

Sustainable Finance Disclosure Regulation

Background

The Sustainable Finance Disclosure Regulation (“SFDR”) applies to all who are:

- Insurance Brokers who provide insurance advice with regard to Insurance Based Investment Products (IBIPs)
- Investment Brokers who provide investment advice (through providers) to both retail and professional investors.

The rules apply to all financial products, including IBIPs, portfolio management, pension products and pan European Personal Pension Products (‘PEPPs’), regardless of whether they are designed as “green” products with an ESG profile.

AS MOJO Finance provides advice on IBIPs and investment, we are required to consider and factor in sustainability risks in our advisory processes, and to provide information in accordance with the SFDR, both at entity level (on our website) and at product level (at pre-contractual stage).

Sustainability factors

Therefore, in addition to financial risks, we assess relevant sustainability risks as far as this information is available in relation the products proposed/advised on. This means that we assess environmental, social or governance events/conditions that, if they occur, could have a material negative impact on the value of the investment.

As part of our research and assessment of products, the firm will examine the Product Providers literature to compare financial products and to make informed investment decisions about ESG products.

MOJO Finance will always act in the client’s best interests and keep clients informed accordingly. The consideration of sustainability risks can impact on the returns of financial products.