



# Declaration on the consideration of principal adverse impacts on sustainability factors in insurance advice in accordance with Art. 4 (5) SFDR

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**Financial market participant:**

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## Principle Adverse Impacts on Sustainability Factors

Sustainability factors include environmental issues, social issues, employee issues, respect for human rights and measures to combat corruption and bribery.

We understand the most significant adverse impacts on sustainability factors, referred to as Principal Adverse Impacts (PAI), to be those negative impacts of investment or insurance advice that may adversely affect these sustainability factors.

### 1. Declaration on the consideration of principal adverse effects on sustainability factors in insurance advice<sup>1</sup> in accordance with Art. 4 SFDR

As part of our insurance advisory services, we at Berenberg Wealth and Asset Management are restricted to the sale of third-party products.

All relevant information on the consideration of principal adverse impacts on sustainability factors is provided by the respective third-party product partner.

### 2. Change history<sup>2</sup>

01-08-2024	Publication of the document 'Consideration of sustainability risks and principal adverse impacts on sustainability factors (PAI)'. This constitutes disclosure in accordance with Article 3 and Article 4(5) of Regulation (EU) 2019/2088.
11-07-2025	Publication of the document 'Declaration on the consideration of principal adverse impacts on sustainability factors in insurance advice in accordance with Art. 4 SFDR'. This marks the first disclosure in accordance with Article 4(5) of Regulation (EU) 2019/2088 in a separate document. The original document 'Consideration of sustainability risks and principal adverse impacts on sustainability factors (PAI)' has been detached.
22-09-2025	Change of publisher address.

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<sup>1</sup> Disclosures pursuant to Article 4(5)(a) and Article 6(2) of Regulation (EU) 2019/2088 of the European Parliament and of the Council of 27 November 2019 on sustainability-related disclosures in the financial services sector and Art. 11(1) of Commission Delegated Regulation (EU) 2022/1288 of 6 April 2022 supplementing Regulation (EU) 2019/2088 of the European Parliament and of the Council with regard to regulatory technical standards.

<sup>2</sup> Disclosures pursuant to Article 4(5)(a) and Article 6(2) of Regulation (EU) 2019/2088 of the European Parliament and of the Council of 27 November 2019 on sustainability-related disclosures in the financial services sector and Art. 11(1) of Commission Delegated Regulation (EU) 2022/1288 of 6 April 2022 supplementing Regulation (EU) 2019/2088 of the European Parliament and of the Council with regard to regulatory technical standards.



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