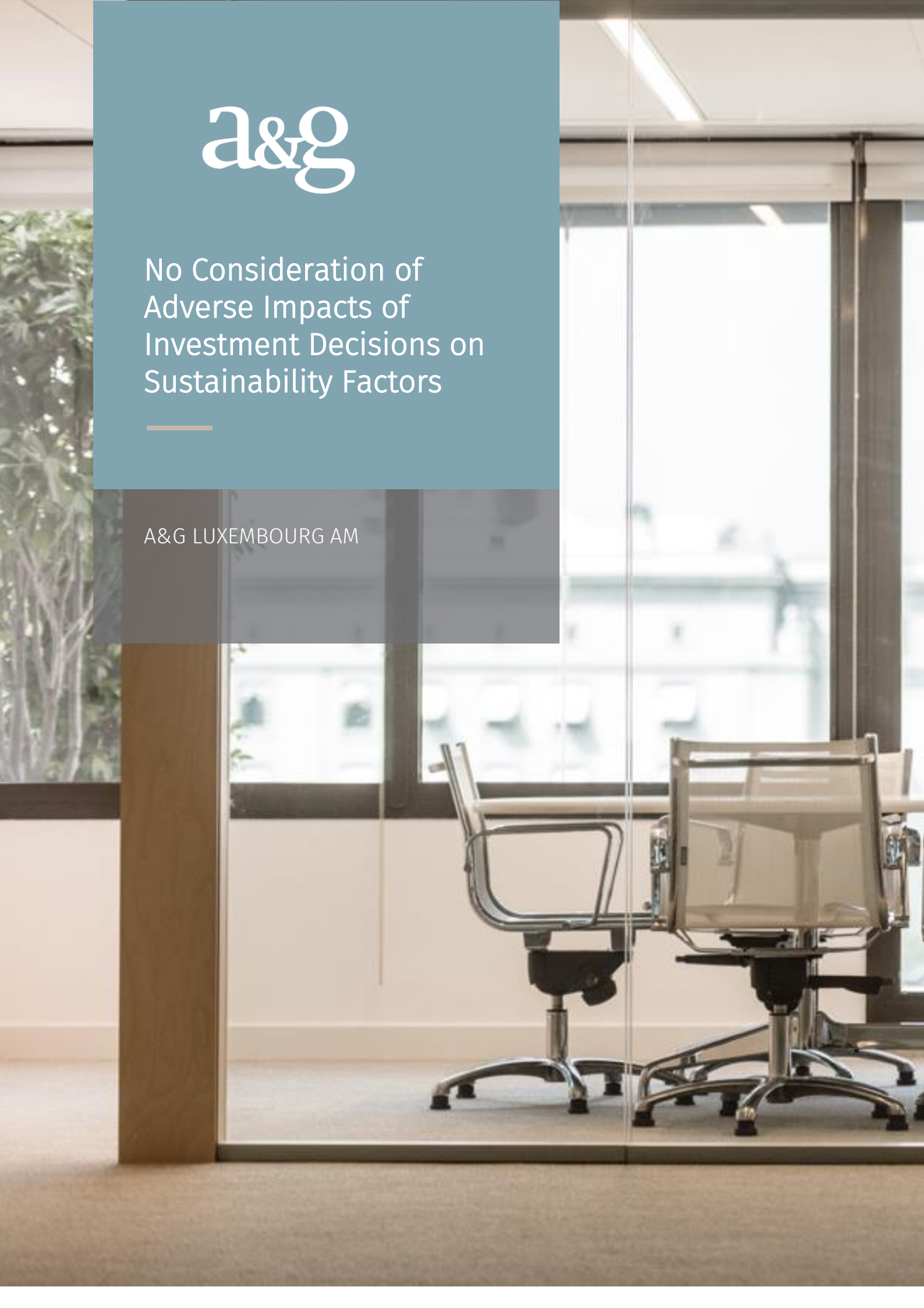




No Consideration of Adverse Impacts of Investment Decisions on Sustainability Factors

A&G LUXEMBOURG AM



DISCLOSURE:

NO CONSIDERATION OF ADVERSE IMPACTS OF INVESTMENT DECISIONS ON SUSTAINABILITY FACTORS

In line with Regulation (EU) 2019/2088 on sustainability-related disclosures in the financial services sector, A&G Luxembourg AM, S.A. (“A&G Luxembourg”) wishes to inform that, at the entity level, the adverse impacts of its investment decisions on sustainability factors are not currently being considered.

Rationale for Our Approach

A&G Luxembourg has determined that, at this time, actively managing and monitoring principal adverse impact indicators on sustainability factors at the entity level presents significant challenges. In particular:

- The complexity and current limitations in obtaining comprehensive, reliable data on adverse impact indicators do not yet allow for a robust identification and assessment of such impacts;
- There is no legal obligation for an entity of our size and operating model to integrate these adverse impacts in our investment decision process; and
- Our existing sustainability framework, as detailed in the A&G Luxembourg ESG and Sustainability Policy, already ensures that traditional sustainability risks — including those with environmental, social, and governance dimensions — are integrated in our investment processes.

Our Commitment to Sustainable Investment

While A&G Luxembourg does not presently incorporate a specific due diligence process for principal adverse impacts at the entity level, we remain fully committed to sustainable investment practices. We continuously monitor evolving regulatory guidance and market best practices. Should the regulatory environment or our internal capabilities evolve to a point where considering such adverse impacts becomes feasible and/or mandatory, we will review and update our disclosure accordingly.

For further details on how sustainability risks are integrated into our investment decision process, please refer to our complete ESG and Sustainability Policy available on our website.