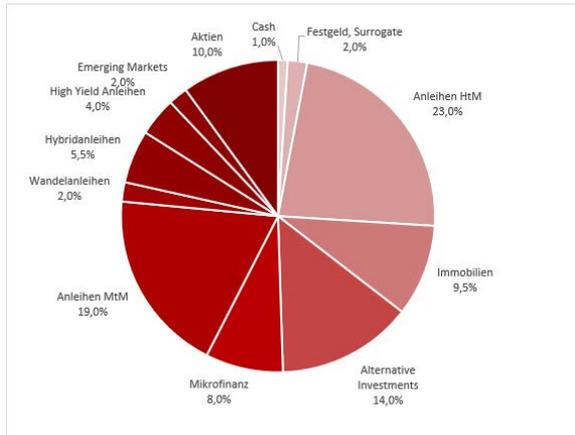


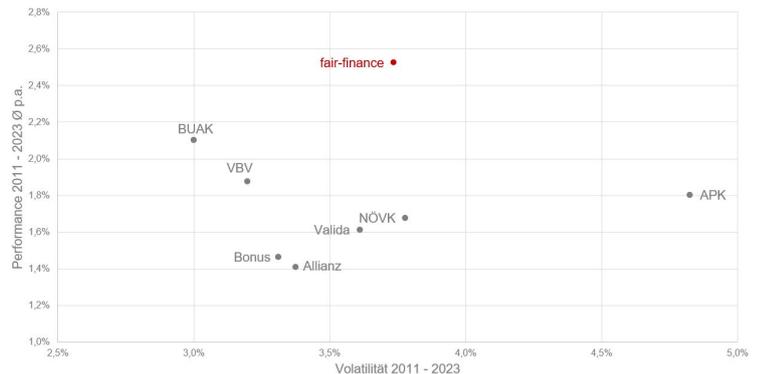
Key facts

-  over EUR 1 billion assets under management
-  around 6,5 % market share - every 3rd of the 20 largest Austrian global market leaders is a fair-finance customer
-  585,000 Beneficiaries
-  Number of employees: 28

Strategic Asset Allocation 2024



Peer Group Comparison



Sustainability of asset investment

fair-finance is committed to impact-oriented investment and makes all investment decisions on the basis of its own guidelines. The ESG rating, which we developed in consultation with our client advisory board and which overweights social issues, results in a 30/50/20 distribution of environment, social and governance issues. In addition, we focus on high-impact topics such as microfinance, alternative energy, reforestation, social business financing and sustainable real estate, including our own rating system. The fair-finance bond, the fair-finance equity global, the fair-finance masterfonds, the fair-finance real estate sustainable fund and the fair-finance ESG-balanced have been tested and certified in accordance with the Austrian Eco-label under Guideline UZ 49 "Sustainable Financial Products".

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 2024 - 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 Markus Zeilinger. The pension fund is a wholly owned subsidiary of Sinnova Holding, which has held a further stake in the real estate company buildings4future since the end of 2016 and the insurance broker Die Versicherei since 2019 (2023).

Partnership & Transparency

-  Customer advisory board - central participatory element in the business model. Customer representatives are endowed with comprehensive control and co-determination rights.
-  Control rights on the Supervisory Board - fair-finance is the only severance pension fund to have a majority of persons on the Supervisory Board that is not attributable to the owner side
-  Transparent communication - monthly publication of the portfolio on the homepage

Charges

- 🌿 1,3 % on current contributions
- 🌿 0.6 % p.a. maximum asset 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>ÖGUT Gold – 2022 highest industry award ever given (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>Gold from the financial magazine Börsianer - Award as the most innovative provident fund 2023</p>	 <p>2014 Awarded the state quality mark for family friendliness Re-certification in October 2021</p>
 <p>Winning the Money for Change Impact Award "Cooperation" and top placement in the "Asset Owner" category</p>	 <p>Founding member of the network Shareholders for Change – like-minded investors for a targeted dialogue</p>
 <p>Founding member of the Green Finance Alliance - voluntary commitment to align core business with Paris climate agreement (1.5 °C target)</p>	 <p>GREEN BRAND honors fair-finance's commitment to climate and environmental protection, sustainability and ecological responsibility in a unique way</p>
 <p>Signatory of: PRI Principles for Responsible Investment</p> <p>PRI Signatory – Self-commitment to implement the six principles for sustainable investing</p>	 <p>9th MVK Award - top marks in service quality on the phone and via e-mail 2023/2024</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>	