



# O'LEARY LIFE

INVESTMENTS • PROTECTION • PENSIONS

## Sustainability Disclosure of O'Leary Life Limited

The Sustainable Finance Disclosure Regulation ("SFDR") is an EU Regulation which applies from 10th March 2021. The SFDR sets out harmonised disclosure rules for investment advisors and aims to include environmental, social and governance (ESG) "sustainability" considerations and risks in the decision-making process of investors in a consistent manner across the EU financial services sector.

The key Product Providers with which we engage have developed responsible investment as part of their investment philosophies and sustainability policies.

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.

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

It is important for you to read your Product Provider's documentation as it will also set out whether and how they consider the above factors when producing the Product you have selected.



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