Lifestyle Financial Planning

Sustainable Finance Disclosure Regulation (SFDR)

Updated: 18/11/2026

The Sustainable Finance Disclosure Regulation ("SFDR") is part of a package of legislative measures arising from the European Commission's Action Plan on Sustainable Finance. It sets out harmonised rules on transparency and aims to include environmental, social and governance (ESG), or "sustainability", considerations and risks in the decision-making process of investors and asset managers in a consistent manner across the EU financial services sector.

Financial advisers are obliged to disclose to clients whether they consider sustainability risks and the adverse impacts of investment decisions on sustainability factors when providing advice on investment products, including insurance-based investment products. These requirements apply whether or not a client has indicated an ESG preference.

Sustainability risks

In accordance with the Sustainable Finance Disclosure Regulation ('SFDR'), we inform you that when providing advice on insurance-based investment products/investments, we do not assess, in addition to relevant financial risks, relevant sustainability risks as far as this information is available in relation to the products proposed/advised on. This means that we do not assess environmental, social or governance events/conditions that, if they occur, could have a material negative impact on the value of the investment.

Principal adverse impacts on sustainability factors

When providing advice on insurance-based investment products ('IBIPs') or investment advice we do not consider the impacts of our advice that result in negative effects on sustainability factors (namely environmental, social and employee matters, respect for human rights, anti-corruption and anti-bribery matters), because currently there are limited relevant products on the market which meet these criteria. The area of sustainability is relatively new and as the issue progresses, we will review our position.

The firm will review this approach on an annual basis.

Impact on return

We have not assessed the likely impacts of sustainability risks on the returns of investments/pensions since we have not been able to identify any sustainability risks that are relevant.

Remuneration policy

We are remunerated by commission and other payments from product producers. We take due care so that our internal remuneration policy with respect to investment or insurance advice on insurance-based investment products ('IBIPs') promotes sound and effective risk management in relation to sustainability risks and does not encourage excessive risk-taking with respect to sustainability risks.

We keep the information in this disclosure up to date and will publish any changes on our website.