

## **1. Potential losses**

Losses in value, regardless of whether they are due to sustainability risks or other risks that are becoming more acute, can occur at any time and can lead to the complete loss of the invested capital.

Nordlux Vermögensmanagement does not accept any responsibility for this. All risks - but also profits - are for the account of individual clients.

In order to reduce risks, Nordlux Vermögensmanagement uses diversification and, depending on the situation, the use of derivatives in the fund management of our house funds to dampen market fluctuations.

In asset management, individual client notifications are sent if a client portfolio has decreased by more than 10 % in the course of a calendar year or since a previous notification.

In investment advisory, we subject client portfolios to at least an annual review and followed by an attempt to establish client contact.

## **2. Impact of investment decisions on sustainability factors**

In our in-house fund "[Nordlux ESG Global Aktienfonds](#)", investment decisions are subject to an exclusion process with regard to possible effects on the environment, social and employee concerns, respect for human dignity and the fight against corruption. As a result, certain economic sectors and companies are excluded from the investment universe through a procedure described in the [fund prospectus](#).

In asset management, we supplement the equity quota on a case-by-case basis with individual securities in which ESG criteria take a back seat to traditional opportunity and risk considerations.

In investment consulting, we are available to provide information on the handling of sustainability criteria for all funds and individual securities included in our list of recommendations. Our investment advisory service does not provide active advice on investment products that specifically meet sustainability criteria.