



Your Planet, Your Future

A report by Amundi Ireland, 2023

Confidence
must be earned

Amundi
ASSET MANAGEMENT

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Chief Executive Officer,
Amundi Ireland

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Amundi Ireland at a glance



Part of the Amundi group, Europe's leading asset manager with **€1.895 trillion** in assets under management¹



Amundi is a pioneer in responsible investing with **€769 billion** in responsible investment assets under management¹



350+ staff in Ireland, including investment professional, research and sales staff



€47 billion in investment assets under management¹



Established in 1998, Ireland is one of six global investment hubs for the Group, with a strong focus on ESG integration



Ireland is a centre of excellence for **Amundi Technology** in areas of pre-sales, client onboarding, business transformation and professional services

¹ Amundi data at the end of September 2022

Welcome

Welcome to “Your Planet, Your Future”, Amundi Ireland’s second annual report into the attitudes of Irish people towards environmental, social and governance issues.

High inflation and the increased cost of living are making it more difficult for many people to pay their basic living expenses. It’s also affecting their investments and their attitudes towards financial institutions.

The survey findings show us that Irish people believe the investment industry needs to do more to highlight the benefits of investing in responsible companies that do not sacrifice the planet for profits.

Amundi’s role is more than just financing the world today. We want to play our part in the transition towards a more sustainable, low carbon and inclusive economy.

We have recently committed to supporting the global objective of carbon neutrality by 2050. To this end, we have set concrete decarbonisation objectives to achieve by 2025 at both operational and investment level. We are also committed to expanding our ESG and responsible-investment solutions for all types of clients.

We hope this report provides valuable insight into the views of Irish people and we believe it will help inform their decisions and ours over the coming years.

David Harte,
*Chief Executive Officer,
Amundi Ireland*



Executive Summary

Our second annual survey was commissioned in 2022 so that we could learn more about the Irish population's attitudes towards their finances and how those attitudes interlink with people's concerns over wider environmental, social and governance (ESG) issues.

At a time when the increasing cost of living is impacting the finances of many across Ireland, we also wanted to understand how this may be affecting people's ability – and their willingness – to consider responsible investing. We have referred to survey data from 2021 to discover if there have been any changes in consumer attitudes and behaviours as the geopolitical landscape of Europe adjusts to the conflict in Ukraine, rising inflation and increasing interest rates.

The 2022 survey revealed that the majority of Irish savers remain concerned about the state of the planet. Despite the financial headwinds, it is encouraging that many have stepped up their efforts to invest more sustainably and increase the positive impact that their savings can have on the environment, but they believe that world leaders, governments and businesses still need to take more responsibility.

In terms of their finances, people's savings and investments have inevitably been affected by the rising cost of living. We were, therefore, particularly encouraged to see that people's long-term intentions to invest in more responsible companies remain, even if their ability to do so has been impacted by more immediate needs.

Among the headline findings are that:

97%



are concerned about the current cost-of-living crisis

54%

4%

of people with a financial adviser would like to talk to them about responsible investing

86%

2%

think that world leaders need to ensure that companies are operating in a way that protects the environment

48%



would like to increase their investments or pensions in the coming year

69%

2%

believe that individuals need to make immediate changes to their lifestyle in order to minimise their environmental impact

△ Indicates difference vs. 2021

◇ Question posed in 2022 only, therefore no comparison with 2021

Methodology

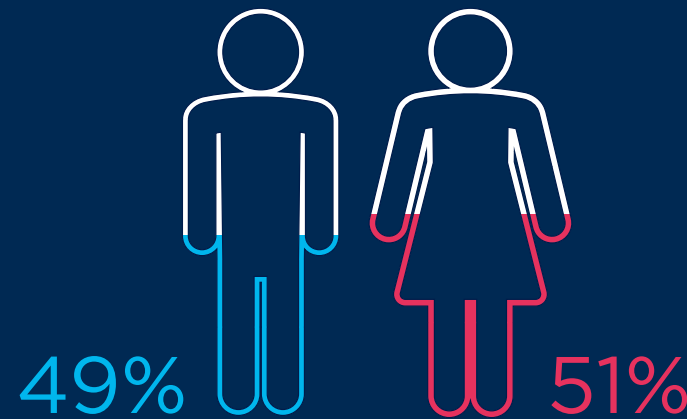
The 2022 survey was carried out by market research and polling company RED C Research on behalf of Amundi Ireland. A total of 1,028 Irish adults over the age of 18 completed an online questionnaire from 14-18 October 2022.

RED C used its online omnibus, the RED Line, which is conducted via its panel of more than 45,000 members. This enabled RED C to draw on a representative sample of the adult Irish population.

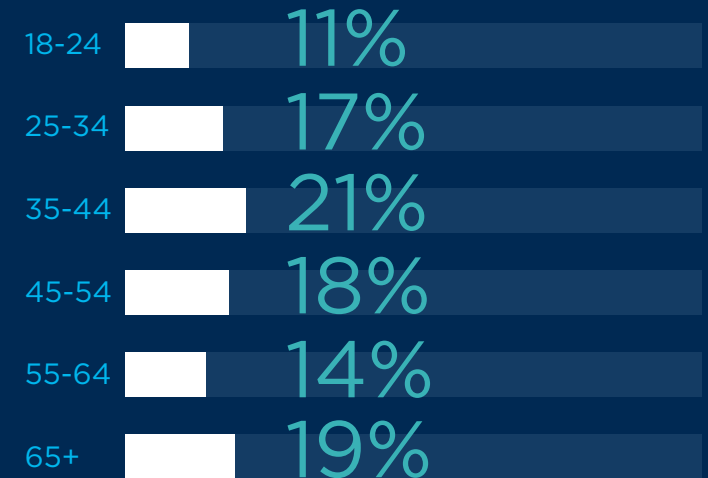
Quota controls and interlocking quotas were used. The data gathered was weighted across gender, age, region, social classification and level of education to ensure we had a nationally representative sample based on the latest projections from the Central Statistics Office.

