With regard to external funds aligned with E/S characteristics, there is no certainty that they will use the same sustainability indicators as the Management Company. Nevertheless, external funds must present a degree of ESG integration that the Management Company considers to be satisfactory.

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?

Not Applicable

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

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

Not Applicable

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

Not Applicable

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.

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

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.

☐ Yes

☒ No, the Sub-Fund does not consider Principal Adverse Impacts (PAIs) as part of the investment decision process. To the extent that the Sub-Fund invests in direct investements or indirect investments through internal/delegated strategies as well as external funds, there is no guarantee that the minimisation of the impact of PAIs will be consistent.

However, when investing in direct investments or indirect investments through internal/delegated strategies, as per the Management Company's exclusion framework, the Sub-Fund takes into account the PAIs identified below:

- Table 1, PAI 10: Violations of UN Global Compact principles and Organisation for Economic Cooperation and Development (OECD) Guidelines for Multinational Enterprises
- Table 1, PAI 14: Exposure to controversial weapons

External funds aligned with E/S characteristics may take into account the PAIs, but the PAIs may differ from one external fund to another, as well as from the PAIs taken into account in direct investments or indirect investments through internal/delegated strategies.

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 Sub-Fund invests (i) in direct investments or indirect investments through internal/delegated strategies which take into account the ESG criteria of the Management Company or (ii) in external funds offering a degree of ESG integration that the Management Company considers to be satisfactory.

Regarding direct investments: the Management Company uses normative exclusion filters on controversial sectors in combination with ESG risk criteria. The ESG risk management approach involves a positive selection of issuers based on ESG risk ratings. The evaluation methodology and selection process may differ depending on the type of issuer.

Regarding investments via funds (internal/delegated, external) aligned with E/S characteristics: the Management Company will select funds that qualify as investment products in accordance with article 8(1) of Regulation (EU) 2019/2088 on sustainability related disclosures in the financial services sector, or funds which contribute to environmental and social objectives and qualifies as an investment product in accordance with article 9 of Regulation (EU) 2019/2088 on sustainability related disclosures in the financial services sector. Funds are selected in accordance with the Management Company's quality standards and are subject to a selection process.

The coverage of extra-financial indicators must exceed 90%. In this context, the Management Company is responsible for ensuring that the proportion of the Sub-Fund's net assets that is lacking an extra-financial indicator remains below 10%.

Methodological limitations can be assessed in terms of: nature of ESG information (quantification of qualitative data), ESG coverage (some data are not available for certain issuers) and homogeneity of ESG data (methodological differences).

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?

In the case of direct investments or indirect investments through internal/delegated strategies, the binding elements of the investment strategy are the Management Company's list of exclusions as defined below (the list is not exhaustive and may change over time):

- The Management Company’s exclusions list as defined in the following table:

Company Exclusions based on International Standards and Policies	Exclusion Criteria
Companies non-compliant with International Norms and Conventions (such as the UN Global Compact’s Principles)	Excluded
Companies listed on the Management Company's exclusion list	Excluded
Company Exclusions based on Revenue Thresholds	
Controversial Weapons direct involvement	>0%[1]
Controversial Weapons indirect ownership involvement	>35%

[1] In case of involvement in nuclear weapons, the company is excluded if it contributes to the nuclear programs of states other than the United States, the United Kingdom or France (the nuclear powers that are part of the Treaty on the Non-proliferation of Nuclear Weapons and the NATO).

Thermal Coal Extraction	>10%
Thermal Coal Power Generation	>10%
Tobacco Producing Companies	>0%
Government Exclusions based on Norms and Policies	
Countries listed on the Management Company's exclusion list	Excluded
Countries that have not ratified the Treaty on the Non-Proliferation of Nuclear Weapons	Excluded
Countries that have not ratified the Paris Climate Agreement	Excluded
Countries that have not ratified the International Labour Organisation's Convention 182 on the Worst Forms of Child Labour	Excluded

With regard to external funds aligned with E/S characteristics, there is no certainty that they will use the same binding elements as the Management Company. Nevertheless, external funds must present a degree of ESG integration that the Management Company considers to be satisfactory. The Management Company will select funds that qualify as an investment product in accordance with Article 8(1) of Regulation (EU) 2019/2088 or as an investment product in accordance with Article 9 of Regulation (EU) 2019/2088.

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

  There is no committed minimum rate to reduce the scope of the investments considered prior to the application of that investment strategy.

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

  The Sub-Fund incorporates good governance into its investment decision-making process, utilising both qualitative and quantitative assessments of governance practices.

  For direct investments and indirect investments through internal/delegated strategies, the Management Company's good governance framework is employed to evaluate corporate governance, establishing criteria to identify companies that fail to meet good governance standards and exclude them from the initial investment universe. This framework aligns with widely recognized industry standards, covering aspects such as sound management structures, employee relations, remuneration of staff and tax compliance.

  External funds aligned with E/S characteristics apply their own good governance policies, which may vary from those of the Management Company and from one external fund to another.

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

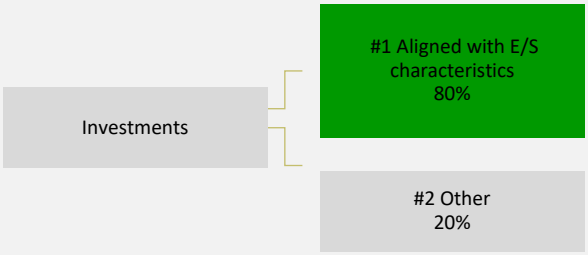
What is the asset allocation planned for this financial product?

The Sub-Fund invests at least 80% of its net assets in assets that have been determined as “eligible” as per the ESG process in place (hence in investments that are aligned with the promoted environmental and social characteristics (#1 Aligned with E/S characteristics).

Asset allocation describes the share of investments in specific assets.

Consequently, up to 20% of the investments may not be aligned with these characteristics (#2 Other).

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 operational activities of investee companies.



#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.

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

Not Applicable

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

Not Applicable

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]?**

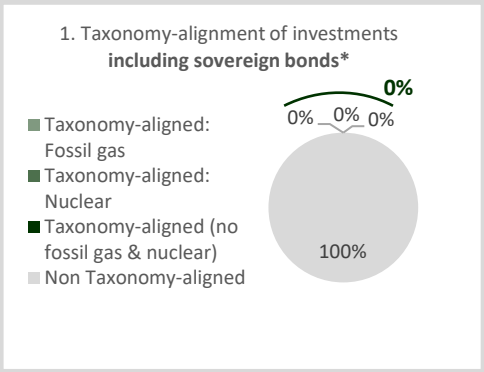
☐ Yes:

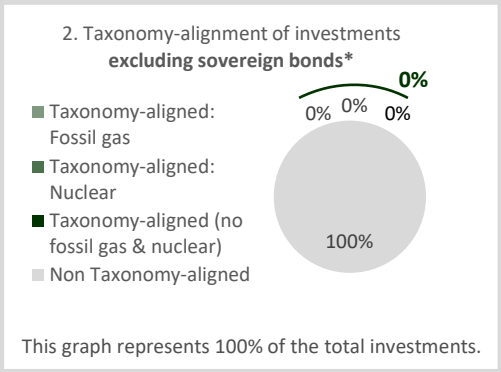
☐ In fossil gas ☐ In nuclear energy

☒ No

[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.

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?

The Sub-Fund does not have a minimum share of investments in transitional and enabling activities (i.e., 0%), as it does not commit to a minimum proportion of environmentally sustainable investments aligned with the EU Taxonomy.

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

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

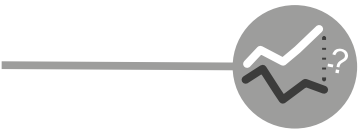
Not Applicable

What is the minimum share of socially sustainable investments?

Not Applicable

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

"#2 Other" may include, in addition to issuers that are not analyzed, derivatives, funds (including Exchange Traded Funds) and bank deposits at sight, including cash held in current accounts with a bank accessible at any time. These are used for investment, hedging and efficient management portfolio purposes. There are no minimum environmental or social safeguards associated with these investments. A more detailed description of the specific asset allocation of this Sub-Fund can be found in the prospectus.



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?

No specific ESG-related index has been designated for this Sub-Fund.

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 websites:

• ABN AMRO Investment Solution's Responsible Investment Policy:
https://www.abnamroinvestmentsolutions.com/en/socially-responsible-investment-abn-amro-investment-solutions/sustainability-related-disclosures.html

• Documents of the Sub-Fund:
https://www.abnamroinvestmentsolutions.com/en/fund-range/fund-range.html

ABN AMRO Funds Comfort Invest V

Pre-contractual disclosure 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:
ABN AMRO Funds Comfort Invest V

Legal entity identifier:
549300K3CT03RDEYYI05

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 include 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
- ☒ 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 ___% 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?

The analysis of ESG factors is systematically integrated into the investment decision making process of ABN AMRO Funds Comfort Invest V (the “Sub-Fund”). ABN AMRO Investment Solutions (the "Management Company") defines ESG integration as the process of recognising the financial materiality (or significance) of environmental, social and corporate governance factors as part of the investment process.

The Sub-Fund invests (i) in direct investments or indirect investments through internal/delegated strategies that promote environmental (climate risks) and social (human rights) characteristics by taking into account the ESG criteria of the Management Company or (ii) in external funds offering a degree of ESG integration that the Management Company considers to be satisfactory.

External funds can promote environmental and/or social characteristics, but these characteristics may differ from one external fund to another, as well as from the characteristics taken into account in direct investments or indirect investments through internal/delegated strategies.

No reference benchmark has been designated for the purpose of attaining the environmental or social characteristics promoted by the Sub-Fund.

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?

