



Statement on principal adverse impacts of investment advice on sustainability factors

Regulation (EU) 2019/2088 and supplementing Regulation on sustainability-related disclosures
in the financial services sector

Financial Adviser: Allied Irish Banks p.l.c. (AIB)

Legal Entity Identifier: 3U8WV1YX2VMUHH7Z1Q21

In this document when we say 'we', 'our' or 'AIB' we are referring to Allied Irish Banks, p.l.c.

The EU Sustainable Finance Disclosure Regulation ("SFDR") requires AIB to publish a statement on whether principal adverse impacts (PAI) on sustainability factors are considered in the advice we give you. AIB considers the impact of investment advice on sustainability factors as part of the advice process for Insurance Based Investment Products (IBIPs).

This statement on PAI on sustainability factors covers the reference period from 1st January 2024 to 31st December 2024.

PAI are defined as the impacts of investment decisions and advice that result in negative effects on sustainability factors. Sustainability factors are defined as environmental, social and employee matters, respect for human rights, anti-corruption and anti-bribery matters.

Financial Advisers, such as AIB, have an option to consider the PAI of investment advice on sustainability factors in its advice processes.

During the reference period of 1st January 2024 – 31st December 2024, AIB was tied to AIB life for life and pension products.

The consideration of impacts of investment advice on sustainability factors in our advice processes is based on the information available to AIB from AIB life, including in particular, the pre-contractual and periodic disclosures which are produced for Funds falling within the scope of Article 8 or 9 of the SFDR. This categorisation applies to funds which promote environmental and /or social characteristics (Article 8) or which have sustainable investments as their objective (Article 9).

For the AIB life statement on PAI on sustainability factors covering this reference period, refer to www.saolassurance.ie/company/responsible-investing/ This statement explains AIB life's due diligence policies about the principal adverse impacts of investment decisions on sustainability factors.

The majority of funds made available to our customers through AIB life are managed by Irish Life Investment Managers (ILIM). ILIM will monitor and report on the principal adverse impacts of its investment decisions on sustainability factors. Information on ILIM's PAI investment due diligence policy is available on its website using <https://www.ilim.com/responsible-investing/sustainability-related-disclosures/> this includes a summary in relation to the policy ILIM uses to assess and report on principal adverse impacts.

Allied Irish Banks, p.l.c. is tied to AIB life for life and pensions business.

Allied Irish Banks, p.l.c is regulated by the Central Bank of Ireland.

Saol Assurance d.a.c., trading as AIB life, is regulated by the Central Bank of Ireland.

18th July 2025