The composition of the sample was as follows:

Gender



Age



Socio-economic Background



ABC1 44% (this includes managerial, professional and administrative staff)



C2DE 50% (this includes skilled and unskilled manual workers)



F 6% (this includes agricultural labour)

Region

Connacht, Donegal, Monaghan & Cavan

17%

Munster

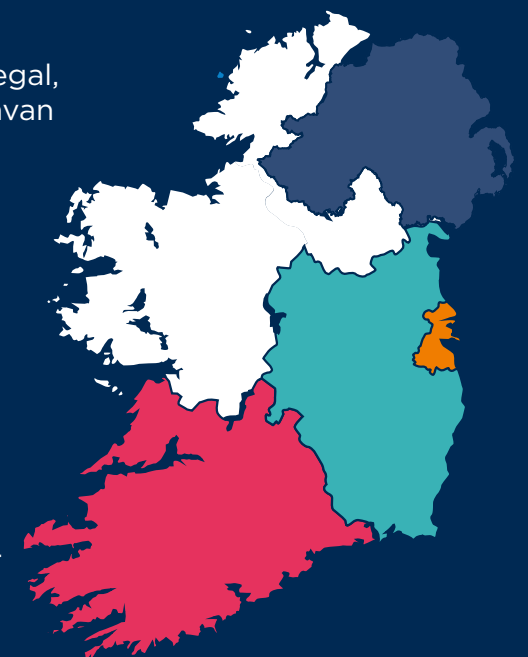
27%

Dublin

29%

Rest of Leinster

27%



Education level



Up to

second level

50%

Third level

50%



K Key findings within the chapter

97%

are concerned about the cost-of-living crisis

74%

of people aged 25-34 are worried about their job security

50%

of people aged 45-64 are very concerned that they won't be able to maintain their standard of living in retirement



1. Setting the scene: the world we live in

> Money matters | > The role of wider society | > The brands we admire



Chapter 1: Setting the scene: Money matters ([See appendix Q5, Q6, Q7, Q8, Q9](#))

Money matters

What are people doing with their savings, investments and pensions?

During the pandemic, Irish household savings increased because people were spending less while they were confined to their homes. However, the conflict in Ukraine has caused supply-chain problems that have pushed up the price of food and energy. This was reflected in the survey, with 97% of people concerned about how the rise in inflation is causing a cost-of-living crisis, and 98% of them worried about their energy bills.

This time last year, research conducted by Red C² showed that a third of Irish people were finding it hard to cover their basic living expenses, but this has now risen to 48%. Nearly half (46%) of all those surveyed for our report felt that the rise in inflation would force them to cut their spending on certain products.

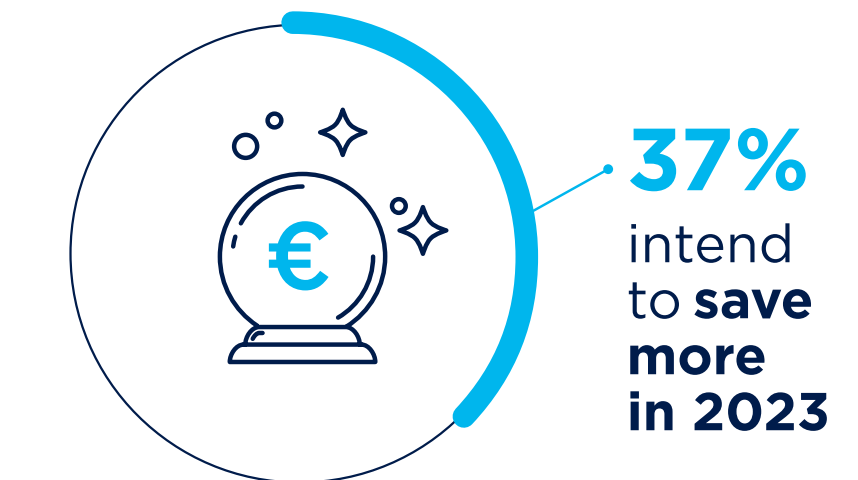
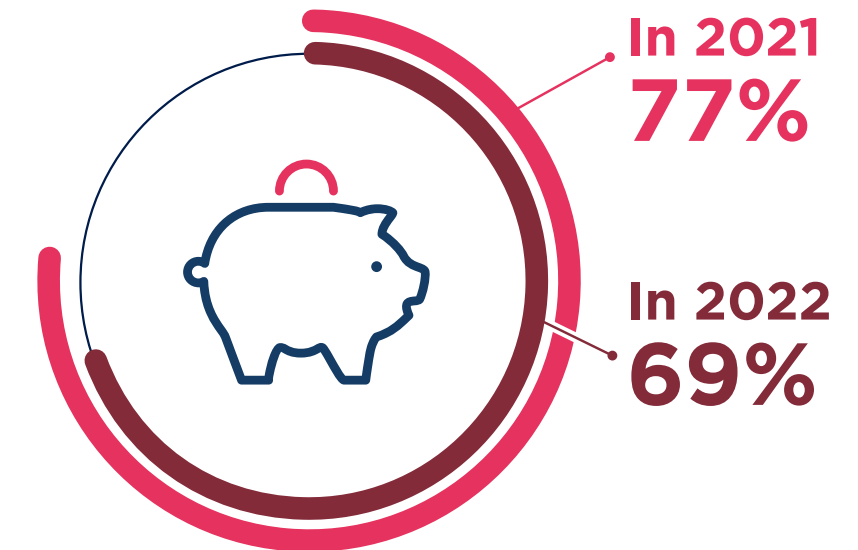
With inflation remaining high and growth predicted to be only around 3.8% in 2023³, the Irish population has a negative outlook and nearly three quarters (74%) are expecting the Irish economy to deteriorate over the next six months². The cost-of-living crisis has already affected their savings: In 2021, 77% of

respondents had savings (post office, savings account, lump sum in a current account) but in 2022, only 69% said they had savings. However, it's encouraging to note that 37% of people surveyed intend to save more in 2023.

There was a discrepancy between the number of women (4%) and men (15%) who invest in stocks and shares. Investment overall remains low, with only around a fifth of all those aged up to 54 having any investments at all (stocks/shares, investment funds or rental property).

Almost everyone surveyed was concerned that the cost-of-living crisis might be the precursor for a global recession. This has prompted nearly three quarters (74%) of those aged 25-34 to fear for their jobs. It was surprising to note that more than a third of those aged over 65 were also worried about job security, which suggests that many older people are thinking about having to work for longer. Indeed, half of all people aged 45-64 were very concerned that they wouldn't be able to maintain their standard of living in retirement.

