

Pre-contractual disclosure for the financial products referred to in Article 8, paragraphs 1, 2 and 2a, of Regulation (EU) 2019/2088 and Article 6, first paragraph, of Regulation (EU) 2020/852

Sustainable investment means an investment in an economic activity that contributes to an environmental or social objective, provided that the investment does not significantly harm any environmental or social objective and that the investee companies follow good governance practices.

The **EU Taxonomy** is a classification system laid down in Regulation (EU) 2020/852, establishing a list of **environmentally sustainable economic activities**. That Regulation does not lay down a list of socially sustainable economic activities. Sustainable investments with an environmental objective might be aligned with the Taxonomy or not.



Sustainability indicators measure how the environmental or social characteristics promoted by the financial product are attained.

Product name: VIGA RE A/S (“The Fund”)

Legal entity identifier: 549300RKWYE61HRSP032

Environmental and/or social characteristics

Does this financial product have a sustainable investment objective?

Yes
 No

<input type="checkbox"/> It will make a minimum of sustainable investments with an environmental objective: ___% <ul style="list-style-type: none"> <input type="checkbox"/> in economic activities that qualify as environmentally sustainable under the EU Taxonomy <input type="checkbox"/> in economic activities that do not qualify as environmentally sustainable under the EU Taxonomy <input type="checkbox"/> It will make a minimum of sustainable investments with a social objective: ___%	<input type="checkbox"/> It promotes Environmental/Social (E/S) characteristics and while it does not have as its objective a sustainable investment, it will have a minimum proportion of ___% of sustainable investments <ul style="list-style-type: none"> <input type="checkbox"/> with an environmental objective in economic activities that qualify as environmentally sustainable under the EU Taxonomy <input type="checkbox"/> with an environmental objective in economic activities that do not qualify as environmentally sustainable under the EU Taxonomy <input type="checkbox"/> with a social objective <input checked="" type="checkbox"/> It promotes E/S characteristics, but will not make any sustainable investments
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What environmental and/or social characteristics are promoted by this financial product?

In general, it is the Fund’s ambition to minimize the negative impacts that the Fund’s activities have on environmental and social factors. The Fund aims to do that by setting clear targets and having a holistic understanding of the environmental and social factors that the activities of the Fund will impact.

The main negative impacts that the Fund’s activities contribute to are greenhouse gas emissions through the consumption of energy for heating and electricity. As such, the Fund promotes environmental characteristics including improved energy efficiency, increased share of renewable energy and reduced GHG emissions.

The Fund employs a ESG integration strategy to operationalize the environmental characteristics promoted by the Fund. This is further outlined in the ESG Policy.

A reference benchmark has not been designated for the purpose of attaining the environmental characteristics promoted by the Fund.

● **What sustainability indicators are used to measure the attainment of each of the environmental or social characteristics promoted by this financial product?**

The Fund measures the attainment of each environmental characteristic by monitoring and reviewing performance of specific sustainability indicators:

1. Exposure to energy-inefficient real estate assets
2. Share of non-renewable energy consumption of real estate assets
3. Total GHG emissions generated by real estate assets per square meter

Principal adverse impacts are the most significant negative impacts of investment decisions on sustainability factors relating to environmental, social and employee matters, respect for human rights, anti-corruption and anti-bribery matters.

The EU Taxonomy sets out a “do not significant harm” principle by which Taxonomy-aligned investments should not significantly harm EU Taxonomy objectives and is accompanied by specific EU criteria.

The “do no significant harm” principle applies only to those investments underlying the financial product that take into account the EU criteria for environmentally sustainable economic activities. The investments underlying the remaining portion of this financial product do not take into account the EU criteria for environmentally sustainable economic activities.

Any other sustainable investments must also not significantly harm any environmental or social objectives.



Does this financial product consider principal adverse impacts on sustainability factors?

Yes, the Fund considers principal adverse impacts on sustainability factors through annual reporting and assessments. The Fund will report on the Principal Adverse Impacts in the periodic reporting pursuant to Article 11(2) of Regulation (EU) 2019/2088.

No



What investment strategy does this financial product follow?

