

NextGen's reflections on sustainable investment include...

1

Ensuring transparency and trust



"There is a need for common understanding."

"The fund ratings are confusing, the highest score can be the best, but also the worst."

"We need to protect young people from scams on sustainable finance."

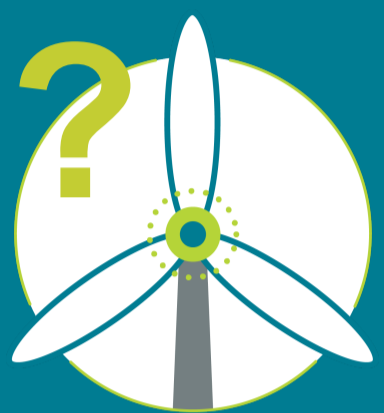
2

Challenging the ecological efforts of companies and funds

"We must avoid intentionally misleading behaviour on sustainable investing and tighten measures to fight against greenwashing."

"An ESG labelled product, is it truly sustainable? Clear taxonomy is key!"

"Greenwashing risks are a concern."



3

Offering more user-friendly investment access



"Online platforms should be fast and easy to use."

"Communication must be more attractive, tailored for younger generations using channels like social media."

4

Proposing high quality education

"Financial education should start at school level."

"It is about planting seeds and often results come after a certain time."

"Often, NextGen investors don't know where they put their money, there is a lack of education."



5

Providing coherent ESG products with extensive regulations



"Regulatory agreements are mostly European, we need more global initiatives."

"Purely seeking profit may not go along with sustainable products."

"Some ESG products are actually polluting."