The number of people with savings has fallen

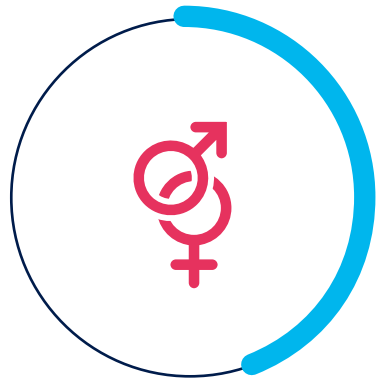


² Source : <https://redcresearch.ie/consumer-mood-monitor-october-22-confidence-in-the-economy-remains-at-historic-low-point/>

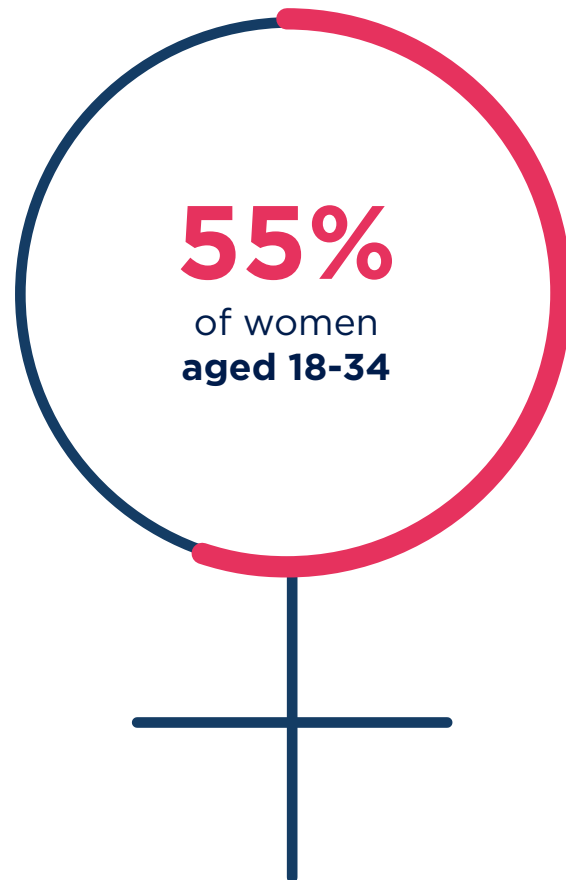
³ Source: https://read.oecd-ilibrary.org/economics/oecd-economic-surveys-ireland-2022_46a6ea85-en#page1

Chapter 1: Setting the scene: The role of wider society [\(See appendix Q2, Q11\)](#)

People supporting sustainable brands



44%
of male
and female
savers overall



55%
of women
aged 18-34

The role of wider society

Are we prepared to pay more for goods and services that are produced sustainably?

The most recent survey highlighted that 44% of Irish people would be willing to pay more for a particular brand's goods and services if they believed the products were sustainable and the brand was socially responsible.

The highest earners – those with an income above €100,000 – were the most likely to pay more for responsibly produced goods (62%). A third (31%) of the low-income families (up to €20,000) were also prepared to pay more for products from companies with solid ESG credentials.

Consumer sentiment may be generally lower than last year but, even against this backdrop, students (50%) and the unemployed (47%) are willing to sacrifice some of their finances to help the planet. Women aged 18-34 are also particularly conscious of trying to support sustainable companies (55%). This demographic of Irish savers clearly places greater emphasis on sustainability given that, overall, 44% of male and female savers in this year's survey said they would prioritise sustainable brands.

People's willingness to spend on sustainable products was broadly consistent regardless of where they live. Those in Dublin (46%), other towns and cities (45%) and rural areas (43%) all intended to back responsible companies, although around a quarter of respondents said they were unlikely to spend more on sustainable brands. It's very promising to see that, despite the pressures on household budgets, nearly twice as many people are prepared to pay for sustainable goods than those who are not.

It's also reassuring to find that 53% of respondents believe it's important to invest in companies that prioritise the environment. This shows there is an appetite to back organisations that produce goods and services more sustainably.

Chapter 1: Setting the scene: The brands we admire [\(See appendix Q1\)](#)

The brands we admire

Which companies and brands do we associate with sustainability and environmental awareness?

Many companies promote themselves as being more responsible when it comes to sourcing raw materials, using greener energy and cutting down on single-use plastics. However, as our survey reveals, there is no guarantee that the public will recognise these efforts.

For the second year running, the supermarket chains were the big winners in terms of Irish people's perceptions. Of all those surveyed,

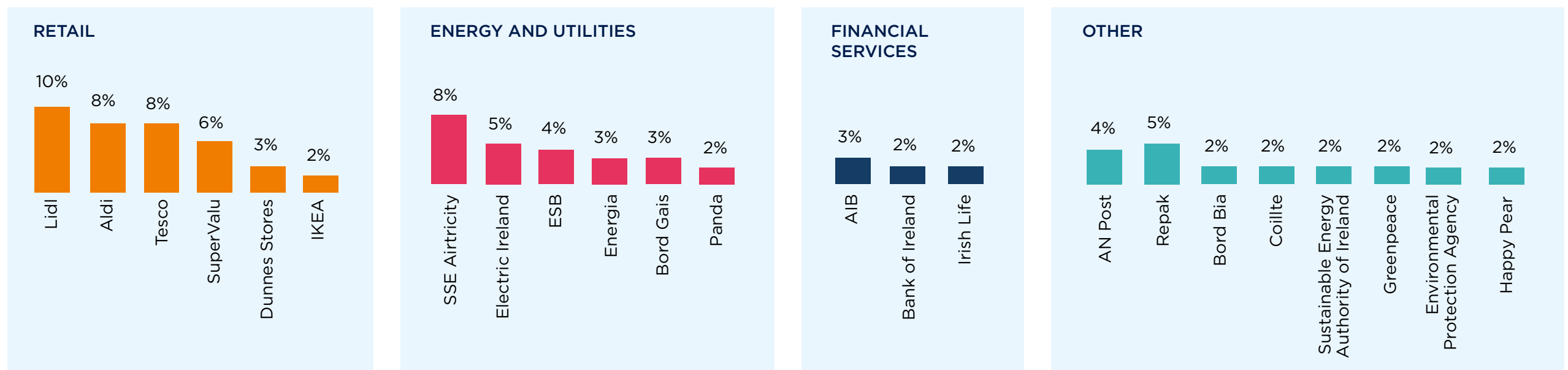
10% associated Lidl with being a company that prioritised sustainability, closely followed by Tesco and Aldi (8%). Their continuing support for local farmers seems to have made an impression on consumers, although the figures have remained stable since last year.

With the conflict in Ukraine disrupting energy supplies, there was widespread attention on the energy companies in 2022. SSE Airtricity was the brand most people associate with social

responsibility (8%) but the survey indicated that Electric Ireland fell from 8% in 2021 to 5% in 2022. Of those surveyed, 3-4% believed that Energia, Bord Gais and ESB were leaders in terms of sustainability.

While financial institutions weren't as widely recognised as retail outlets, Irish Life joins AIB and the Bank of Ireland on the list of recognised sustainable organisations this year (2%).

What companies or brands in Ireland do you associate with being sustainable or responsible to the planet and people?





