



TECHNOLOGY &
THE 20 YEAR CLIENT RELATIONSHIP

TRUST, INTIMACY, VALUES



Who Am I?

- *Director Ethos ESG Australia*
- *Senior Adviser at Tribeca Financial*
- *Formerly of Lime Financial Planning*
- *FS50 Power List 2021 2022*
- *Regularly discussing all things Ethics, Ethical investment, Advice Industry and Financial Wellbeing*

The Session



THE ROLE OF THE ADVISER

Where does value come from



WHERE TECH HELPS

What tech solutions do advisers need



ETHOS ESG

How ethos helps



WRAP UP

Bringing it together



The role of the adviser

The role of an adviser has evolved

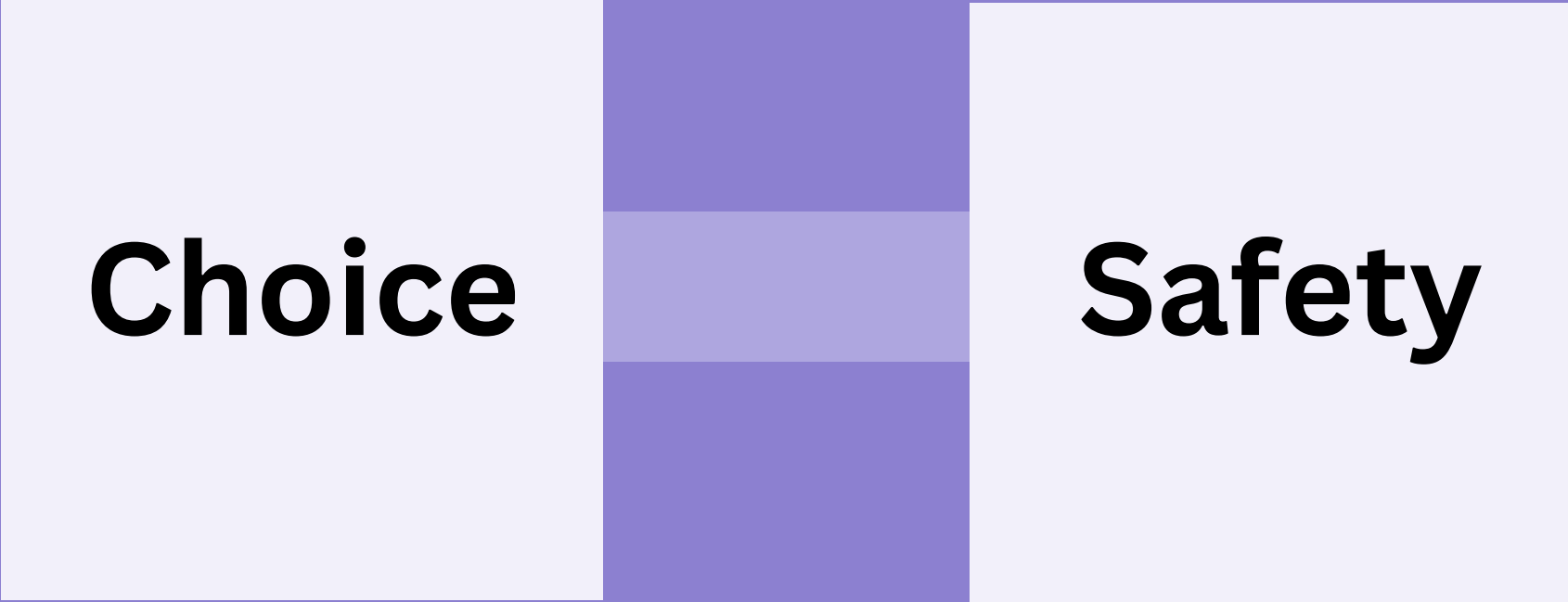
- Not product sales
- Not a gatekeeper
- Not a fund manager



The role of the adviser...

The Human Advantage

- Trust
- Intimacy
- Credibility
- Reliability
- Client Interest First



Choice

The diagram consists of two white squares, one on the left containing the word 'Choice' and one on the right containing the word 'Safety'. A horizontal bar, divided into three segments of different shades of purple, connects the two squares.

Safety

"The best advisers won't just have the technical ability, or the ability to listen and understand, they will be able to create behavior change for the best interest of their clients" - Brad Fox

ADVISERS ALREADY DOING THIS

GOALS

- What did they come and see you about?
- What are they trying to achieve?
- What education do you provide to help them in this process?

