

CURRICULUM

ETHICAL ADVICE ACCELERATOR



BUILD CONFIDENCE | PROVIDE ETHICAL INVESTMENT ADVICE
MEET CLIENT DEMAND | BECOME AN INDUSTRY LEADER

You know you're ready to align best advice with
positive, sustainable impact
for your business, clients, and the world.

"...a game-changer for any adviser wanting to help their clients in this space. The wealth of knowledge that Alexandra shares with us in the course is mind-blowing..."

- Alysia Laird, Zebra Tailored Wealth

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OVERVIEW

Introducing the Ethical Advice Accelerator, a program that supports you in becoming confident in providing ethical investment advice to meet your clients' needs. All the while, positioning yourself as an industry leader.

This CPD-accredited online program provides Australian financial advisers with the necessary knowledge, skills, resources, and support to confidently offer ethical and responsible investment advice.

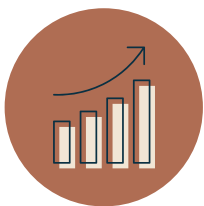
Client demand, changes in regulation, and global trends are encouraging financial advisers to embrace sustainability and responsible investments.

“The wealth of knowledge that Alexandra shares with us in the course is mind-blowing, and the clear and easy way that she delivers her content makes it feel more like an enjoyable pastime than just a course you have to study! Highly recommend.”

Alysia Laird, Zebra Tailored Wealth

The Ethical Advice Accelerator fast-tracks your skills and implementation of ethical investment advice, in an efficient yet comprehensive five-step process.





STEP 1: MARKET

We lay the foundations with an introduction to ethical and responsible investing. We start uncovering ESG issues (environmental, social, and governance), and how these areas may be important to your clients, or used in the decision-making process of investment products. We go through some of the key drivers and global trends that are accelerating ethical investment from niche to norm.

As an adviser, we know you're concerned about the financial performance and diversification impacts of ethical investing. We help you understand the effect on your client's portfolio, and highlight the benefits, particularly long-term, with investing sustainably and in line with your client's values.



STEP 2: PLANET

We look at the environmental factors affecting the planet, and one of the most important issues we cover is climate change. Climate change risk, especially, has more than likely already impacted your clients' portfolios. Fossil fuel exposure is one of the biggest issues on the minds of clients.

We deep dive into other key environmental factors of ESG, such as biodiversity, animal welfare, plastics, GMOs, palm oil, and other areas of environmental destruction. We also look at positive areas of environmental sustainability such as regenerative farming, circular economy, and renewable energy.



STEP 3: PEOPLE

We move onto the "people" factors of ethical investing, and learn about the social and governance issues of ESG. We delve into social issues around human rights, gender diversity, modern slavery, and inequality. We also cover governance issues like bribery and corruption, remuneration, as well as board diversity and inclusion.

You'll be able to express how social and governance issues can be used in creating ethical investment products, and become familiar with common ethical investment exclusions such as weapons, alcohol, tobacco and gambling. This is an important step in confidently discussing the social and governance issues that matter most to your client.



STEP 4: PRODUCT

To provide ethical advice, you'll need to know what techniques are used in ethical investment products. You will differentiate between positive and negative screening, impact investing and other types of ESG integration. This is key to matching client values with investments.

Shareholder engagement is an important and growing area, and you will be able to distinguish current best practice from greenwashing techniques used by fund managers. You will learn the ways to support your clients in their own shareholder advocacy.

"I have recently finished the Accelerator program and am in absolute awe of the tremendous amount of work done pulling it all together. It is like a one-stop shop for getting your head around what's important to understand, what is an absolute must, and how you find all this information."

Nataliya Dikovskaya, NASHAUS Consulting



STEP 5: IMPLEMENT

With strong skills now in place, you'll be able to purposefully conduct research and analysis of ethical ETFs and managed funds. Using publicly available information, we build a list of ethical products for your clients and approved product list (APL).

Through a series of templates and workbooks, we bring everything together and create the documents you need to provide the best advice for your clients. You'll complete the program with elements for your statement of advice (SOA), databases for ESG issues and companies of concern, plus unique and personalised questionnaires for confident client discussions.