Key findings
within the chapter

81%
of those aged 18-24
are worried about
global warming

71%
are concerned
about poverty

67%
are worried about
the impact of plastic
on life in our oceans



2. The challenges we face: what role can we play?

> Global concerns | > Me, us and them

Chapter 2: Setting the scene: Global concerns [\(See appendix Q3\)](#)

RURAL and **URBAN** areas had broadly the same concerns:

71%

Poverty

68%

The impact of plastic on ocean life

69%

Global warming

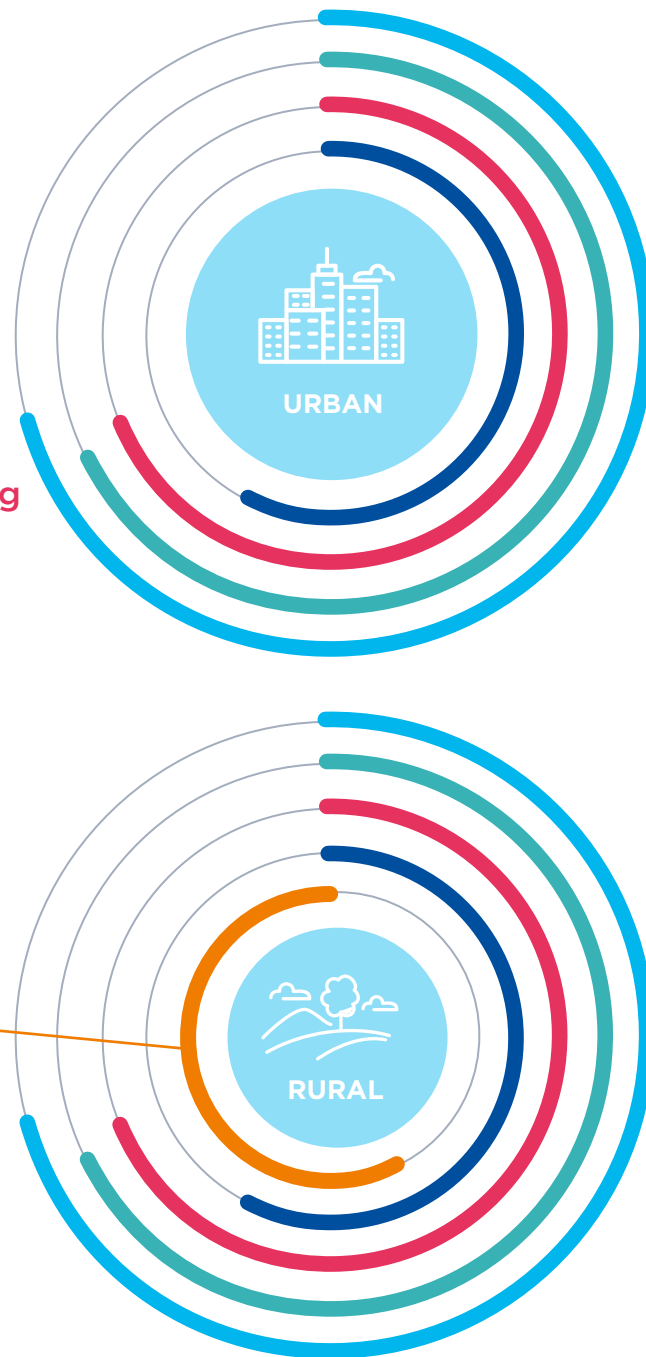
58%

Social inequalities, discrimination and racism

RURAL areas were also worried about:

54%

Management of water/natural resources



Global concerns

What are our attitudes to the environment, the way companies are run and the legacy we'll leave behind?

The state of the planet remains a priority for most Irish people. The last eight years have been the eight warmest on record and natural disasters are becoming more frequent and more acute⁴. In 2022, we saw devastating floods in Pakistan, sweltering heat and wildfires across countries in Europe and North America, and deadly typhoons in Japan and the Philippines. Dublin recorded its highest-ever temperature in July (33°C) and there was flooding across the UK in November.

In this year's survey, poverty has overtaken both global warming and the impact of plastic on our oceans to become the biggest issue facing respondents, with 74% of women and 68% of men listing poverty as an area they were concerned about (up from 70% and 62% respectively last year). Women were also more worried than men (70% vs. 65%) about the impact of plastic in the oceans.

Those living in urban areas were most worried about poverty (71%), global warming (69%), the impact of plastic on ocean life (68%), and social inequalities, discrimination and racism (58%). Those in rural areas had broadly the

same concerns, but they were also worried about the management of water and other natural resources (54%).

Attitudes towards the way bigger companies approach environmental issues remained largely unchanged. According to the 2021 survey, 57% of respondents overall said they were concerned about the management of natural resources, and 53% of people listed this as an issue in 2022.

Just over three quarters of all those surveyed (77%) said they were worried about the state of the planet they were passing on to future generations, which is up from last year (76%).

