

**SUSTAINABLE FINANCE DISCLOSURE REGULATION (“SFDR”) STATEMENT for  
John Greene t/a Leinster Financial Services  
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**SUSTAINABLE FINANCE DISCLOSURE REGULATION (“SFDR”)**

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

- In accordance with the Sustainable Finance Disclosure Regulation (‘SFDR’), we inform you that when providing advice on insurance-based investment products and retirement products, we do not assess, in addition to relevant financial risks, relevant sustainability risks as far as this information is available in relation to the products proposed/advised on. This means that we do not assess environmental, social or governance events/conditions that, if they occur, could have a material negative impact on the value of the investment.

**Reason:**

- The size, nature and scale of our activities when providing Insurance Based Investment advice and Pension Investment Advice. Such advice is provided on a ‘limited analysis of the market’ and as such my advice is limited to the providers listed under Retirement Products and Investment Products in ‘Services’ above. These companies incorporate ESG (sustainable investment) factors into their investment process. In addition, Article 8 and 9 funds are available where requested.

**Principal Adverse Impacts on sustainability:**

- When providing advice on insurance-based investment products (‘IBIPs’) or pension investment we do not consider the impacts of our advice that results in negative effects on sustainability factors (namely environmental, social and employee matters, respect for human rights, anti-corruption and anti-bribery matters).

**Reason:**

- The size, nature and scale of our activities when providing Insurance Based Investment advice and Pension Investment Advice. Such advice is provided on a ‘limited analysis of the market’ and as such my advice is limited to the providers listed under Retirement Products and Investment Products in ‘Services’ above. These companies either consider or are working towards the consideration of Principal Adverse Impacts and incorporate these factors into their investment process.

**Impact on Return:**

- We have not assessed the likely impacts of sustainability risks on the returns of insurance-based investment products or pension investment.

**Reason:**

- The impact depends on the event and how relevant this is to the assets contained in the investment. Where a significant event occurs that affects sustainability, it can have a significant negative impact on the price of investment assets. The risk is likely to impact shares/equities most but not exclusively. Regions and sectors will also be relevant. Where there is diversified assets, as is normally advised, this lowers the risk as a sustainability risk is unlikely to affect all asset classes and all sectors. Investment in ESG funds should lower the risk of a negative impact where a sustainability risk occurs. However, this cannot be guaranteed as the nature and size of sustainability risk events cannot be predicted.

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**Review of 'SFDR' Statements:**

- The Firm does not intend to change these statements unless required by legislation. The Firm will not consider relevant sustainability risks, principal adverse impacts or impacts on return due to sustainability risks.

**Reason:**

- The size, nature and scale of our activities when providing Insurance Based Investment advice and Pension Investment Advice. Such advice is provided on a 'limited analysis of the market' and as such my advice is limited to the providers listed under Retirement Products and Investment Products in 'Services' above. Impact on returns is dependent on unpredictable events.

**This statement is effective from 14<sup>th</sup> December 2022 and applies until further notice, in writing.**

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