

Our strategies vor including sustainability risks

(Art. 3 Disclosure regulation)

As a company, we want to make a contribution to a more sustainable, resource-efficient economy with the aim of reducing the risks and effects of climate change in particular. In addition to observing sustainability goals in our corporate organization, we see it as our task to sensitize our customers to aspects of sustainability in the design of the business relationship with us.

Environmental conditions, social upheavals and / or poor corporate governance can have a number of negative effects on the value of our customers' investments and assets. These so-called sustainability risks can have direct effects on the asset, financial and earnings position and also on the reputation of the investment properties. Since such risks cannot ultimately be completely ruled out, we have developed specific strategies for the financial services we offer in order to be able to identify and limit sustainability risks.

In order to limit sustainability risks, we try to identify and, if possible, exclude investments in companies that have an increased risk potential. With specific exclusion criteria, we see ourselves in a position to base investment decisions on environmental, social or company-related values. For this purpose, we generally use valuation methods that are recognized in the market.

The identification of suitable investments can consist in the fact that we invest (or advice to do so) in investment funds of which the investment policy is already equipped with a suitable and recognized sustainability filter to reduce sustainability risks. The identification of suitable investments to limit sustainability risks can also consist in using recognized rating agencies for product selection in asset management (or investment advice). The specific details result from the individual agreements.

Sustainability criteria are taken into account (without aiming for a dedicated sustainability target) as part of the "Green Strategy" investment strategy. Consideration is based on the information provided by the providers on their sustainability, but also on other publicly available information.

However, due to the fact that the information provided by the providers is currently still rudimentary and will only be available in the future, it can sometimes only be taken into account to a limited extent. Here, we conduct our own research and ask for the specific exclusion and/or positive criteria of the strategy. We explain the criteria in detail at: <https://i-c-m.de/green/>