

Disclosure text – Rivertree Bond - Euro Green Bonds (Art.8)

This financial product promotes environmental and social characteristics in its investments. The exact environmental and social characteristics can differ between the different investments in the portfolio, depending on the type of investment, sector, and region. The following characteristics are also covered: Controversial Weapons, Human Rights, Labour, the Environment, and Bribery and Corruption. Furthermore, environmental, social and governance factors are integrated into the investment analysis and decision-making, as well as in the way voting decisions are made. In addition, when considered possible and feasible, engagement takes place in order to stimulate issuers and/or third-party fund managers to improve their environmental and social practices.

Specific environmental and social indicators that are assessed, measured, and monitored include, but are not limited to: involvement in Controversial Weapons, structural and severe violations of the UN Global Compact principles (divided into Human Rights, Labour, the Environment, and Bribery and Corruption), severe environmental and social controversies and incidents, and high ESG risk ratings. The key sources of the data and analysis are ESG research and ratings from Sustainalytics, governance and voting information from Glass Lewis, and engagement information from EOS at Federated Hermes, research and analysis from other sources, complemented with our own internal analysis.

The identification, measurement, and management of sustainability risks is integrated in all our investment processes, including for this financial product. We consider sustainability risks to be environmental, social or governance (ESG) events or conditions that, if they occur, could cause a negative material impact on the value of the investment. We do this by identifying different sources of sustainability risk and translate these into a sustainability risk framework with relevant ESG metrics with the help of both internal and external experts. These insights are subsequently used in the opportunity identification, investment assessment, investment decision making, and portfolio construction process. Furthermore, we monitor the portfolio with the use of relevant ESG data from specialized external service providers and where possible and feasible, we use our voting rights at shareholder meetings and we engage with investee companies on sustainability risks that we believe may be material for the specific company, with the aim of mitigating or decreasing the associated sustainability risks. Please refer to the KTL Sustainability Risk Policy for more information on our general approach and the tools we apply.

Our assessment is that the likely impacts of sustainability risks on the returns of this financial product are limited because of the following reasons:

1. The portfolio is well-diversified in the number of investments, sectors, and countries, which means that sustainability risks arising from company, sector or country-specific issues are mitigated.
2. Given the focus on high quality investments with strong governance, we believe that these investments will have less unmanaged risks arising from ESG issues than other investments.
3. Through our voting and engagement activities, where relevant, we work to reduce ESG risks.
4. Our ongoing monitoring based on relevant ESG metrics and the insights obtained via our voting and engagement activities help us to assess in a timely manner whether the sustainability risks of individual investments are increasing and subsequently, whether these risks are still in line with the expected returns. This allows us to act appropriately, to mitigate the potential impact on the returns of the financial product.

The exact environmental and social characteristics can differ between the different investments in the portfolio, depending on the type of investment, sector, and region. Companies involved in Controversial

Weapons are excluded. Companies that are involved in structural violations of Human Rights, Labour, the Environment, and Bribery and Corruption are being engaged with, and are ultimately excluded if engagement is unsuccessful. Investments in bonds issued by countries against which the EU has issued weapon embargoes targeted at the central government are excluded. Environmental, social and governance factors are integrated into the investment analysis and decision making, as well as in the way voting decisions are made. Whenever possible and feasible, engagement takes place in order to stimulate companies and/or third-party fund managers to improve their environmental and social practices leading to positive environmental and social outcomes.

Disclosure text – Rivertree Bond - Euro Multilateral Development Bank (Art.8)

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Disclosure text – Rivertree Bond - Short Term Sustainable (Art.8)

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Disclosure text - Rivertree Fd - Strategic Balanced (Art.8)

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Disclosure text - Rivertree Fd - Strategic Conservative (Art.8)

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Disclosure text - Rivertree Fd - Strategic Defensive (Art.8)

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Disclosure text - Rivertree Fd - Strategic Dynamic (Art.8)

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