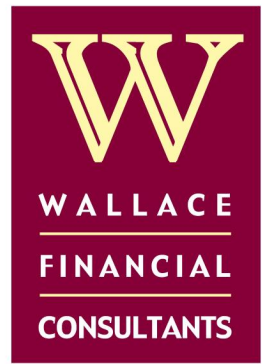


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## **Responsible Investing**

### Sustainability Factors – Investment/IBIPS/Pension Advice

When providing advice, the firm does not consider the adverse impacts of investment decisions on sustainability. The firm will review this approach on an annual basis in March each year.