



Sustainable Investing and Adverse Sustainability Impacts Statement

It is the Product Producers we have agencies with that build the Investment Products we advise on. All information re Sustainable Finance Disclosures will be adhered to by the Product Producers and their brochures and documents will outline their disclosures.

If any of the investments we provide advice on have a Sustainability Finance Disclosure, these investments will be produced by the product providers we have agencies with, and their brochures and documents will have full details of the areas that are considered.

We will consider adverse impacts of investment decisions on sustainability factors in our investment and insurance-based Investment advice, based on the information we are provided by the Investment Product providers.

We will gather your preferences on Sustainable Investing, and explain to you what sustainable investing means, we will then build your preferences into our Statement of Suitability/recommendation. Ultimately, it is the Product Producers we have agencies with that build the Investment Products we advise on, and it will be their documentation we are relying on when advising on Sustainable investments.

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

If by investing in sustainable investment products there are any differences in charges etc., we will advise you of this in advance of advising you on your investment.