

TIMC Ltd t/a iQ Financial confirms the following in relation to the EU Sustainable Finance Disclosure Regulations.

- TIMC Ltd t/a iQ Financial does not take into account sustainability risks when recommending financial products to our clients. Sustainability risks means an environmental, social or governance event or condition that, if it occurs, could cause an actual or a potential material negative impact on the value of the investment.
- We do not believe that robust independent review and oversight of these investment factors exist at this time. It is not yet clear what constitutes high standards in the policies and approach of businesses in the Environmental, Social and Governance areas.
- TIMC Ltd t/a iQ Financial seek to provide the most appropriate investment solutions from a small number of ethical, professional, and evidence-based fund managers.
- As part of our research and assessment of products, TIMC Ltd t/a iQ Financial will engage independent investment consultants to review funds and product options available. The firm will examine the Product Providers literature to compare financial products and to make informed investment decisions. The firm will at all times act in the client's best interests and keep clients informed accordingly.
- We will review our position regarding Sustainability factors, the definition of same, the historical research that may be made available in this area, and the potential impact on returns that research may bring to light, on a yearly basis. We will next review our position in this area in May 2025.