

HOW ARK LIFE TAKES ACCOUNT OF SUSTAINABILITY RISK IN OUR INVESTMENT DECISIONS RELATING TO SAVING, INVESTMENT, AND PENSION PRODUCTS

Ark Life Assurance Company dac Regulation (EU) 2019/2088 on sustainability-related disclosures in the financial services sector (“SFDR”)

Ark Life Assurance Company dac (ALAC) is authorised by the Central Bank of Ireland. In this document when we say ‘we’, ‘our’ or ‘Ark Life’ we’re referring to Ark Life Assurance Company dac.

When we say ‘sustainability risk’ we mean an environmental, social or governance event or condition that could cause an actual or a potential negative impact on the value of an investment.

1. Our approach to the integration of sustainability risk in investment decisions

Irish Life Investment Managers Ltd (ILIM) manage most of the funds we offer on our products. ILIM is a related company, within the same group as Ark Life Assurance. We also have some funds managed by external investment managers.

ALAC relies on ILIM, to consider sustainability risks, where appropriate, when making investment decisions. ILIM have policies to consider sustainability risks as part of their investment processes. ILIM believe that considering sustainability risk is in the best interest of their clients and they have a Responsible Investment Committee overseeing this area. Information on how other investment managers approach sustainability risks is available on their websites.

Depending on the relationship with an individual investment manager we also agree the approach and criteria used to make investment decisions. The approach to managing sustainability risk will be different depending on the asset class and the investment strategy. Where appropriate we have given ILIM the authority to use voting rights and to engage with investee companies on sustainability issues. This helps them to manage risk and deliver more sustainable long-term outcomes. We regularly engage with ILIM to ensure their investment approach continues to meet our needs.

2. How we integrate sustainability risk into our remuneration policy

Ark Life Assurance Company dac is a member of the Irish Life Group of companies and follows the group’s remuneration policy. This policy ensures that we follow effective risk management and includes specific reference to the integration of sustainability risks. We do individual performance assessments with employees which consider risk management and control factors.

INVESTMENT MANAGER WEBSITE

Irish Life Investment Managers

Responsible Investing

www.ilim.com/responsible-investing

Voting Records

<https://www.ilim.com/responsible-investing/voting/>