

# Main information for Insurance product "Multi Thematics" According to Regulation (EU) 2019/2088

Life insurance product (Multi Thematics) takes into account environmental and social characteristics in accordance with Allianz Group sustainable investment strategy.

Main characteristics of the product:

1. Product classification according to Regulation (EU) 2019/2088- Product is classified as Regulation (EU) 2019/2088 Article 8 - product promotes, among other characteristics, environmental or social characteristics, or a combination of those characteristics, provided that the companies in which the investments are made follow good governance practices;
2. The environmental characteristic of collateral assets is "decarbonization". When making investment decisions, our asset managers consider how companies manage social and environmental issues and pay attention to good corporate governance. To do this, they use our dedicated ESG guidelines and our ESG assessment approach, which records the ESG performance of companies and countries based on an external assessment model from MSCI ESG Research. Examples of ESG performance criteria include: CO2 emissions, water consumption (environment), health and safety guidelines, employee training (social), employee compensation and tax compliance (governance), etc.;
3. List of funds relevant for Life insurance product "Multi Thematics" :

Allianz Enhanced Short Term Euro, EUR  
Allianz Global Water, EUR  
Allianz Thematica, EUR  
Allianz Global Artificial Intelligence, EUR  
Allianz Green Bond, EUR  
Allianz Enhanced Short Term Euro, EUR

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More information about environmental or social characteristics of funds, you can find on [www.allianz.bg](http://www.allianz.bg) in section "Life and Health"- „Investment and insurance programs of new generation”.

**We'd love to help.**

Visit our website [allianz.bg](http://allianz.bg)

*The Allianz Team*