

Sustainability Finance Disclosure Regulation (SFDR)

Sustainability-related information according to EU Disclosure Regulation *1)

Long-term and sustainable action, taking into account economic aspects, is a priority for the Medlife Insurance Ltd. as an insurance company of the GRAWE Group, which has almost 200 years of experience in the insurance field, this is not just a catchword - for us as a responsible company, this is a living concept.

As a provider of life insurance products, we have an obligation to our customers to generate an appropriate return and to meet our obligations in the long-term perspective. There are currently no sustainable life insurance products in our product portfolio. Sustainability risks are not yet explicitly taken into account in our investment decision-making processes and insurance consulting activities. Information on the adverse impact of our investment decisions on sustainability factors is currently being prepared. In close cooperation with the responsible parties at Group level, our goal is to accelerate our work on sustainability issues and subsequently implement them.

Our compensation policy is consistent with the inclusion of sustainability risks in that our compensation and incentive structures promote sustainable, value-based actions. A balanced mix of fixed and variable compensation is designed to avoid excessively risky operations. The components of variable compensation take into account both the achievement of annual goals and the long-term success of the company. To ensure sustainable and quality client relationships, we do not provide any incentives to intermediate products which are not in the best interest of the client.

*1) Information pursuant to Article 7 of Regulation (EU) 2020/852 and Regulation (EU) 2019/2088 of the European Parliament and of the Council of 27 November 2019 on sustainability-related Disclosure Requirements in the Financial Services Sector, ABI. L 317, 1.

No consideration of adverse impacts of investment decisions on sustainability factors *2)

In Medlife, adverse effects of investment decisions on sustainability factors are currently not taken into account due to the still incomplete data availability or insufficient data quality. Developments in this area are continuously monitored in order to identify a need for adjustment in terms of internal procedures and measures. The inclusion of adverse sustainability impacts will be strived for in the future.

*2) Disclosure pursuant to Art. 4 of Regulation (EU) 2019/2088 in conjunction with Art. 12 of Delegated Regulation (EU) 2022/1288

No consideration of adverse impacts of insurance advice on sustainability factors *3)

In the context of insurance advice, the main adverse effects of investment decisions on sustainability factors are currently not taken into account, as this is not provided for in the context of the investment policy.

*3) Disclosure pursuant to Art. 4 of Regulation (EU) 2019/2088 in conjunction with Art. 13 of Delegated Regulation (EU) 2022/1288