

Lyxor's sustainable ETFs

You have the power to change the world

At Lyxor we recognise the key role investors can play to address the Environmental, Social and Governance (ESG) issues our planet is forced to contend with. While we can't invest all our problems away, we can certainly reward companies at the forefront of change by directing private capital towards them. From tackling the climate emergency, to capturing sustainable themes, to making a broader impact in your portfolio, our range of difference makers has got you covered.

Our three ESG product pillars



Broad based strategies
Make a widespread impact



Climate-focused solutions
Help limit global warming



Sustainable themes
Make a targeted impact

Broad based strategies

Equity

MSCI ESG Leaders

Influencing the E, the S & the G: our ESG Leaders favour best-in-class companies with high ESG ratings, with our 'Trend Leaders' also taking into account improvements in companies' ESG scores



Fixed Income

ESG-screened credit

Our sustainable exposure range of investment grade and high yield credit ETFs screens bonds based on their ESG criteria

3 reasons to buy



▶ A 'best-in-class' approach selecting the top 50% of the parent market cap based on MSCI ESG Ratings



▶ Far-reaching exposures covering World, US, European, Eurozone and Emerging Markets



▶ Our MSCI Europe and MSCI EMU ESG Leaders ETFs have been awarded with the French Finance Ministry's SRI Label



▶ Indexed by industry leader Bloomberg Barclays, selecting issuers with MSCI ESG Ratings of BBB or higher



▶ Sustainable exposures that exclude issuers involved in nuclear power, weapons and other controversial businesses



▶ €1.8bn in assets across our range of ESG-screened investment grade, high yield and floating rate note ETFs¹

¹Source: Lyxor International Asset Management. Data as at 30/09/2020

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Climate-focused solutions

Equity

Climate Transition ETFs

Our pioneering ecosystem of climate ETFs gives you the power to change the world by helping limit global warming to 1.5°C above pre-industrial levels - the Paris Agreement's highest ambition.

3 reasons to buy



- ▶ The first ecosystem of ETFs tracking indices designed for EU Climate Transition & Paris-Aligned Benchmark eligibility²



- ▶ Grounded in IPCC scenarios and SBTi, TCFD & EU TEG recommendations to help ensure alignment with a 1.5°C warming scenario*



- ▶ Far reaching exposures covering World, US, Europe, Eurozone and Emerging Markets



Fixed Income

Green Bonds

Our green bond range invests in bonds issued by governments, supranationals, banks and corporates, the proceeds of which are earmarked for climate-friendly projects and assets only.

3 reasons to buy



- ▶ The first green bond ETF in the world launched in 2017, with >€450m in assets³



- ▶ Our funds only hold bonds approved by the Climate Bonds Initiative, a non-profit dedicated to mobilising the \$100 trillion bond market for climate change solutions



- ▶ Our flagship Green Bond ETF was awarded the French Label for Energy and Ecological Transitions (Greenfin)

Sustainable themes

Equity

New Energy

Build a cleaner future by investing in the largest global companies with alternative energy activities, including distributed energy, renewables and energy efficiency.

3 reasons to buy



- ▶ Access to 40 global companies operating in the areas of renewable energy, distributed energy or energy efficiency



- ▶ Companies generating at least 40% of their revenue from clean energy activities, based on sustainability expert RobecoSAM's stock selection model



- ▶ Over 13 years' track record and more than €560m in assets³



Equity

World Water

Turn the tide on water scarcity by investing in the largest global companies with water sector activities, including water utilities, infrastructure and treatment.

