

SUSTAINABLE FINANCE DISCLOSURE REGULATION

Sustainability Factors

In accordance with the Sustainable Finance Disclosure ("SFDR"), we inform you that when providing advice on insurance-based investments product/investments, we do not assess, in addition to 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 Factors

When providing advice on insurance-based investment products ("IBIPS"), or investment advice, we 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, anti-corruption and anti-bribery matters), because the area of sustainability is still relatively new and there are limited relevant products on the market which meet these criteria and also the increase in workload in providing advice on suitable sustainable products would significantly increase costs and which in turn would have to be passed on to our customers.

The firm will review this approach on an annual basis beginning in December 2023.

Impact on Return

We have not assessed the likely impacts of sustainability risks on the returns of the Investment/Pensions since we have not been able to identify any sustainability risks that are relevant. There is still currently limited relevant products on the market which meet the ESG criteria and which would materially impact selection of funds. This may change in time as the depth of data grows but as at December 2022 the volume and quality of information available is not sufficiently strong to warrant the extra costs involved in choosing ESG products and the risks involved in limiting choices for our clients.

Remuneration Policy

We are remunerated principally by rebated fund fees, occasional upfront commission and other payments from product providers. A summary of all arrangements for any fee, commission, rebate or remuneration paid or provided to us which have been agreed with product providers is available on our website – www.hobbsfinancial.ie.



EDDIE HOBBS
MANAGING DIRECTOR

13th December 2022.