

Sustainability Factors: Advice on Investments, IBIPS, and Pensions

According to the Sustainable Finance Disclosure Regulation (often known as the "SFDR"), we would like to notify you that LFPLF Ltd T/A Relevant sustainability risks are not evaluated by Your Finance in addition to pertinent financial risks.

as far as this data regarding the suggested or advised products is accessible. This means that in the event that environmental, social, or governance events or conditions arise that could materially harm the investment's value, we do not evaluate them.

Principal Adverse Effects on Sustainability: Since there are currently few products on the market that meet these requirements, we do not take into account the effects of our advice when giving advice on insurance-based investment products (also known as "IBIPs") or investment advice LFPLF Ltd T/A Your Finance. These factors include environmental, social, and employee matters, respect for human rights, anticorruption, and anti-bribery matters. Since sustainability is a relatively new field, LFPLF Ltd T/A Your Finance will evaluate our position as the matter develops. We plan to carry this out at least once a year.

For the time being, you will be regarded as sustainability neutral.

Impact on Return: Since we haven't been able to find any pertinent sustainability risks, we haven't evaluated the potential effects of sustainability risks on the returns of investments or pensions.