



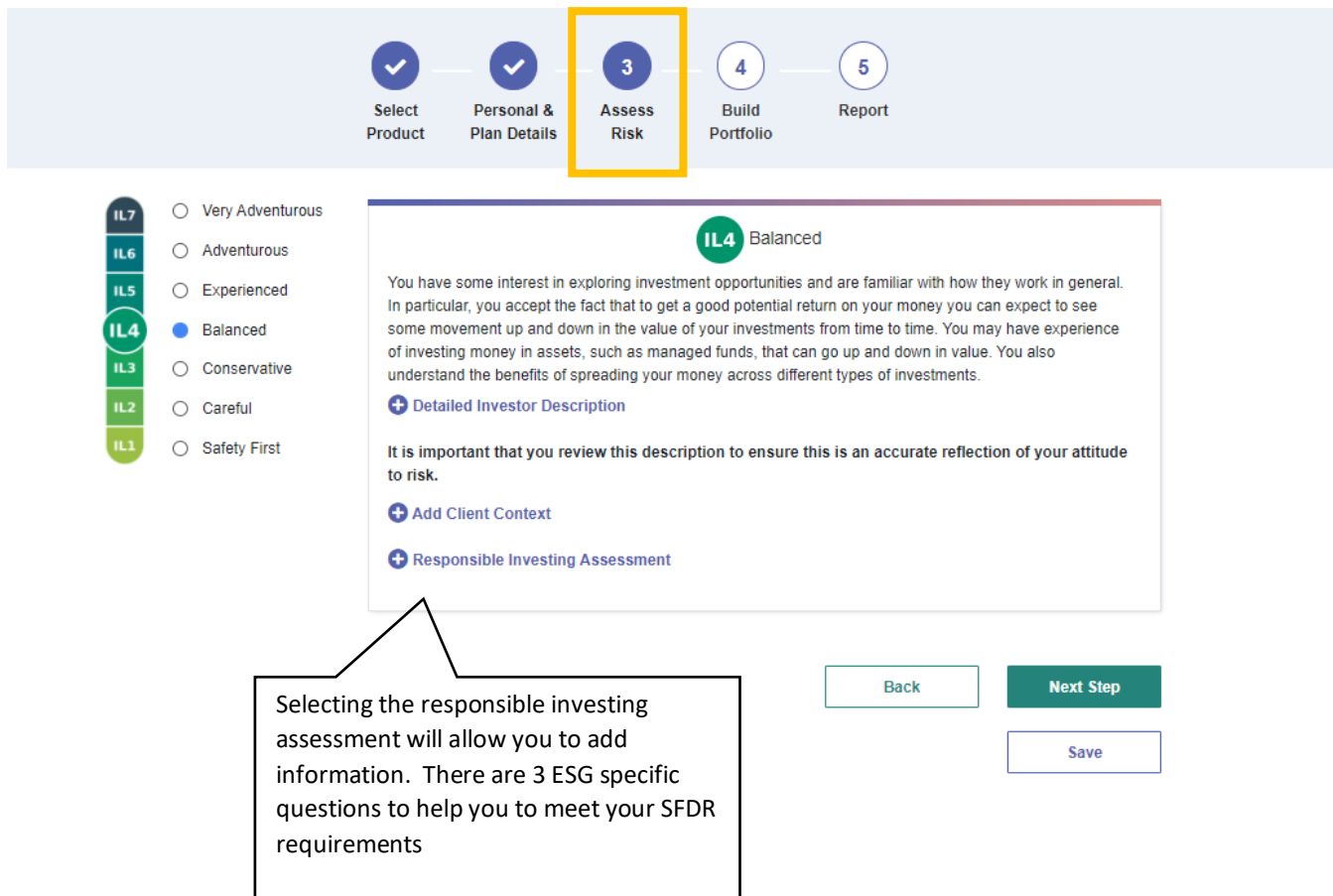
MyPortfolio Builder has been developed with responsible investing in mind. Our aim is to help you to fulfil your regulatory obligations in relation to Sustainable Finance Disclosures Regulation (SFDR) legislation in respect to funds available on Irish Life products.

What is SFDR? The EU Sustainable Finance Disclosures Regulation (SFDR) legislation aims to support consumer understanding of sustainability risks by categorising investment funds according to the following criteria:

-  Article 9 - funds which have either sustainable investment or reduction in carbon emissions as their objective. This is shown on Myportfolio Builder and on the report by two green trees in the ESG column.
-  Article 8 - funds which promote environmental or social characteristics (although not exclusively) and which invest in companies that follow good governance practices. This is shown on Myportfolio Builder and on the report by one green tree in the ESG column.
- Article 6 - funds with no explicit consideration of sustainability aspects as part of the investment process. This is shown on Myportfolio Builder and on the report by a blank in the ESG column.