3 reasons to buy



- ▶ Access to 40 global companies operating in the areas of water utilities, infrastructure and treatment



- ▶ Companies generating at least 40% of their revenue from activities in the water sector, based on sustainability expert RobecoSAM's stock selection model



- ▶ Over 13 years' track record and more than €690m in assets³

²Source: Lyxor International Asset Management, as at 05/10/2020. Statements about Lyxor credentials vs. peers refer to the European UCITS ETF market only. Underlying indices are not currently considered EU CTB or PAB benchmarks, but will aim to be depending on final requirements of EU Delegated Acts as regards EU Climate Transition Benchmarks. The index methodologies will be reviewed by MSCI and S&P DJI and updated if required. ³Source: Lyxor International Asset Management, as at 26/10/2020. Statements about Lyxor credentials vs. peers refer to the European UCITS ETF market only. *IPCC = UN Intergovernmental Panel on Climate Change. SBTi = Science Based Targets initiative. TCFD = Task Force on Climate-related Financial Disclosures. TEG = EU Technical Expert Group on Sustainable Finance.

Equity

Smart Cities

Our ESG-screened Smart Cities ETF combines big data, AI and human expertise to target companies involved in Smart City technologies, including smart buildings, homes, connectivity, grids and mobility.

3 reasons to buy



- ▶ Responds to the increasing environmental pressures and infrastructure needs resulting from megatrends such as shifting demographics and rapid urbanisation



- ▶ Unique blend of cutting-edge data science and AI techniques aims to identify relevant companies, leaving no stone unturned



- ▶ Industry expertise from smart cities & mobility strategist Lukas Neckermann ensures our ETF evolves with the theme



Equity

Future Mobility

Our ESG-screened Future Mobility ETF combines big data, AI and human expertise to target companies involved in the future of transport, including electric vehicles, battery technology, autonomous driving and shared mobility.

3 reasons to buy



- ▶ The electrification, connectivity, and autonomy of the mobility ecosystem could represent the biggest technological forces of disruption⁴



- ▶ Unique blend of cutting-edge data science and AI techniques aims to identify relevant companies, leaving no stone unturned



- ▶ Industry expertise from smart cities & mobility strategist Lukas Neckermann ensures our ETF evolves with the theme

Equity

Gender Equality

Redress the balance for women in the workforce: Europe's first gender equality ETF uses Equileap's proprietary data and rankings to invest in the companies at the forefront of change.

3 reasons to buy



- ▶ Stocks selected according to rigorous 19-point criteria by Equileap, a leader in gender equality research, going beyond simple women in leadership metrics



- ▶ Profits from licensing Equileap's data to Lyxor's chosen index provider are donated to the Equileap Foundation⁵



- ▶ First gender equality ETF launched in Europe⁶

Why choose Lyxor for ESG?

Putting morals where our mouth is



UN PRI signatory since 2014; A+ rating in 'Strategy & Governance' in 2019



Over **€4.5bn** in assets across ESG ETFs, and more than 13 years' experience⁷



As a **Climate Action** 100+ member, **TCFD** supporter, and **CDP** signatory, we are committed to climate



The only provider in Europe offering ETFs directly contributing to **five** of the UN's SDGs⁸

⁴Source: McKinsey, October 2016, An integrated perspective on the future of mobility. ⁵Equileap receives 25% of the management fees received from investors in the Lyxor Global Gender Equality (DR) UCITS ETF. Any profits from the licensing of Equileap's data to Lyxor's chosen index provider (Solactive) go to the Equileap Foundation, helping women and girls in developing countries.

⁶Source: Lyxor International Asset Management, as at 16/10/2020. Statements about Lyxor credentials vs. peers refer to the European UCITS ETF market only. ⁷Source: Lyxor International Asset Management, as at 30/09/2020. ⁸Gender Equality, Clean Water and Sanitation, Affordable and Clean Energy, Climate Action, and Sustainable Cities and Communities.

Knowing your risk

It is important for potential investors to evaluate the risks described below and in the fund prospectus on our website www.lyxoretf.com

Capital at risk

ETFs are tracking instruments: Their risk profile is similar to a direct investment in the Underlying index. Investors' capital is fully at risk and investors may not get back the amount originally invested.

