

RESPONSIBLE INVESTING

IN ILIM



Irish Life



We believe in building a more sustainable future for us all. Investing your money in a responsible way helps make that a reality and is more likely to create and preserve long-term investment growth. We invest in companies that manage their Environmental, Social and Governance (ESG) risks better. We believe you can grow your investment fund and do good at the same time.



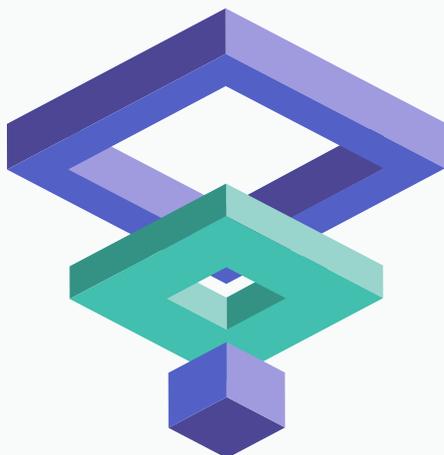
As climate change poses a significant risk to all assets, we are actively reducing our investment exposure to carbon risk, as set out by the Paris agreement.



We also target companies that can demonstrate good corporate behaviour both internally and externally e.g., with employees, in communities and with suppliers and shareholders.

ILIM INVESTMENT PHILOSOPHY

Our approach of exclusions, integration and engagement is making the difference today to deliver a better, more sustainable tomorrow.



