

## Sustainable Finance Disclosure Regulation ('SFDR')

In accordance with the Sustainable Finance Disclosure Regulation ('SFDR'), we inform you that in our advice with regard to insurance-based investment products ('IBIPs') we assess, in addition to relevant financial risks, relevant sustainability risks as far as this information is available in relation the products proposed / advised on.

In accordance with the SFDR, in our advice with regard to insurance-based investment products ('IBIPs') or investment advice we assess the Principal Adverse Impacts ('PAI') information published by product manufacturers where detailed information has been provided by the product manufacturers for the relevant funds.

We take due care so that our internal remuneration policy with respect to investment or insurance advice on insurance-based investment products ('IBIPs') promotes sound and effective risk management in relation to sustainability risks and does not encourage excessive risk-taking with respect to sustainability risks.