CPD/CE ACCREDITED: YES

CERTIFICATE: YES

BADGE: YES

JOIN ACCELERATOR

PROGRAM DETAILS

ENROLMENT

Enroll Any Time
Access to April 2024

COMMITMENT

10 Weeks, Online
3-4 Hours Per Week

INVESTMENT

\$2497 AUD inc. gst
10-month Payment Plan

The Ethical Advice Accelerator is a CPD/CE-accredited, self-paced online program, giving you the flexibility to complete the course in as little as ten weeks. You'll have access until April 2024 and receive core program updates to stay informed and keep your knowledge relevant for you and your clients.

HOW YOU WILL UPSKILL



Elevate your skill-set with CPD-accredited, comprehensive video tutorials.



Gain practical knowledge with real-world examples and compelling readings.



Learn at a time that suits you with flexible online learning via PC or mobile app.



Take short quizzes to monitor your progress and earn CPD points.

"I've actually just completed the Accelerator program and I found it astronomically excellent. I got so much out of it... I would highly encourage you to take part in the course."

Nathan Fradley, Tribeca Financial

By the end of this program, you will be able to:

DISCUSS

ESG, and client ethical investment preferences

EVALUATE

Ethical and responsible investment products

DELIVER

Holistic advice that considers client values

PROGRAM MODULES

STEP 1: MARKET



MODULE 1

Introduction to ESG and responsible investing

MODULE 2

Market drivers of ethical advice

STEP 2: PLANET



MODULE 3

Climate change risk and opportunities

MODULE 4

ESG issues:
Environmental

STEP 3: PEOPLE



MODULE 5

ESG issues:
Social

MODULE 6

ESG issues:
Governance

STEP 4: PRODUCT



MODULE 7

ESG screening and
RI techniques

MODULE 8

Engagement and
shareholder advocacy

STEP 5: IMPLEMENT



MODULE 9

Investment analysis
and recommendations

MODULE 10

Client communication
and advice documents

LEARNING OUTCOMES

MODULE 1: INTRODUCTION TO ESG AND RESPONSIBLE INVESTING

Let's break down ESG, ethical and responsible investing, and sustainable finance, with ethical investing 101. By the end of this module you will be comfortable with all of the acronyms, terms, and concepts.

- Describe ethical and responsible investing
- Explain the effect of divestment on investment portfolios
- Discuss the performance of ethical vs traditional portfolios
- List the benefits of providing ethical advice

MODULE 2: MARKET DRIVERS OF ETHICAL ADVICE

There are several reasons why ethical advice makes good sense. We cover the changes in regulation, the increase in client demand, and the global trends that are driving sustainability, ESG, and client values in finance.

- Describe the global trends that are influencing ethical and responsible investing
- Recognise the risks being reported by Australian financial regulators
- Summarise the increased demand for ethical investment advice
- Explain the Sustainable Development Goals and the integral role that financial advisers play in meeting our global challenges

35.9% total assets under management globally are sustainable investments.

GLOBAL SUSTAINABLE INVESTMENT ALLIANCE

MODULE 3: CLIMATE CHANGE RISK AND OPPORTUNITIES

Climate change has more than likely already impacted your clients' portfolios. Companies are being called to disclose their risk exposure, fund managers are divesting or engaging, and super funds are facing litigation. Fossil fuel exposure is an important issue on the minds of clients. But, there are also investment opportunities as we move to a low-carbon world.

- Explain what is meant by climate change in relation to greenhouse gas emissions
- Classify the physical and transition risks due to climate change
- Describe the types of fossil fuels that expose your clients to climate change risk
- Recognise investment opportunities as the world embraces net-zero targets

"FAILURE TO ADDRESS CLIMATE CHANGE [IS] ONE OF THE LARGEST SOCIOECONOMIC RISKS TO MODERN SOCIETY."

INSTITUTE OF ACTUARIES AUSTRALIA

MODULE 4: ESG ISSUES - ENVIRONMENTAL

We cover environmental issues that are important to investors, including those that contribute positively to a sustainable planet, and those that cause harm. You will grow your confidence in responding to the environmental concerns that your clients wish to discuss.

- Describe the environmental issues that may concern or align with your clients' values
- List issues that are controversial or cause harm, and those that create positive impact
- Explain how these issues integrate with the negative and positive screening of products
- Establish your own ESG issue database for client discussions

MODULE 5: ESG ISSUES - SOCIAL

We delve into social issues around human rights such as modern slavery, inequality, and gender diversity. You'll become familiar with common ethical investment exclusions: alcohol, tobacco, gambling, pornography, and weapons.

- Describe the social issues that may concern or align with your clients' values
- List issues that are controversial or cause harm, and those that create positive impact
- Explain how these issues integrate with the negative and positive screening of products
- Discuss risks such as human rights abuse and modern slavery in supply chains

86% of Australians believe it's important their financial adviser asks them about their interests and values in relation to their investments.

