Finanz2Go

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Transparency regulation

Past performance is not a reliable indicator of future performance. The value of an investment and the income derived from it are not guaranteed and may fall as well as rise and investors may get back less than the amount originally invested.

General information

Information on the inclusion of sustainability risks in advisory activities (Art. 3, 4, 5 TVO)

We currently do not pursue an independent sustainability strategy.Sustainable insurance and investment products are offered and brokered by us.When selecting insurance companies and insurance products, as well as investment companies and investment products, we only take into account the information provided by the insurance and investment companies.
In some cases, this information is not yet available in full from every insurer and investment company.

We are therefore not responsible for their accuracy.The respective insurer and investment company provide information on the respective consideration of sustainability risks in investment decisions in their pre-contractual information.

At present, the technical regulatory standards of the European supervisory authorities as well as information from the insurance and investment companies are still missing in order to be able to examine in detail which adverse effects on sustainability factors exist and how these can be included in the advice.

Due to the currently limited information provided by the insurance and investment companies, these aspects are currently not taken into account in the advice as standard.When providing advice, we consider the most important adverse effects on sustainability factors as far as possible. The consideration is based on the information provided by the insurance and investment companies on their products.

We monitor further developments and will develop our own sustainability strategy in due course, in particular taking into account adverse impacts on sustainability factors as standard when providing advice.
Our remuneration for brokering insurance and investment products does not differ depending on whether the recommended product takes sustainability risks into account or not.

The remuneration of our employees or sub-brokers does not differ depending on whether the recommended product takes sustainability risks into account or not.

What are sustainability risks?

Sustainability risks (so-called ESG risks) are events or conditions from the three areas of environment, social affairs and governance, the occurrence of which could have a negative impact on the value of the investment. These risks can affect individual companies as well as entire industries or regions.

Examples of sustainability risks

Environment: As a result of climate change, increased occurrence of extreme weather events could pose a risk. This risk is also called physical risk.
An example of this would be an extreme dry period in a certain region. This could cause levels of transport routes such as rivers to drop to such an extent that the transport of goods could be impaired.

Social: In the social sphere, risks could arise, for example, from non-compliance with labour law standards or health protection.

Corporate governance: Examples of risks in the area of governance include non-compliance with tax honesty or corruption in companies.

Fabian Beining

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