Regarding direct investments or indirect investments through internal/delegated strategies, the following sustainability indicators are used to measure the extent to which the environmental and/or social characteristics promoted by the Fund are being achieved:

On the corporate side:

- Absence of companies that do not meet the criteria defined in the Management Company's exclusion framework
- Assessment of the level of controversy
- Compliance with the UN Global Compact
- ESG risk ratings of companies

On the Sovereign side:

- Absence of countries that do not meet the criteria defined in the Management Company's exclusion framework
- Country ESG risk ratings

With regard to external funds aligned with E/S characteristics, there is no certainty that they will use the same sustainability indicators as the Management Company. Nevertheless, external funds must present a degree of ESG integration that the Management Company considers to be satisfactory.

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?

Not Applicable

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

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

Not Applicable

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

Not Applicable

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.

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

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.

☐ Yes

☒ No, the Sub-Fund does not consider Principal Adverse Impacts (PAIs) as part of the investment decision process. To the extent that the Sub-Fund invests in direct investements or indirect investments through internal/delegated strategies as well as external funds, there is no guarantee that the minimisation of the impact of PAIs will be consistent.

However, when investing in direct investments or indirect investments through internal/delegated strategies, as per the Management Company's exclusion framework, the Sub-Fund takes into account the PAIs identified below:

- Table 1, PAI 10: Violations of UN Global Compact principles and Organisation for Economic Cooperation and Development (OECD) Guidelines for Multinational Enterprises
- Table 1, PAI 14: Exposure to controversial weapons

External funds aligned with E/S characteristics may take into account the PAIs, but the PAIs may differ from one external fund to another, as well as from the PAIs taken into account in direct investments or indirect investments through internal/delegated strategies.

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 Sub-Fund invests (i) in direct investments or indirect investments through internal/delegated strategies which take into account the ESG criteria of the Management Company or (ii) in external funds offering a degree of ESG integration that the Management Company considers to be satisfactory.

Regarding direct investments: the Management Company uses normative exclusion filters on controversial sectors in combination with ESG risk criteria. The ESG risk management approach involves a positive selection of issuers based on ESG risk ratings. The evaluation methodology and selection process may differ depending on the type of issuer.

Regarding investments via funds (internal/delegated, external) aligned with E/S characteristics: the Management Company will select funds that qualify as investment products in accordance with article 8(1) of Regulation (EU) 2019/2088 on sustainability related disclosures in the financial services sector, or funds which contribute to environmental and social objectives and qualifies as an investment product in accordance with article 9 of Regulation (EU) 2019/2088 on sustainability related disclosures in the financial services sector. Funds are selected in accordance with the Management Company's quality standards and are subject to a selection process.

The coverage of extra-financial indicators must exceed 90%. In this context, the Management Company is responsible for ensuring that the proportion of the Sub-Fund's net assets that is lacking an extra-financial indicator remains below 10%.

Methodological limitations can be assessed in terms of: nature of ESG information (quantification of qualitative data), ESG coverage (some data are not available for certain issuers) and homogeneity of ESG data (methodological differences).

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?

In the case of direct investments or indirect investments through internal/delegated strategies, the binding elements of the investment strategy are the Management Company's list of exclusions as defined below (the list is not exhaustive and may change over time):

- The Management Company’s exclusions list as defined in the following table:

Company Exclusions based on International Standards and Policies	Exclusion Criteria
Companies non-compliant with International Norms and Conventions (such as the UN Global Compact’s Principles)	Excluded
Companies listed on the Management Company's exclusion list	Excluded
Company Exclusions based on Revenue Thresholds	
Controversial Weapons direct involvement	>0%[1]
Controversial Weapons indirect ownership involvement	>35%

[1] In case of involvement in nuclear weapons, the company is excluded if it contributes to the nuclear programs of states other than the United States, the United Kingdom or France (the nuclear powers that are part of the Treaty on the Non-proliferation of Nuclear Weapons and the NATO).

Thermal Coal Extraction	>10%
Thermal Coal Power Generation	>10%
Tobacco Producing Companies	>0%
Government Exclusions based on Norms and Policies	
Countries listed on the Management Company's exclusion list	Excluded
Countries that have not ratified the Treaty on the Non-Proliferation of Nuclear Weapons	Excluded
Countries that have not ratified the Paris Climate Agreement	Excluded
Countries that have not ratified the International Labour Organisation's Convention 182 on the Worst Forms of Child Labour	Excluded

With regard to external funds aligned with E/S characteristics, there is no certainty that they will use the same binding elements as the Management Company. Nevertheless, external funds must present a degree of ESG integration that the Management Company considers to be satisfactory. The Management Company will select funds that qualify as an investment product in accordance with Article 8(1) of Regulation (EU) 2019/2088 or as an investment product in accordance with Article 9 of Regulation (EU) 2019/2088.

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

  There is no committed minimum rate to reduce the scope of the investments considered prior to the application of that investment strategy.

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

  The Sub-Fund incorporates good governance into its investment decision-making process, utilising both qualitative and quantitative assessments of governance practices.

  For direct investments and indirect investments through internal/delegated strategies, the Management Company's good governance framework is employed to evaluate corporate governance, establishing criteria to identify companies that fail to meet good governance standards and exclude them from the initial investment universe. This framework aligns with widely recognized industry standards, covering aspects such as sound management structures, employee relations, remuneration of staff and tax compliance.

  External funds aligned with E/S characteristics apply their own good governance policies, which may vary from those of the Management Company and from one external fund to another.

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

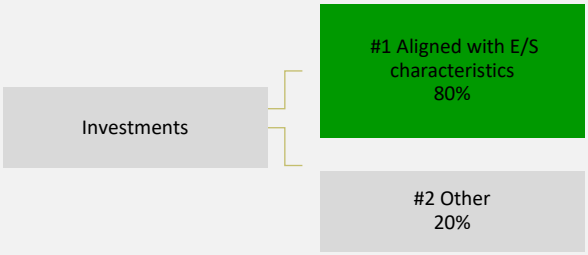
What is the asset allocation planned for this financial product?

The Sub-Fund invests at least 80% of its net assets in assets that have been determined as “eligible” as per the ESG process in place (hence in investments that are aligned with the promoted environmental and social characteristics (#1 Aligned with E/S characteristics).

Asset allocation describes the share of investments in specific assets.

Consequently, up to 20% of the investments may not be aligned with these characteristics (#2 Other).

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 operational activities of investee companies.



#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.

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

Not Applicable

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

Not Applicable

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]?**

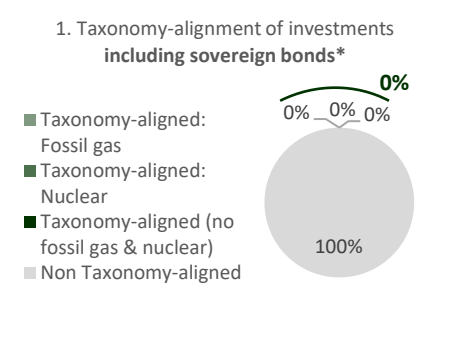
☐ Yes:

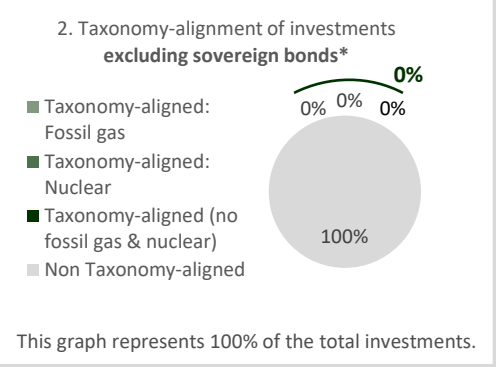
☐ In fossil gas ☐ In nuclear energy

☒ No

[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.

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?

The Sub-Fund does not have a minimum share of investments in transitional and enabling activities (i.e., 0%), as it does not commit to a minimum proportion of environmentally sustainable investments aligned with the EU Taxonomy.

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

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

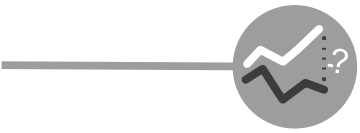
Not Applicable

What is the minimum share of socially sustainable investments?

Not Applicable

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

"#2 Other" may include, in addition to issuers that are not analyzed, derivatives, funds (including Exchange Traded Funds) and bank deposits at sight, including cash held in current accounts with a bank accessible at any time. These are used for investment, hedging and efficient management portfolio purposes. There are no minimum environmental or social safeguards associated with these investments. A more detailed description of the specific asset allocation of this Sub-Fund can be found in the prospectus.



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?

No specific ESG-related index has been designated for this Sub-Fund.

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 websites:

• ABN AMRO Investment Solution's Responsible Investment Policy:
https://www.abnamroinvestmentsolutions.com/en/socially-responsible-investment-abn-amro-investment-solutions/sustainability-related-disclosures.html

• Documents of the Sub-Fund:
https://www.abnamroinvestmentsolutions.com/en/fund-range/fund-range.html

ABN AMRO Funds Global Balanced

Pre-contractual disclosure 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:
ABN AMRO Funds Global Balanced

Legal entity identifier:
549300UXIM8KV62VED10

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 include 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	☒ No
☐ It will make a minimum of sustainable investments with an environmental 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 ___% of sustainable investments
☐ in economic activities that qualify as environmentally sustainable under the EU Taxonomy	☐ 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	☐ with an environmental objective in economic activities that do not qualify as environmentally sustainable under the EU Taxonomy
	☐ with a social objective
☐ It will make a minimum of sustainable investments 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?

