



Algebris Financial Income Fund

Website Disclosure – Summary Document

1. NO SUSTAINABLE INVESTMENT OBJECTIVE

This financial product promotes environmental and social characteristics but does not have as its objective sustainable investments.

2. THE ENVIRONMENTAL AND / OR SOCIAL CHARACTERISTICS PROMOTED BY THE FUND

The environmental and social characteristics promoted by the Fund are: prevention of predatory lending practices, pollution prevention and control, emissions reduction, human rights, and labour relations.

3. INVESTMENT STRATEGY

In the context of its promotion of environmental and social characteristics, the Manager relies on a combination of the following binding elements for the Fund: key ESG concerns, exclusion policies, voting policy and engagement, United Nations Global Compact screening, and ESG screening.

The Manager assesses the governance practices of investee companies through a variety of scores covering various aspects of firm-level governance, sourced from external Data Providers in order to satisfy itself that the relevant investee companies follow good governance practices.

4. PROPORTION OF INVESTMENTS

The Sub-Fund's investments are at least 70% aligned with E/S characteristics (#1 Aligned with E/S characteristics) and up to 30% are classified as Other investments (#2 Other).

5. MONITORING OF ENVIRONMENTAL OR SOCIAL CHARACTERISTICS

Structured Invest (SI) monitors the handling and monitoring of sustainability risks. Among the different risks deriving from ESG matters the risks for a company which arise climate change poses a significant risk to the long-term financial sustainability of a company. Therefore, a better understanding of the potential impacts of sustainability risks is in the best interest of the investors.

Additionally SI facilitates the monitoring of ESG alignment through defined indicators and daily compliance checks.

6. METHODOLOGIES

The Investment Manager uses a number of sustainability indicators to measure the attainment of the environmental and social characteristics promoted by the Sub-Fund. It follows a values-based, investor-led approach focused on meaningful data, active stewardship, and sound risk management, integrating ESG screens, exclusions, engagement data, thematic indicators, and portfolio-level scores.

7. DATA SOURCES AND PROCESSING

The Investment Manager sources ESG data from internal research and selected third-party providers, using the best available sources for each data category to ensure quality and coverage. Key providers include S&P Trucost, Clarity AI, MSCI, and others. ESG data quality is reviewed annually, and ongoing controls are in place post-integration. The share of estimated data varies by provider and region.

8. LIMITATIONS TO METHODOLOGIES AND DATA

Methodology and data may be incomplete, outdated, or inaccurate, potentially leading to incorrect asset evaluations or strategy constraints. To address this, the Investment Manager complements third-party data with internal research, applies mitigation measures, and monitors issues. Investments may be paused or avoided until sufficient assurance is obtained.

9. DUE DILIGENCE

Algebris considers principal adverse impacts (PAIs) by applying ESG exclusions during pre-investment due diligence and by monitoring investments against relevant PAI indicators on an ongoing basis.

10. ENGAGEMENT POLICIES

Algebris exercises voting rights in the best interest of investors, considering both financial performance and long-term sustainability. While abstaining is rare, the voting policy emphasizes active participation with sustainability as a key focus. Votes are assessed case by case, and the Manager supports the Say on Climate initiative, advocating for emissions disclosure and transition plans. Engagement includes regular dialogue with investee companies and participation in collaborative initiatives such as the CDP Non-Disclosure Campaign.

11. DESIGNATED REFERENCE BENCHMARK

The Sub-Fund does not have a reference benchmark that has been designated for the purpose of attaining the environmental or social characteristics promoted by the Sub-Fund.