PRODUCT PREFERENCES

- Do they want a managed ongoing adviser approach or Set and forget group approach?
- Do they want transparency?
- How important are fees?
- What education do you provide to help them in this process?

RISK PROFILE

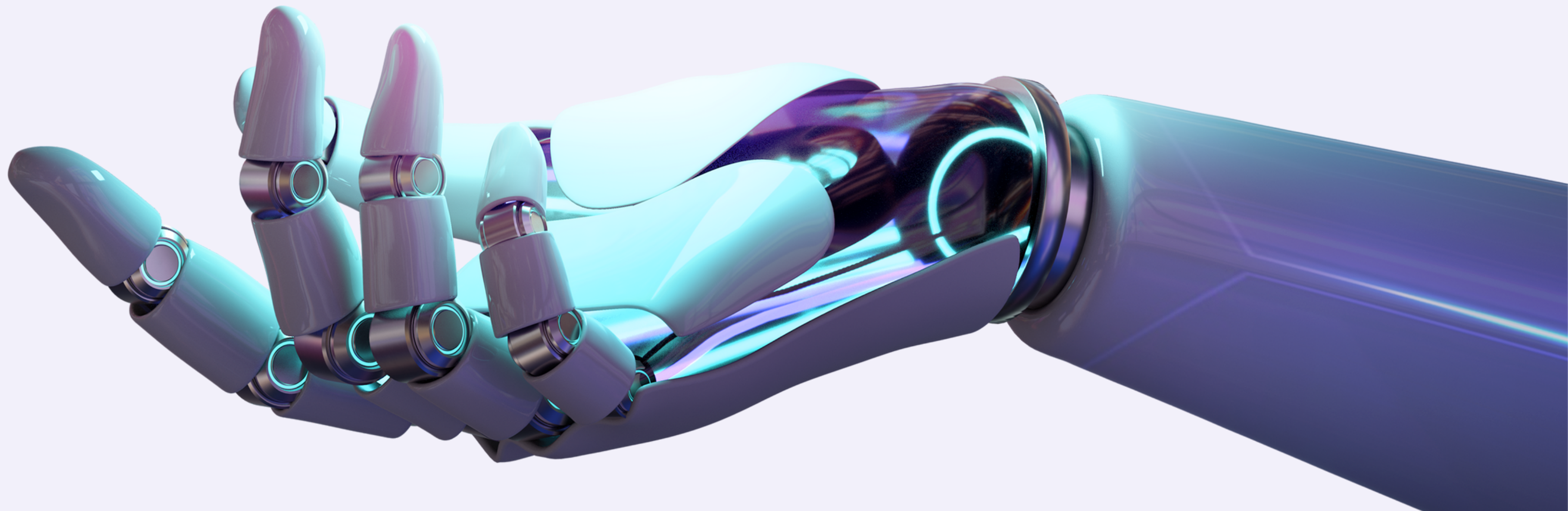
- What is their investment experience?
- Are there any asset classes that make them uncomfortable and why?
- What is their tolerance for risk?
- What education do you provide to help them in this process?

VALUES

- Have they mentioned anything about their situation that may indicate strong values on any topics.
- Have you asked them?
- What education do you provide to help them in this process?