ESG is considered at each point in portfolio creation journey

1. Assess Risk Stage



The screenshot displays the 'Assess Risk' stage of the portfolio creation journey. The navigation bar at the top indicates the current step (3) is highlighted. The risk profile selection menu on the left shows 'IL4 Balanced' as the selected option. The main content area provides a detailed description of the 'IL4 Balanced' risk level, including a link to the 'Detailed Investor Description' and options to 'Add Client Context' and 'Responsible Investing Assessment'. A callout box explains that selecting the 'Responsible Investing Assessment' will allow the user to add information to meet SFDR requirements.

Responsible Investing

Responsible Investing Assessment
*This will not change the risk rating

Are you familiar with the ESG (Environmental, Social and Governance) approach to investment?

Never heard of Very familiar

What is your attitude to climate change and do you think companies should be held accountable for their impact on the environment?

Not concerned Utmost importance

Is investing responsibly or sustainably important to you when considering how and where you would place your money?

Not concerned Deciding factor

Include in Report

Cancel Save changes

Ticking the box will open the text box and slider

This feature does not drive a dynamic consequence – you remain in control of your advice

Sliders and text displays on screen

By ticking the box you also have the option to include the sliders and text in the report

Select **Save Changes** to save and move to the next screen

2. Building a portfolio Stage

Selecting the **i** button will display additional information on ESG ratings:
Article 6 - No Green Tree
Article 8 – One Green Tree
Article 9 – Two Green Trees

You have the ability to sort the fund list by ESG funds

Fund Name	AMC	ESG	Risk	ESMA	Allocation
★ Amundi Absolute Return Multi-Strategy Series H	1.65%	🌳	3	3	50
Amundi Global Aggregate Bond Series H	1.45%	🌳	3	3	50
Totals:	1.55%		3		100%

Fund Allocation Asset Allocation Performance

Volatility: 11.3 Conservative
Percentage Analysed: 100.0

You have chosen a portfolio volatility that does not match the client's attitude to investing. Please confirm that this is correct

3. Report Stage

Responsible Investing Assessment

You can choose to include this in the report.

Slider information and any text added will be displayed

ESG Fund Information

%	FUND	TOTAL CHARGE ¹	ESG RATING ²	IL RISK RATING	ESG ³
50%	Amundi Global ESG Ecology Equity Series H	1.65%	🌳🌳	IL6	6
40%	Amundi European Equity Conservative Series H	1.65%	🌳	IL6	6
10%	Consensus Fund Series H	1.00%		IL5	5
100%	WEIGHTED TOTAL AT OUTSET ¹	1.59%	-	IL6	-

INVESTOR DESCRIPTION FOR YOUR PORTFOLIO VOLATILITY
 You take a very active interest in exploring your investment options and in particular have a detailed understanding of how stock markets work. You probably have good experience of investments in shares and have a portfolio of investments. You may also own, or have owned, investment properties or funds that invest in them. You feel that stock markets offer the highest opportunities for growth. In return, you accept that they can move up and down in value, sometimes by large amounts. You are interested first in the growth potential of investments. As a result, you are looking for options that give the highest potential return and so you are willing to accept high levels of ups and downs along the way.

IL1 IL2 IL3 IL4 IL5 **IL6** IL7

NOTE: You acknowledge that your Portfolio Volatility does not match your Attitude to Investing

You can see the rating on each fund:
 Article 6 - No Green Tree
 Article 8 – One Green Tree
 Article 9 – Two Green Trees

Description of ESG Funds and SFDR

- The weighted totals at outset are estimates based on the split of payments into your chosen funds at the start of your plan. This weighted total may vary over time depending on the performance of your funds and any changes to your fund mix. This could impact on the total charge applying and the risk rating of your portfolio.
- The Total Charges shown above combine the yearly Fund Charge and any Plan Charges that may apply. The Fund Charge is deducted daily and is reflected in the fund price. Plan Charges are taken as a percentage of your fund value and deducted from your plan monthly. Please see the Product Booklet, Terms & Conditions and Fund Guide for full information on charges.
- EU Sustainable Finance Disclosures Regulation (SFDR) legislation aims to support consumer understanding of sustainability risks by categorising investment funds according to the following criteria: Article 6 - funds with no explicit consideration of sustainability aspects as part of the investment process ("No green tree"); Article 8 - funds which promote environmental or social characteristics (although not exclusively); and which invest in companies that follow good governance practices ("One green tree"); Article 9 - funds which have either sustainable investment or reduction in carbon emissions as their objective ("Two green trees").
- Funds can be risk rated using alternative methods that also use a low 1 to high 7 point scale but that differ from the Irish Life volatility scale IL1-IL7 in calculation and the interval between the rating points. The European Securities and Markets Authority (ESMA) risk rating methodology reviews annualised volatility over the last 5 years and the ESMA ratings on the fund(s) are included above for information purposes.