The analysis of ESG factors is systematically integrated into the investment decision making process of ABN AMRO Funds Global Balanced (the "Sub-Fund"). ESG integration is the process of recognising the financial materiality (or significance) of environmental, social and corporate governance factors as part of the investment process. The Sub-Fund will use a selection of securities complying with ABN AMRO Investment Solutions (the "Management Company") ESG responsibility criteria. Under the ESG responsibility criteria of the Management Company, the Sub-Fund is committed to conducting both negative and positive screenings as well as taking engagement actions when necessary.

The Sub-Fund promotes both environmental and social characteristics. On the environmental front, the Sub-Fund promotes climate risk management. The social

characteristics promoted by the Sub-Fund focus on global human rights and labor standards.

No reference benchmark has been designated for the purpose of attaining the environmental or social characteristics promoted by the Sub-Fund.

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?

ESG analysis is systematically integrated into the investment decision making process. As part of its ESG framework, the Management Company uses the following sustainability indicators to measure the achievement of each of the environmental or social characteristics promoted by the Sub-Fund:

On the corporate side:

- Absence of companies that do not meet the criteria defined in the Management Company's Exclusion List and that are deemed incompatible with the E/S promotion (e.g. tobacco, controversial weapons).
- Controversy Level Assessment - Controversy involvement is a key measure of ESG performance. Controversy level assessment reflects a company's level of involvement in issues and how it manages those issues.
- Compliance with the UN Global Compact - The United Nations Global Compact is the world largest corporate sustainability initiative aimed at encouraging businesses and firms worldwide to adopt sustainable and socially responsible policies, and to report on their implementation. The UN Global Compact is a principle-based framework for businesses, stating ten principles in the areas of human rights, labour, the environment and anti-corruption. The Ten Principles of the United Nations Global Compact are derived from: the Universal Declaration of Human Rights, the International Labour Organization's Declaration on Fundamental Principles and Rights at Work, the Rio Declaration on Environment and Development, and the United Nations Convention Against Corruption.
- ESG Risk Scores - ESG risk scores measure a company's exposure to material industry-specific ESG risks and how the company manages those risks. This multi-dimensional way of measuring ESG risk combines the concepts of management and exposure to arrive at an absolute assessment of ESG risk.
- Scope 1 GHG Emissions- Scope 1 emissions emanate from a company's internal operations, including on-site energy production, vehicle fleets, manufacturing operations, and waste.
- Scope 2 GHG emissions- Scope 2 emissions are indirect emissions generated by the production of energy used by the company.

On the Sovereign side:

- Absence of issuers that do not meet the criteria defined in the Management Company's Exclusion List and that are deemed incompatible with E/S promotion (i.e. countries listed on ABN AMRO Sanctions List, ratification of the Treaty of the Non-Proliferation of nuclear weapons, ratification of the Paris Agreement, ratification of the ILO Conventions 182 on the Worst Forms of Child Labour)

- Country Risk Scores- The Country Risk Scores measure the risk to a country's long-term prosperity and economic development by assessing how sustainably it is managing its wealth.

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?

Not Applicable

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

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

Not Applicable

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

Not Applicable

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.

ABN AMRO Funds Global Balanced

Pre-contractual disclosure 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

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

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.

☒ Yes, the Sub-Fund considers principal adverse impacts (PAI) as part of the investment decision making process. More specifically, on the corporate side, the Sub-Fund strives to minimize two PAIs by excluding (i) United Nations Global Compact non-compliant companies and (ii) controversial weapons.

On the sovereign side, the Sub-Fund strives to minimize part of the GHG intensity PAI (i.e., table 1, PAI 15) by excluding countries that have not signed the Paris Agreement.

The above principal adverse impacts are considered at product level through the exclusion policy.

Further information on principal adverse impacts will be provided in an annex to the Sub-Fund's annual report.

☐ No

What investment strategy does this financial product follow?

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

To select eligible securities, the Management Company performs both a financial and non-financial analysis, using ESG criteria in combination with exclusions filters.

The process of selecting the eligible securities starts with applying quantitative screens on a global universe by using the external ESG data provider Sustainalytics. These screens consist of activity-based and norm-based exclusions and ESG risk scores classification.

The purpose of the negative filters is to eliminate from investment companies that violate international standards, activities that might have a negative effect on society and on environment (as tobacco and thermal coal). The Management Company will then rank the securities according to their ESG risk score as evaluated by Sustainalytics. The purpose of the ranking is to better allocate the ESG risk score in the portfolio. The Management Company will only retain securities with an ESG risk score that is either negligeable, low, medium or high. Investing in severe ESG risk score (>40) is not allowed.

Moreover, as part of the controversy assessment and using Sustainalytics as the data source provider, the Management company will exclude companies with the highest controversy score (i.e level 5-severe out of 6 levels from 0 to 5).

The Management Company may invest in external or internal funds to expose the Sub-Fund on specific market (as emerging markets, for example). Those investment funds promote environmental and social characteristics and qualifies as an investment product in accordance with Article 8(1) of Regulation (EU) 2019/2088 on sustainability related disclosures in the financial services sector ("SFDR Article 8") or contributes to environmental and social objectives and qualifies as an investment product in accordance with article 9 of Regulation (EU) 2019/2088 on sustainability related disclosures in the financial services sector ("SFDR article 9"). External investment funds are selected in accordance with the Management Company's standards of quality and go through a qualitative ESG selection process before being retained. This process involves an in-depth analysis of the overall sustainability strengths going from the analysis of philosophy and investment processes to the capabilities in place and the portfolio construction. External funds may not apply the same set of exclusions and thus may deviate from the "Responsible

Investment Policy" of the Management Company (i.e., applicable only to direct investments).

The management team will select the securities within the eligible universe as filtered above and will construct the portfolio based on financial criteria (top-down and bottom up) to attain the financial objectives of the fund.

The coverage of extra-financial indicators must exceed 90%. In this context, the Management Company is responsible for ensuring that the proportion of the Sub-Fund's net assets that is lacking an extra-financial indicator remains below 10%.

Methodological limitations can be assessed in terms of: nature of ESG information (quantification of qualitative data), ESG coverage (some data are not available for certain issuers) and homogeneity of ESG data (methodological differences).

- ***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 elements of the investment strategy are:

  - The Management Company's exclusions list as defined in the following table:

Company Exclusions based on International Standards and Policies	Exclusion Criteria
Companies non-compliant with the UN Global Compact's Principles	Excluded
Companies listed on ABN AMRO Investment Exclusion List (IEL)	Excluded
Companies listed on AAIS Good Governance Blacklist	Excluded
Company Exclusions based on Revenue Thresholds	
Controversial Weapons direct Involvement	>0%[1]
Controversial Weapons indirect ownership involvement	>35%
Thermal Coal Extraction	>10%
Thermal Coal Power Generation	>10%
Tobacco Producing Companies	>0%
Government Exclusions based on Norms and Policies	
Countries listed on ABN AMRO Sanctions List	Excluded
Ratification Treaty of the Non-Proliferation of nuclear weapons (NPT)	Excluded
Ratification Paris Agreement	Excluded
Ratification ILO Conventions 182 on the Worst Forms of Child Labour	Excluded

The table above is a non-exhaustive set of exclusions which may evolve over time (with no prior notice).

[1] In case of involvement in nuclear weapons, the company is excluded if it contributes to the nuclear programs of states other than the United States, the United Kingdom or France (the nuclear powers that are part of the Treaty on the Non-proliferation of Nuclear Weapons and the NATO).

- The Management Company ESG suitability criteria for investments as defined below:
  - o direct investments: only securities with an ESG risk score below 40 are eligible and a controversy level of 5 (or "severe") based on Sustainalytics data.
  - o indirect investments: investment funds that promote environmental and social characteristics and qualify as an investment product in accordance with Article 8(1) of Regulation (EU) 2019/2088 on sustainability related disclosures in the financial services sector or that contribute to environmental and social objectives and qualify as an investment product in accordance with article 9 of Regulation (EU) 2019/2088 on sustainability related disclosures in the financial services.

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

There is no committed minimum rate to reduce the scope of the investments considered prior to the application of that investment strategy.

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

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

The Sub-Fund incorporates good governance into its investment decision-making process, utilising both qualitative and quantitative assessments of governance practices.

For direct investments and/or internal/delegated strategies, the Management Company's good governance framework is employed to evaluate corporate governance, establishing criteria to identify companies that fail to meet good governance standards and exclude them from the initial investment universe. This framework aligns with widely recognized industry standards, covering aspects such as sound management structures, employee relations, remuneration of staff and tax compliance.

External funds aligned with E/S characteristics apply their own good governance policies, which may vary from those of the Management Company and from one external fund to another.

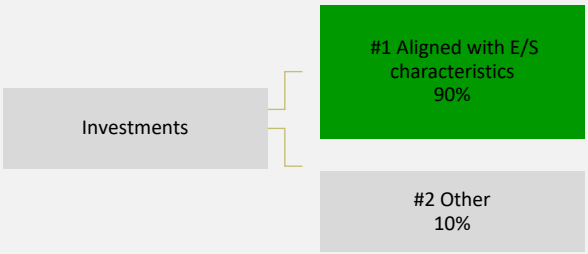
What is the asset allocation planned for this financial product?

Asset allocation describes the share of investments in specific assets.

The Sub-Fund invests at least 90% of its net assets in assets that have been determined as "eligible" as per the ESG process in place (hence in investments that are aligned with the promoted environmental and social characteristics (#1 Aligned with E/S characteristics).

Up to 10% of the investments are not aligned with these characteristics (#2 Other).

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 operational activities of investee companies.



#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.

