

# ESG Report

## PF Pension - ESG 50 Fund

ESG report database as at 31.12.2024

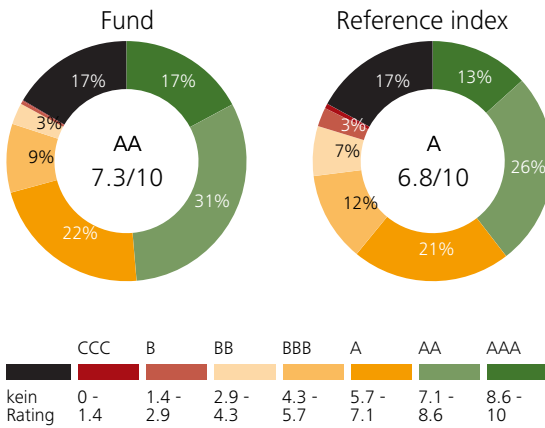
Sustainability means protecting our habitat and our resources in such a way that we and future generations can benefit from them. PostFinance offers its customers the opportunity to invest not only according to economic criteria, but also by taking account of ESG criteria, namely environmental, social and responsible corporate governance factors.

### ESG targets of this fund

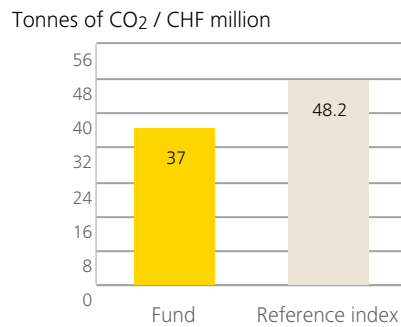
PostFinance aims for a better ESG rating and a lower carbon footprint for this fund than their benchmark index\*. Furthermore, by drafting this report, PostFinance aims to create transparency with regard to global warming potential, Sustainable Development Goals (SDG), compliance with the United Nations Global Compact (UNGC) initiative and any controversial business activities.

### MSCI ESG Rating

The MSCI ESG Fund Rating measures environmental, social and corporate governance characteristics for the companies in which the fund has invested and ranks all holdings of the fund on a scale from AAA to CCC. AAA is the most sustainable level. This fund aims for a higher ESG rating than the traditional benchmark index that is not explicitly sustainable\*.



The graphic below shows the greenhouse gas emissions of the fund in tonnes per millions of CHF in investment compared to the traditional benchmark index that is not explicitly sustainable\*. PostFinance aims to achieve lower CO2 emissions for this fund than the benchmark index\*. (Data coverage: 72% of the portfolio)



### The five best ESG positions

	Proportion	ESG Rating
NVIDIA CORPORATION	2.49%	10.0
Zurich Insurance Group A	0.78%	10.0
ABB Ltd	0.76%	10.0
Lonza Group AG	0.37%	10.0
Swiss Re AG	0.37%	10.0

### ESG rating of the five biggest positions

	Proportion	ESG Rating
United States of America	2.87%	5.9
Pfandbriefbank schweizer	2.72%	7.3
NVIDIA CORPORATION	2.49%	10.0
Schweizerische Eidgenoss	2.42%	8.3
MICROSOFT CORPORATION	2.26%	7.9

### Carbon footprint

The carbon footprint is calculated based on the greenhouse gas emissions (in CO2 equivalents) caused by the invested companies within the fund.

\* The reference index is a mixed index, which tracks the same asset classes as the fund itself – with traditional, non-explicitly sustainable indices. Further information on the reference index can be found in the "Prospectus with integrated fund contract".

## Global warming potential

The global warming key figure is receiving more and more attention. We therefore aim to show the portfolio's temperature value in this report in the near future.

## UNGC compliance

The United Nations Global Compact (UNGC) initiative defines ten principles comprising minimum social and environmental standards (including human rights, freedom of association, elimination of forced and child labour, environmental protection and anti-corruption measures) that companies commit to upholding. Note: The fund cannot have a higher percentage value than the maximum for the companies evaluated in the MSCI ESG Rating (page 1).

UNGC compliance rate	78%	74%
	Fund	Reference index

## Controversial business activities

This key figure shows what percentage of the companies in the fund or reference index are involved in controversial business activities. In line with industry standards, only companies that exceed a certain threshold value are reported on. We use the threshold values from the MSCI ESG Leaders Indexes Methodology as guidance, with the exception of Thermal Coal (0% instead of 5%). The additional threshold values are defined as follows: Alcohol 10%, Nuclear Power 10%, Gambling 10%, Conventional Weapons 10%, Nuclear Weapons 0%, Tobacco 5% for production and 15% for distribution. Controversial Weapons 0%. Civilian Firearms: 5% for production and 15% for distribution.

	Fund	Reference index
Alcohol	0%	0%
Civilian Firearms	0%	0%
Controversial Weapons	0%	0%
Conventional Weapons	0%	0%
Gambling	0%	0%
Nuclear Power	0%	1%
Nuclear Weapons	0%	0%
Thermal Coal	0%	0%
Tobacco	0%	0%

## Alignment with the SDGs

The UN's 17 global Sustainable Development Goals (SDGs) and their 169 targets address the economic, social and environmental dimensions of sustainable development in a balanced way. These are the core of the UN's Sustainable Development Agenda and are to be achieved globally and by all UN member states by 2030. The rating below reflects the net contribution of the fund to the achievement of the 17 UN goals on a scale of -10 (negative contribution) to +10 (positive contribution). The evaluation of the individual securities in a fund is based on both the products and services and the operating activities of the companies included in the fund. These values are only used for comparison purposes, and the fund does not pursue its own target.



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