



Sustainability Insights

DPP Pension Extra Aldersopsparing Om mindre end 1 år, Høj risiko

Introduction

This document offers a comprehensive overview of the sustainability features and performance of this specific fund, focusing on its alignment with binding sustainability commitments.

It provides clear and factual information on key sustainability aspects, including the fund's performance in areas such as sustainable inclusion, active ownership and exclusion practices. The data included in this report is based on already reported data from the fund's most recently available SFDR annual report.

By presenting the fund's sustainability profile, the document reflects Danske Bank's commitment to transparency and responsible investing, supporting investors in making informed decisions that align with their financial goals and sustainability preferences.





Sustainability features

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What are sustainability features?

This fund is guided by binding sustainability commitments, which are defined in its investment strategy and legal documentation. These commitments ensure that specific sustainability principles and criteria are consistently applied throughout the investment process. They may include obligations to include defined sustainability features, exclude certain types of investments, and engage in active ownership activities such as engagement and voting. By adhering to these binding commitments, the fund ensures accountability and transparency in its approach to sustainability.

 Sustainable investments	Yes	No	>5%																				
 Inclusions	Sound sustainability practices		Sound environmental stewardship																				
 Exclusions	<table border="1"> <thead> <tr> <th>Sustainability risk</th> <th>Fossil fuel transition laggards</th> <th>Controversial weapons</th> <th>Pornography</th> <th>Enhanced sustainability standards</th> </tr> </thead> <tbody> <tr> <td>SPU</td> <td>Thermal coal mining</td> <td>Tar sands</td> <td>Tobacco</td> <td>Peat-fired power generation</td> </tr> <tr> <td>Alcohol</td> <td>CTB</td> <td>Fossil fuels</td> <td>Commercial gambling</td> <td>Military equipment</td> </tr> <tr> <td>PAB</td> <td>PAI</td> <td>Extended enhanced sustainability standards</td> <td></td> <td></td> </tr> </tbody> </table>	Sustainability risk	Fossil fuel transition laggards	Controversial weapons	Pornography	Enhanced sustainability standards	SPU	Thermal coal mining	Tar sands	Tobacco	Peat-fired power generation	Alcohol	CTB	Fossil fuels	Commercial gambling	Military equipment	PAB	PAI	Extended enhanced sustainability standards				
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PAB	PAI	Extended enhanced sustainability standards																					
 Active ownership	Engagements		Voting																				
 SFDR Article	Article 6	Article 8	Article 9																				
	Applied criteria	Not applied criteria																					



Exclusions

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What are exclusions?

The product applies exclusions on certain criteria. Exclusions are applied to minimize risks and reduce negative impacts linked to specific investments.

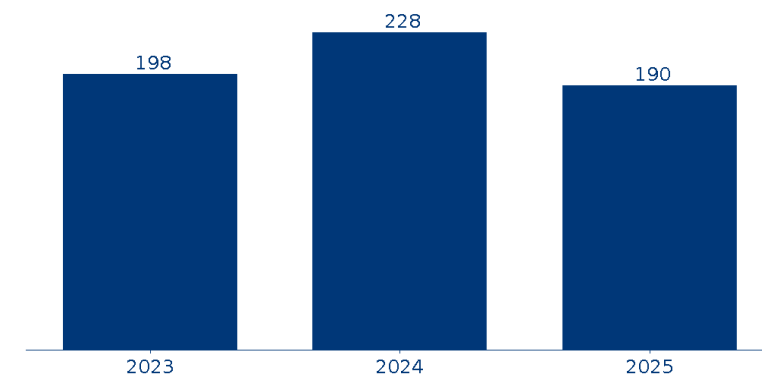
Applicable exclusion criteria

Sustainability risk	Fossil fuel transition laggards	Controversial weapons	Pornography	Enhanced sustainability standards
SPU	Thermal coal mining	Tar sands	Tobacco	Peat-fired power generation
Alcohol	CTB	Fossil fuels	Commercial gambling	Military equipment
PAB	PAI	Extended enhanced sustainability standards		

Excluded

Not excluded

Number of excluded companies in benchmark



Active Ownership – engagements and voting

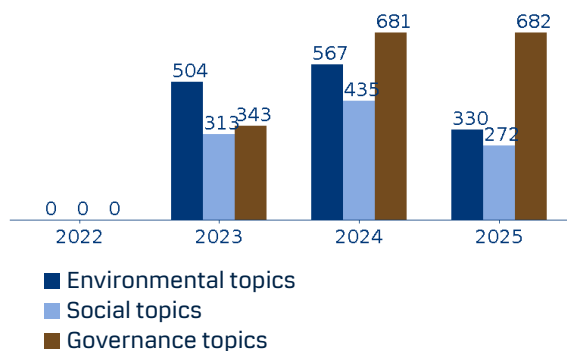
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What is active ownership?