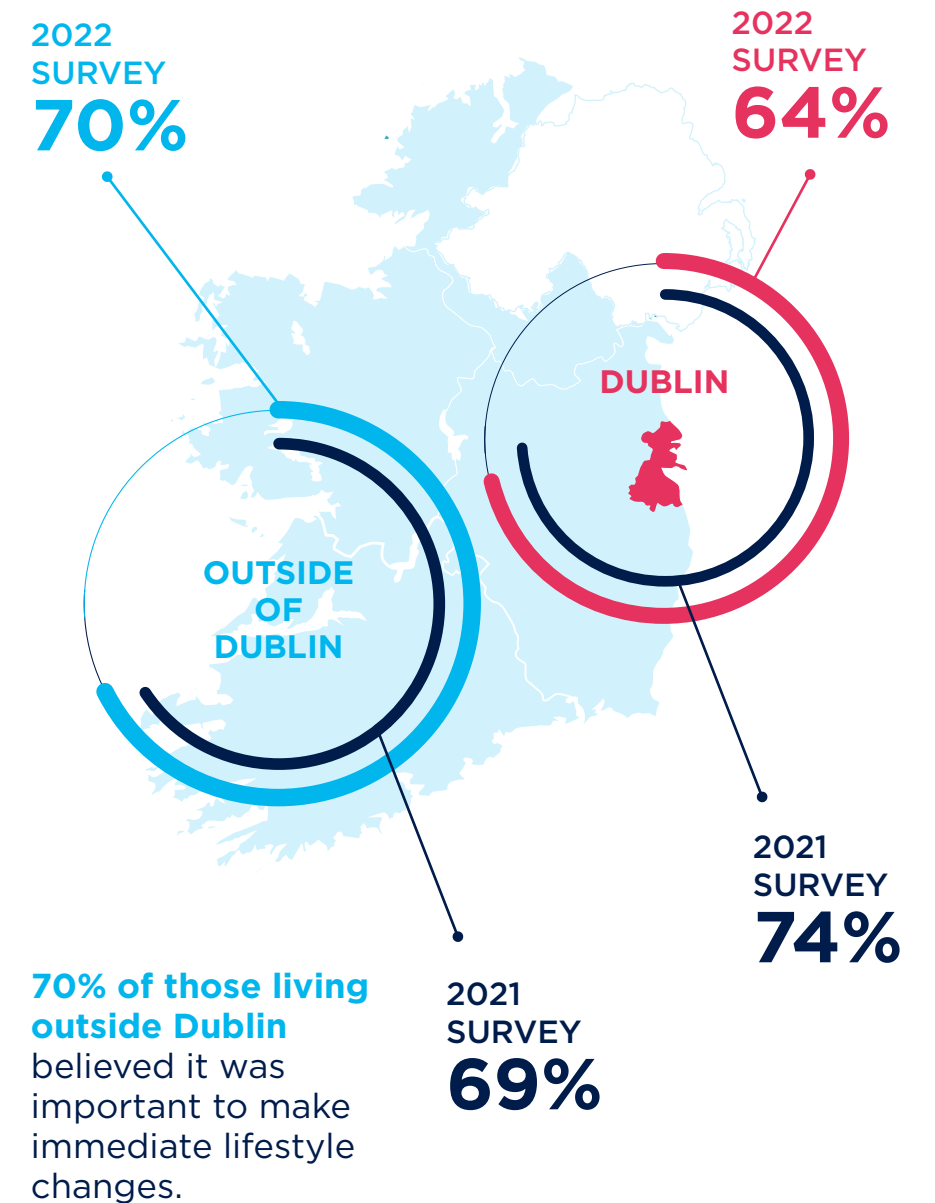
It's interesting to note that those aged 18-24 have strong views on a number of issues, with 81% being very worried about global warming. This age group was also deeply concerned about social inequalities, discrimination and racism (68%), wellbeing at work (43%), and the governance of companies (40%). Wellbeing at work was also a priority for 53% of those aged 25-34, a big increase from the 44% who listed this as an area of concern last year.

⁴ Source: <https://public.wmo.int/en/media/press-release/eight-warmest-years-record-witness-uptake-climate-change-impacts>

Me, us and them

Who should take responsibility for protecting the Earth? Individuals, businesses or governments?

Percentage of people surveyed who felt that making lifestyle changes would benefit the environment





Key findings
within the chapter

87%
haven't heard of
the term ESG

53%
believe it's important
to invest in products
that improve the planet

29%
believe they would
be helping the
planet more by
making responsible
investments than by
living more sustainably

3. The world of investment: have our views changed?

- > What do we know about the E, the S and the G? | > Doing the right thing |
- > Where do our priorities lie? | > Investment intentions

Chapter 3: The world of investment: What do we know about the E, the S and the G? [\(See appendix Q13\)](#)

What do we know about the E, the S and the G?

How do people feel about companies adopting environmental, social and governance programmes?

ESG is the acronym for Environmental, Social and Governance. ESG analysis (or scoring) is used in investing terms to assess a company's attitude towards E, S and G criteria. ESG investing refers to investments that will take financial and ESG factors into account at the same time.

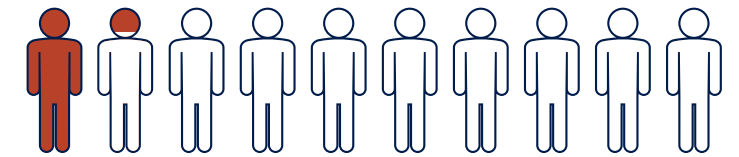
However, it seems as if the acronym hasn't quite entered the wider consciousness, with only 13% of people surveyed having heard of ESG in 2022 (up from 11% in 2021). Having said that, 23% of those aged 18-29 had heard of the term in 2022, which is up from 19% in 2021.

There were large discrepancies by social class, with 16% of those defined as ABC1 versus just 9% of those classed as C2DE having heard of ESG. People who were in full-time employment were twice as likely to have heard of the term than those who were full-time students (16% vs 8%).

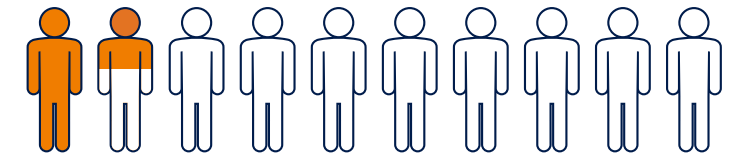
Of those on the lowest incomes, only 8% were familiar with ESG, compared with 39% of those earning more than €100,000. Indeed, of those with investments of any kind, 28% had heard of ESG, while 26% of people who had rental properties were also familiar with the term.

Percentage of people who had heard of the term ESG

11%
2021

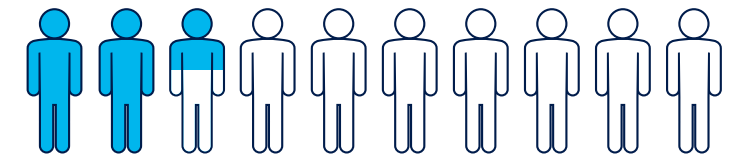


13%
2022



In 2022,
23%

of those aged 18-29 (up from 19% in 2021)

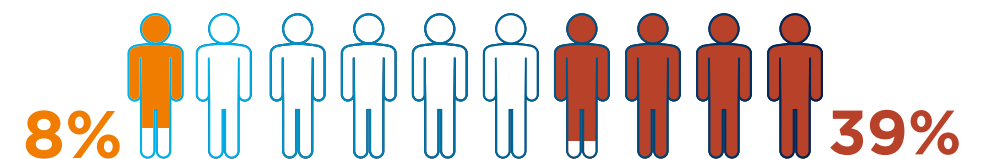


Percentage of people who had heard of the term ESG relative to income

LOW INCOME

€100K

HIGH INCOME



Chapter 3: The world of investment: Doing the right thing [\(See appendix Q11, Q14\)](#)

Doing the right thing

What do we know about responsible investing?

For the financial community, responsible investing is about seeking financial performance and benefitting social and environmental factors at the same time, but the majority of Irish savers (54%) view it as being more careful with their money. Indeed, just 29% felt that they would be helping the planet more by making responsible investments than if they lived more sustainably. There was a marked gender difference here: 34% of men believed that responsible investing was more important than living more sustainably, but only 24% of women agreed.

There was a slight change in the attitudes of people surveyed in 2021 and 2022. The most recent survey showed that 63% of respondents felt it was important to prioritise returns on their investments, which represents a 1% fall from the previous survey. More than half (53%) felt that their investments should benefit the planet.

