

onemarkets

Allianz Conservative Multi-Asset Fund

Website Disclosure – Summary document

1. NO SUSTAINABLE INVESTMENT OBJECTIVE

This financial product promotes environmental or social characteristics, but does not have as its objective sustainable investment.

The Sub-Fund will invest minimum of 70% of the Sub-Fund's total assets in investments with environmental and/or social characteristics. Of these investments, a minimum of 1% of the Sub-Fund's total assets will be invested in Sustainable Investments.

2. ENVIRONMENTAL AND / OR SOCIAL CHARACTERISTICS PROMOTED BY THE FUND

The Sub-Fund promotes Environmental/Social (E/S) characteristics and aims to invest in sustainable investments.

The Sub-Fund promotes environmental, social, human rights, governance, and business behaviour factors (this domain does not apply for sovereigns issued by a Sovereign Entity) through integration of a best-in-class approach into the Sub-Fund's investment process.

3. INVESTMENT STRATEGY

The Sub-Fund's investment objective is to invest in a broad range of asset classes, with a focus on global Equity, Bond and Money Markets in order to achieve over the medium-term a performance comparable to a balanced portfolio within a volatility range of 3% to 7% in accordance with the Sustainable and Responsible Investment Strategy (SRI Strategy). As part of the SRI best-in-class approach, the Sub-Fund takes environmental, social, human rights, governance, and business behaviour factors ("sustainability factors") into account.

Good governance principles are considered by screening out companies based on their involvement in controversies around international norms corresponding to the four good governance practices: sound management structures, employee relations, remuneration of staff and tax compliance.

4. PROPORTION OF INVESTMENTS

The Sub-Fund will invest minimum of 70% of the Sub-Fund's total assets in investments with environmental and/or social characteristics. Of these investments, a minimum of 1% of the Sub-Fund's total assets will be invested in Sustainable Investments.

5. MONITORING OF ENVIRONMENTAL OR SOCIAL CHARACTERISTICS

Structured Invest (SI) monitors the handling and monitoring of sustainability risks. Among the different risks deriving from ESG matters the risks for a company which arise climate change poses a significant risk to the long-term financial sustainability of a company.

6. METHODOLOGIES

The Sub-Fund is managed according to the Sustainable and Responsible Investment Strategy ("SRI Strategy") which takes sustainability factors (i.e., environmental, social and employee matters, respect for human rights, anti-corruption, anti-

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bribery matters, and any other governance matters) into account. The SRI Strategy's responsible portion aspect includes engagement and proxy voting.

7. DATA SOURCES AND PROCESSING

The Investment Manager leverages data from various data sources have access to research, data, tools, and analytics to integrate ESG insights into their investment process. The data is sourced from providers directly into the internal cloud-based data lake in line with data strategy of the Investment Manager and used by various teams.

8. LIMITATIONS TO METHODOLOGIES AND DATA

There are several general limitations which apply. The Sub-Fund may use one or more different third-party research data providers and/or internal analyses. In assessing the eligibility of an issuer based on research, there is a dependence upon information and data from third party research data providers and internal analyses, which may be subjective, incomplete, inaccurate, or unavailable.

9. DUE DILIGENCE

The Investment Manager follows a risk-based approach to determine where unique instrument/transaction specific pre-investment checks should be performed by taking into account the complexity and the risk profile of the respective investment, the materiality of the transaction size on the fund's NAV, and the direction (buy/sell) of the transaction.

10. ENGAGEMENT POLICIES

The Investment Manager conducts engagement across its offering. Engagement activities are determined on an issuer level. The Investment Manager's engagement strategy rests on 2 pillars: (1) risk-based approach and (2) thematic approach.

11. DESIGNATED REFERENCE BENCHMARK

No specific index has been designated as a benchmark to determine the alignment with the promoted environmental and/or social safeguards.