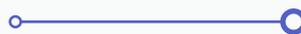
Responsible Investing

This is **what** we do



ESG Framework

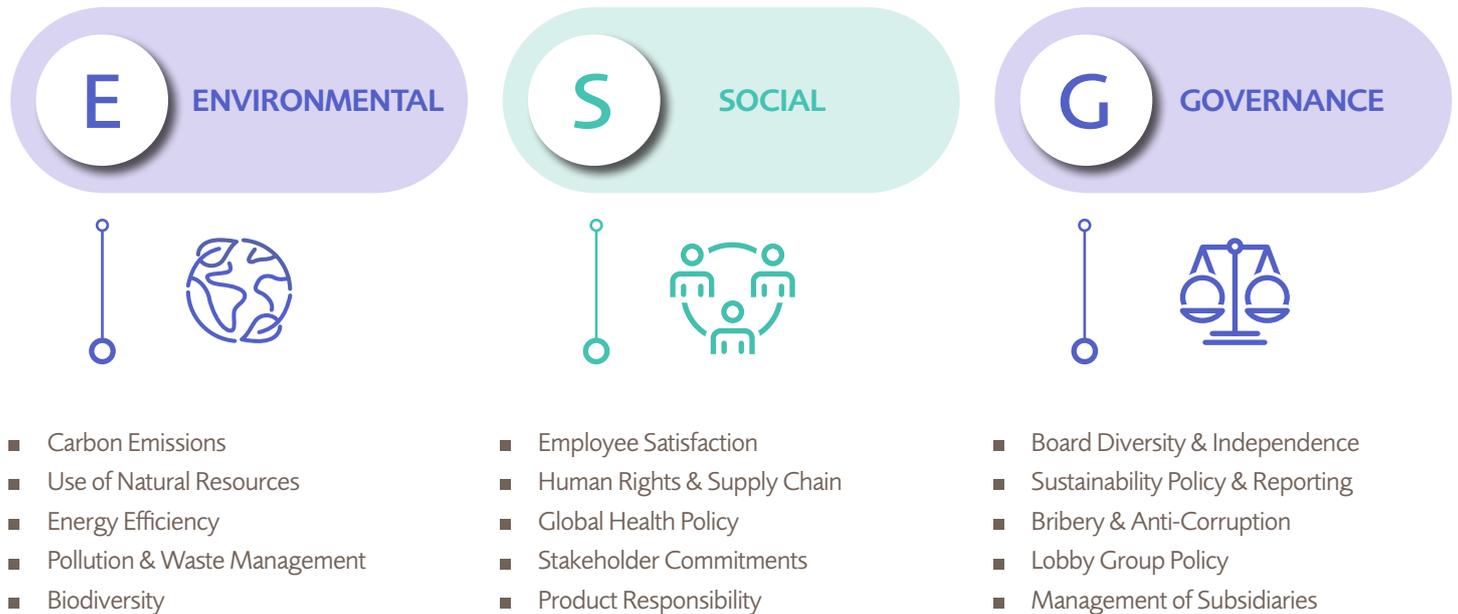
This is **how** we do it



Sustainability

This is **why** we do it

WHAT IS THE ESG FRAMEWORK?



OUR THREE-PILLAR APPROACH TO APPLYING ESG

EXCLUSIONS

Exclude companies harmful to the environmental/ social objectives of a sustainable society

Companies are excluded if their:

- products cause harm when used as intended
- production causes significant harm
- behaviour is shown to be harmful



ESG INTEGRATION

Incorporate ESG criteria as part of stock selection and the portfolio construction process

We enhance exposure if the company:

- has strong ESG credentials relative to competitors
- generates revenues from more sustainable business activities