The investment strategy of the Fund is to invest in core residential properties in the Copenhagen area with central locations, low vacancy risk and sound ESG considerations as outlined in the Fund's ESG Policy.

The investment strategy guides investment decisions based on factors such as investment objectives and risk tolerance.

Good governance practices include sound management structures, employee relations, remuneration of staff and tax compliance.

Investments are made based on careful in-depth due diligence, intensive hands-on management, and leverages the organization's network within properties and financial industries.

VIGA RE Management ApS is becoming a signatory of the United Nations Global Compact and the United Nations Principles for Responsible Investments. Further, the Fund plans to participate in the GRESB real estate assessment. These frameworks serve as the foundation for the Fund's ESG due diligence framework against which all investments of the Fund are screened.

If any material ESG risks are identified in the due diligence phase, relevant mitigating actions are identified. The Fund then seeks to obtain contractual protection limiting any ESG risks to the extent possible during the negotiation process. After concluding any transaction, all ESG activities related to the project are communicated to the asset management team and relevant ESG risks and opportunities are included in asset action plans.

Monitoring and reporting on ESG activities are presented as a quarterly review alongside financial reports.

- ***What are the binding elements of the investment strategy used to select the investments to attain each of the environmental or social characteristics promoted by this financial product?***

As part of the strategy to select investments, all potential acquisitions of the Fund must be screened against their performance in relation to the environmental characteristics promoted by the Fund.

If any material risks are identified in relation to these characteristics, relevant mitigating actions are identified and addressed as a central part of the further action plan for management of the asset.

In addition, the Fund does not invest in assets involved in the extraction, storage, transport or manufacture of fossil fuels.

- ***What is the policy to assess good governance practices of the investee companies?***

Good governance practices of transaction counterparties and asset operators are considered as part of all investment decisions, including sound management structures, employee relations, remuneration of staff, and tax compliance. The assessments are integrated in pre-investment processes as part of the applied due diligence framework. In the investment period, good governance practices are subject to continuous oversight and evaluation.

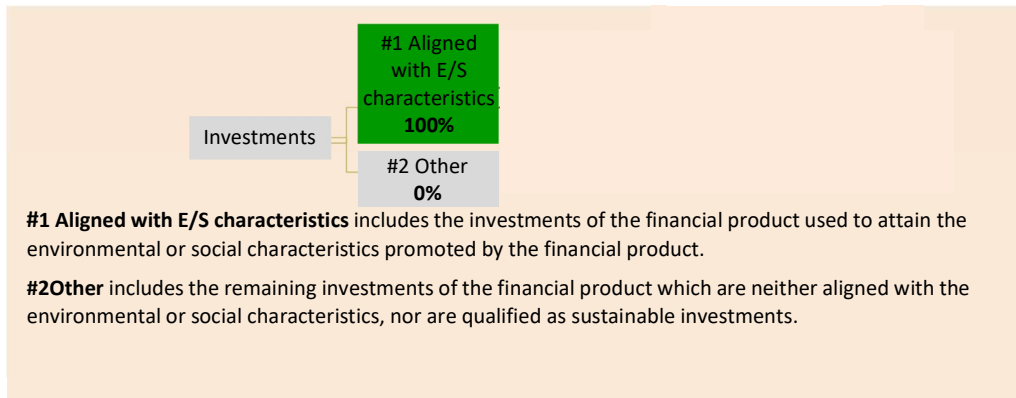


Asset allocation describes the share of investments in specific assets.

What is the asset allocation planned for this financial product?

All investments of the Fund are planned to be aligned with the promoted environmental characteristics in accordance with the binding elements of the investment strategy of the Fund.

The Fund does not plan to make sustainable investments subject to the definition of the Regulation (EU) 2019/2088 (“SFDR”) and/or the definitions of the Regulation (EU) 2020/852 (“EU Taxonomy”). However, investments made by the Fund may notwithstanding be aligned with these definitions, although such dispositions are not intentionally pursued by the Fund.



Where can I find more product specific information online?

More product-specific information can be found on the website:

[\[Link to be inserted\]](#)