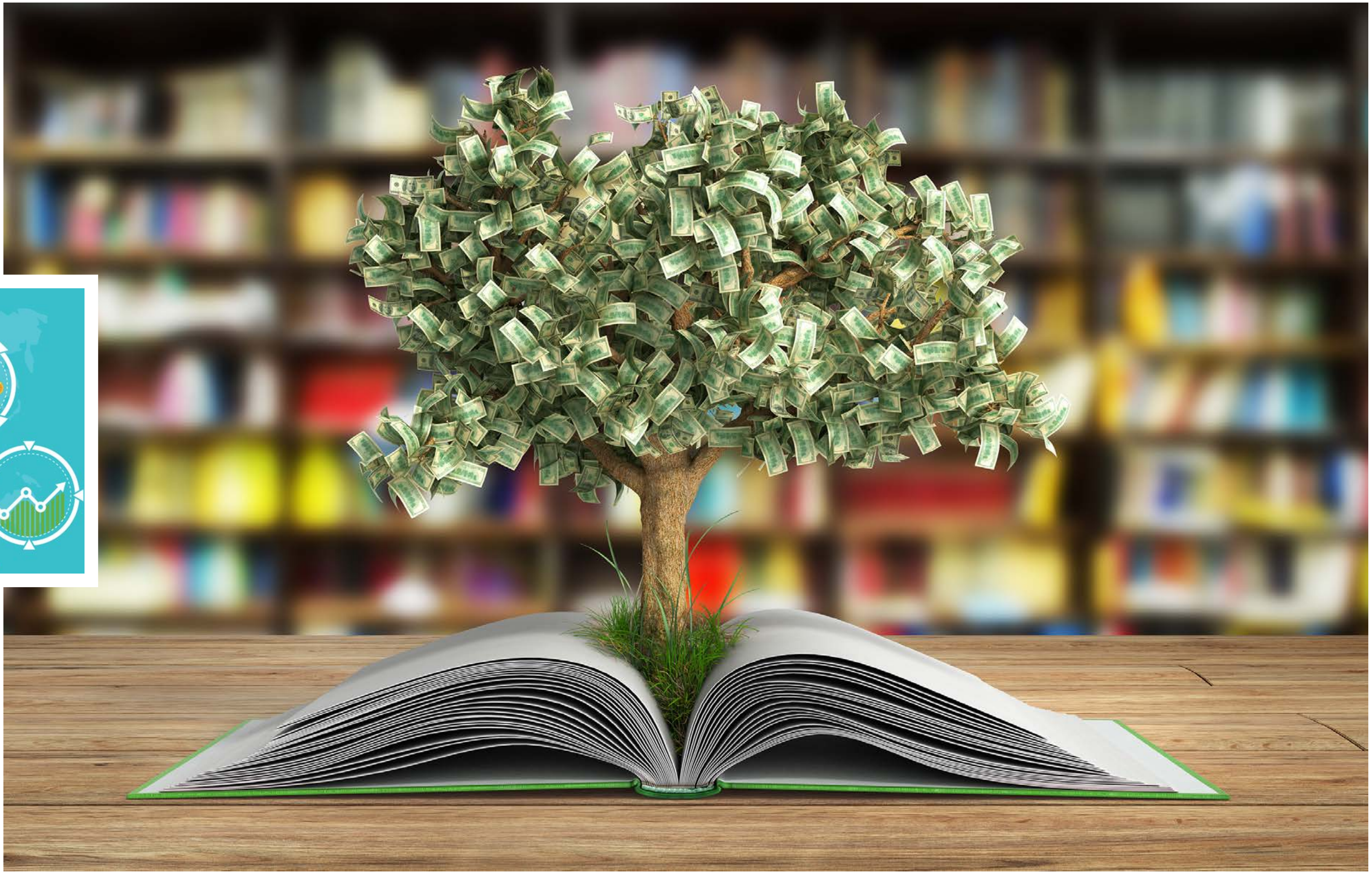
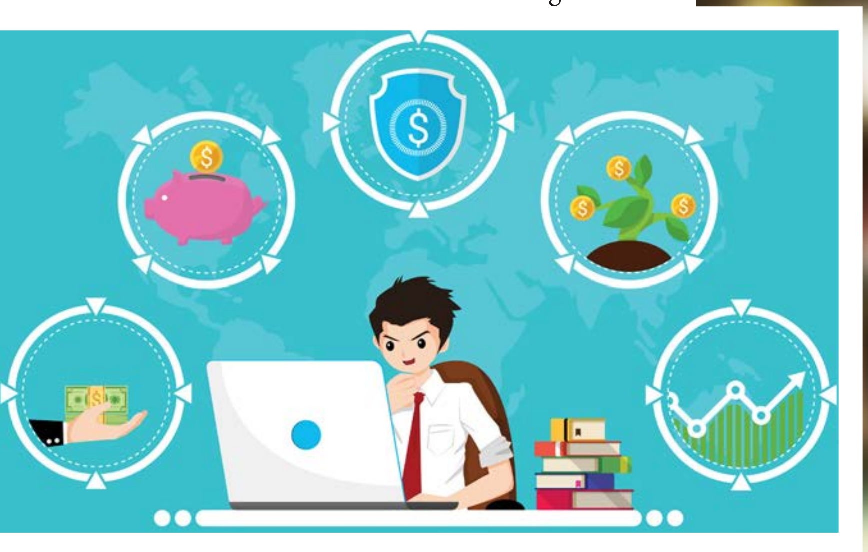
ESG training and professional development services

