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## Statement on principal adverse impacts of investment advice on sustainability factors

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The EU Sustainable Finance Disclosure Regulation (“SFDR”) requires permanent tsb to publish a statement on whether principal adverse impacts on sustainability factors are considered in the advice we give you.

Sustainability factors are defined as environmental, social and employee matters, respect for human rights, anti-corruption and anti-bribery matters.

Financial Advisers, such as permanent tsb (LEI number - 549300WL1M55G7FIDZ68), have an option to consider the principal adverse impacts of investment decisions on sustainability factors in its advice process. Currently permanent tsb considers the impact of investments on sustainability factors as part of the advice process for insurance based investment products (IBIPs). This consideration is based on information available to permanent tsb from ILA (YYV6S30E6EWZY12FFW31), including in particular, the pre-contractual and periodic disclosures which are produced for funds falling within the scope of Article 8 or 9 of the SFDR.

Under SFDR, ILA have published a statement [www.irishlife.ie/sustainability-disclosures/](http://www.irishlife.ie/sustainability-disclosures/). This statement explains its due diligence policies about the principal adverse impacts of investment decisions on sustainability factors. permanent tsb will actively monitor its position, and update its processes, as more information becomes available from ILA.

The funds made available to our customers are managed by Irish Life Investment Managers (ILIM TWBHJZDB2TYBXZPLM625). ILIM will monitor and report on the principal adverse impacts of its investment decisions on sustainability factors. Information on ILIM’s principal adverse impacts investment due diligence policy is available on its website [www.ilim.com/responsibleinvesting](http://www.ilim.com/responsibleinvesting).

This includes a summary in relation to the framework ILIM uses to assess and report on principal adverse impacts.