Half (50%) of respondents believed that financial institutions offering responsible-investing products were leading the way in terms of improving people and the planet.



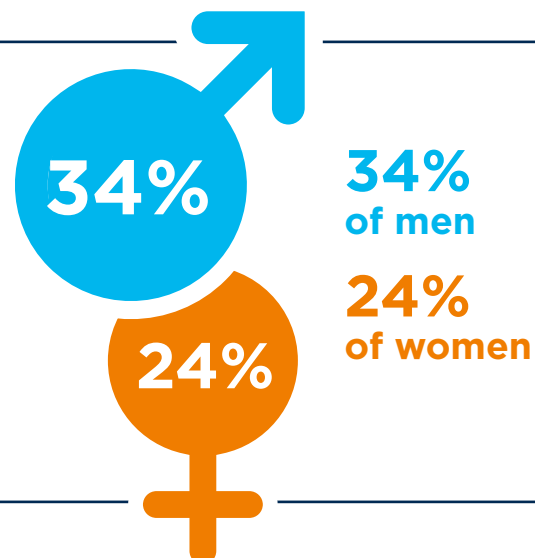
54%
OF IRISH
SAVERS
believe
**responsible
investing means
being more
careful with
their money**

29%

felt that they would be **helping the planet more by making responsible investments** than if they lived more sustainably.



Gender difference among respondents who thought **responsible investing was more important than living more sustainably**



Chapter 3: The world of investment: Where do our priorities lie? [\(See appendix Q11, Q12\)](#)

Where do our priorities lie?

Are consumers more concerned about making profits or saving the planet?

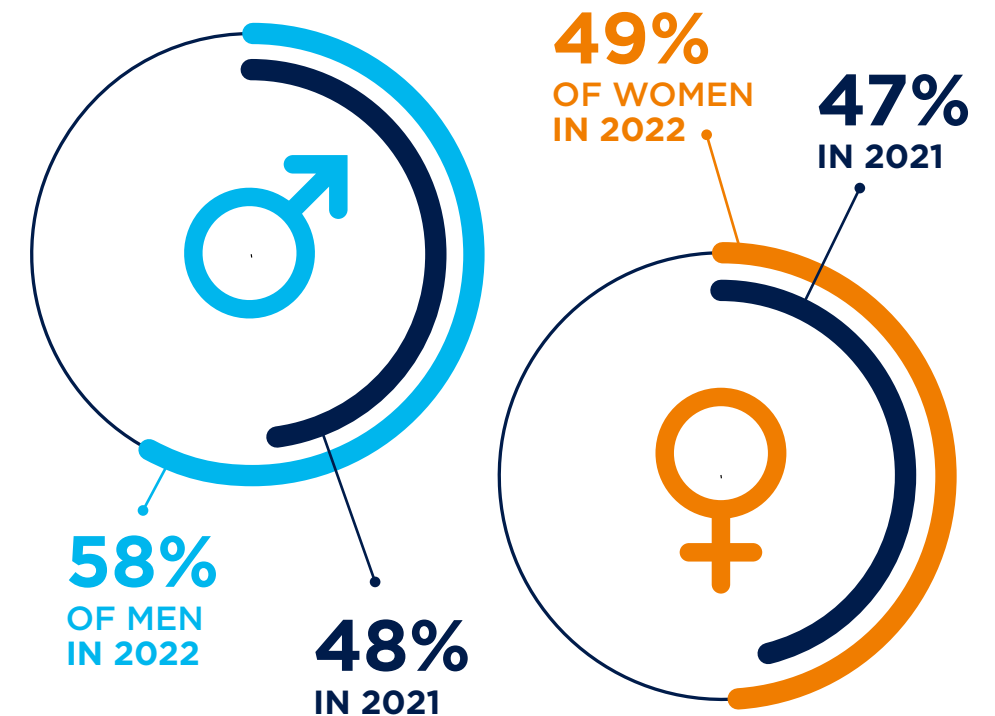
With the rising cost of living affecting people's finances, and concerns among Irish people about the economic outlook, it is promising to discover that the percentage of people who are willing to translate their intentions into action has increased, with 58% of men and 49% of women supporting investing in financial products that help to improve the planet (up from 48% and 47% respectively in 2021).

For people with savings and pensions, 41% felt it was important to invest in environmentally aware organisations, and this rose to 53% for people who owned rental properties.

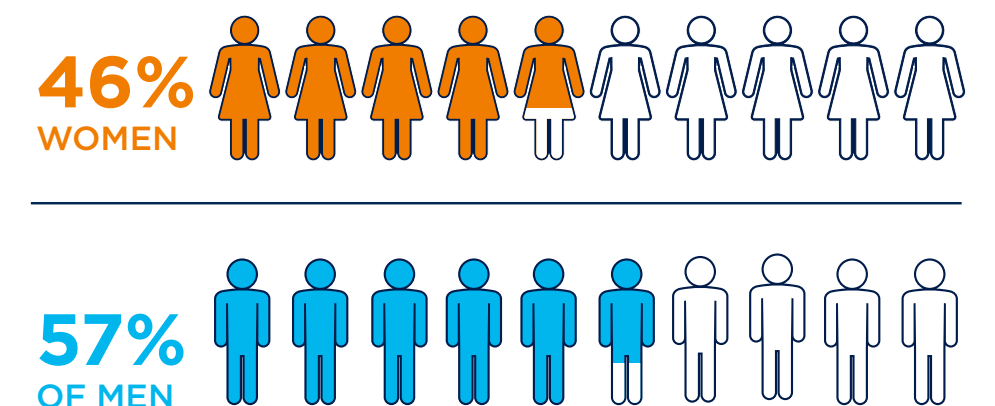
This year, people are marginally less interested overall in investing in products that seek to generate the highest possible returns (63% in 2022 vs. 64% in 2021), which suggests they may have a slightly more defensive mindset in uncertain times. Although 51% of those surveyed felt that maximising their return was an important consideration, the findings are split by gender, with many more men (57%) than women (46%) prioritising returns.

Interestingly, people aged 25-34 and those working full time placed the greatest emphasis on maximising returns (both 60%). Three quarters (75%) of the highest earners (€100,000+) prioritised returns, as did 80% of those who already had some form of investment.

Supporting financial products that prioritise improving the planet by gender



Supporting financial products that prioritise profits by gender



Chapter 3: The world of investment: Investment intentions [\(See appendix Q7, Q8\)](#)

Investment intentions

Where are we investing now and will this change over the coming year?