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

  Not Applicable

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

Not Applicable

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]?**

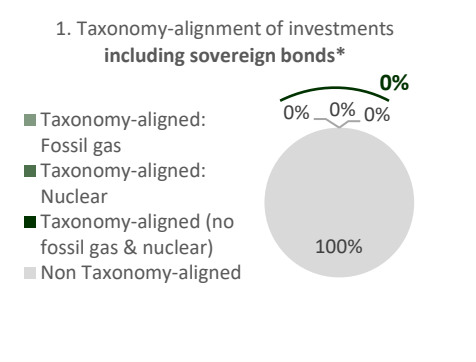
  ☐ Yes:

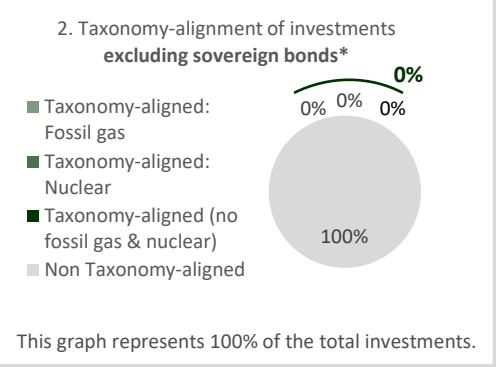
  ☐ In fossil gas ☐ In nuclear energy

  ☒ No

[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.

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?

The Sub-Fund does not have a minimum share of investments in transitional and enabling activities (i.e., 0%), as it does not commit to a minimum proportion of environmentally sustainable investments aligned with the EU Taxonomy.

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

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

Not Applicable

What is the minimum share of socially sustainable investments?

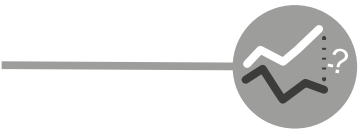
Not Applicable

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

"#2 Other" may include, in addition to issuers that are not analyzed, other funds (inc.ETF) that do not classify "SFDR Article 8" or "SFDR article 9", derivatives, bank deposits at sight, including cash held in current accounts with a bank accessible at any time. These are used for investment, hedging and efficient management portfolio purposes. A more detailed description of the specific asset allocation of this Sub-Fund can be found in the prospectus. There are no minimum environmental or social safeguards associated with these investments.

ABN AMRO Funds Global Balanced

Pre-contractual disclosure 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



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?

No specific ESG-related index has been designated for this Sub-Fund.

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 websites:

• ABN AMRO Investment Solution's Responsible Investment Policy:
https://www.abnamroinvestmentsolutions.com/en/socially-responsible-investment-abn-amro-investment-solutions/sustainability-related-disclosures.html

• Documents of the Sub-Fund:
https://www.abnamroinvestmentsolutions.com/en/fund-range/fund-range.html

ABN AMRO Funds NexGen Multi-Assets

Pre-contractual disclosure 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:
ABN AMRO Funds NexGen Multi-Asset

Legal entity identifier:
549300CO49ULKXG8UH79

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 include 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
- ☒ 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 ___% 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?

The analysis of ESG factors is systematically integrated into the investment decision making process of ABN AMRO Funds NexGen Multi-Asset (the “Sub-Fund”). ABN AMRO Investment Solutions (the "Management Company") defines ESG integration as the process of recognising the financial materiality (or significance) of environmental, social and corporate governance factors as part of the investment process.

The Sub-Fund invests (i) in direct investments or indirect investments through internal/delegated strategies that promote environmental (climate risks) and social (human rights) characteristics by taking into account the ESG criteria of the Management Company or (ii) in external funds offering a degree of ESG integration that the Management Company considers to be satisfactory.

External funds can promote environmental and/or social characteristics, but these characteristics may differ from one external fund to another, as well as from the characteristics taken into account in direct investments or indirect investments through internal/delegated strategies.

No reference benchmark has been designated for the purpose of attaining the environmental or social characteristics promoted by the Sub-Fund.

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?

Regarding direct investments or indirect investments through internal/delegated strategies, the following sustainability indicators are used to measure the extent to which the environmental and/or social characteristics promoted by the Fund are being achieved:

On the corporate side:

- Absence of companies that do not meet the criteria defined in the Management Company's exclusion framework
- Assessment of the level of controversy
- Compliance with the UN Global Compact
- ESG risk ratings of companies
- Scope 1 and Scope 2 greenhouse gas emissions. Scope 1 emissions come from a company's internal operations, including on-site energy production, vehicle fleets, manufacturing operations and waste. Scope 2 emissions are indirect emissions generated by the production of energy used by the company

On the Sovereign side:

- Absence of countries that do not meet the criteria defined in the Management Company's exclusion framework
- Country ESG risk ratings

With regard to external funds aligned with E/S characteristics, there is no certainty that they will use the same sustainability indicators as the Management Company. Nevertheless, external funds must present a degree of ESG integration that the Management Company considers to be satisfactory.

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?

Not Applicable

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

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

Not Applicable

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

Not Applicable

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.

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

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.

☐ Yes

☒ No, the Sub-Fund does not consider Principal Adverse Impacts (PAIs) as part of the investment decision process. To the extent that the Sub-Fund invests in direct investements or indirect investments through internal/delegated strategies as well as external funds, there is no guarantee that the minimisation of the impact of PAIs will be consistent.

However, when investing in direct investments or indirect investments through internal/delegated strategies, as per the Management Company's exclusion framework, the Sub-Fund takes into account the PAIs identified below:

- Table 1, PAI 10: Violations of UN Global Compact principles and Organisation for Economic Cooperation and Development (OECD) Guidelines for Multinational Enterprises
- Table 1, PAI 14: Exposure to controversial weapons

External funds aligned with E/S characteristics may take into account the PAIs, but the PAIs may differ from one external fund to another, as well as from the PAIs taken into account in direct investments or indirect investments through internal/delegated strategies.

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 Sub-Fund invests (i) in direct investments or indirect investments through internal/delegated strategies which take into account the ESG criteria of the Management Company or (ii) in external funds offering a degree of ESG integration that the Management Company considers to be satisfactory.

Regarding direct investments: the Management Company uses normative exclusion filters on controversial sectors in combination with ESG risk criteria. The ESG risk management approach involves a positive selection of issuers based on ESG risk ratings. The evaluation methodology and selection process may differ depending on the type of issuer.

Regarding investments via funds (internal/delegated, external) aligned with E/S characteristics: the Management Company will select funds that qualify as investment products in accordance with article 8(1) of Regulation (EU) 2019/2088 on sustainability related disclosures in the financial services sector, or funds which contribute to environmental and social objectives and qualifies as an investment product in accordance with article 9 of Regulation (EU) 2019/2088 on sustainability related disclosures in the financial services sector. Funds are selected in accordance with the Management Company's quality standards and are subject to a selection process.

The coverage of extra-financial indicators must exceed 70%. In this context, the Management Company is responsible for ensuring that the proportion of the Sub-Fund's net assets that is lacking an extra-financial indicator remains below 30%.

Methodological limitations can be assessed in terms of: nature of ESG information (quantification of qualitative data), ESG coverage (some data are not available for certain issuers) and homogeneity of ESG data (methodological differences).

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?

In the case of direct investments or indirect investments through internal/delegated strategies, the binding elements of the investment strategy are the Management Company's list of exclusions as defined below (the list is not exhaustive and may change over time):

- The Management Company’s exclusions list as defined in the following table:

Company Exclusions based on International Standards and Policies	Exclusion Criteria
Companies non-compliant with International Norms and Conventions (such as the UN Global Compact’s Principles)	Excluded
Companies listed on the Management Company's exclusion list	Excluded
Company Exclusions based on Revenue Thresholds	
Controversial Weapons direct involvement	>0%[1]
Controversial Weapons indirect ownership involvement	>35%

[1] In case of involvement in nuclear weapons, the company is excluded if it contributes to the nuclear programs of states other than the United States, the United Kingdom or France (the nuclear powers that are part of the Treaty on the Non-proliferation of Nuclear Weapons and the NATO).

Thermal Coal Extraction	>10%
Thermal Coal Power Generation	>10%
Tobacco Producing Companies	>0%
Government Exclusions based on Norms and Policies	
Countries listed on the Management Company's exclusion list	Excluded
Countries that have not ratified the Treaty on the Non-Proliferation of Nuclear Weapons	Excluded
Countries that have not ratified the Paris Climate Agreement	Excluded
Countries that have not ratified the International Labour Organisation's Convention 182 on the Worst Forms of Child Labour	Excluded

With regard to external funds aligned with E/S characteristics, there is no certainty that they will use the same binding elements as the Management Company. Nevertheless, external funds must present a degree of ESG integration that the Management Company considers to be satisfactory. The Management Company will select funds that qualify as an investment product in accordance with Article 8(1) of Regulation (EU) 2019/2088 or as an investment product in accordance with Article 9 of Regulation (EU) 2019/2088.

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

  There is no committed minimum rate to reduce the scope of the investments considered prior to the application of that investment strategy.

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

  The Sub-Fund incorporates good governance into its investment decision-making process, utilising both qualitative and quantitative assessments of governance practices.

  For direct investments and indirect investments through internal/delegated strategies, the Management Company's good governance framework is employed to evaluate corporate governance, establishing criteria to identify companies that fail to meet good governance standards and exclude them from the initial investment universe. This framework aligns with widely recognized industry standards, covering aspects such as sound management structures, employee relations, remuneration of staff and tax compliance.

  External funds aligned with E/S characteristics apply their own good governance policies, which may vary from those of the Management Company and from one external fund to another.

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

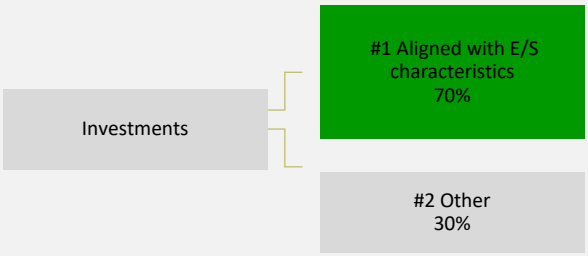
What is the asset allocation planned for this financial product?

