

Commitment Policy linked to the ESG as an investor

In line with the ESG (Environmental, Social and Governance) criteria, the main strands of Covéa Finance's Commitment Policy is divided into three main sections.

- To its client-shareholder Covéa:
 - Covéa Finance's motto is "finance in the service of insurance" and has built its economic model on thorough, comprehensive consideration for the characteristics and needs of its client-shareholder Covéa,
 - Covéa Finance makes every effort to ensure that Covéa is able to comply at all times with its financial commitments to its clients and members,
 - Covéa Finance is committed to implementing Covéa's investment policy, which states that ESG criteria must be taken into account in investments for its mandates.
- To the companies it funds in debt or in capital (Shareholder Commitment):
 - Covéa Finance plays its role of active shareholder at general meetings through its voting policy,
 - Covéa Finance is committed to dialoguing with companies included in its voting scope which so request, as part of a shareholder dialogue prior to the General Meeting.
 - Outside the pre-shareholder commitment period, Covéa Finance is committed to adopting a constructive approach to shareholder dialogue with its largest positions, private issuers where Covéa holds a large share of capital, SRI-labelled fund private issuers (Covéa Flexible ISR and Covéa Actions Solidaires), and the range of environmental themed funds (Covéa Aëris, Covéa Aqua, Covéa Solis and Covéa Terra) among others.
 - Covéa Finance is committed to asking companies with which it has initiated a shareholder dialogue to make progress on both ESG issues and the quality, comparability and transparency of data published in the context of CSR.
- As part of the integration of its investment process, Covéa Finance is committed to:
 - self-assessment at least once a year in the following areas:
 - comparing Covéa Finance's governance with the main expectations and requirements of investors vis-à-vis listed companies,

- aligning Covéa Group's CSR policy principles with the ESG criteria applied in investments and making them consistent with them,
- producing an internal rating for Covéa Finance as an asset management firm (AMF) according to its own AMF selection grid via multi-management,
- publishing a carbon footprint of its portfolios as per the deployment schedule provided internally, which will be monitored on a regular basis,
- pursuing a continuous progress approach in considering the ESG in its investment process where quality is given priority over quantity.

Covéa Finance's Commitment Policy is subject to an annual review.