



I N F I B A

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## Information on the inclusion of sustainable risks

This "Information on the Inclusion of Sustainability Risks" is provided due to legal requirements, including the implementation of Regulation (EU) 2019/2088 of the European Parliament and of the Council on sustainability-related disclosure requirements in the financial services sector (SFDR, Disclosure Regulation). The promotion of environmental and social features in our investment strategy and financial instruments is not intended by this disclosure.

### Strategies for incorporating sustainability risks (Art. 3 Disclosure Regulation)

Sustainability risk is defined as an environmental, social or governance (ESG) event or condition, the occurrence of which could have a material adverse effect on the value of an investment.

INFIBA fundamentally takes sustainability principles into account in its corporate governance and investment management. As a result, sustainability aspects are systematically incorporated into the investment strategies. Despite this sustainability orientation, INFIBA has decided not to align its investment management with EU regulations for the time being, as it considers them to be too formalistic, unclear and impractical. For example, the legislative process has not yet been completed and there is no binding definition of "sustainability".

In order to avoid legal disadvantages, INFIBA therefore declares that the investment strategies and financial instruments it uses do not comply with the principles of articles 8 and 9 of the Disclosure Regulation. INFIBA will continue to monitor developments in the area of sustainability very closely and will adapt its policy in this regard at the appropriate time.

### No consideration of adverse effects of investment decisions on sustainability factors. (Art. 4 Disclosure Regulation)

Sustainability risks can have a direct impact on the value of investments by amplifying other relevant risks, such as market risk, credit and counterparty risk, liquidity risk, legal risk, reputational risk, or operational risk. Sustainability risks can, among other things, lead to a material deterioration of a company's financial profile, profitability or reputation and thus have a significant negative impact on the value of the company. Failure to consider sustainability factors in investment management may have adverse effects on the environment (e.g. climate, water, biodiversity), on social interests and employee concerns, and may also be detrimental to the fight against corruption and bribery.

### Consideration of sustainability risks in the compensation policy (Art. 5 Disclosure Regulation)

INFIBA's remuneration policy is in line with its corporate philosophy and strategy as well as its values, objectives and long-term interests. The inclusion of sustainability risks has no impact on INFIBA's remuneration policy. The remuneration policy does not incentivise the taking of excessive sustainability risks. If requested by the customer, further details on sustainability and the above information will be gladly provided.