



HANSARD

Hansard Europe dac (Hansard Europe) is an authorised life assurance undertaking, regulated by the Central Bank of Ireland and, prior to 20 June 2013, previously issued and sold insurance-based investment policies. Since closing to new business in 2013, Hansard Europe has continued to administer its existing client base and assets under administration.

Under Regulation (EU) 2019/2088, the Sustainable Finance Disclosure Regulation (the “SFDR”), financial market participants (FMPs) are required to disclose on their websites information regarding their policies for integrating sustainability risks into their investment decision-making processes. Hansard Europe is within scope of SFDR as an FMP and complies with the applicable disclosure requirements. In doing so, Hansard Europe also considers the ongoing evolution of the SFDR regime and monitors regulatory developments to ensure its disclosures remain aligned with emerging expectations and potential enhancements to the framework.

The integration of sustainability risks in Hansard’s Investment decision-making process

Hansard Europe does not have a policy on the integration of sustainability risks in the investment decision making process. This reflects the nature of its business model, under which Hansard Europe does not make investment decisions for or on behalf of policyholders, nor does it play a role in recommending, advising or selecting investments. This is a matter for its policyholders and their financial advisers i.e. asset managers or discretionary fund managers.

Policyholders should be aware that their financial advisors may be subject to their own regulatory obligations and policies on the integration of sustainability risks in their investment decision making process.

Hansard Europe’s shareholder funds are exclusively placed on short term deposit or into money market funds.

Consideration of sustainability-related adverse impacts

Whilst Hansard Europe is not directly involved in the investment decision-making process, it shall comply with the following investment criteria when considering any new investment.

With respect to the whole portfolio of assets, it shall only invest in assets and instruments whose risks it can properly identify, measure, monitor, manage, control and report, and appropriately take into account in the assessment of its overall solvency needs in accordance

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with Regulation 47(2)(a) of S.I. No. 485 of 2015; When identifying, measuring, monitoring, controlling, reporting and assessing risks it shall take into account sustainability risks.

Remuneration policy

FMPs are required to include in their remuneration policies information on how those policies are consistent with the integration of sustainability risks, and to publish that information on their website. Hansard Europe is required to maintain a remuneration policy in accordance with Article 258(1)(l) of Commission Delegated Regulation 2015/35.

However, as outlined above, Hansard Europe does not integrate sustainability risks into its decision-making processes and is no longer selling new products. On this basis, the integration of sustainability-related risks is not considered relevant to Hansard Europe's remuneration policy

Date of publication: 05 December 2022

Last reviewed: To be updated subject to approval

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