



PRINCIPAL ADVERSE IMPACTS DISCLOSURE STATEMENT

The EU Sustainable Finance Disclosure Regulation ("SFDR") requires Irish Life Assurance plc (ILA) to publish a statement in relation to its due diligence policies about the principal adverse impacts of ILA investment decisions on sustainability factors. The legislation for disclosure standards continues to evolve so ILA is taking a principles based approach to compliance with the SFDR standards.

The majority of Irish Life's investments are managed by our sister company Irish Life Investment Managers (ILIM). ILIM has a framework for considering principal adverse impacts (PAI).

This framework looks at two main factors:

1. Companies whose products or services cause harm when used as intended or;
2. Companies where there is a persistent breach of international standards on company behaviour.

ILIM monitors and reports on the PAI metrics as required under SFDR. ILIM is a member of the United Nations Principles for Responsible Investment network (UNPRI) and reports annually according to the UNPRI framework.

You can find ILIM's engagement policy [here](#).

A small proportion of the investment funds we offer are managed by Setanta, Davy and Montlake. Customers can also choose to invest in funds operated by other investment managers, through other unit linked funds we offer. We believe an investment manager investing on our behalf should publish a PAI disclosure statement.

ILA has an engagement policy which is available [here](#).