The Sub-Fund invests at least 70% of its net assets in assets that have been determined as “eligible” as per the ESG process in place (hence in investments that are aligned with the promoted environmental and social characteristics (#1 Aligned with E/S characteristics).

Asset allocation describes the share of investments in specific assets.

Consequently, up to 30% of the investments may not be aligned with these characteristics (#2 Other).

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 operational activities of investee companies.



#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.

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

  Not Applicable

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

Not Applicable

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]?**

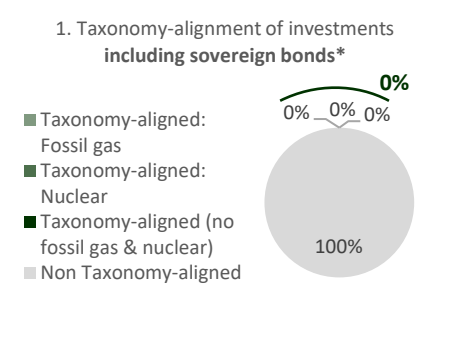
  ☐ Yes:

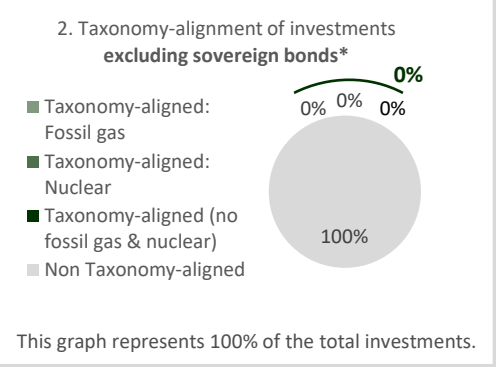
  ☐ In fossil gas ☐ In nuclear energy

  ☒ No

[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.

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?

The Sub-Fund does not have a minimum share of investments in transitional and enabling activities (i.e., 0%), as it does not commit to a minimum proportion of environmentally sustainable investments aligned with the EU Taxonomy.

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

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

Not Applicable

What is the minimum share of socially sustainable investments?

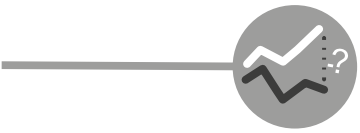
Not Applicable

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

"#2 Other" may include, in addition to issuers that are not analyzed, derivatives, funds (including Exchange Traded Funds) and bank deposits at sight, including cash held in current accounts with a bank accessible at any time. These are used for investment, hedging and efficient management portfolio purposes. There are no minimum environmental or social safeguards associated with these investments. A more detailed description of the specific asset allocation of this Sub-Fund can be found in the prospectus.

ABN AMRO Funds NexGen Multi-Assets

Pre-contractual disclosure 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



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?

No specific ESG-related index has been designated for this Sub-Fund.

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 websites:

• ABN AMRO Investment Solution's Responsible Investment Policy:
https://www.abnamroinvestmentsolutions.com/en/socially-responsible-investment-abn-amro-investment-solutions/sustainability-related-disclosures.html

• Documents of the Sub-Fund:
https://www.abnamroinvestmentsolutions.com/en/fund-range/fund-range.html

ABN AMRO Funds Portfolio High Quality Bonds

Pre-contractual disclosure 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:
ABN AMRO Funds Portfolio High Quality Bonds

Legal entity identifier:
549300MYXDZGOJ2JCD51

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 include 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
- ☒ 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 ___% 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?

The analysis of ESG factors is systematically integrated into the investment decision making process of ABN AMRO Funds Portfolio High Quality Bonds (the "Sub-Fund"). ESG integration is the process of recognising the financial materiality (or significance) of environmental, social and corporate governance factors as part of the investment process. The Sub-Fund will use a selection of securities complying with ABN AMRO Investment Solutions (the "Management Company") ESG responsibility criteria. Under the ESG responsibility criteria of the Management Company, the Sub-Fund is committed to conducting both negative and positive screenings as well as taking engagement actions when necessary.

The Sub-Fund promotes both environmental and social characteristics. On the environmental front, the Sub-Fund promotes climate risk management. The social

characteristics promoted by the Sub-Fund focus on global human rights and labor standards.

No reference benchmark has been designated for the purpose of attaining the environmental or social characteristics promoted by the Sub-Fund.

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?

ESG analysis is systematically integrated into the investment decision making process. As part of its ESG framework, the Management Company uses the following sustainability indicators to measure the achievement of each of the environmental or social characteristics promoted by the Sub-Fund:

On the corporate side:

- Absence of companies that do not meet the criteria defined in the Management Company's Exclusion List and that are deemed incompatible with the E/S promotion (e.g. tobacco, controversial weapons).
- Controversy Level Assessment - Controversy involvement is a key measure of ESG performance. Controversy level assessment reflects a company's level of involvement in issues and how it manages those issues.
- Compliance with the UN Global Compact - The United Nations Global Compact is the world largest corporate sustainability initiative aimed at encouraging businesses and firms worldwide to adopt sustainable and socially responsible policies, and to report on their implementation. The UN Global Compact is a principle-based framework for businesses, stating ten principles in the areas of human rights, labour, the environment and anti-corruption. The Ten Principles of the United Nations Global Compact are derived from: the Universal Declaration of Human Rights, the International Labour Organization's Declaration on Fundamental Principles and Rights at Work, the Rio Declaration on Environment and Development, and the United Nations Convention Against Corruption.
- ESG Risk Scores - ESG risk scores measure a company's exposure to material industry-specific ESG risks and how the company manages those risks. This multi-dimensional way of measuring ESG risk combines the concepts of management and exposure to arrive at an absolute assessment of ESG risk.
- Scope 1 GHG Emissions- Scope 1 emissions emanate from a company's internal operations, including on-site energy production, vehicle fleets, manufacturing operations, and waste.
- Scope 2 GHG emissions- Scope 2 emissions are indirect emissions generated by the production of energy used by the company.

On the Sovereign side:

- Absence of issuers that do not meet the criteria defined in the Management Company's Exclusion List and that are deemed incompatible with E/S promotion (i.e. countries listed on ABN AMRO Sanctions List, ratification of the Treaty of the Non-Proliferation of nuclear weapons, ratification of the Paris Agreement, ratification of the ILO Conventions 182 on the Worst Forms of Child Labour)

- Country Risk Scores- The Country Risk Scores measure the risk to a country's long-term prosperity and economic development by assessing how sustainably it is managing its wealth.

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?

Not Applicable

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

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

Not Applicable

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

Not Applicable

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.

ABN AMRO Funds Portfolio High Quality Bonds

Pre-contractual disclosure 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

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

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.

☒ Yes, the Sub-Fund considers principal adverse impacts (PAI) as part of the investment decision making process. More specifically, on the corporate side, the Sub-Fund strives to minimize two PAIs by excluding (i) United Nations Global Compact non-compliant companies and (ii) controversial weapons. On the sovereign side, the Sub-Fund strives to minimize part of the GHG intensity PAI (i.e., table 1, PAI 15) by excluding countries that have not signed the Paris Agreement.

The above principal adverse impacts are considered at product level through the exclusion policy.

Further information on principal adverse impacts will be provided in an annex to the Sub-Fund's annual report.

☐ No

What investment strategy does this financial product follow?

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

The Management Company may (i) delegate part of the management of the sub-funds to a minimum of two External Investment managers which are selected by the Management Company who will make investment decisions as part of the portfolio (ii) invest in units or shares of open-ended investment funds which qualify as UCITS, and/or qualify as other undertakings for collective investment (iii) manage directly the sub-funds. UCITS and delegations are selected in accordance with the Management Company's standards of quality and go through a qualitative ESG selection process before being retained. This process involves an in-depth analysis of the overall sustainability strengths going from the analysis of philosophy and investment processes.

Within the UCITS and delegations, the approaches are committed to combine a sustainability negative screening (exclusions) and a positive ESG selection investment process. The Sub-Fund's assets are predominantly allocated into investments that comply with the defined standards in respect to the promoted environmental and social characteristics and defined within the Management Company's exclusion policy. Looking at investments in external funds, the manager will only select external funds which promote environmental and social characteristics and qualify as an investment product in accordance with Article 8(1) of Regulation (EU) 2019/2088 on sustainability related disclosures in the financial services sector or fund which contribute to environmental and social objectives and qualifies as an investment product in accordance with article 9 of Regulation (EU) 2019/2088 on sustainability related disclosures in the financial services sector. External funds may not apply the same set of exclusions and thus may deviate from the "Responsible Investment Policy" of the Management Company.

The coverage of extra-financial indicators must exceed 90%. In this context, the Management Company is responsible for ensuring that the proportion of the Sub-Fund's net assets that is lacking an extra-financial indicator remains below 10%.

Methodological limitations can be assessed in terms of: nature of ESG information (quantification of qualitative data), ESG coverage (some data are not available for certain issuers) and homogeneity of ESG data (methodological differences).

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 elements of the investment strategy are:

- The Management Company's exclusions list as defined in the following table:

Company Exclusions based on International Standards and Policies	Exclusion Criteria
Companies non-compliant with the UN Global Compact's Principles	Excluded
Companies listed on ABN AMRO Investment Exclusion List (IEL)	Excluded
Companies listed on AAIS Good Governance Blacklist	Excluded
Company Exclusions based on Revenue Thresholds	
Controversial Weapons direct Involvement	>0%[1]
Controversial Weapons indirect ownership involvement	>35%
Thermal Coal Extraction	>10%
Thermal Coal Power Generation	>10%
Tobacco Producing Companies	>0%
Government Exclusions based on Norms and Policies	
Countries listed on ABN AMRO Sanctions List	Excluded
Ratification Treaty of the Non-Proliferation of nuclear weapons (NPT)	Excluded
Ratification Paris Agreement	Excluded
Ratification ILO Conventions 182 on the Worst Forms of Child Labour	Excluded

The table above is a non-exhaustive set of exclusions which may evolve over time (with no prior notice).

