



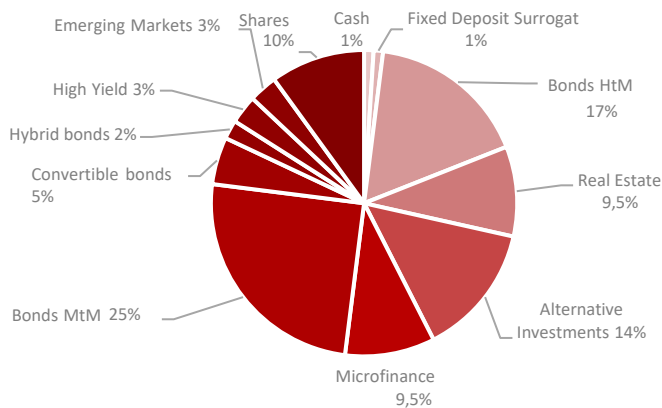


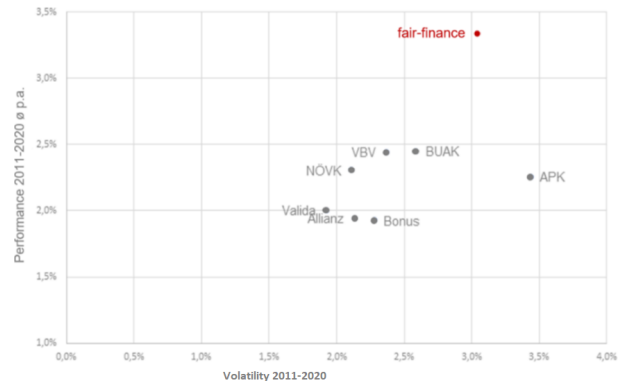
Key facts

-  EUR 825 million assets under management
-  over 6.2 % market share - every 3rd of the 20 largest Austrian global market leaders is a fair-finance customer
-  482,000 Beneficiaries
-  Number of employees: 32

Strategic Asset Allokation 2021







Peer Group Comparison



Sustainability of asset investment

fair-finance is committed to 100% sustainable investment, combining exclusion criteria agreed with the customer advisory board with a best-in-class approach and additionally focusing on high-impact topics such as microfinance, alternative energy, reforestation and social business financing. The fair-finance bond, the fair-finance equity global, the fair-finance masterfonds and the fair-finance real estate sustainable funds have been tested and certified in accordance with the Austrian Eco-Label under Guideline UZ 49 "Sustainable Financial Products". The rating system for sustainable real estate developed by fair-finance is also unique.

Interest guarantee

-  Functions like capital guarantee (same conditions - application on payout), applies to net contributions
-  Implicit guarantee on the transfer amount (previous contributions plus interest)
-  Guarantee level 0.50% for 2021 - determined annually by Executive Board with approval of stakeholder-dominated Supervisory Board
-  Unique minimum interest rate guarantee as additional benefit without additional fees






Owner

"GLS Gemeinschaftsbank" and the "Concordia insurance group" each hold 10% of Sinnova Holding. 80% is owned by 16 private individuals around the founder and CEO and EY social entrepreneur Markus Zeilinger. The pension fund is a wholly owned subsidiary of Sinnova Holding, which has held a further stake in "fair-finance Immobilien AG" since the end of 2016.

Partnership & Transparency

-  Participation in the Customer Advisory Board - Sustainable investment guideline
-  Profit sharing credited to customer accounts annually since reaching breakeven in 2015
-  Control rights in the Supervisory Board - 4 of the 7 Supervisory Board members form stakeholder majority
-  Monthly publication of the portfolio on the homepage

Charges

-  1 % on current contributions in the 1st contract year
-  1.7 % from 2nd to 5th year of service
-  1.5 % from 6th to 10th year of service
-  1.0 % from 11th year of service onwards
-  0.6 % p.a. maximum asset management fee

Cooperative-like profit participation acts like reduction of asset and management fee

No fees for disbursement, transfer, and change of contract partner

Social responsibility - money as a social design tool

-  Significant support for the Caritas project JUCA (young homeless people)
-  Engagement Policy and engagement activities (dialog with issuers), Shareholders for Change
-  Initiator of the Company Social Award (Award for social, company best practice projects)
-  Training company, climate alliance company and family-friendly company

Awards & Memberships

 <p>Gold from the financial magazine Börsianer - Award as most sustainable pension fund 2020</p>	 <p>Winning the Most Socially Responsible Pension Fund Winner Central Europe Award for the 6th time in a row</p>
 <p>ÖGUT Gold – highest industry award (A+) for sustainable investment portfolio consistently since 2011</p>	 <p>Environmental label according to guideline UZ 49 Sustainable financial products for fair-finance funds</p>
<p>Signatory of:</p>  <p>PRI Signatory – Self-commitment to implement the six principles for sustainable investing</p>	 <p>2014 Awarded the state quality mark for family friendliness Re-certification in November 2017</p>
 <p>Winner Verein für Konsumenteninformation (VKI) awards fair-finance as best pension fund in December 2019</p>	 <p>Founding member of the network Shareholders for Change – like-minded investors for a targeted dialogue</p>
 <p>TÜV Austria has certified fair-finance for the scope "Operation of a provident fund" according to §1 Abs.1 Z.21 BWG for the management system according to ISO/IEC 27001:2013 and ISO 9001 certified</p>	 <p>GREEN BRAND honors fair-finance's commitment to climate and environmental protection, sustainability and ecological responsibility in a unique way</p>
 <p>Winner of the 8th MVK Award - top marks in service quality on the phone and via e-mail 2019/2020</p>	 <p>ASRA – Austrian Sustainability Reporting Award 2019 for the first integrated sustainability report in the category "First report" & 2020 2nd place category SMEs</p>
 <p>EUROSIF - Europe-wide association to promote sustainability via the financial markets route</p>	 <p>Climate-neutral company since 2018 / compensation of the CO2 footprint through the purchase of certificates</p>
 <p>Carbon Disclosure Project (CDP) - Collection and disclosure of environmental data from participating companies on CO2 emissions, climate change and reduction targets.</p>	 <p>UN Global Compact – Call on companies to align strategies and operations with universal principles related to human rights, labor, the environment and anti-corruption, and to take actions that advance societal goals</p>