

SFDR Disclosure

Sustainability Factors – Investment, IBIPS, Pension Advice

When providing you advice on which Insurance Based Investment Product (IBIP) is most suitable to meet your needs, we are required under the Sustainable Finance Disclosure Regulations, 2019 to notify you that we do not currently consider sustainability risks; such as environmental, social, and governance when providing the advice. We will review this position on an annual basis and update our Terms of Business accordingly.

The IBIP providers documentation will set out whether and how they consider such sustainability risks, and this documentation should be read carefully.

February 2026