Launched in November 2021, the LuxFLAG Sustainable Insurance Product Label is for products that assist with the transition to mitigate and adapt to the climate crisis, as well as other environmental and social issues embedded in the United Nations Sustainable Development Goals.

**Overview:**

The LuxFLAG Label is a unique tool at the disposal of Asset Managers, which highlights the sustainability, ESG and impact credentials of their investment and insurance products. Investors use the LuxFLAG Label to identify those products that invest either directly or indirectly in the Responsible Investing sector. LuxFLAG Labels follow an extensive external and internationally recognized validation process, compliant with best market practices, which has been certified by the ISAE 3000.

**The LuxFLAG Label confirms:**

- Transparent investment prioritizing ESG factors
- Compliance with internationally recognized standards in Sustainable Investing
- Commitment to transparent disclosure
- Ambition to strengthen ESG values across the value chain

**Benefits of the LuxFLAG Label:**

- Use of the distinctive LuxFLAG Logo in product documentation
- Feature on LuxFLAG’s website and in publications
- Enhanced visibility through LuxFLAG’s global network and events
- Special listing in fund databases, fund selector resources and on distribution platforms
- Helps marketing activities in a responsible manner
- Helps investors identifying true ESG / SRI investment vehicles out of an overall huge offer of ESG / SRI

**ESG funds target the following SDGs:**

```
<table>
<thead>
<tr>
<th>SDG</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>No poverty</td>
</tr>
<tr>
<td>2</td>
<td>Zero hunger</td>
</tr>
<tr>
<td>3</td>
<td>Good health and well-being</td>
</tr>
<tr>
<td>4</td>
<td>Quality education</td>
</tr>
<tr>
<td>5</td>
<td>Gender equality</td>
</tr>
<tr>
<td>8</td>
<td>Decent work and economic growth</td>
</tr>
<tr>
<td>9</td>
<td>Industry, innovation and infrastructure</td>
</tr>
<tr>
<td>10</td>
<td>Reduced inequalities</td>
</tr>
<tr>
<td>12</td>
<td>Responsible consumption and production</td>
</tr>
<tr>
<td>16</td>
<td>Peace and justice, strong institutions</td>
</tr>
<tr>
<td>17</td>
<td>Partnerships for the goals</td>
</tr>
</tbody>
</table>
```

**Growth in LuxFLAG Labels:**

```
Year   | LuxFLAG Labels
2015   | 43            
2016   | 55            
2017   | 80            
2018   | 103           
2019   | 183           
2020   | 322           
2021   | 365           
```

**Eligibility criteria:**

- **Portfolio:** 100% screened
- **SFDR:** Article 8 or 9
- **Exclusionary Policy:** Mandatory
- **ESG integration into investment process:** Minimum of 3 strategies
- **Legal requirements:** Fund/Asset Manager must be regulated/supervised
- **Transparency / Disclosure:** Mandatory

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