



Sustainable Finance Disclosure Regulation (SFDR)

Sustainability Factors – Investment/IBIPs/Pension Advice

When providing advice, the firm does not consider the adverse impacts of investment decisions on sustainability. We have access to sustainable investment and pension solutions from product producers for clients who specifically request this approach. However, we do not consider sustainability as a default criterion when making recommendations.

The firm will review this approach on an annual basis in January of each year.