



INTUITION'S ESG & SRI OFFERING

INVEST IN YOUR FUTURE





AN OVERVIEW

Intuition provides tailored ESG & SRI knowledge services to banks, asset managers and corporates.

The content we provide varies from foundational awareness of the ESG megatrend through to technical approaches to ESG data and challenges in ESG disclosures. Intuition also provides soft skill solutions to build confidence in speaking about sustainable finance.

Intuition has developed a range of capabilities to deliver this content and we can advise on the best mechanisms depending on required scale, deep dive knowledge or client education.

**INHOUSE ESG & SRI
SOLUTION - AN EXAMPLE**



**OFF-THE-SHELF
DIGITAL LEARNING**



**VIRTUAL CLASSROOM
WORKSHOPS**



SPECIALIST TUTORS



CUSTOM COURSES



**LEARNER DATA
ANALYTICS**

**INHOUSE ESG & SRI
SOLUTION - AN EXAMPLE**



BESPOKE PORTAL



TAILORED CX



LOCALISATION



**CLIENT EDUCATION
AS A SERVICE**



**MARKETING
ANALYTICS**



CLIENT EVENT

ESG & SRI EDUCATION



INTUITION KNOW-HOW

Know-How is the premier digital learning solution for financial services. With the rise of sustainable finance in recent times, we have developed a brand new suite of interactive content to upskill all audiences, anywhere at any time.

- ESG & SRI Primer
- ESG & SRI Investing
- ESG Factors
- SRI Strategies
- ESG & SRI Reporting
- Green Assets
- ESG & SRI Scenario Retail
- ESG & SRI Scenario Institutional
- ESG & SRI Assessment



VIRTUAL CLASSROOM WORKSHOP TITLES

- Contributing to a low carbon economy
- Incorporating ESG Data into decision making
- ESG for Trustees
- Sustainable Banking
- Talking to clients about ESG

- ESG Investing for different Asset Classes
- Making sense of ESG Data
- Responsible Debt Market
- The Governance perspective of ESG Investing
- The Social perspective of ESG Investing

- The Environmental perspective of ESG Investing
- Advanced workshop on accounting standards and ESG disclosures
- Advanced workshop on International standards ESG information
- Delivering a successful conversation on ESG & SRI



CONTRIBUTING TO A LOW CARBON ECONOMY

With corporates and investors increasingly pressured to demonstrate that they are steering their capital to a low-carbon economy, how can one make sense of the different types of low-carbon funds, key characteristics, portfolio construction biases and client perception? This course will dive deeper into how the industry has been addressing these issues. Tutors will demonstrate how asset managers can integrate these into their product line strategy to support portfolio managers in developing climate funds. This course will help participants answer the following questions:

- What are the different ways an investment portfolio can contribute to a low-carbon economy?
- What are the main approaches (e.g. carbon footprint, green bonds, alignment to the Paris Agreement, EU Taxonomy, etc), their strengths and weaknesses in terms of portfolio construction, and client perception?
- What are the principles of the main methodologies and how might they result in portfolio construction biases?
- How can different asset classes contribute to a low-carbon economy?
- How to establish an effective engagement program with investees to achieve and demonstrate a contribution to a low-carbon economy?

INCORPORATING ESG DATA INTO DECISION MAKING

The responsible investment world is becoming mainstream, yet standards are still nascent. Corporates and investors wishing to develop ESG products need to make sense of the many and often apparently contradictory ESG datasets and research. Our tutors will address how asset managers can integrate this into the strategy and product line to train financial analysts and portfolio managers. This is to ensure shared understanding and alignment with the firm's key approaches. This course will support participants to answer the following questions:

- Why is there little to no correlation of ESG ratings across different ESG rating providers? (spoiler: its not what you think)
- How to choose the right dataset for your company analysis and portfolio construction which is aligned with your investment strategy and objective?
- What is the difference between key incorporation approaches such as ESG integration, best-in-class, and best-effort, and how can datasets be best used in these processes?





SUSTAINABLE BANKING

Banks are increasingly turning their strategies towards sustainable banking. This development is growing quickly and still in its early stage, with uncertainty being rife. Due to client and regulatory pressure, waiting is not an option for the major banks, while moving now is an opportunity for smaller banks. The instructor will work together with the banker's team to address client coverage or risk management strategy that conveys how their offerings address clients' needs regarding ESG. This course will help bankers understand the value and need for sustainable banking by addressing the following questions:

- What is ESG, and how is it related to the sustainable banking landscape?
- What are the growth drivers of sustainable banking?
- How does sustainable banking relate to various banking models?
- How does sustainable banking influence client coverage and risk management?
- What are sustainable banking industry initiatives, and how do they relate?

