

## Sustainability of Cura & Senectus Investment AG



### **Sustainability in Corporate Governance**

At Cura & Senectus Investment AG (C&S), we embrace a sustainable and forward-thinking approach to corporate governance, recognizing our responsibility to society and the environment. We believe that the long-term success of our firm is intertwined with our responsible engagement with clients, employees, and all stakeholders. Our culture is anchored in sustainable values that incorporate economic, ecological, and social considerations into our business model. C&S stands for professionalism, efficiency, transparency, integrity, and compliance with laws at all times.

### **Sustainability in Daily Operations**

C&S encourages and motivates its employees to continuously optimize business processes and resource consumption in line with our sustainable values. This is evident in our efforts to reduce paper usage, automate processes, participate actively in recycling, and source electricity solely from renewable energies such as hydro and solar power. We also support sustainable charging options for electric vehicles.

### **Sustainability in Risk Management**

C&S has integrated the impact of sustainability risks into our risk management process. We identify, assess, and evaluate these risks and their potential impact on our business activities.

## **Consideration of Sustainability Factors in Investment Decisions**

Currently, at the corporate level, C&S does not have sustainability-related incentive models, nor do we formally consider the adverse impacts of our business activities on sustainability factors (PAI). This is largely due to the lack of data and uncertainties regarding the implementation of regulatory requirements. However, C&S continuously monitors regulatory developments and reserves the right to consider PAIs in the future.

## **Sustainability in Asset Management**

As a next-generation asset management firm, C&S is your one-stop shop for innovative and tailored fund solutions. We offer a range of in-house funds and are an independent provider of Private Label Fund solutions for professional initiators. Asset management is conducted either in-house or delegated to qualified asset management companies. C&S believes that sustainability aspects are crucial in the investment process and, therefore, incorporates sustainability risks into the risk management principles of our fund products.

At C&S, the investment process for Private Label Fund solutions is defined at the product level. We influence initiators and external asset managers to include sustainability aspects in their investment decisions and to consider all relevant risks. However, it should be noted that each initiator and asset manager defines their own sustainability strategy in the investment process and acts independently. C&S expressly reserves the right not to consider sustainability aspects in the investment process until such time as public, company-specific information is available.

For each fund product, the prospectus details how sustainability risks are considered in the investment process. If a fund product promotes ecological or social characteristics, or if a sustainability index is determined as a reference, these are monitored like other investment restrictions to ensure compliance. Transparency in reporting on the sustainability of investments is maintained.

Sustainability aspects that C&S believes should generally be considered in the investment process include promoting more efficient use of materials and energy, reducing the consumption of non-renewable resources, and developing environmentally friendly material cycles. Social aspects such as adherence to recognized labor standards, health protection, fair remuneration, and the prevention of corruption are also considered based on the availability of such information (e.g., ESG ratings).

Companies that fail to adequately consider these aspects are exposed to sustainability risks and potential negative impacts on their financial and earnings position.

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