- Investments in UCITS or delegations that qualify as an investment product in accordance with Article 8(1) of Regulation (EU) 2019/2088 on sustainability related disclosures in the financial services sector or fund which contribute to environmental and social objectives and qualifies as an investment product in accordance with article 9 of Regulation (EU) 2019/2088 on sustainability related disclosures in the financial services sector.

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

There is no committed minimum rate to reduce the scope of the investments considered prior to the application of that investment strategy.

[1] In case of involvement in nuclear weapons, the company is excluded if it contributes to the nuclear programs of states other than the United States, the United Kingdom or France (the nuclear powers that are part of the Treaty on the Non-proliferation of Nuclear Weapons and the NATO).

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

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

The Sub-Fund incorporates good governance into its investment decision-making process, utilising both qualitative and quantitative assessments of governance practices.

For direct investments and/or internal/delegated strategies, the Management Company's good governance framework is employed to evaluate corporate governance, establishing criteria to identify companies that fail to meet good governance standards and exclude them from the initial investment universe. This framework aligns with widely recognized industry standards, covering aspects such as sound management structures, employee relations, remuneration of staff and tax compliance.

External funds aligned with E/S characteristics apply their own good governance policies, which may vary from those of the Management Company and from one external fund to another.

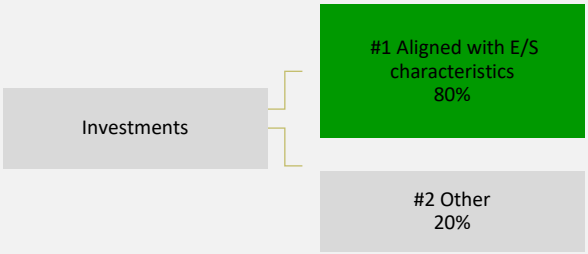
What is the asset allocation planned for this financial product?

Asset allocation describes the share of investments in specific assets.

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 operational activities of investee companies.

The Sub-Fund invests at least 80% of its net assets in assets that have been determined as "eligible" as per the ESG process in place (hence in investments that are aligned with the promoted environmental and social characteristics (#1 Aligned with E/S characteristics).

Up to 20% of the investments are not aligned with these characteristics (#2 Other).



#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.

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

Not Applicable

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

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**

Not Applicable

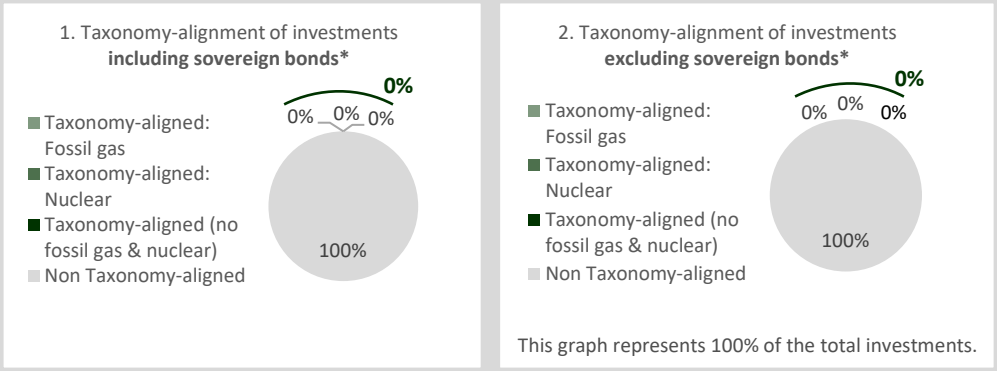
Does the financial product invest in fossil gas and/or nuclear energy related activities that comply with the EU Taxonomy[2]?

☐ Yes:

☐ In fossil gas ☐ In nuclear energy

☒ No

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?

The Sub-Fund does not have a minimum share of investments in transitional and enabling activities (i.e., 0%), as it does not commit to a minimum proportion of environmentally sustainable investments aligned with the EU Taxonomy.

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

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

Not Applicable

What is the minimum share of socially sustainable investments?

Not Applicable

[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?

"#2 Other" may include, in addition to issuers that are not analyzed, external funds, ETF, derivatives, bank deposits at sight, including cash held in current accounts with a bank accessible at any time. These are used for investment, hedging and efficient management portfolio purposes. There are no minimum environmental or social safeguards associated with these investments. A more detailed description of the specific asset allocation of this Sub-Fund can be found in the prospectus.

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?

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

No specific ESG-related index has been designated for this Sub-Fund.

- ***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 websites:

• ABN AMRO Investment Solution's Responsible Investment Policy:
https://www.abnamroinvestmentsolutions.com/en/socially-responsible-investment-abn-amro-investment-solutions/sustainability-related-disclosures.html

• Documents of the Sub-Fund:
https://www.abnamroinvestmentsolutions.com/en/fund-range/fund-range.html

ABN AMRO Funds Portfolio High Quality ESG Bonds

Pre-contractual disclosure 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:
ABN AMRO Funds Portfolio High Quality ESG Bonds

Legal entity identifier:
549300SIHSO687LWLI13

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 include 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
- ☒ 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 ___% 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?

The analysis of ESG factors is systematically integrated into the investment decision making process of ABN AMRO Funds Portfolio High Quality ESG Bonds (the "Sub-Fund"). ESG integration is the process of recognising the financial materiality (or significance) of environmental, social and corporate governance factors as part of the investment process. The Sub-Fund will use a selection of securities complying with ABN AMRO Investment Solutions (the "Management Company") ESG responsibility criteria. Under the ESG responsibility criteria of the Management Company, the Sub-Fund is committed to conducting both negative and positive screenings as well as taking engagement actions when necessary. The Sub-Fund will use a selection of securities complying with Environmental, Social and Governance (ESG) responsibility criteria. The portfolio will be

composed of issuers that are leading in ESG best-practice or attractive due to their progression in ESG best-practice.

The Sub-Fund promotes both environmental and social characteristics. On the environmental front, the Sub-Fund promotes climate risk management. The social characteristics promoted by the Sub-Fund focus on global human rights and labor standards.

No reference benchmark has been designated for the purpose of attaining the environmental or social characteristics promoted by the Sub-Fund.

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?

ESG analysis is systematically integrated into the investment decision making process. As part of its ESG framework, the Management Company uses the following sustainability indicators to measure the achievement of each of the environmental or social characteristics promoted by the Sub-Fund:

On the corporate side:

- Absence of companies that do not meet the criteria defined in the Management Company's Exclusion List and that are deemed incompatible with the E/S promotion (e.g. tobacco, controversial weapons).
- Controversy Level Assessment - Controversy involvement is a key measure of ESG performance. Controversy level assessment reflects a company's level of involvement in issues and how it manages those issues.
- Compliance with the UN Global Compact - The United Nations Global Compact is the world largest corporate sustainability initiative aimed at encouraging businesses and firms worldwide to adopt sustainable and socially responsible policies, and to report on their implementation. The UN Global Compact is a principle-based framework for businesses, stating ten principles in the areas of human rights, labour, the environment and anti-corruption. The Ten Principles of the United Nations Global Compact are derived from: the Universal Declaration of Human Rights, the International Labour Organization's Declaration on Fundamental Principles and Rights at Work, the Rio Declaration on Environment and Development, and the United Nations Convention Against Corruption.
- ESG Risk Scores - ESG risk scores measure a company's exposure to material industry-specific ESG risks and how the company manages those risks. This multi-dimensional way of measuring ESG risk combines the concepts of management and exposure to arrive at an absolute assessment of ESG risk.
- Scope 1 GHG Emissions- Scope 1 emissions emanate from a company's internal operations, including on-site energy production, vehicle fleets, manufacturing operations, and waste.
- Scope 2 GHG emissions- Scope 2 emissions are indirect emissions generated by the production of energy used by the company.

On the Sovereign side:

- Absence of issuers that do not meet the criteria defined in the Management Company's Exclusion List and that are deemed incompatible with E/S promotion (i.e. countries listed on ABN AMRO Sanctions List, ratification of the Treaty of the Non-Proliferation of nuclear weapons, ratification of the Paris Agreement, ratification of the ILO Conventions 182 on the Worst Forms of Child Labour)
- Country Risk Scores- The Country Risk Scores measure the risk to a country's long-term prosperity and economic development by assessing how sustainably it is managing its wealth.

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?

Not Applicable

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

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

Not Applicable

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

Not Applicable

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.

ABN AMRO Funds Portfolio High Quality ESG Bonds

Pre-contractual disclosure 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

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

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.

☒ Yes, the Sub-Fund considers principal adverse impacts (PAI) as part of the investment decision making process. More specifically, on the corporate side, the Sub-Fund strives to minimize two PAIs by excluding (i) United Nations Global Compact non-compliant companies and (ii) controversial weapons. On the sovereign side, the Sub-Fund strives to minimize part of the GHG intensity PAI (i.e., table 1, PAI 15) by excluding countries that have not signed the Paris Agreement.

The above principal adverse impacts are considered at product level through the exclusion policy.

Further information on principal adverse impacts will be provided in an annex to the Sub-Fund's annual report.

☐ No

What investment strategy does this financial product follow?

