



Investment and sustainability

Our objective in Velliv is to produce optimum return when investing on behalf of our customers. At the same time, we wish to invest in a way that respects the environment and society and contributes to sustainable development.

We take sustainability risks into account when we invest

Sustainability risks include environmental, social or governance events or conditions, the occurrence of which could have a material adverse effect on the value of the investment. This could be climate risks due to climate change or damage after extreme weather. It could also be so-called transition risks, for example if CO2 taxes are introduced in the transition to a non-fossil fuel economy.

Velliv integrates sustainability factors into investment processes in order to identify and mitigate sustainability risks, and to secure the value of investments and optimise long-term risk-adjusted returns. The identification of sustainability risks is part of the investment process, together with other financial analyses. We continuously monitor our investments and the asset managers that invest on our behalf to identify sustainability risks and assess their impact on our investments.

The information on sustainability risk integration applies only to investments in LinkPension made via Velliv funds. For investments in other LinkPension funds, please refer to the fund fact sheet and prospectus available on the Velliv website at velliv.dk/linkpensionfonde.

Where can I find out more?

You can find out more about Velliv's responsible investment and sustainability work, and about how sustainability risks are integrated into the investment process, on the website velliv.dk/sustainability and in [Velliv's annual Climate Report \(in Danish\)](#).