The product uses active ownership as a measure to protect the value of our customers' investments and to manage the Principal Adverse Impact of the investments. In this product it is done through engagement with the companies we invest in and by voting at their general meetings.

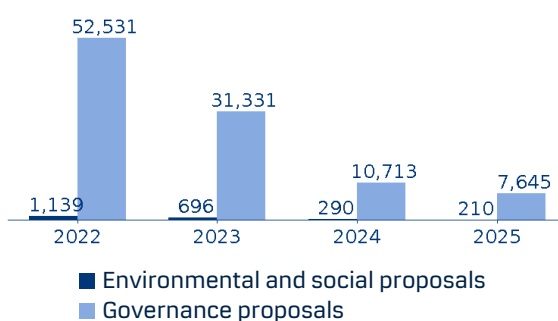
Engagements

Danske Bank engages with issuers on financial, sustainability or other material topics. This is done to seek information or encourage better sustainability practices.



Voting

Voting is the exercise of ownership rights at the general meetings of companies in which the portfolios are invested. We vote on management and/or shareholder resolutions on corporate governance, environmental and social matters.



EU Taxonomy

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What is the EU Taxonomy?

The EU taxonomy is a classification system that defines which economic activities are environmentally sustainable. It supports investments in activities that align with the EU's goal of net zero emissions by 2050 and other environmental goals.

Revenue: Total income generated from sales of products or services.

Capital Expenditures (CapEx): Long-term investments in assets like buildings, machinery or technology.

Operational Expenditures (OpEx): Daily costs to run the business, like raw materials, utilities or maintenance and repairs.

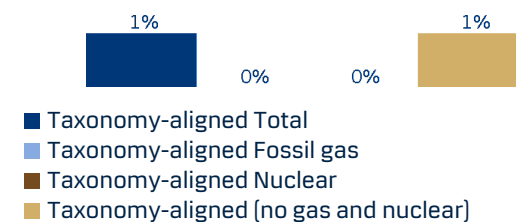
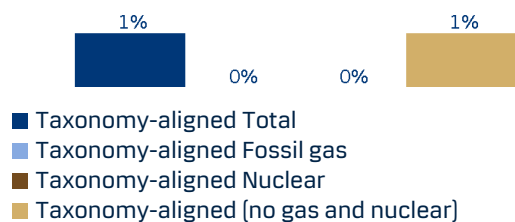
EU Taxonomy-aligned revenue
% of portfolio

1%

Revenue

Capital Expenditures (CapEx)

Operational Expenditures (OpEx)



More information

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For more information, please visit Danske Bank's website or use the links below:

Fund-specific information

- **SFDR website disclosure**

General information

- **Sustainability related disclosure**
https://www.danskeinvest.com/page/responsible_investments_insight
- **Overall approach**
https://www.danskeinvest.com/docs/didken_responsible_investment_policy_dima.pdf
- **Sustainable investments**
<https://danskebank.com/-/media/danske-bank-com/file-cloud/2022/12/danske-bank-sustainable-investment-houseview-and-sdg-model.pdf>
- **Inclusion – Carbon Risk Rating and sustainability risk (mScore)**
<https://danskebank.com/-/media/danske-bank-com/file-cloud/2023/7/inclusion-instruction.pdf>
- **Exclusions**
<https://danskebank.com/-/media/danske-bank-com/file-cloud/2022/12/exclusion-instruction.pdf>
- **Active ownership – engagements and voting**
<https://danskebank.com/-/media/danske-bank-com/file-cloud/2022/9/active-ownership-instruction.pdf>
- **Sustainability risk integration**
<https://danskebank.com/-/media/danske-bank-com/file-cloud/2022/12/sustainability-risk-integration-instruction.pdf>
- **Educational videos xUnlocked**
<https://sustainabilityunlocked.com/home>



Disclaimer

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This publication has been prepared as marketing communication and does not constitute investment advice.

The information and figures in this publication are based on the previous year's SFDR Annual Report for the fund; therefore, any potential changes made after the end of the previous year will not be reflected in this publication.

Please consult with your professional advisors about the legal, tax, financial, or other matters relevant to the suitability and appropriateness of an investment to ensure that you understand its risks. Please refer to the prospectus and the Key Information Document before making any final investment decision. A summary of investor rights in English, as well as more information on the sustainability aspects of the fund, can be obtained on the Danske Invest Fund Management Ltd website.

Danske Invest Management A/S may decide to terminate the arrangements made for the marketing of its funds