The role of the adviser

Technology and Competitiveness



Client Portal and
Communication

Initial Fact find
Uploads
Security
Time saving
Messaging
Friction

Facts and
Feeds

Open Banking
Investments
Insurance
ATO
Other API

Engagement

Risk Profile
Values
Ethics
Reporting
Illustration
Video SOAs

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Process

CRM
Automation
Compliance
FDS
Storage
Jobs/Tasks
Management
Security

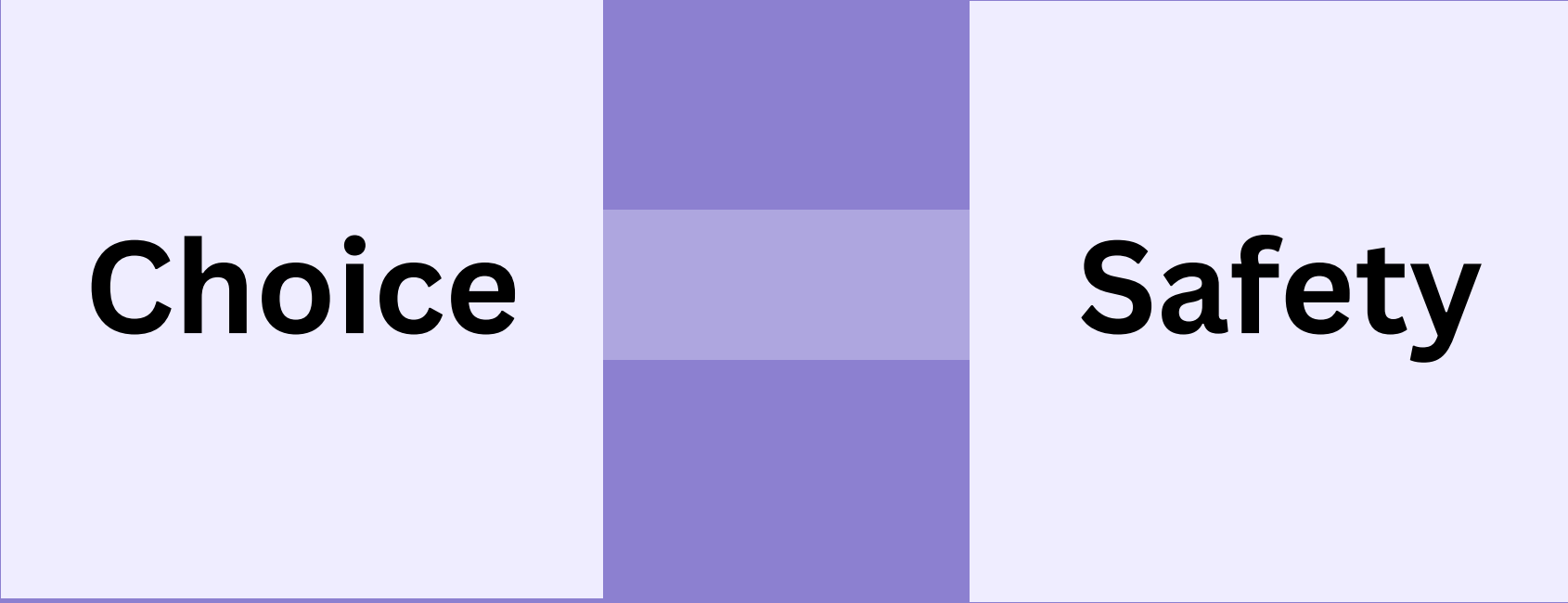
Modelling

Instant Current situation
Easy Proposals
Clear Outcomes
Historical lookbacks
Risk assessment

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Overall impact

A (89)

Shareholder advocacy

A

ESG ?

 Environment ?	A (84)
 Social ?	B (74)
 Governance ?	A (83)

Screens ?

 Advertising ?	0 (0%)
 Alcohol ?	1 (3%)
 Animal treatment ?	0 (0%)
 Anti-abortion support ?	0 (0%)
 Cannabis ?	0 (0%)
 Carbon emissions intensity ?	0 (0%)

Ethos ESG

- US Based Fintech
- Data Collator not Creator
- Ratings based on Stock Selection Engagement, Voting, Materiality
- **Personalized Ratings**
- **Full Transparency of Data**
- 10000 Companies Rated
- 9000 Funds Rated
- 300+ metrics
- 70+ screens
- 250+ data sources

Who do we work with?

- Engagement
- Research
- Portfolio Construction
- Reporting
- Compliance
- ESG done Easy
- *Philosophy Consulting*

Financial Advisers

- Engagement
- Research
- Direct Index Optimiser
- Portfolio Construction
- ESG Risk
- ESG Data
- Compliance
- Impact Calculator
- *Sales Consulting*

SMA Providers
& Consultants

- Research
- Portfolio Construction
- ESG Risk
- ESG Data
- Private Equity Research
- Impact Calculator
- Compliance
- Greenwashing

Fund Managers &
Super Funds



Climate action



Gender equality



Health and well-being



Inclusive economies



Innovation



Life on earth



Peace and justice



Quality education



Sustainable resource use



Water and sanitation

assessment:

Gender and
Climate Educator

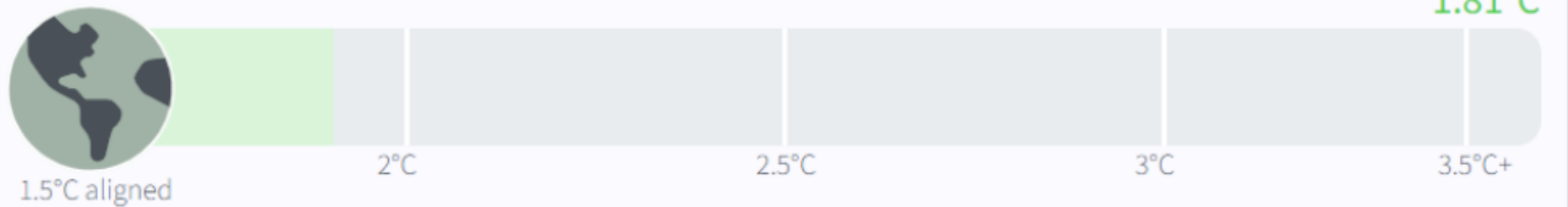
	Investsense	Current	Hostplus ETHI
 Life	A (96)	C (55)	B (76)
 Oceans	A (95)	C (54)	A (82)
 Biodiversity	A (95)	C (52)	A (81)
 Animals	A (95)	C (59)	B (65)
 Inclusive Economies	A (92)	B (63)	
 Equality	A (95)	B (68)	
 No Poverty	A (95)	B (66)	
 No Hunger	B (63)	C (48)	
 Housing	A (95)	B (64)	
 Decent Work	A (93)	B (70)	
 Fair Labor	A (95)	B (71)	

Global warming

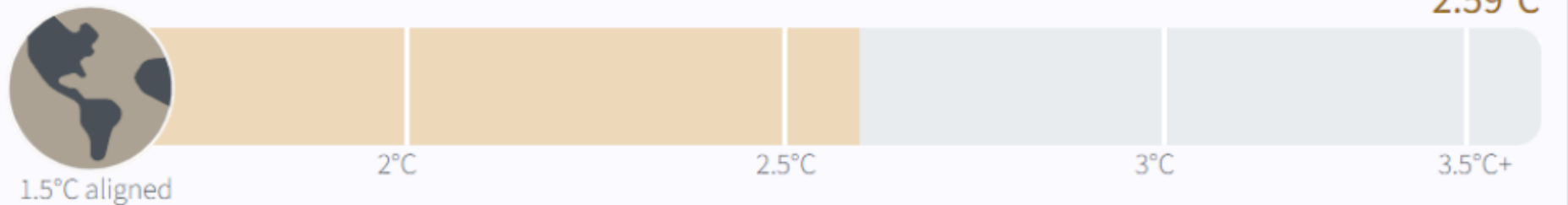
Degrees celsius of global warming that the portfolio is aligned with. Indicates how well aligned portfolio is with the Paris Agreement on climate change mitigation, adaptation, and finance.

[About this analysis](#)

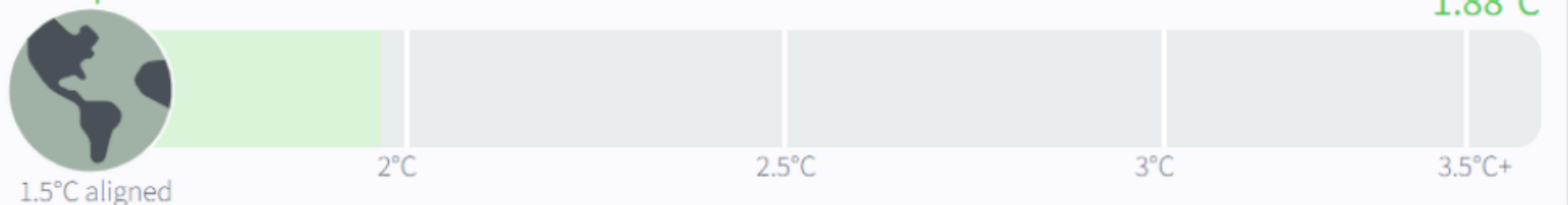
Investsense



Current



Hostplus ETHI



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The 20 year relationship

Intimacy & Trust

Enables Understanding and Honesty

To drive behavioral change

Enabled By Technology

From a business that is viable for 20 years

Choice

Safety

Contact Details

Ethos ESG Trial Account

<https://www.ethosesg.com/advisors/signup>

Ethos ESG Demo

Email me at nathan@ethosesg.com.au

Building your Ethical investment proposition

Email me at Nathan@ethosesg.com.au

Brad Fox for Financial Wellbeing Value for clients

<https://www.smartbraveconsulting.com/>



Thank you