

# Sustainability Factors – Investment/IBIPS/Pension Advice

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 MAKE INFORMED INVESTMENT DECISIONS ABOUT THE ESG PRODUCTS.

THE FIRM WILL AT ALL TIMES ACT IN THE CLIENT'S BEST INTERESTS AND KEEP THE CLIENTS INFORMED ACCORDINGLY. THE CONSIDERATION OF SUSTAINABILITY RISKS CAN IMPACT ON THE RETURNS OF FINANCIAL PRODUCTS.

**Chapter Financial**  
Life & Pension Experts