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

The Management Company may (i) delegate part of the management of the sub-funds to a minimum of two External Investment managers which are selected by the Management Company who will make investment decisions as part of the portfolio (ii) invest in units or shares of open-ended investment funds which qualify as UCITS, and/or qualify as other undertakings for collective investment (iii) manage directly the sub-funds. UCITS and delegations are selected in accordance with the Management Company's standards of quality and go through a qualitative ESG selection process before being retained. This process involves an in-depth analysis of the overall sustainability strengths going from the analysis of philosophy and investment processes.

Within the UCITS and delegations, the approaches are committed to combine a sustainability negative screening (exclusions) and a positive ESG selection investment process. The Sub-Fund's assets are predominantly allocated into investments that comply with the defined standards in respect to the promoted environmental and social characteristics and defined within the Management Company's exclusion policy. Looking at investments in external funds, the manager will only select external funds which promote environmental and social characteristics and qualifies as an investment product in accordance with Article 8(1) of Regulation (EU) 2019/2088 on sustainability related disclosures in the financial services sector or fund which contribute to environmental and social objectives and qualifies as an investment product in accordance with article 9 of Regulation (EU) 2019/2088 on sustainability related disclosures in the financial services sector. External funds may not apply the same set of exclusions and thus may deviate from the "Responsible Investment Policy" of the Management Company (i.e., applicable only to direct investments).

The coverage of extra-financial indicators must exceed 90%. In this context, the Management Company is responsible for ensuring that the proportion of the Sub-Fund's net assets that is lacking an extra-financial indicator remains below 10%.

Methodological limitations can be assessed in terms of: nature of ESG information (quantification of qualitative data), ESG coverage (some data are not available for certain issuers) and homogeneity of ESG data (methodological differences).

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 elements of the investment strategy are:

- The Management Company's exclusions list as defined in the following table:

Company Exclusions based on International Standards and Policies	Exclusion Criteria
Companies non-compliant with the UN Global Compact's Principles	Excluded
Companies listed on ABN AMRO Investment Exclusion List (IEL)	Excluded
Companies listed on AAIS Good Governance Blacklist	Excluded
Company Exclusions based on Revenue Thresholds	
Adult Entertainment Production	>5%
Controversial Weapons direct ownership	>0%
Controversial Weapons indirect ownership involvement	>10%
Military Contracting Weapons	>0%
Military Contracting Weapons related products and /or services	>5%
Small Arms	>0%
Fur and specialty leather production	>5%
Unconventional fossil fuels (Arctic oil & gas exploration, oil sands and shale energy extraction methods)	Combined Revenues >5%
Thermal Coal Extraction	>5%
Thermal Coal Power Generation	>10%
Cannabis (recreational purposes)	>5%
Gambling	>5%
Genetically Modified Organisms	>5%
Tobacco Producing Companies	>0%
Tobacco Products Related Products/Services	>5%
Tobacco Products Retail and/or Distribution	>5%
Government Exclusions based on Norms and Policies	
Countries listed on ABN AMRO Sanctions List	No
Ratification Treaty of the Non-Proliferation of nuclear weapons (NPT)	Yes
Ratification Paris Agreement	Yes
Ratification ILO Conventions 182 on the Worst Forms of Child Labour	Yes

The table above is a non-exhaustive set of exclusions which may evolve over time (with no prior notice).

In accordance with the ESMA Fund Naming Guidelines, the Sub-Fund further commits to exclude investments in the following companies as referred to in article 12(1)(a) to (g) of Commission Delegated Regulation (EU) 2020/1818[1]:

Company Exclusions based on ESMA Fund Naming Guidelines	Exclusion Criteria
Any activities related to Controversial Weapons	>0%
Cultivation and production of tobacco	>0%
Companies non-compliant with the UN Global Compact's Principles or OECD's Guidelines for Multinational Enterprises	Excluded
Exploration, mining, extraction, distribution or refining of hard coal and lignite	≥1%
Exploration, extraction, distribution or refining of oil fuels	≥10%
Exploration, extraction, manufacturing or distribution of gaseous fuels	≥50%
Electricity generation with a GHG intensity of more than 100 g CO2 e/kWh	≥50%

- Investments in UCITS or delegations that qualify as an investment product in accordance with Article 8(1) of Regulation (EU) 2019/2088 on sustainability related disclosures in the financial services sector or fund which contribute to environmental and social objectives and qualifies as an investment product in accordance with article 9 of Regulation (EU) 2019/2088 on sustainability related disclosures in the financial services sector.

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

After implementation of the investment policy described above, the committed minimum rate to reduce the scope of investment is 20 %.

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

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

The Sub-Fund incorporates good governance into its investment decision-making process, utilising both qualitative and quantitative assessments of governance practices.

For direct investments and/or internal/delegated strategies, the Management Company's good governance framework is employed to evaluate corporate governance, establishing criteria to identify companies that fail to meet good governance standards and exclude them from the initial investment universe. This framework aligns with widely recognized industry standards, covering aspects such as sound management structures, employee relations, remuneration of staff and tax compliance.

[1] except European Green Bonds that have been issued under the European Green Bonds Regulation (Regulation (EU) 2023/2631 as per the ESMA_QA_2368.

External funds aligned with E/S characteristics apply their own good governance policies, which may vary from those of the Management Company and from one external fund to another.

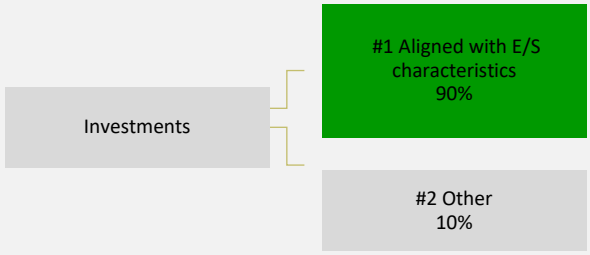
What is the asset allocation planned for this financial product?

The Sub-Fund invests at least 90% of its net assets in assets that have been determined as "eligible" as per the ESG process in place (hence in investments that are aligned with the promoted environmental and social characteristics (#1 Aligned with E/S characteristics).

Up to 10% of the investments are not aligned with these characteristics (#2 Other).

Asset allocation describes the share of investments in specific assets.

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 operational activities of investee companies.



#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.

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

  Not Applicable

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

Not Applicable

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

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

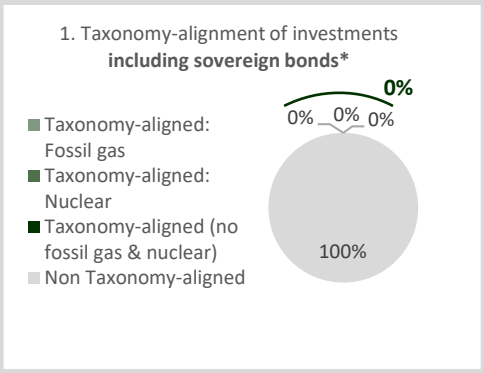
  ☐ Yes:

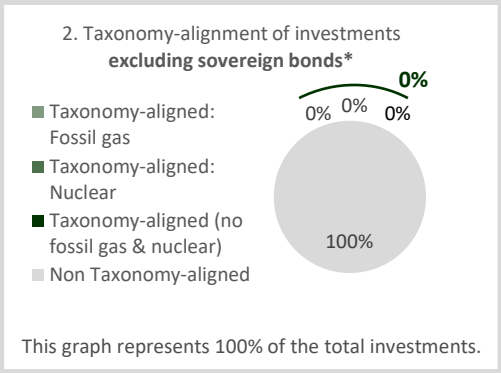
  ☐ In fossil gas ☐ In nuclear energy

  ☒ No

[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.

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?

The Sub-Fund does not have a minimum share of investments in transitional and enabling activities (i.e., 0%), as it does not commit to a minimum proportion of environmentally sustainable investments aligned with the EU Taxonomy.

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

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

Not Applicable

What is the minimum share of socially sustainable investments?

Not Applicable

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

"#2 Other" may include, in addition to issuers that are not analyzed, delegated External Investment Managers assets that qualify as Article 8 as defined by the Management Company's Responsible Investment Policy, derivatives, bank deposits at sight, including cash held in current accounts with a bank accessible at any time. These are used for investment or hedging or efficient management portfolio purposes. A more detailed description of the specific asset allocation of this Sub-Fund can be found in the prospectus of this Sub-Fund. There are no minimum environmental or social safeguards associated with these investments.

ABN AMRO Funds Portfolio High Quality ESG Bonds

Pre-contractual disclosure 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

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?

No specific ESG-related index has been designated for this Sub-Fund.

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 websites:

• ABN AMRO Investment Solution's Responsible Investment Policy:
https://www.abnamroinvestmentsolutions.com/en/socially-responsible-investment-abn-amro-investment-solutions/sustainability-related-disclosures.html

• Documents of the Sub-Fund:
https://www.abnamroinvestmentsolutions.com/en/fund-range/fund-range.html

ABN AMRO Funds World Equities Selection

Pre-contractual disclosure 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:
ABN AMRO Funds World Equities Selection

Legal entity identifier:
549300UINRP9FZAH7394

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 include 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
- ☒ 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 ___% 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?

The analysis of ESG factors is systematically integrated into the investment decision making process of ABN AMRO Funds World Equities Selection (the "Sub-Fund"). ABN AMRO Investment Solutions (the "Management Company") defines ESG integration as the process of recognising the financial materiality (or significance) of environmental, social and corporate governance factors as part of the investment process.

The Sub-Fund invests (i) in direct investments or indirect investments through internal/delegated strategies that promote environmental (climate risks) and social (human rights) characteristics by taking into account the ESG criteria of the Management Company or (ii) in external funds offering a degree of ESG integration that the Management Company considers to be satisfactory.

