CONCORDE
INVESTMENTS IRELAND

Integration of Sustainability Risk into Investment Advice

CII is required to publish on its website how it integrates sustainability risk into investment advice. When we talk about Sustainability Risk mean how ESG conditions impact on the value of a client's investment and what does what is happening in the environment, impact on the value of a client's investment. In doing this CII applies the principal of proportionality i.e. taking account of the nature scale and complexity of the firm.

Concorde Investments Ireland Ltd (CII) advises on a non-independent basis, on a limited number of products and product types. Taking account its nature, scale and complexity CII may advise on product that demonstrates environment, social and governance (ESG) qualities and also on product that does not display these qualities (non-ESG).

Where a market participant (product producer) has integrated sustainability risk into its investment decisions, CII, as a financial adviser will consider this information and in turn, incorporate this into the advice to its client. CII will consider the risk/return profile of the product as a result of those sustainability risks identified and assess whether the product meets the client's needs and preferences.

CII will inform its clients by way of its suitability assessments, of the products that best meet their preferences and why.

CII has an organisational structure in place which allow it manage and monitor sustainability. The structure includes, but is not limited to, a product governance framework where the ESG qualities of product are assessed. Further CII has in place a risk management framework which considers sustainability risk and also a remuneration policy which is aligned with its risk management framework.

Where CII concludes that sustainability risks are not considered relevant then CII will disclose this to the client clearly and concisely and will provide reasons for its conclusion.

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