

# ESG Report

## PF - High Dividend Fund A

ESG report database as at 31.12.2024

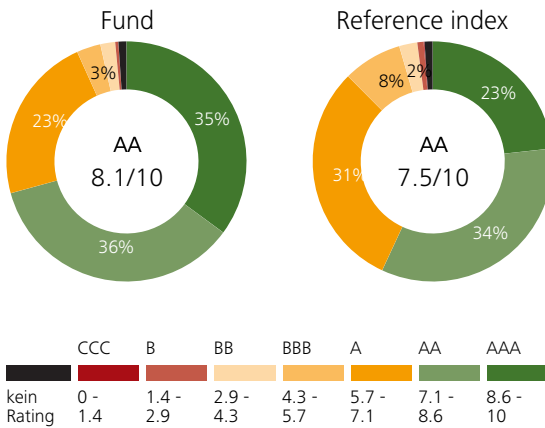
ESG stands for environment, social and responsible corporate governance. ESG ratings are used to assess the sustainability of companies that the fund invests in, and to express it in key figures. To do so, the three areas for sustainable economic activity are examined. ESG ratings are therefore intended to determine how a company exercises this responsibility.

### Transparent disclosure of ESG values

This fund is based mainly on traditional benchmark indices and does not explicitly take into account ESG criteria. As a result, it is not a sustainable fund. However, it is important to PostFinance to also create transparency for this fund in the form of this report with regard to ESG ratings, global warming potential, Sustainable Development Goals (SDG), compliance with the United Nations Global Compact (UNGC) initiative and any controversial business activities.

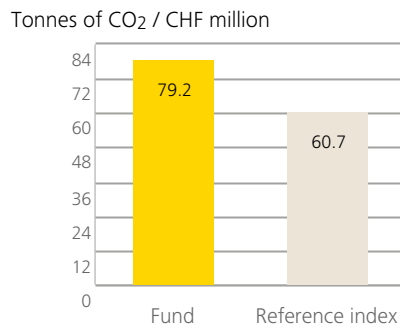
### MSCI ESG Rating

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.



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\*.

(Data coverage: 98% of the portfolio)



### The five best ESG positions

|                          | Proportion | ESG Rating |
|--------------------------|------------|------------|
| Zurich Insurance Group A | 6.54%      | 10.0       |
| ABB Ltd                  | 5.06%      | 10.0       |
| Swiss Re AG              | 4.52%      | 10.0       |
| Lonza Group AG           | 2.46%      | 10.0       |
| Cembra Money Bank AG     | 1.38%      | 10.0       |

### ESG rating of the five biggest positions

|                          | Proportion | ESG Rating |
|--------------------------|------------|------------|
| Novartis AG              | 6.70%      | 8.4        |
| Zurich Insurance Group A | 6.54%      | 10.0       |
| Nestle S.A.              | 6.45%      | 6.8        |
| UBS Group AG             | 6.29%      | 8.2        |
| Roche Holding AG         | 6.27%      | 5.8        |

### Carbon footprint

The carbon footprint is calculated based on the greenhouse gas emissions (in CO<sub>2</sub> 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 | 90%  | 85%             |
|                      | 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         | 1%   | 1%              |
| Nuclear Weapons       | 0%   | 1%              |
| 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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