



ADVERSE SUSTAINABILITY IMPACTS STATEMENT

After due consideration with regards the legislation on Sustainable Finance Disclosure Regulation, due to our size and the type of business we transact with our clients, we have decided not to consider adverse impacts of investment decisions on sustainability factors in our investment and insurance-based Investment advice.

The reason we have decided this course of action is because we do not produce these investments, it is the Product Producers we have agencies with that build the Investment Products we advise on. Within the next year we will consider whether we will continue with this view, to ensure we stay within the guidelines of the legislation.

All information re Sustainable Finance Disclosures will be adhered to by the Product Producers and their brochures and documents will outline their disclosures.