



Article 10(1) of Regulation (EU) 2019/2088, related to the transparency of the promotion of environmental or social characteristics and of sustainable investments on websites for Article 8(1) products

SFDR level 1 requirements for the 10 of March 2021

Name of the fund: **BIL INVEST**

Name of the sub-fund: **BIL INVEST Patrimonial High**

Description of E / S characteristics - SFDR art 10 (1) (a)

The characteristics promoted by this financial product consist in investing in funds and ETF's applying Environmental, Social and Governance (ESG) considerations in their security selection and portfolio construction processes, applying simultaneously ESG investment methodologies like exclusion, integration, best in class, engagement, etc...

The investment strategy is sourcing from UCIs complying with the Article 8 or 9 of Regulation (EU) 2019/2088. A fundamental analysis is then performed to assess the implementation of ESG criteria in the underlying security's investment process and portfolio construction.

This product is actively managed, not trying to replicate an index.

Information on the methodologies used to assess, measure and monitor the environmental or social characteristics - SFDR art 10 (1) (b)

In addition to economic and financial aspects, the management company considers the integration of ESG factors into the investment decision-making process, based on an internal methodology taking into account data including those provided by third-party service providers. Only ESG factors deemed financially significant are included in the ESG assessment. As of 03/10/2021, the sub-fund integrates sustainability factors into its investment process, by considering an eligible investment universe for the sub-fund, comprising UCIs complying with article 8 or article 9 of Regulation (EU) 2019/2088 and having a minimum ESG score required



based on an internal methodology. The selection is completed by a review of the exclusion and inclusion criteria applied by the underlying UCIs.

The sub-fund may also invest on an ancillary basis, up to 15% of its assets, in UCIs that do not comply with Article 8 or Article 9 of Regulation (EU) 2019/2088 which incorporates the sustainability risk into risk management process, as well as directly through investments in stocks and bonds.

Information from Prospectus compliant to Art. 8 - SFDR art 10 (1) (c)

<https://bilmanageinvest.lu//offer.php>

Information from Yearly Report compliant with Art. 11 - SFDR art 10 (1) (d)

<https://bilmanageinvest.lu//offer.php>