



Sustainable Finance Disclosure Regulation (SFDR) Disclosure Document

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How RBK Business Services Limited, trading as RBK approaches sustainability risks and adverse sustainability impacts in the advice we give you about savings, investment and pension products.

Regulation (EU) 2019/2088 on sustainability-related disclosures in the financial services sector ("SFDR")

RBK Business Services Limited, trading as RBK is authorised registered with the Central Bank as an insurance intermediary under Regulation 10 of the European Union (Insurance Distribution) Regulations, 2018 (IDR), RBK is also authorised by Chartered Accountants Ireland to carry on investment business under the Investment Intermediaries Act, 1995 (as amended).

What is 'sustainability risk'? It is where an environmental, social or governance (ESG) event or condition may cause an actual or potential negative impact on the value of a product we recommend to you.

RBK holds written agency appointments with a number of product providers, these product providers work with investment managers to provide savings, investment and pension products and RBK provides advice to you, our clients in relation to these products.

When giving advice RBK uses a range of information to help you to make an informed decision, this includes information such as; how long you want to save or invest for, whether you will need access to your money in an emergency and your attitude to investment risk (i.e. the potential for losses and gains and the volatility of investments). Explaining to you how the funds we may recommend are invested and their features, including how sustainability risks are considered in the management in relation to those funds.

The key product providers with which we engage have developed responsible investment as part of their investment philosophies and sustainability policies. However, detailed information on specific funds we recommend is not always available.

RBK does not currently take specific account of sustainability risks in our advice process. How we include sustainability factors in our advice process will develop over time. This will be largely driven by the products and investment funds available from the product providers and the information being available.

Sustainability Remuneration Policies

RBK is remunerated by commission and other remuneration from product providers. The key product providers with which RBK engage, and receive remuneration from, have developed responsible investment as part of their investment philosophies and sustainability risk policies.

The EU Sustainable Finance Disclosure Regulation (“SFDR”) requires RBK to publish a statement on whether principal adverse impacts on sustainability factors are considered in the advice we give you.

Financial Advisers, like RBK, have an option to consider the principal adverse impacts of investment decisions on sustainability factors in its advice process. Currently RBK considers the impact of investments on sustainability factors as part of the advice process for insurance based investment products (IBIPs). This consideration is based on information available to RBK from the product providers which we have engagement with, including in particular, the pre-contractual and periodic disclosures which are produced for funds falling within the scope of Article 8 or 9 of the SFDR.

Under SFDR, The product providers we have engagement with have published statements. These statements explain their due diligence policies about the principal adverse impacts of investment decisions on sustainability factors. The product providers will actively monitor these positions, and update their processes, as more information becomes available.

The core funds made available to our clients are managed by a number of product providers. These product providers will monitor and report on the principal adverse impacts of its investment decisions on sustainability factors. Information on product providers principal adverse impacts investment due diligence policy is available on their websites. These includes a summary in relation to the frameworks they use to assess and report on principal adverse impacts.

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