

## **Sustainability Factors - Investment/IBIPS/Pension Advice**

In accordance with the Sustainable Finance Disclosure Regulation ('SFDR'), we inform you that when providing advice on insurance-based investment products/Investments, Life Goals Ltd 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.

Principal Adverse Impacts on sustainability: When providing advice on insurance-based investment products ('IBIPs') or investment advice Life Goals Ltd do not consider the impacts of our advice that result in negative effects on sustainability factors (namely environmental, social and employee matters, respect for human rights, anticorruption and anti-bribery matters), because currently there is limited relevant products on the market which meet these criteria. The area of sustainability is relatively new and as the issue progresses, Life Goals Ltd will review our position. We intend to do this at least annually.

We will consider you as Sustainability neutral in the interim.

Impact on Return: We have not assessed the likely impacts of sustainability risks on the returns of Investment/Pensions since we have not been able to identify any sustainability risks that are relevant.