



Kiely Gaule Financial Services: Sustainability Policy

Sustainability Factors - Investment/IBIPS/Pension Advice

In accordance with the Sustainable Finance Disclosure Regulation ('SFDR'), we inform you that when providing advice on insurance-based investment products/Investments, we assess, in addition to relevant financial risks, relevant sustainability risks as far as this information is available in relation the products proposed/advised on. This means that KGFS assess environmental, social or governance events/conditions that, if they occur, could have a material negative impact on the value of the investment.

KGFS integrate these risks in our advice in the following way:

We review product provider literature in relation to sustainability risks; we liaise with the providers in relation to any queries in relation to the funds. This information is reviewed by the firm on an ongoing basis.

Considering Principal Adverse Impacts on sustainability factors in the advice:

When providing advice on insurance-based investment products ('IBIPs') or investment advice we assess the Principle Adverse Impacts information published by product manufacturers as follows: KGFS will examine the Product Providers literature to establish the Principal Adverse Impacts for the relevant products. The firm will then compare financial products across available providers to make informed investment decisions about the suitability of ESG products for individual clients.

Impact on Return

The consideration of sustainability risks can impact on the returns of financial products. The firm will at all times act in the client's best interests and keep clients informed accordingly.