



## **SUSTAINABLE FINANCE DISCLOSURE REGULATION**

### **Sustainability Factors**

When providing advice, the firm considers the adverse impact of investment decisions on sustainability. As part of our research and assessment of products, the firm will examine the Product Providers literature to compare financial products and to make informed investment decisions about ESG products. The firm will at all times act in the client's best interests and keep clients informed accordingly. The consideration of sustainability risks can impact on the returns of financial products.

### **Remuneration Policy**

We are remunerated principally by rebated fund fees, occasional upfront commission and other payments from product producers. When assessing products, we will consider the different approach taken by product providers in terms of them integrating sustainability risks into their product offering. This will form part of our analysis for choosing a product provider.

A handwritten signature in black ink, appearing to read 'Eddie Hobbs', written over a horizontal line.

**EDDIE HOBBS**  
**MANAGING DIRECTOR.**

9<sup>th</sup> March, 2021.