Most of those surveyed are concerned that the coming year will bring more financial hardship and 84% are worried that they won't be able to maintain their standard of living into retirement. Nearly three quarters (71%) of those aged 18-29 are worried about their jobs. It's therefore understandable that many of those surveyed would like to save money in the next 12 months.

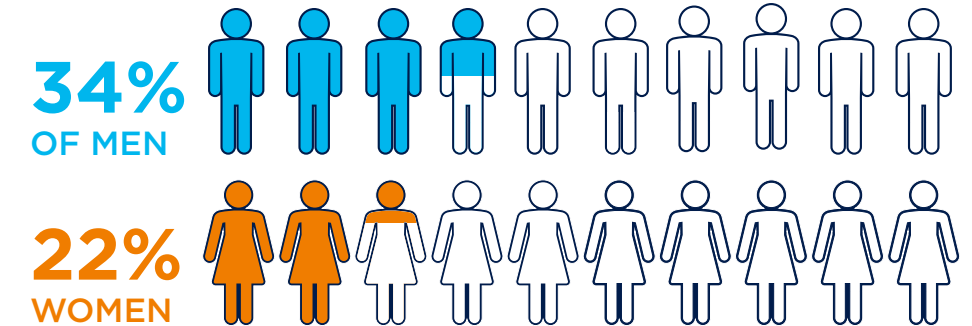
According to the most recent survey, 28% of people said they had saved more, 22% had invested more and 16% had increased their pensions. The biggest investors in each area were young men aged 18-34, 48% of whom increased their savings; 37% of whom invested more; and 40% of whom upped their pension contributions. For women aged over 55, the figures were much lower: only 13% increased their savings, 6% invested more and 5% upped their pension.

Many Irish savers had positive intentions for the coming year: 37% said they would like to save more, 29% would try to invest more and 19% would increase their pension. Younger men (aged 18-34) again intended to save (58%), invest (53%) and increase their pension (46%). The highest earners (59%), those living in Dublin (42%) and women aged 18-34 (54%) also intended to save more this year.

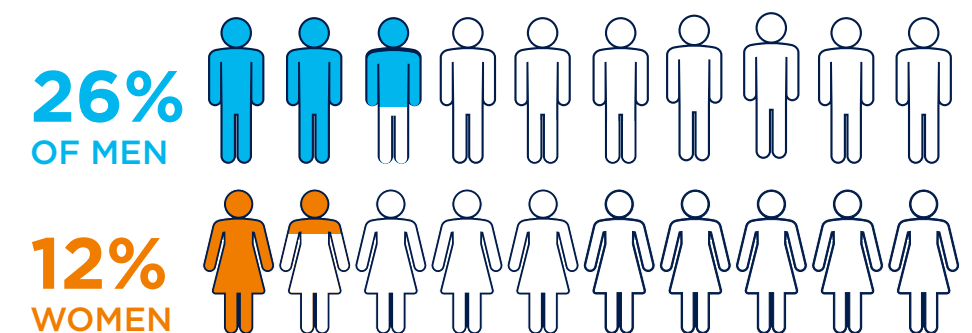
The 2022 survey showed that 21% of Irish savers would like to talk to a financial adviser. Considering the EU's latest amendments to the 'Markets in Financial Instruments Directive' (MIFID II), which now require that financial advisers explicitly incorporate ESG considerations in their investment advice, it is encouraging to see that for those respondents who have a financial adviser, the majority (54%) would like their adviser to discuss the potential benefits of responsible investing with them.

Proportion of men and women who increased their savings, investments and pensions in 2022

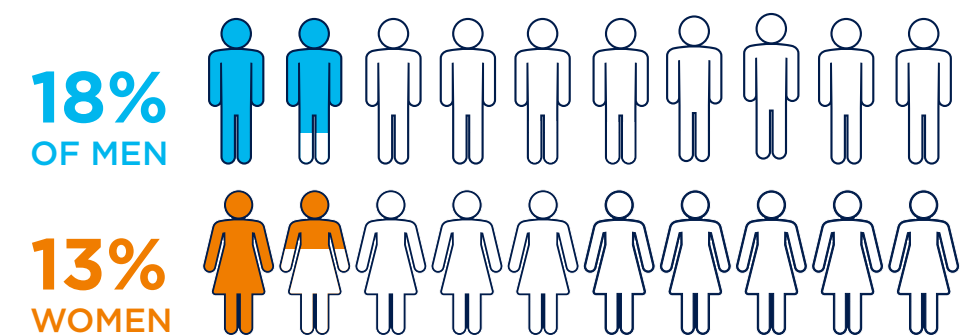
SAVINGS - 28% Increase overall



INVESTMENTS - 22% Increase overall



PENSIONS - 16% Increase overall



Our journey

Amundi's approach, and what we plan to do in the future

Amundi is the leading European asset manager with €1.9 trillion in assets under management⁵, Amundi is also a pioneer in responsible investing with over €769 billion in responsible assets under management⁵.

Already incorporating ESG criteria in 100% of its actively managed open-ended funds and engaged in the energy transition and in increasing social cohesion, at the end of 2021, Amundi launched its Ambition 2025 plan, with 10 objectives intended to accelerate its ESG transformation and pave the way towards carbon neutrality by 2050. Amundi is also a member of the Net Zero Asset Managers initiative and a founder of the Investors for a Just Transition coalition.

The findings from this survey demonstrate that there is an appetite for responsible investing amongst Irish savers. However, we need to introduce more people to the idea of responsible investing so that the next generation of investors will place greater emphasis on companies with good track records on ESG issues.

⁵ Source: Amundi data at end of September 2022

At Amundi, we are convinced that the financial industry, and the private sector in general, have the responsibility to integrate ESG criteria for at least three main reasons:

- 1.** The financial sector has a strong responsibility towards society. As a responsible asset manager, we have to direct capital towards projects related to the energy transition and social cohesion and engage with companies that seek to improve their ESG performance in their day-to-day business.
- 2.** At Amundi, we believe that the integration of ESG criteria in investment decisions is a driver of long-term global performance. In a world where companies' valuations cannot be explained by their financial profile alone, performing an ESG analysis makes it possible to capture drivers of long-term sustainable growth. In other words, we believe that, far from being a contradiction between ESG quality and economic and financial performance, they may actually be linked.
- 3.** The acceleration of our ESG ambition is the first level of growth for Amundi globally. We recognise that we have been on a remarkable sustainability journey, but we acknowledge that we still have a long way to go in the race to net zero.

Our journey

Closer to home

Amundi Ireland

As a pioneer and leader in responsible investment, Amundi Ireland works in the interests of our clients, the environment and society. Being a responsible investor is one of the foundations on which we were built. We seek to offer our clients, institutions and partners savings solutions and bespoke products with a strong commitment to responsible investing.



