# SUSTAINABILITY POLICY

mawyc insurance

**Guidelines regarding sustainability risks**

In accordance with the Sustainable Finance Disclosure Regulation in the Financial Services Sector (hereinafter "SFDR"- Sustainable Finance Disclosure Regulation), mawyc insurance takes into account applicable sustainability risks in its advice concerning insurance products with an investment component, to the extent that such information is made available by the insurance company.

The SFDR defines sustainability risks as "an environmental (E), social (S) or governance (G) event or condition that, if it occurs, could cause an actual or potential material negative impact on the value of the investment."

In the context of advising on insurance products with an investment component, the remuneration policy applicable at mawyc insurance does not encourage excessive risk-taking in relation to sustainability risks.

**Adverse impacts of insurance advice on sustainability factors not considered**

The SFDR defines sustainability factors as "*environmental, social and employee matters, respect for human rights, anti-corruption and anti-bribery matters*."

Current practices within the insurance market have not yet evolved sufficiently to enable mawyc insurance to reasonably and adequately take into account the adverse impacts of investment decisions on sustainability factors.

For this reason, mawyc insurance currently does not consider the adverse impacts of investment decisions on sustainability factors in its insurance advice for insurance products with an investment component, unless the client has expressed a specific preference in this regard. In such cases, mawyc insurance will take these preferences into consideration when assessing the suitability of the relevant insurance product(s) with an investment component.

mawyc insurance will review and adjust this policy in line with further legal and practical developments within the insurance market.

In the event of any differences in interpretation and/or discrepancies between the respective translations of the applicable provisions and the original Dutch version, the Dutch text shall at all times prevail. The Dutch version shall be solely and exclusively decisive for the correct interpretation and application of these provisions.

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Version September 2025