RESPONSIBLE INVESTMENT ASSOCIATION AUSTRALASIA

MODULE 6: ESG ISSUES - GOVERNANCE

Good governance is entwined with an organisation's management of environmental and social issues, and research shows a positive relation to corporate performance. We become familiar with governance issues like bribery, corruption, tax avoidance, and remuneration.

- Describe the governance issues that may concern or align with your clients' values
- List issues that are controversial or cause harm, and those that create positive impact
- Explain how these issues integrate with the negative and positive screening of products
- Discuss risks such as bribery, corruption, poor governance, and greenwashing

65% of people globally are driving the topic of sustainable investing forward with their advisers.

SCHRODERS GLOBAL INVESTOR STUDY

MODULE 7: ESG SCREENING AND RI TECHNIQUES

To provide ethical advice, you'll need to know what responsible investment (RI) techniques are used in ethical investment products. You will differentiate between positive and negative screening, impact investing, and other types of ESG integration.

- Explain the techniques used to construct ethical investment products
- Identify which RI technique to use when matching client values with investments
- Evaluate exclusion policies and materiality thresholds used by fund managers
- Discuss sustainability themes and approaches used to align investment holdings with positive impact areas

"CONTRARY TO THE LONGSTANDING PERCEPTION IN SOME CIRCLES THAT ESG INVESTING IS ASSOCIATED WITH A PERFORMANCE PENALTY, WE KNOW COMPANIES THAT INCORPORATE SUSTAINABILITY INTO THEIR BUSINESS MODELS OFTEN OUTPERFORM THOSE THAT DO NOT. AS CLIMATE CHANGE IMPACTS EVERY SECTOR OF THE ECONOMY, INVESTORS WHO CHOOSE RESPONSIBLE INVESTING WILL ALSO BE CHOOSING INVESTMENT PERFORMANCE."

BRIAN SCHATZ

MODULE 8: ENGAGEMENT AND SHAREHOLDER ADVOCACY

Engagement, shareholder advocacy, and stewardship are growing areas, and you will be able to distinguish between current best practice and greenwashing techniques used by funds. You will learn the ways to support your clients in their own shareholder advocacy.

- Recognise the benefits and drawbacks of different engagement activities
- Identify greenwashing techniques used by product providers
- Evaluate engagement and outcomes using impact / engagement reports
- Discuss how advisers can support clients in advocacy through shareholder campaigns

MODULE 9: INVESTMENT ANALYSIS AND RECOMMENDATIONS

With the foundations now in place, you'll be able to conduct research and analysis of ethical ETFs as well as ESG-focused and sustainability-themed managed funds. Using publicly available information, we build a list of ethical products for your clients and approved product list (APL).

- Describe the elements that make up good practice for ethical investment research
- List the resources accessible to advisers, both free and paid, to analyse investments
- Critique fund portfolios and determine exposure to industries or companies of concern
- Establish your own ethical investment fund research process and database

88% of Australians believe it's important their financial adviser provides responsible or ethical investment options.

RESPONSIBLE INVESTMENT ASSOCIATION AUSTRALASIA

MODULE 10: CLIENT COMMUNICATION AND ADVICE DOCUMENTS

This module brings everything you have learned together. You will develop unique personalised documents to help you provide ethical advice and a fact find for discussing your client's ethical investment preferences. You'll be ready to implement with confidence.

- Plan the elements that may be included in your SOA and other advice documents
- Generate your own advice documents that are unique to you and your clients
- Assemble resources to assist you with client discussions from the initial conversation to ongoing engagement, education, and connection
- Identify the certifications, memberships, and continuing support available to advisers

“The Ethical Advice Accelerator course was a perfect blend of theory and practical application and gave me everything I need to hit the ground running.”

Ross Little, Ethical Investment Advisers



CPD/CE ACCREDITED: YES
CERTIFICATE: YES
BADGE: YES

[JOIN ACCELERATOR](#)

CPD CATEGORIES

The Ethical Advice Accelerator is CPD-accredited by the Financial Planning Association of Australia (now the Financial Advice Association Australia (FAAA)). Below is a breakdown of the CPD categories for the total program, followed by the CPD allocation for each of the ten modules.