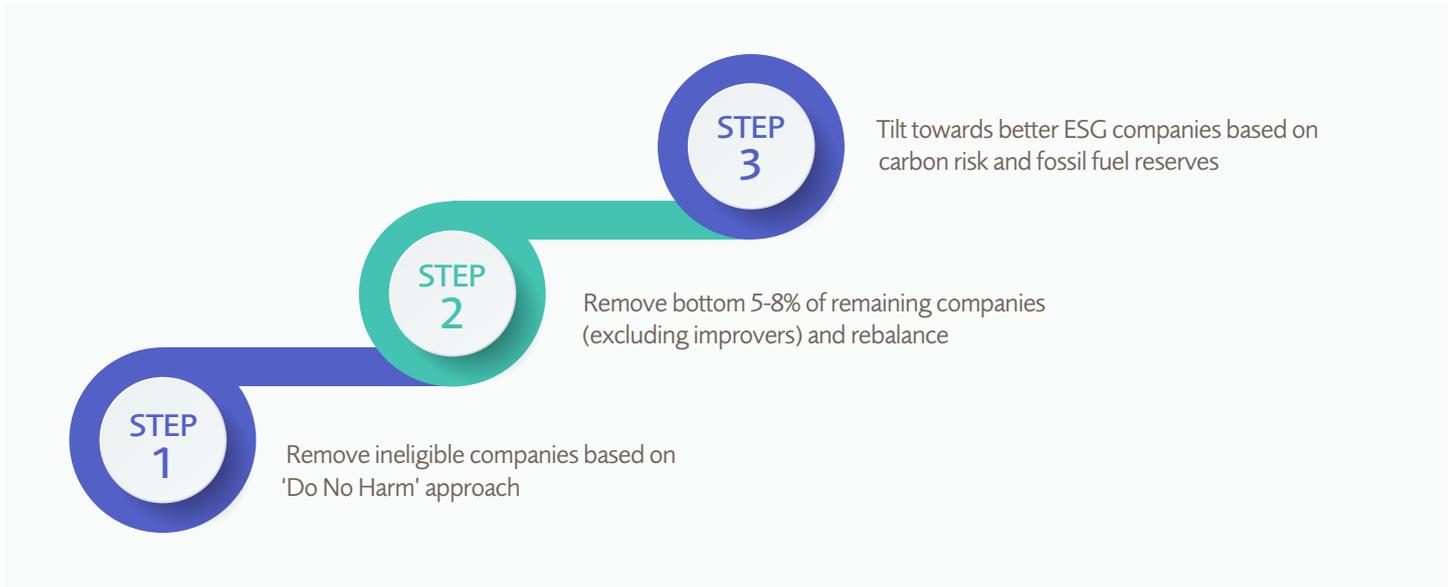
RESPONSIBLE OWNERSHIP

Encourage better standards and management processes around key ESG risks

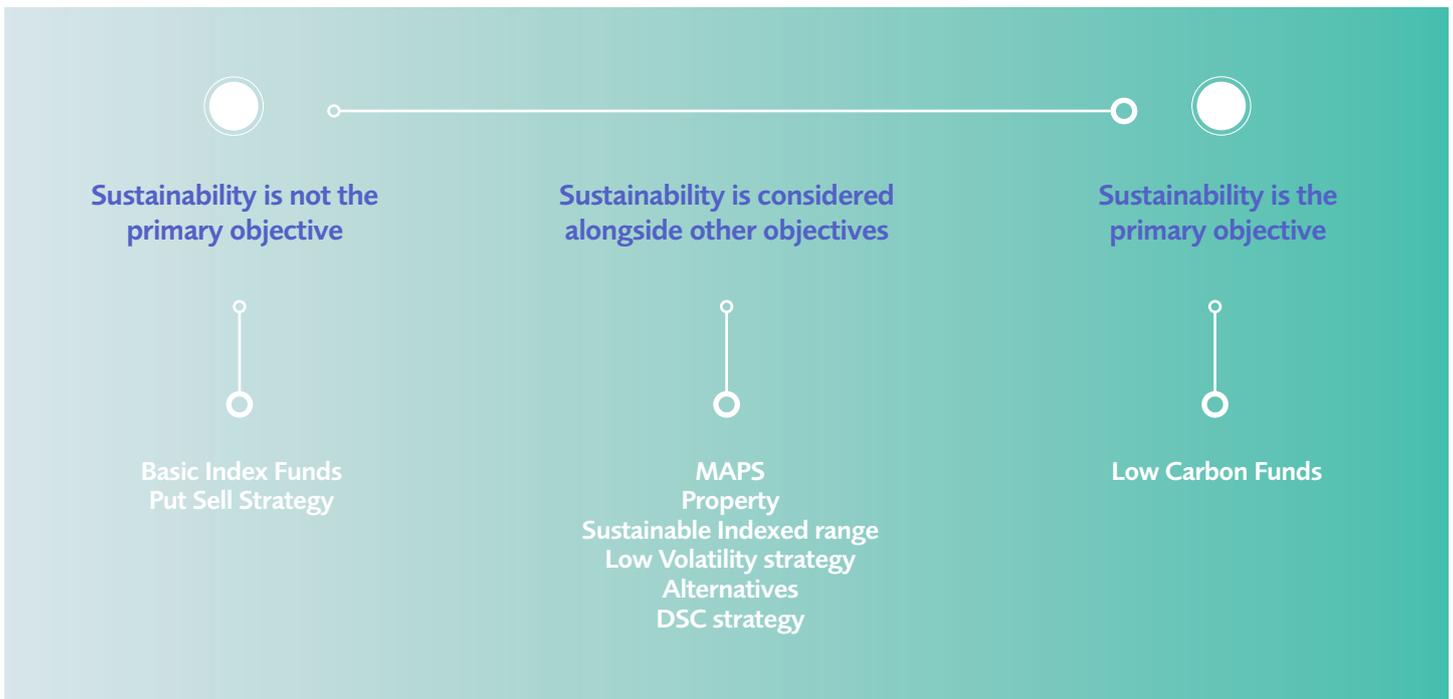
This is done via:

- shareholder voting
- constructive engagement
- advocacy of the importance of ESG factors in industry
- regulatory forums

DECIDING WHAT COMPANIES TO INCLUDE AND EXCLUDE



THE SPECTRUM OF SUSTAINABILITY FOR INVESTMENT FUNDS





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The author cannot make a personal recommendation for any person and you should seek personal investment advice as to the suitability of any investment decision or strategy to your own needs and circumstances. Any comments on specific stocks are intended as an objective, independent view in relation to that stock generally, and not in relation to its suitability to any specific person.

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