

Sustainability related disclosures for Zurich's Financial Advisors

Information on policies on the integration of sustainability risks into the investment decision-making process and how we consider the adverse impacts of our investments on sustainability factors

Zurich's Financial Advisors provide advice to you on suitable insurance products, taking account of your personal circumstances, financial situation and your needs and objectives. Sustainability risks and the likely impact of sustainability risks on product returns are not integrated into the advice process. This is because the only insurance products which they can provide you with advice on are those provided by Zurich.

No consideration of sustainability adverse impacts

The financial advice provided by Zurich's Financial Advisors does not currently consider the principal adverse impacts of investment decisions on sustainability factors in the advice provided. This is because the only insurance products which they can provide you with advice on are those provided by Zurich. As a large entity, Zurich is required to publish information on how it considers the principal adverse impacts of investment decisions on sustainability factors. This information is available <u>here</u>. Zurich's Financial Advisors will obtain information on customer's sustainability preferences as required under the Insurance Distribution Directive.

Transparency of remuneration policies in relation to the integration of sustainability risks

The remuneration policy implemented by Zurich is consistent with the integration of sustainability risks including regular evaluation of whether the remuneration architecture does not encourage any inappropriate risk taking. The policy relates to the remuneration of Zurich's employees (including Zurich's Financial Advisors), but not to Zurich's investment activities.

Zurich, as product provider, publishes information on how it takes account of the impacts of investment decisions on sustainability risks, information on Zurich's remuneration policy, and on how Zurich consider the principle adverse impacts on sustainability as a result of investment decisions. This information is available <u>here</u>.

Zurich Life Assurance plc

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