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## **Financial Advice**

Ark Life is unable to advise you regarding your financial planning needs. This website is for information only. It is not intended to offer advice and is not to be taken as in any way offering advice. It is not an offer to sell or change any products of Ark Life. If you want advice on any product, please consult a Financial Adviser.

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## **Law**

The terms of, and use of, this website shall be governed by the laws of Ireland.

## **Data Protection**

If you are a policyholder of Ark Life Assurance Company - the data controller for any personal information you give us is Ark Life Assurance Company.

More information on the treatment of your personal information is available on the privacy page of this website. This website does provide you with a link in order to email us. If you contact us by email, we may store your name and address to facilitate communication.

We will not use this information for any further direct marketing purposes. We do not use cookies on our website for direct marketing purposes. Our website does not include links to third party web service providers, and we will not pass any personal data to third parties unless necessary to fulfil your contract, required by law, required for legitimate interest or with your consent.

We have implemented security policies, rules, and technical measures to protect the personal data that we have under our control from:

- unauthorised access
- improper use or disclosure
- unauthorised modification
- unlawful destruction or accidental loss.

All our employees and data processors, who have access to, and are associated with the processing of personal data, are obliged to respect the confidentiality of your personal data.

### **Client categorisation**

We categorise all policyholders of Ark Life Assurance Company dac as ‘consumers’ for the purposes of the Central Bank of Ireland’s Consumer Protection Code 2012 for all services and transactions. This helps us to make sure that you receive appropriate disclosure documents from us and that you are made aware of everything you need to know in a timely fashion.

### **Call Monitoring**

Ark Life Assurance Company dac may record and monitor calls between its staff and customers to ensure a consistent quality of service.

### **Products and Investments**

The value of investments may go down as well as up. You may get back less than your original investment. Equities are considered a long-term investment and are not directly comparable with a bank deposit account which can be accessed at any time with little or no penalty.

### **Promoting investor engagement**

How Ark Life manages investments on behalf of its customers;

### **Asset Managers**

Irish Life Investment Managers (ILIM) are responsible for the management of Ark Life’s investment funds (with the exception of a small number of funds self-directed by policyholders).

As part of the controls in place to monitor ILIM and their performance, Ark Life:

- defines and assesses the guidelines and benchmarks in our agreements with ILIM to make sure investment strategies meet our long-term requirements.
- receives reports from ILIM about fund performance over set time periods (three months, six months, one year, three years and five years).
- regularly reviews the performance of ILIM against our objectives and the performance of the relevant asset class in general. This will include portfolio turnover activity (how quickly assets in a fund are bought or sold) where relevant.
- follows a set process if either Ark Life or ILIM decide that they should no longer manage the assets of a fund on behalf of Ark Life. Agreements to manage a fund have no set end date, but if fund performance is below the agreed benchmark, ILIM will be monitored more closely, with the option of ending the agreement.

### **Exercising Shareholder Voting Rights**

As part of their duties ILIM will exercise voting rights as shareholders in companies where assets are invested on behalf of Ark Life.

The following link shows you ILIM’s voting records –

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

ILIM’s Voting Policy and Engagement Policy can be found at –

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

and responsible investment review at

<https://www.ilim.com/media/1728/responsible-investing-annual-review-2020.pdf>

The information contained on our website is based on our understanding of current taxation law and Revenue practice, which may be subject to future variation.