

Statutory Regulations

Due to legal regulations, we have to provide the following information:

Strategy for dealing with sustainability risks

- Environmental conditions, social upheavals and/or poor corporate governance can have a number of negative effects on the value of our customers' investments and assets. These so-called sustainability risks can have direct effects on the customer's assets, the financial - and profit situation and lastly on the reputation of the investments, which can then lead to a complete loss of the capital that has been invested. Since such risks cannot be completely eliminated, we have developed specific strategies for the financial services we offer

The identification of suitable investments can consist of:

- investing in investment funds or recommending investment funds for those whose investment policy is already equipped with a suitable and recognized sustainability filter which reduces sustainability risks.
- using recognized rating agencies for product selection in asset management and investment advice.
- obtaining information from our providers in the research area, which can be found in the selection of products for asset management and investment advice.
- Our company's strategies for incorporating sustainability risks are also included in the company's internal organizational guidelines. The adherence to these guidelines is decisive for the evaluation of the performance of our employees and therefore influences the salary development. In this respect, the remuneration policy is in line with our strategy of sustainability risks.

No consideration of harmful effects on sustainability factors

- Investment decisions can have negative effects on the environment (e.g. climate, water, biodiversity), on social and employment interests. Additionally it can also have harmful effects on the fight against corruption and bribery.
- Generally, we have a significant interest in fulfilling our responsibility as a financial service provider in avoiding such effects in relation to our investment decisions or investment recommendations. Currently, we have to mention that the legal requirements and guidelines still remain unclear.

- In relation to our investment decisions and investment recommendations, we refrain from making a public statement in order to avoid any legal disadvantages. Therefore, we are obliged to declare on our website that we will not take sustainability factors into account for the time being and until further notice.
- We expressly declare that this practice does not change our willingness to contribute to a more sustainable, resource-efficient economy with the aim of reducing the risks and effects of climate change and other ecological or social grievances.