

Sustainability-related Information

Nordnet Livsforsikring AS

Version 1.3, updated 2024-10-15

This document explains how Nordnet Livsforsikring AS ("Nordnet Liv") and its Finnish and Danish branches comply with the EEA Agreement Annex IX Regulation (EU) 2019/2088 on the disclosure of sustainability-related information in the financial services sector (the Disclosure Regulation).

Integrating sustainability risk

Nordnet Liv defines sustainability risk as any environmental, social or governance event or circumstance that would, if it occurs, have an actual or possible material adverse impact on the value of an investment.

Nordnet Liv's business model is to offer the company's customers access to a wide range of investment opportunities. Essentially, it is the customer self who makes the investment decision. Nordnet Liv's pension and insurance products give clients the freedom to invest in one of the market's widest selection of funds and financial instruments. Customers can choose to invest in sustainable financial instruments offered within each insurance-based investment product. By providing inspiration and information before investment decisions are made, Nordnet Liv aims to make it easier for our clients to make investment decisions that match their preferences and risk profile. In this way, the client can assess sustainability risks prior to making investment decisions.

To make it easier for clients to make sustainable investment choices and manage sustainability risks, Nordnet Liv offers several funds with different sustainability criteria in [our fund overview](#). Funds are classified as Article 8 or Article 9 under the Disclosure Regulation if they promote environmental and/or social characteristics or aim for sustainability and thus integrate sustainability risks into their investment decisions.

Nordnet Liv offers Nordnet Age-appropriate Pension ("NAP") service. This is a savings profile that our customers can choose within the account type Own Pension Account (Norwegian: Egen Pensjonskonto or "EPK"). NAP allocates the client's pension capital between equity and fixed income funds based on the customer's age, with automatic tapering of the equity share as retirement age approaches. Nordnet Liv does not have integrated sustainability risks into NAP. However, the client may choose to deviate from NAP and instead invest in other funds and/or ETFs.

Negative sustainability consequences of investment decisions

Nordnet Liv does not currently take into account negative sustainability consequences of its own investment decisions, as we have not yet identified a satisfactory solution that identifies negative sustainability impacts.

Remuneration Policy

The guidelines for compensation for employees of Nordnet Liv are compatible with the integration of sustainability risk. This is due to the compensation models and compensation levels promoting effective risk management. According to internal guidelines, the general principle is that the company's employees have a fixed remuneration based on the

responsibilities and tasks of the positions, and not a compensation model based on performance bonuses that encourages increased risk-taking, as that is not compatible with Nordnet Liv's risk appetite.

Version history

Version	Description of changes	Date
1.0	First version of the document.	2021-06-30
1.1	New layout.	2022-09-30
1.2	Updated and translated to English.	2023-07-14
1.3	Updated with new Danish Branch	2024-10-15