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Sustainability Policy

The Sustainable Finance Disclosure Regulation ("SFDR"), effective March 10th 2021, was introduced by the European Commission alongside the "Taxonomy Regulation" and the "Low Carbon and Positive Impacts Benchmarks Regulation" as part of a package of legislative measures arising from the European Commission's Action Plan on Sustainable Finance.

The SFDR sets out harmonised rules on transparency and aims to include environmental, social and governance (ESG) "sustainability" considerations and risks in the decision-making process of investors and asset managers in a consistent manner across the EU financial services sector.

When providing advice, and when researching investment alternatives in preparation of that advice, we now consider the adverse impact of investment decisions on sustainability. Much of our research and assessment of products involves examining product provider literature to compare financial products, Therefore, making informed investment decisions about ESG products does rely on the veracity of product provider information and documentation.

We will gather your Sustainable Investing preferences in our Confidential Client Questionnaire and build them into our research and our recommendations, with the results set out in your Statement of Suitability. We will at all times act in the client's best interests and keep clients informed accordingly and make you aware if and when sustainability considerations impact the relative costs and/or the relative risks and/or the relative returns of investing.

As this is undoubtedly an evolving landscape, Money Smart will continue to endeavour to match our disclosures, our policies, our procedures, and of course our client needs with all best practice and regulation changes as they occur.