

The way you decide to **invest** matters

It is possible today to combine your concerns for a more sustainable future with your way of investing. You may choose to make investments according to criteria that are no longer purely financial, but include longer-term concerns for the well-being of the planet and society. The collective internal fund Baloise Eticx Defensive addresses these concerns and is part of a range of 5 fully sustainable funds distributed by the Baloise Group in Luxembourg.



eticx - Defensive 1 | 2

Management Philosophy



Environment, Social, Governance

Weighted holding reflecting an allocation of up to:

25% shares

Key points

› Key Sector Exposures¹

- Communications Services
- Discretionary consumer
- Actual consumer goods
- Energy
- Healthcare

› Equity Exposure²

Microsoft - Nvidia Corp - Nike Inc B - Walt Disney - salesforce.com

› Currency Exposure³





Features

- › **Type of fund**
Internal Collective Insurance Fund without guarantee of return or capital
- › **Investment manager**
Degroof Petercam Asset Management
Rue Guimard 18,
1040 Bruxelles (Belgique)
- › **Currency**
EUR
- › **Launch date**
15.11.2020
- › **Type of units**
Capitalisation
- › **Initial value of the unit**
EUR 100 at launch date
- › **Valuation frequency**
Weekly
- › **Publication of the NAV**
www.baloise-international.lu
- › **Investment limit**
100%
- › **Benchmark index**
MSCI AC World Net Return, MSCI All Country World SRI Net Return, MSCI USA SRI Net Return
- › **Management fees**
All costs relating to the fund are indicated in the KID (Key information documents for packaged retail and insurance-based investment products)
- › **Availability**
The fund is exclusively available within the insurance contracts offered by Bâloise Vie Luxembourg S.A.



Asset Allocation

Defensive	
SHARES	25,0%
DPAM Invest B Equities World Sustainable	15,0%
DPAM L World MSCI SRI Index	5,0%
DPAM Invest B NewGems Sustainable	0,0%
DPAM Invest B Europe Sustainable	0,0%
DPAM L US MSCI SRI	5,0%
BONDS	75,0%
DPAM L Bonds Government Sustainable	45,0%
DPAM L Bonds EUR Quality Sustainable	10,0%
DPAM L Bonds Climate Trends Sustainable	10,0%
DPAM L Bonds Emerging Markets Sustainable	10,0%
TOTAL	100,0%



The Investment Manager

Degroof Petercam Asset Management - DPAM

The experience gained in the field of responsible and sustainable investment has resulted in a rigorous and regimented investment process based on credible and recognised expertise, which is reflected in the motto «Active - Sustainable - Research Driven».

DPAM provides its clients with tailor-made solutions based on two approaches:

- › acting as a responsible investor by integrating Environmental, Social and Governance (ESG) factors.
- › investing in a sustainable manner, by using professional best practices and/or exclusionary approaches, selecting the best companies in terms of ESG, by external sources from specialised data vendors or proprietary models such as OECD or emerging country rankings or scorecards.

More information [here](#)

¹ The internal collective fund invests in different sectors. The sectors shown indicated represent those present in the top 5 exposures at the time of the launch of the internal collective fund. See the quarterly report for more information.

² The internal collective fund is slightly exposed to equities. The shares mentioned represent those present in the top 5 in the fund at the time of the launch of the internal collective fund. See the quarterly report for more information.

³ The internal collective fund invests in different currencies. The currencies shown represent the currencies predominantly present in the fund at the time the internal collective fund was launched. See the quarterly report for more information.

Disclaimer

Non-contractual information of an advertising nature that does not constitute investment advice, an investment recommendation or a solicitation to buy or sell. The subscriber should consult the current Key Information Document («KID»), available upon request from Bâloise Vie Luxembourg S.A. The accuracy, completeness or relevance of the information and analyses provided is not guaranteed. They are based on sources considered reliable and are subject to change without notice. It is the subscriber's responsibility to ensure that this investment is compatible with the laws of the jurisdiction to which it belongs and to check whether it is suitable for his investment objectives and his financial (including tax) situation.