CPD SUMMARY TOTAL PROGRAM

24.0 HOURS

ASIC Knowledge Requirements	Legislated CPD Areas*
Generic Knowledge (2.5 hour) Financial Planning (13.5 hour) Skill Requirements (5.5 hour) Securities (1.0 hour) Managed Investments (1.5 hour)	General (2.5 hour) Technical competence (9.5 hour) Client care and practice (6.25 hour) Regulatory compliance and consumer protection (0.5 hour) Professionalism and ethics (5.25 hour)

*Legislated CPD Areas were previously known as FASEA CPD Areas

Note: For the purposes of Tax Practitioners Board CPE, each 1 hour of CPD equates to 1 hour of CPE.

MODULE ONE

2.0 HOURS

ASIC Knowledge Requirements	Legislated CPD Areas*
Generic Knowledge (0.25 hour) Financial Planning (1.5 hour) Skill Requirements (0.25 hour)	General (0.25 hour) Technical competence (1.5 hour) Client care and practice (0.25 hour)

MODULE TWO

1.75 HOURS

ASIC Knowledge Requirements	Legislated CPD Areas*
Generic Knowledge (0.25 hour) Financial Planning (1.25 hour) Skill Requirements (0.25 hour)	General (0.25 hour) Technical competence (0.5 hour) Client care and practice (0.5 hour) Regulatory compliance and consumer protection (0.5 hour)

MODULE THREE

1.75 HOURS

ASIC Knowledge Requirements	Legislated CPD Areas*
Generic Knowledge (1.0 hour) Financial Planning (0.5 hour) Skill Requirements (0.25 hour)	General (1.0 hour) Technical competence (0.75 hour)

MODULE FOUR

2.0 HOURS

ASIC Knowledge Requirements	Legislated CPD Areas*
Generic Knowledge (0.5 hour) Financial Planning (1.25 hour) Skill Requirements (0.25 hour)	General (0.5 hour) Technical competence (1.0 hour) Client care and practice (0.5 hour)

MODULE FIVE

2.25 HOURS

ASIC Knowledge Requirements	Legislated CPD Areas*
Generic Knowledge (0.5 hour) Financial Planning (1.5 hour) Skill Requirements (0.25 hour)	General (0.5 hour) Technical competence (1.0 hour) Client care and practice (0.75 hour)

MODULE SIX

1.25 HOURS

ASIC Knowledge Requirements	Legislated CPD Areas*
Financial Planning (1.0 hour) Skill Requirements (0.25 hour)	Professionalism and ethics (1.25 hour)

MODULE SEVEN

2.25 HOURS

ASIC Knowledge Requirements	Legislated CPD Areas*
Financial Planning (2.0 hour) Skill Requirements (0.25 hour)	Technical competence (1.75 hour) Client care and practice (0.25 hour) Professionalism and ethics (0.25 hour)

MODULE EIGHT

4.25 HOURS

ASIC Knowledge Requirements	Legislated CPD Areas*
Financial Planning (4.0 hour) Skill Requirements (0.25 hour)	Professionalism and ethics (3.75 hour) Client care and practice (0.25 hour) Technical competence (0.25 hour)

MODULE NINE

3.25 HOURS

ASIC Knowledge Requirements	Legislated CPD Areas*
Financial Planning (0.5 hour) Securities (1.0 hour) Managed Investments (1.5 hour) Skill Requirements (0.25 hour)	Client care and practice (0.5 hour) Technical competence (2.75 hour)

MODULE TEN

3.25 HOURS

ASIC Knowledge Requirements	Legislated CPD Areas*
Skill Requirements (3.25 hour)	Client care and practice (3.25 hour)

FAQs



1 What's the time required to undertake the program?

You will need to commit approximately 3 – 4 hours per week, for a total of ten weeks. This includes time spent watching video tutorials, checking out the online resources and recommended reading, plus completing a short weekly quiz.

2 Do you offer a money back guarantee?

Yes, absolutely. To be eligible for the 100% money-back guarantee you will need to provide notice via email to support@ethicalinvestgroup.com within 30 days of your enrolment in the program. You can expect a full refund minus any fees retained by Stripe or PayPal. If there is anything we can do to resolve issues before you request a refund, please let us know as we would be happy to assist.

3 How long do I have access to the materials?

You have access to all program materials until 30th April 2024. As an Accelerator program member, you'll receive all future updates to the core program for free. This ensures you stay up-to-date and supported while you implement all that you've learned. There may be an opportunity to purchase additional features not yet available.

