

SUSTAINABLE FINANCE DISCLOSURE REGULATION (“SFDR”) STATEMENT for

John Greene t/a Leinster Financial Services

(Hereinafter called, “The Firm”), of,

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SUSTAINABLE FINANCE DISCLOSURE REGULATION (“SFDR”)

Sustainability Factors – Insurance Based Investment Products (IBIPs) & Pension Advice

When providing advice, the firm does not consider the adverse impacts of investment decisions on sustainability. The firm does not intend to consider such impacts in the future.

REASON:

The reason the firm does not itself consider the adverse impacts of investment decisions on sustainability is that the product producers/investment providers, that it has agencies with, have and are including sustainability in their investment funds. This is considered to be Responsible Investment. Some companies have included sustainability, in the form of Environmental, Social and Governance (ESG), in their mainstream investment funds. Other companies are producing specific ESG funds. These insurance companies are complying with the SFDR Act and will, where applicable, provide customers with policies and statements regarding the integration of sustainability risks in their investment decision-making process. There will be a clear distinction between information provided to customers investing in ESG funds and those investing in non-ESG funds.

The process of assessing ESG and the impact on investment decisions is quite complex and requires specialist input. The insurance companies/investment providers have teams of people with expertise in this area.

If you wish to include Responsible Investment in the advice I provide, I can consider funds which apply Responsible Investment, either solely or as part of their mainstream funds. Please note that some of the product producers/investment providers I consider for advice have included Responsible Investment in their existing/mainstream funds and as such responsible investment is automatically included in my advice.

Responsible Investment can provide sustainable returns for investors whereas omitting ESG considerations can and are likely, over time, to have an adverse affect on investment returns due to projects such as, the United Nations Principles for Responsible Investment and the Paris Climate Agreement.

This statement is effective from 10th March 2021 and applies until further notice, in writing.

John Greene t/a Leinster Financial Services is regulated by the Central Bank of Ireland.