

OUR POLICY ON SUSTAINABILITY (SFDR)

Our company's top priority is our willingness to act honestly, fairly and professionally in the best interests of our customers.

In this context, and in accordance with the legislation (*), our company has taken appropriate measures to support sustainability in the financial services sector.

(*) REFERENCE TO THE APPLICABLE LEGAL FRAMEWORK:

- European Regulation 2019/2088 on sustainability reporting in the financial services sector

1. Policies on sustainability risks

In accordance with the European Regulation on Sustainability Disclosure in the Financial Services Sector (SFDR) our office incorporates sustainability risks into its insurance advice on insurance-based investment products to the extent that this information is made available by the insurance undertaking.

The SFDR defines sustainability risk as "an environmental (E), social (S) or governance (G) event or condition which, if it occurs, could have a material adverse effect, actual or potential, on the value of the investment".

In the context of advising on insurance-based investment products, the remuneration policy applicable in our office does not encourage excessive sustainability risk taking.

2. Negative impacts on sustainability factors

The SFDR has defined sustainability factors as "environmental, social and personnel issues, respect for human rights and the fight against corruption and bribery".

The regulatory framework for sustainability factors and the negative impacts of investment decisions on sustainability factors is currently incomplete and will continue to evolve over the coming months and years.

For this reason, our office does not currently consider the negative impacts of investment decisions on sustainability factors in its insurance advice on insurance-based investment products.

Our office will adapt this policy as the regulatory framework evolves.