4 What community support is available?

Please reach out to our team by emailing support@ethicalinvestgroup.com or leave a comment on any post in your program dashboard. The Ethical Advice Accelerator is a high-touch program with support included. Alexandra Brown will be your mentor as you work through each module and integrate ethical investment advice into your professional practice. Under each tutorial video and post is the opportunity to comment and connect with fellow Accelerator members.

5 Is this an accredited program?

Yes, the Accelerator program is CPD/CE accredited. We are proud to provide 24.0 hours of CPD points across the ten modules. Once you have finished the program, you will also receive a sharable verification badge and Certificate of Completion.

FAQs



6 Do I need to be an Australian financial adviser?

This program is currently aimed at Australian financial advisers and will be extended to New Zealand advisers in the future. Although advisers from across the globe would find the content helpful, several modules are based on the Australian regulatory environment. Product research and ESG analysis is conducted using Australian fund managers, so may not be appropriate in an international context. In addition to advisers, the program would be beneficial for paraplanners, product distribution managers, and other finance professionals who engage with ethical investing and advice.

7 Does the program include advice on how to approach ethical investment conversations with clients?

This is the main focus. The program provides you with everything you need to discuss your clients' values and ethical preferences, and the skills and resources to match investment products to the issues that matter most to your clients.

8 Do I need to have ethical investments on my approved product list (APL)?

Although it is not a prerequisite, having ethical investment products on your APL is desired over the long-term. This program will help you in understanding ESG and ethical investments, which will assist you with making the case to your licensee for getting these products on your APL.

9 What templates and tools are included in the program?

You receive multiple workbooks, tools, and templates to build your own long-term resources to use with clients. Three workbooks are included, providing you with an ESG issue database, SOA and advice document commentary, and your own responsible investment product research templates. You receive the tools to create your companies of concern database, and several templates to design your unique client questionnaire. You'll have everything ready to go, and unique to your business.

10 I'm still not sure, can I discuss my concerns with a human?

Yes, of course. We are here to support you in determining if this program is right for you. If you would like to speak to someone about whether we are the best fit for you, please email support@ethicalinvestgroup.com to ask any questions and book a call.

YOUR FACILITATOR

ALEXANDRA BROWN



As a financial adviser, you can have a tremendous impact on the world for good.

This is why Alexandra Brown created the Ethical Advice Accelerator program. Financial advisers who differentiate themselves as industry leaders in ethical investment can create remarkable change, through enhanced adviser-client relationships, and directing dollars to where it counts.

Alexandra has been working with advisers in the ESG and ethical advice space since 2015.

Alexandra is the Founder of Ethical Invest Group, and provides ethical investment consulting services, education and training to financial advisers. She is a member of the Ethical Advisers' Co-op, a group of advisers and finance professionals who advocate on behalf of clients and provide a strong voice for ethical investment in Australia and New Zealand.

In 2021, the Ethical Advice Accelerator program was launched to help advisers shift from traditional to ethical advice. Alexandra spent several years gathering and creating the tools and resources needed by advisers new to this area, drawing on conversations and engagements with specialist ethical investment advisers, BDMs, fund managers, and other finance professionals with experience in sustainability, ESG, ethical investments, and advice.

Alexandra's role at Altiorem provides unique value to advisers. Altiorem is the world's first community-built online sustainable finance library. As Co-founder and Head of Research, Alexandra has the benefit of accessing a huge amount of the greatest and trending ESG and responsible investment research. Over the years, she has hand-picked the best articles to include in the Accelerator program, amassing a wealth of knowledge and pertinent information aimed specifically at supporting the case for financial advisers to include ethical and responsible investments in their practice.

"This is a fantastic and much needed education offering for financial advisers by Alexandra Brown...I regularly receive feedback on how brilliant she is as a trainer and mentor. This course will also be of the highest quality! Check it out!"

Pablo Berrutti, Altiorem

Our mission is to reimagine the investment chain for a sustainable future, ensuring every finance professional is equipped to connect every investor with ethical investment opportunities.

Ethical investing is a win for the finance industry, a win for investors, and a win for a more sustainable future.

ETHICAL ADVICE ACCELERATOR

ENROLMENT

Enroll Any Time
Access to April 2024

COMMITMENT

10 Weeks, Online
3-4 Hours Per Week

INVESTMENT

\$2497 AUD inc. gst
10-month Payment Plan

Special group pricing available | Contact us for group enrolment options

REGISTER NOW!

JOIN ACCELERATOR



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April 2023 | Program structure and the curriculum is subject to change at any time and without notice.