

Statement on Sustainability Risks, Principal Adverse Impacts and Remuneration Policy

Altius Insurance Ltd ('the Company') is obliged by Regulation EU 2022/1288 to inform you about its Policy regarding Sustainability Risks, the Principal Adverse Impacts and the Remuneration Policy in the Investment Decision-Making Process of investment related products such as the unit-linked policies.

A. Sustainability Risks

The Company does not currently incorporate any considerations in respect of sustainability risks in its Investment Decision-Making Process. Therefore, it is in the process of evaluating and reforming its Investment Policy with the aim of enhancing its investment Decision-Making Process by embedding considerations of sustainability related risks. Also, the Company has appointed an external asset manager with the responsibility of managing its assets, who has published an ESG Integration Framework that is available in the in the Company's website. Nevertheless, the framework does not take into consideration the EU criteria related to environmentally sustainable economic activities.

B. Principal Adverse Impacts (PAI)

The Company does not currently consider Principal Adverse Impacts in its investment Decision-Making Process. The Company examined the possibility of incorporating those implications in the products investment decision making. However, considering the current challenges on the availability collecting the required data, the Company decided to exclude the Principal Adverse Impacts. The Company is constantly assessing its processes with the aim to obtain the capability required in order to produce the Regulation (EU) 2022/1288 required disclosures for the Principal Adverse Impact Indicators.

C. Remuneration Policy

Currently, the Company's Remuneration Policy has not yet been adjusted to be consistent with the integration of sustainability risks. Consequently, the Company is currently in the process of evaluating and reviewing its Remuneration Policy and is aiming to enhance it with the incorporation of the aforementioned integration.