As well as rising to issues relating to the environment, Amundi Ireland seeks to prioritise individual and collective development, as well as consistently working to improve employees' quality of life in the office. Amundi also has a very active diversity and inclusion committee, women's network and charity committee, and we carry out regular training sessions with mental-health champions across the business.

Our internal Sustainability Committee works to ensure that the high standards we require of companies in which we invest are also upheld at Amundi Ireland. The committee manages several projects, including:



Climate Fresk, an international initiative to raise awareness about climate change. Our aim is that all 350+ Amundi Ireland employees will have completed the three-hour workshop by the end of 2024



The Irish Government's Woodland Environmental Fund, which has seen Amundi support two forests and plant over 36,000 native trees in Baltinglass and Kylemore



Improving recycling and decreasing energy consumption across the business, as well as reducing greenhouse-gas emissions from the company's direct carbon footprint

Appendix List of questions

Q1

What companies or brands in Ireland do you associate with being sustainable or responsible to the planet and people?

[> Return to article](#)

Q2

How likely or unlikely would you be to pay more for a brand's product if you feel like its products are more sustainable and/or socially responsible?

1. Very unlikely to pay more
2. Somewhat unlikely to pay more
3. Neither likely nor unlikely to pay more
4. Somewhat likely to pay more
5. Very likely to pay more
6. Don't know

[> Return to article](#)

Q3

Which of the following are you concerned about? You can pick as many or as few as you like

1. Global warming
2. Biodiversity loss
3. Impact of plastic on our ocean life
4. Water and natural resource management
5. Air pollution
6. Social inequalities, discrimination, and racism
7. Poverty
8. Governance of companies
9. Wellbeing at work
10. None of these
11. Don't know

[> Return to article](#)

Q4

With regard to the world today, how much do you agree or disagree that...

- A. Individuals need to make immediate, drastic changes to their lifestyles in order to minimise their environmental impact
- B. Businesses need to prioritise the environment over financial gain
- C. Individual actions cannot make a difference – businesses and governments just need to do more
- D. world leaders need to ensure that companies are operating in a way that protects the environment
- E. There needs to be less focus on the environment and more on improving people's living conditions
- F. I am concerned about the state of the planet that I'll be passing on to future generations
 1. Strongly disagree
 2. Somewhat disagree
 3. Neither agree nor disagree
 4. Somewhat agree
 5. Strongly agree
 6. Don't know

[> Return to article](#)

Appendix continued

Q5

Thinking about the financial health of you and your family over the next 12 months, how concerned or not are you about each of the following?

- A. The cost of living
 - B. Energy prices
 - C. Job uncertainty
 - D. Threat of another global recession
 - E. Climate crisis
 - F. Ability to sustain your lifestyle into retirement
1. Not at all concerned
 2. Somewhat concerned
 3. Very concerned
 4. Don't know

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Q6

Which if any of the following do you currently have, either in your own name or someone else's?

1. PENSION - Private Pension Plan (one you organised yourself)
2. PENSION - Post-retirement fund (this is where you invest a lump sum with your pension at retirement)
3. PENSION - Company/Employer pension plan - one organised or run by your employer
4. PENSION - Regular income in retirement (also known as an annuity)
5. PENSION - Personal Retirement Bond (transfer of company pension to a personally owned pension plan)
6. INVESTMENT - An investment fund where you make a single lump sum payment
7. INVESTMENT - An investment fund where you make a regular payment
8. INVESTMENT - Stocks/shares (in public-listed companies)
9. INVESTMENT - (e.g. Bitcoin)
10. SAVINGS - Post office/Credit Union savings or certificates
11. SAVINGS - Regular savings account (bank deposit version)
12. SAVINGS - Lump sum left in deposit/current account with bank
13. PROPERTY - Purchased with the intention of earning return through rental income, future resale, or both
14. None of these
15. Don't know

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Q7

Have you increased, decreased, or made no change over the past 12 months to the amount that you put into each of the following products that you own?

- A. Savings
 - B. Pension
 - C. Investment
1. Yes I have increased the amount over the past 12 months
 2. Yes I have decreased the amount over the past 12 months
 3. Made no change over the past 12 months

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Q8

Do you plan to increase, decrease, or make no change over the next 12 months to the amount that you put into each of the following products that you own?

- A. Savings
 - B. Pension
 - C. Investment
1. Yes I plan to increase the amount over the next 12 months
 2. Yes I plan to decrease the amount over the next 12 months
 3. Do not plan to make any change over the next 12 months

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Appendix continued

Q9

Why have you decreased or plan to decrease the amount that you put into your savings, pension, or investments product?

1. Inflation
2. Cost of living
3. Increase in energy prices
4. Ability to sustain your lifestyle into retirement
5. Job uncertainty
6. Money needed elsewhere
7. I will have saved enough
8. Other (please specify)
9. Don't know

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Q10

What is your level of awareness of Amundi?

1. Have never heard of them
2. Have heard of Amundi - but don't know anything about them
3. Have heard of Amundi - and know a little about them
4. Have heard of Amundi - and know a lot about them

Q11

With regard to investing your savings, how important are each of the following to you?

- A. Investing in financial products that generate the highest possible financial returns
- B. Investing in financial products that help improve the planet

Scale: 1-10, where 1 is "not at all important" and 10 is "extremely important", include DK option

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Q12

What percentage of investment savings or return, if any, would you be willing to sacrifice to help the planet?

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Appendix continued

Q13

Have you heard of the term ESG?

1. Yes
2. No

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Q14

ESG is often termed 'sustainable' or 'responsible' investing. How much do you agree or disagree with the following statements regarding Responsible Investing?

- A. Responsible Investing means being sensible with my money and not wasting it
 - B. Responsible Investing is an opportunity to benefit the planet while growing my savings
 - C. Responsible Investing is something that businesses should be involved in rather than individuals
 - D. Placing some of my savings in Responsible Investments could make a difference to the planet
 - E. I would be helping the planet more through Responsible Investments than by living more sustainably
 - F. By offering Responsible Investment products, financial institutions are helping lead the way on improving people and the planet
1. Strongly disagree
 2. Somewhat disagree
 3. Neither agree nor disagree
 4. Somewhat agree
 5. Strongly agree
 6. Don't know

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Q15

Do you have a financial adviser?

1. Yes
2. No - and not interested in having one
3. No - I would like one but don't know where to find one

Q16

How interested or not would you be in your financial adviser discussing how to access Responsible Investing?



Contact Us

GRACE BURKE
HEAD OF COMMUNICATIONS



Grace.Burke@amundi.com

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