

## Sustainability

Sustainability questions are playing an increasingly important role in all areas. As insurance brokers, we – or at least parts of our organisation – are financial advisors within the definition of the European Parliament's transparency regulation\*.

1. We will discuss the sustainability strategies presented by the insurers with our customers when we ask them about their wants and needs and show whether, in our view, the insurers' considerations entail any significant advantages or disadvantages for our customers.
2. We take into account the information published by the insurers regarding sustainability questions and any insurers who do not have a sustainability strategy will not be shortlisted as suitable risk bearers for our customers' risks.
3. Taking such factors into account does not yet involve a high density of information but this is likely to increase. In future, when a wider range of options is available on the market and there is a greater information density, this will be taken into consideration in a standardised way.
4. The information on sustainability strategies comes from the respective insurance companies. Accordingly, we are not responsible for their correctness.
5. When providing advice on insurance investment products, Riester-Rente, Basis-Rente and occupational pension scheme, sustainability risks are factored in to the extent that they can be determined from the pre-contractual information provided by insurers. Insofar as it is possible to make a prudent assessment with regard to a comparable or better return from a product that takes sustainability risks into account, this product will be recommended more highly.
6. Our remuneration for insurance investment products does not depend on the effects on the sustainability risks. However, if insurers should pay a higher remuneration to the insurance broker for taking into account the sustainability risks associated with investments, we will accept the higher remuneration.
7. Remuneration for employees (permanent employees, freelance staff, sub-brokers) does not vary according to whether the recommended insurance investment product takes into account sustainability risks or not.

\*Regulation 2019/2088 (EU) of the European Parliament and Council regarding sustainability-related disclosure requirements in the financial services sector