Replication risk

The fund objectives might not be reached due to unexpected events on the underlying markets which will impact the index calculation and the efficient fund replication.

Counterparty risk

With synthetic ETFs, investors are exposed to risks resulting from the use of an OTC swap with Societe Generale. In-line with UCITS guidelines, the exposure to Societe Generale cannot exceed 10% of the total fund assets. Physically replicated ETFs may have counterparty risk if they use a securities lending programme.

Underlying risk

The Underlying index of a Lyxor ETF may be complex and volatile. For example, when investing in commodities, the Underlying index is calculated with reference to commodity futures contracts exposing the investor to a liquidity risk linked to costs such as cost of carry and transportation. ETFs exposed to Emerging Markets carry a greater risk of potential loss than investment in Developed Markets as they are exposed to a wide range of unpredictable Emerging Market risks.

Important information

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Currency risk

ETFs may be exposed to currency risk if the ETF is denominated in a currency different to that of the Underlying index they are tracking. This means that exchange rate fluctuations could have a negative or positive effect on returns.

Liquidity risk

Liquidity is provided by registered market-makers on the respective stock exchange where the ETF is listed, including Societe Generale. On exchange, liquidity may be limited as a result of a suspension in the underlying market represented by the Underlying index tracked by the ETF; a failure in the systems of one of the relevant stock exchanges, or other market-maker systems; or an abnormal trading situation or event.

Concentration risk

Thematic and Smart Beta ETFs select stocks or bonds for their portfolio from the original benchmark index. Where selection rules are extensive it can lead to a more concentrated portfolio where risk is spread over fewer stocks than the original benchmark.

the product, investors should seek independent financial, tax, accounting and legal advice. It is each investor's responsibility to ascertain that it is authorised to subscribe or invest into this product. This document together with the prospectus and/or more generally any information or documents with respect to or in connection with the Fund does not constitute an offer for sale or solicitation of an offer for sale in any jurisdiction (i) in which such offer or solicitation is not authorized, (ii) in which the person making such offer or solicitation is not qualified to do so, or (iii) to any person to whom it is unlawful to make such offer or solicitation. In addition, the shares are not registered under the U.S. Securities Act of 1933 and may not be directly or indirectly offered or sold in the United States (including its territories or possessions) or to or for the benefit of a U.S Person (being a "United State Person" within the meaning of Regulation S under the Securities Act of 1933 of the United States, as amended, and/or any person not included in the definition of "Non-United States Person" within the meaning of Section 4.7 (a) (1) (iv) of the rules of the U.S. Commodity Futures Trading Commission.). No U.S federal or state securities commission has reviewed or approved this document and more generally any documents with respect to or in connection with the fund. Any representation to the contrary is a criminal offence. This document is of a commercial nature and not of a regulatory nature. This document does not constitute an offer, or an invitation to make an offer, from Société Générale, Lyxor Asset Management (together with its affiliates, Lyxor AM) or any of their respective subsidiaries to purchase or sell the product referred to herein. These funds include a risk of capital loss. The redemption value of this fund may be less than the amount initially invested. The value of this fund can go down as well as up and the return upon the investment will therefore necessarily be variable. In a worst-case scenario, investors could sustain the loss of their entire investment. This document is confidential and may be neither communicated to any third party (with the exception of external advisors on the condition that they themselves respect this confidentiality undertaking) nor copied in whole or in part, without the prior written consent of Lyxor AM or Société Générale. The obtaining of the tax advantages or treatments defined in this document (as the case may be) depends on each investor's particular tax status, the jurisdiction from which it invests as well as applicable laws. This tax treatment can be modified at any time. We recommend to investors who wish to obtain further information on their tax status that they seek assistance from their tax advisor. The attention of the investor is drawn to the fact that the net asset value stated in this document (as the case may be) cannot be used as a basis for subscriptions and/or redemptions. The market information displayed in this document is based on data at a given moment and may change from time to time.