

# Sustainable investment out of conviction

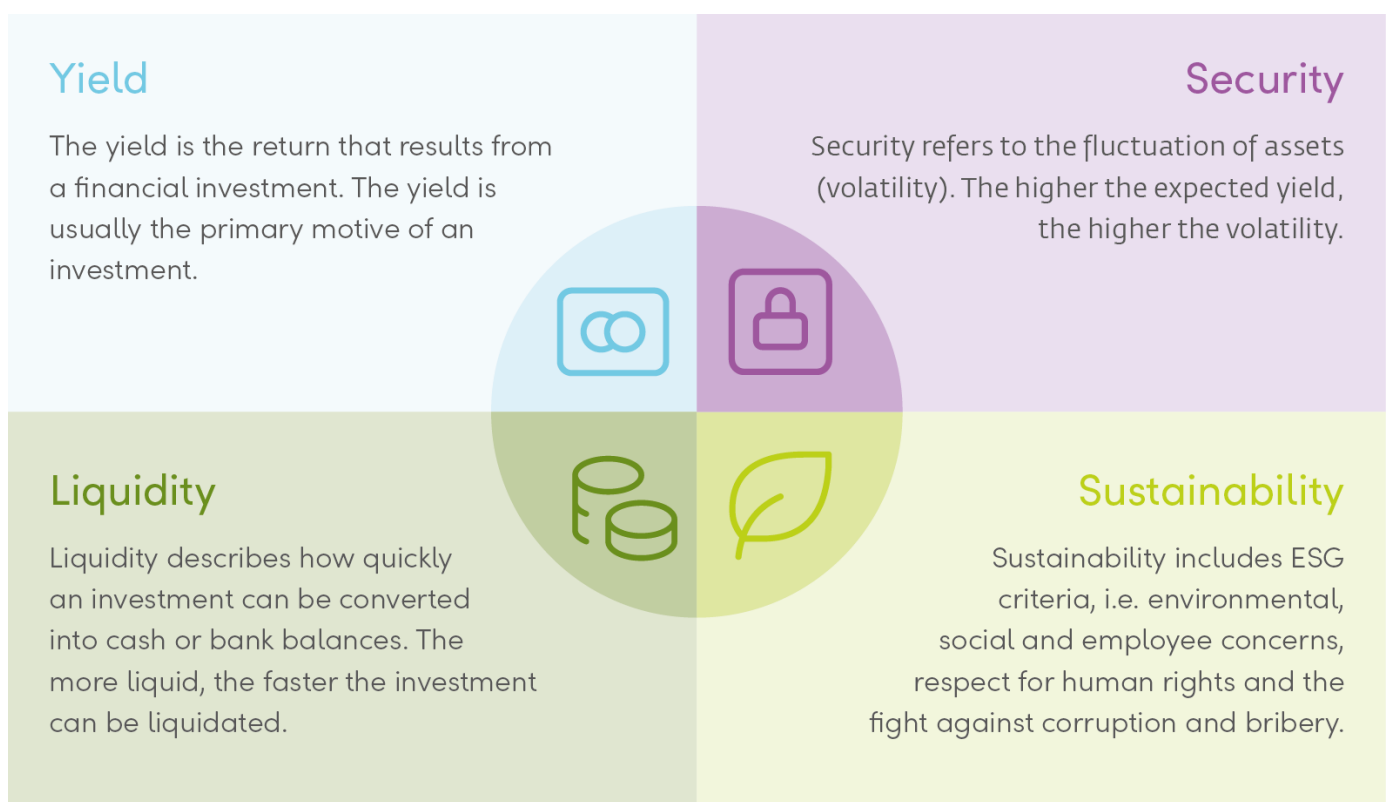
## What is sustainability?

Investing money sustainably means investing in companies that promote **good management of nature and people**.

In the case of sustainable investments, the non-financial criterion of sustainability is also taken into account in the investment strategy in addition to the three financial components (yield, security and liquidity).

This means that the **environmental, social and corporate factors** (Environment, Social and Governance – ESG) are explicitly taken into account in the investment conditions.

Sustainable investments are intended to make a significant contribution to the achievement of specific environmental or social objectives



## Sustainable investment

With the **LLB sustainability approach**, investments are made in companies that give substantial consideration to sustainability.

Our **LLB Invest advisory models** are based on different portfolio weightings of «dark green» (Article 9) and «light green» (Article 8) investment products. These two subgroups determine the sustainability of the product. They provide transparent information on how, to what extent and with what objectives sustainable investments are made.

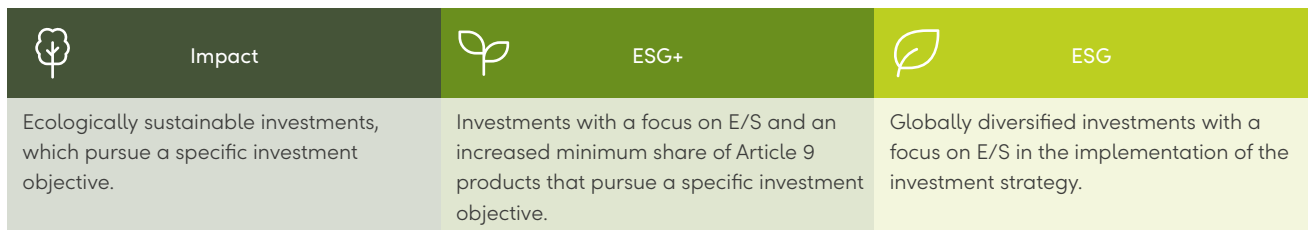
Article 9 products are «impact investments», as they make a tangible contribution to the defined environmental goals (according to EU regulations for Sustainable Financial Disclosure and Classification):

- Climate protection
- Adapting to climate change
- Sustainable use and protection of water and marine resources
- Transition to a circular economy including waste prevention and recycling
- Pollution prevention and control
- Protection of healthy ecosystems

### Sustainable investment products



### LLB Sustainability Offer



#### Funds

##### LLB Impact Funds

Explicit, positive environmental impacts anchored in the investment strategy.

##### LLB Comfort

Stress-free – outstanding asset management, optimised continuously

##### LLB Expert

Dedicated – always abreast of the market developments

##### LLB Consult

Security-conscious – first-class advice

##### LLB Basic

Personal – partnership-based support

Together, we determine the right solution for investing your assets. In addition to a large **range of LLB funds**, with **LLB Invest** we offer you transparent and professional investment advice and asset management.

In a personal consultation, we determine your **sustainability preferences** so that we can recommend the right sustainable products for you.

Further information on LLB sustainability can be found at: [llb.li/sustainable-investments](https://llb.li/sustainable-investments)

