

ADVERSE SUSTAINABILITY IMPACT STATEMENT (01/03/21)

Information pursuant to the EU Transparency Regulation:

When selecting insurance companies and insurance products, we take the information that is provided to us by the insurers into account. Each insurer provides information about the consideration of sustainability risks during its investment decisions with its pre-contractual information.

The most important adverse effects of investment decisions on sustainability factors of the financial market participants (insurers) are considered during the consultation. The consideration is based on the information provided by the insurance companies. The broker is not responsible for the accuracy of this information. Due to the currently limited information provided by insurers, these aspects are not currently included in the consultation by default. If the market offering were to become broader in future, this would be considered automatically.

Remuneration for insurance brokerage is not based on the sustainability risks that accompany the investments. In essence, this means that the level of remuneration of the product is not affected positively or negatively by the sustainability risks of the investment.

The sustainability risks are considered during the consultation on insurance investment products, Riester and basic pension products or company pension plans in which the insurers' pre-contractual information is used.