External funds can promote environmental and/or social characteristics, but these characteristics may differ from one external fund to another, as well as from the characteristics taken into account in direct investments or indirect investments through internal/delegated strategies.

No reference benchmark has been designated for the purpose of attaining the environmental or social characteristics promoted by the Sub-Fund.

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?

Regarding direct investments or indirect investments through internal/delegated strategies, the following sustainability indicators are used to measure the extent to which the environmental and/or social characteristics promoted by the Fund are being achieved:

On the corporate side:

- Absence of companies that do not meet the criteria defined in the Management Company's exclusion framework
- Assessment of the level of controversy
- Compliance with the UN Global Compact
- ESG risk ratings of companies

On the Sovereign side:

- Absence of countries that do not meet the criteria defined in the Management Company's exclusion framework
- Country ESG risk ratings

With regard to external funds aligned with E/S characteristics, there is no certainty that they will use the same sustainability indicators as the Management Company. Nevertheless, external funds must present a degree of ESG integration that the Management Company considers to be satisfactory.

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?

Not Applicable

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

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

Not Applicable

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

Not Applicable

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.

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

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.

☐ Yes

☒ No, the Sub-Fund does not consider Principal Adverse Impacts (PAIs) as part of the investment decision process. To the extent that the Sub-Fund invests in direct investements or indirect investments through internal/delegated strategies as well as external funds, there is no guarantee that the minimisation of the impact of PAIs will be consistent.

However, when investing in direct investments or indirect investments through internal/delegated strategies, as per the Management Company's exclusion framework, the Sub-Fund takes into account the PAIs identified below:

- Table 1, PAI 10: Violations of UN Global Compact principles and Organisation for Economic Cooperation and Development (OECD) Guidelines for Multinational Enterprises
- Table 1, PAI 14: Exposure to controversial weapons

External funds aligned with E/S characteristics may take into account the PAIs, but the PAIs may differ from one external fund to another, as well as from the PAIs taken into account in direct investments or indirect investments through internal/delegated strategies.

ABN AMRO Funds World Equities Selection

Pre-contractual disclosure 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

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 Sub-Fund invests (i) in direct investments or indirect investments through internal/delegated strategies which take into account the ESG criteria of the Management Company or (ii) in external funds offering a degree of ESG integration that the Management Company considers to be satisfactory.

Regarding direct investments: the Management Company uses normative exclusion filters on controversial sectors in combination with ESG risk criteria. The ESG risk management approach involves a positive selection of issuers based on ESG risk ratings. The evaluation methodology and selection process may differ depending on the type of issuer.

Regarding investments via funds (internal/delegated, external) aligned with E/S characteristics: the Management Company will select funds that qualify as investment products in accordance with article 8(1) of Regulation (EU) 2019/2088 on sustainability related disclosures in the financial services sector, or funds which contribute to environmental and social objectives and qualifies as an investment product in accordance with article 9 of Regulation (EU) 2019/2088 on sustainability related disclosures in the financial services sector. Funds are selected in accordance with the Management Company's quality standards and are subject to a selection process.

The coverage of extra-financial indicators must exceed 80%. In this context, the Management Company is responsible for ensuring that the proportion of the Sub-Fund's net assets that is lacking an extra-financial indicator remains below 20%.

Methodological limitations can be assessed in terms of: nature of ESG information (quantification of qualitative data), ESG coverage (some data are not available for certain issuers) and homogeneity of ESG data (methodological differences).

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?

In the case of direct investments or indirect investments through internal/delegated strategies, the binding elements of the investment strategy are the Management Company's list of exclusions as defined below (the list is not exhaustive and may change over time):

- The Management Company’s exclusions list as defined in the following table:

Company Exclusions based on International Standards and Policies	Exclusion Criteria
Companies non-compliant with International Norms and Conventions (such as the UN Global Compact’s Principles)	Excluded
Companies listed on the Management Company's exclusion list	Excluded
Company Exclusions based on Revenue Thresholds	
Controversial Weapons direct involvement	>0%[1]
Controversial Weapons indirect ownership involvement	>35%

[1] In case of involvement in nuclear weapons, the company is excluded if it contributes to the nuclear programs of states other than the United States, the United Kingdom or France (the nuclear powers that are part of the Treaty on the Non-proliferation of Nuclear Weapons and the NATO).

Company Exclusions based on International Standards and Policies	Exclusion Criteria
Thermal Coal Extraction	>10%
Thermal Coal Power Generation	>10%
Tobacco Producing Companies	>0%
Government Exclusions based on Norms and Policies	
Countries listed on the Management Company's exclusion list	Excluded
Countries that have not ratified the Treaty on the Non-Proliferation of Nuclear Weapons	Excluded
Countries that have not ratified the Paris Climate Agreement	Excluded
Countries that have not ratified the International Labour Organisation's Convention 182 on the Worst Forms of Child Labour	Excluded

With regard to external funds aligned with E/S characteristics, there is no certainty that they will use the same binding elements as the Management Company. Nevertheless, external funds must present a degree of ESG integration that the Management Company considers to be satisfactory. The Management Company will select funds that qualify as an investment product in accordance with Article 8(1) of Regulation (EU) 2019/2088 or as an investment product in accordance with Article 9 of Regulation (EU) 2019/2088.

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

  There is no committed minimum rate to reduce the scope of the investments considered prior to the application of that investment strategy.

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

  The Sub-Fund incorporates good governance into its investment decision-making process, utilising both qualitative and quantitative assessments of governance practices.

  For direct investments and indirect investments through internal/delegated strategies, the Management Company's good governance framework is employed to evaluate corporate governance, establishing criteria to identify companies that fail to meet good governance standards and exclude them from the initial investment universe. This framework aligns with widely recognized industry standards, covering aspects such as sound management structures, employee relations, remuneration of staff and tax compliance.

  External funds aligned with E/S characteristics apply their own good governance policies, which may vary from those of the Management Company and from one external fund to another.

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

ABN AMRO Funds World Equities Selection

Pre-contractual disclosure 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

What is the asset allocation planned for this financial product?

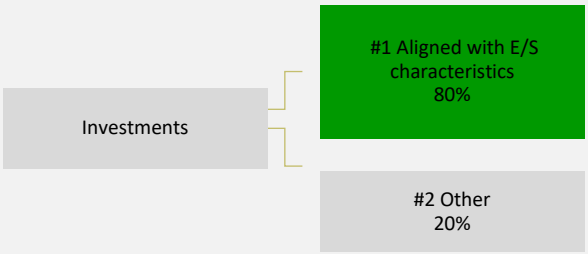
The Sub-Fund invests at least 80% of its net assets in assets that have been determined as "eligible" as per the ESG process in place (hence in investments that are aligned with the promoted environmental and social characteristics (#1 Aligned with E/S characteristics).

Consequently, up to 20% of the investments may not be aligned with these characteristics (#2 Other).

Asset allocation describes the share of investments in specific assets.

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 operational activities of investee companies.



#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.

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

  Not Applicable

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

Not Applicable

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]?**

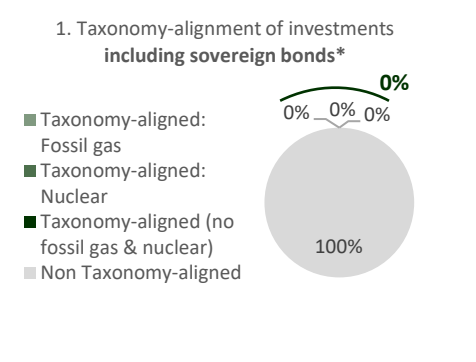
  ☐ Yes:

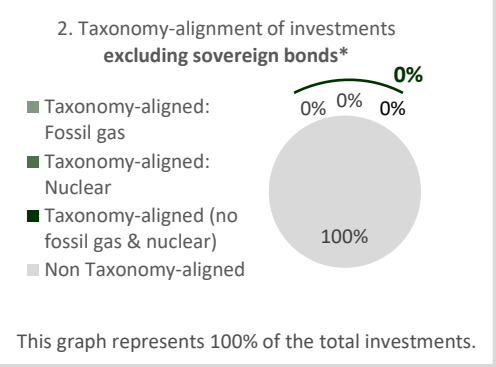
  ☐ In fossil gas ☐ In nuclear energy

  ☒ No

[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.

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?

The Sub-Fund does not have a minimum share of investments in transitional and enabling activities (i.e., 0%), as it does not commit to a minimum proportion of environmentally sustainable investments aligned with the EU Taxonomy.

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

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

Not Applicable

What is the minimum share of socially sustainable investments?

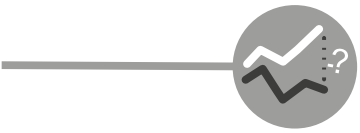
Not Applicable

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

"#2 Other" may include, in addition to issuers that are not analyzed, derivatives, funds (including Exchange Traded Funds) and bank deposits at sight, including cash held in current accounts with a bank accessible at any time. These are used for investment, hedging and efficient management portfolio purposes. There are no minimum environmental or social safeguards associated with these investments. A more detailed description of the specific asset allocation of this Sub-Fund can be found in the prospectus.

ABN AMRO Funds World Equities Selection

Pre-contractual disclosure 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



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?

No specific ESG-related index has been designated for this Sub-Fund.

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 websites:

• ABN AMRO Investment Solution's Responsible Investment Policy:
https://www.abnamroinvestmentsolutions.com/en/socially-responsible-investment-abn-amro-investment-solutions/sustainability-related-disclosures.html

• Documents of the Sub-Fund:
https://www.abnamroinvestmentsolutions.com/en/fund-range/fund-range.html

For any question, Please contact us.

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as a portfolio management company under registration number GP99-27