From TAM Asset Management.



TAM has been in the ethical investing market for over 7 years and thrives on staying ahead of the curve when it comes to environmental, social and governance (ESG) investing.

To support advisers, we have released our TAM **ESG Questionnaire** ahead of the new MiFID II requirements coming in to force next year. This new resource can be used as a supportive tool by advisers to help identify their clients' attitude towards ESG investing. Unlike



a risk questionnaire, our ESG questionnaire is a straightforward method for clients to determine the level of concern they have for ESG factors in relation to their choice of investments, and whether they may wish to consider an ESG based investment portfolio. The process is completely client driven, enabling the adviser to remain impartial.

Turning to the investment options, there is a plethora of ESG single fund options for advisers to choose from, some of which are relatively new and untested over the long-term. There is however, an extremely limited choice when it comes to managed ESG portfolios. Multi-asset single funds can be a good choice if the clients' circumstances meet certain criteria, but a possible drawback is the parameters in which a multi-asset fund invests.

Risk-graded portfolios play a key part in financial planning, be it in ESG or mainstream investing, and managed **ESG portfolios provide the ability to benefit from a risk-graded approach**.

Further to this, the latest warning from the FCA states: "*Other risks cannot be resolved through mutual equivalence. Chief amongst these is the risk that UK firms may not be able to continue servicing EEA-resident customers after the transition period ends. There is no EU-wide version of the UK's Temporary Permissions Regime*". One must therefore also ensure that their client's portfolio is "Brexit proof", and this is where **an EU regulated portfolio provider such as TAM can add a very powerful string to an adviser's bow**.

Our efforts do not stop there. TAM recognises that ESG investing is a relatively new market in the EU and understands that advisers may require some initial help and support to navigate the world of ESG investing, and the increasing regulatory demand for ESG based portfolio availability to clients.

We are pleased to announce that we are working closely with FEIFA to produce **a series of short, educational ESG podcasts and videos for advisers**, to keep them up to date with both the fast-developing market and new MiFID requirements surrounding ESG investing. The series will be available in the New Year and accessible via a range of platforms and in various media formats. The topics to be covered are listed below, and each short seminar will carry an optional CPD certificate on completion.

1) ESG terminology/definitions.
2) Dispelling ESG investing myths.
3) ESG as a diversifier.
4) How you can make money from ESG investing.
5) The future of ESG investing.
6) Bonus seminar: charity case study.

There will be more information and details on how to participate early in the New Year but in the meantime, if you have any questions or would like to speak to us about our risk-graded ESG investment offering, please get in touch with **Tom Worthington** at **tom.worthington@tameurope.com**