

How Atlantic Wealth Management Ltd approach the integration of sustainability risks into the advice I give you about Irish Life products

Regulation (EU) 2019/2088 on sustainability-related disclosures in the financial services sector (“SFDR”)

Atlantic Wealth Management Ltd. is authorised as an Insurance Intermediary by the Central Bank of Ireland.

When I say ‘sustainability risk’ here I mean an environmental, social or governance (ESG) event or condition that could cause an actual or a potential negative impact on the value of a product I recommend to you.

I provide advice on products provided by Irish Life Assurance (ILA). You can see how ILA approach sustainability risks for their investment products in their product disclosures and on their website www.irishlife.ie/sustainability-disclosures. When I give you advice I use a range of information to help you make an informed decision, this includes:

- How long you want to save or invest your money for;
- Whether you need your money in an emergency;
- Your attitude to investment risk – i.e. the potential for losses and gains and the volatility of investments;
- Explaining to you how the funds we may recommend are invested and their features, including how sustainability risks are considered in the management of those funds;
- Your sustainability preferences for insurance based investment products (IBIPs)

I do not currently take specific account of sustainability risks in my advice process. However the core funds available from Irish Life Assurance are managed by Irish Life investment Managers (ILIM). ILIM is committed to managing these assets responsibly, with the objective of delivering long- term sustainable returns. ILIM has a Sustainability Risks Policy that sets out how these risks are managed. This is available on their website at www.ilim.com/responsible-investing. This policy explains that ILIM acts in the best interests of its clients, this includes considering how sustainability risks could impact clients’ investments.

How I include sustainability factors in my advice process will develop over time. This will be largely driven by the products and investment funds available from ILA and how these products factor in sustainability risks.

Atlantic Wealth Management Ltd. is regulated by the Central Bank of Ireland. Atlantic Wealth Management Ltd is tied to Irish Life Assurance plc for life and pensions business. Irish Life Assurance plc, trading as Irish Life is regulated by the Central Bank of Ireland.