

# Principle Adverse Impacts

How does Zurich Eurolife S.A. deal with it?

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## **Do we consider Principal Adverse Impacts of investment decisions on sustainability factors?**

Zurich does not consider any Principle Adverse Impacts of investment decisions on sustainability factors. Zurich's group savings products are not designed to actively promote environmental or social characteristics, or a combination of those characteristics and are not designed to have sustainable investment as their objectives. For the part of the portfolio where Russell is acting as the investment advisor, Russell considers certain sustainability risks in reviewing performance of investments. The part of the portfolio where Russell is not acting as the investment advisor consists (i) of funds that have been integrated into specific group savings policies on specific customers' request and (ii) of a guaranteed fund transferred in the framework of the portfolio transfer from La Mondiale.

Currently, Zurich does not intend to consider Principle Adverse Impacts in the future.

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