ESG FOR TRUSTEES

Asset managers are advancing quickly on ESG, but demand at times is still lukewarm with their corporate pension and clients who are trustees. Our tutors will cover what ESG is and how trustees can incorporate it in their conversations, RFPs and selection. The course will also incorporate ESG research into sales strategy. This course will help trustees understand the value and need for responsible investment by addressing the following questions:

- What is ESG and how is it related to fiduciary duty?
- How does ESG impact businesses and investment decision making?
- How to assess the extent to which an asset manager integrates ESG in their policies and in a specific fund?
- How to engage with investment consultants so they consider ESG in their fund shortlist and assessment?





TALKING TO CLIENTS ABOUT ESG INVESTING

This course explores the differences between ESG, responsible investment, sustainable investment, and impact investing.

Delegates will learn about the most material drivers for growth of the market and what clients are looking for when they seek ESG funds; backed by evidence. The course teaches the following:

- What are the main ESG-related regulation impacting clients and how can certain funds/reporting help them remain compliant?
- Is there a trade-off between ESG performance and financial yield?
- How can clients be reassured of a product's ESG credentials?
- What are the main ways to implement ESG and how does that impact portfolio construction?
- What are the main material sustainability issues clients tend to care about and what should you know about them?
- Who are the main ESG rating agencies and how do they differ in methodology and outcome? How does that impact portfolio construction?
- What are the main ESG initiatives and what does participation of an asset manager imply?
- Case study: a client conversation about two different ESG fund sheets.

THE ENVIRONMENTAL PERSPECTIVE ON ESG INVESTING

This course addresses the effects on climate change, biodiversity and resource scarcity on investments. Delegates will learn:

- Investing to address climate change and resource availability
- Environmental impact on financial modelling and analysis
- How to demonstrate mitigation of risk and Improvement of impact
- Case study: Comparison between a net zero fund and a land restoration fund

THE SOCIAL PERSPECTIVE ON ESG INVESTING

This course covers an overview of social issues and their effects on investment. It focuses on investing to improve social issues and covers the following:

- The systematic character of social challenges
- The connection with the environmental perspective on ESG Investing
- Social impact on financial modelling and analysis
- How to demonstrate mitigation of risk and improvement of impact
- Case Study: In-depth analysis of a social impact fund

THE GOVERNANCE PERSPECTIVE ON ESG INVESTING

In this course, delegates will learn about the significance of governance issues and their effects on investment. It covers investing opportunities to improve governance issues and focuses on the following:

- Impact of governance on financial modelling and analysis
- How to demonstrate mitigation of risk and improvement of impact
- Case Study: In-depth analysis of a case company where governance issues influenced investor yield

ESG INVESTING FOR DIFFERENT ASSET CLASSES

This course covers the differences between ESG investing in equities, fixed income and alternative assets. Delegates will learn about the types of assets that have the biggest sustainability impact and how they have attained that criteria. This course will also cover the following:

- How are investee companies engaged in various asset classes?
- What are the limits and constraints of ESG databases?
- What are the risks and returns of ESG investing?
- Assessing the potential trade off in commercial versus impact on ROI
- Case Study: Analysis of ESG challenges for an investment in a specific sector and asset class





MAKING SENSE OF ESG DATA

This course covers how ESG data is used in investing. It also covers the different metrics and definitions for ESG investing and what each of them addresses. Delegates will learn the following:

- Which are the most important to know?
- What ESG data is most useful for what investment classes?
- How do Credit Rating Agencies apply ESG data?
- What is the current edge of knowledge with respect to ESG data? i.e What do we not know?
- Case Study: Development of a data strategy for a mock ESG fund



RESPONSIBLE DEBT MARKET SOLUTIONS

Currently investors are faced with ultra-low interest rates and record lows in credit spreads. So why buy these bonds at all? The recent driver is investing for a social good over a return. Low rates have made some of the projects and collateral better value at the same time, on a comparative basis. This course examines ESG Bonds, Label Bonds and Syndicated Sustainable Loan Projects. Using case studies and exercises, the course will enable corporate bankers to identify coverage opportunities and encourage cross selling within the bank. Delegates will learn:

- Profile your client to establish suitability for capital market financing via sustainable finance
- Show the social and commercial advantage of issuing sustainable debt and investing for social good
- Compare various debt issue structures for issuer and investor advantages, updated to include the Green Bond Principles
- The Funding Arena: ESG Products, Sustainable loans
- Case study on OCBC Subordinated Bond vs A\$ 500 million Green FRN
- ESG Bonds (AKA Thematic Bonds, SRI Bonds): What are they, what are the differences and who defines what?
- Syndicated Sustainable Loans; MUFG Green Loan, Sustainability linked Loans, Syndicated Green Islamic Financing, Green Loan Principles

ADVANCED WORKSHOP ON INTERNATIONAL STANDARDS ESG INFORMATION

This course covers an Introduction to climate change from the perspectives of UNEP, IPCC, UN Framework Convention on Climate Change, the Kyoto Protocol, the Paris Agreement key players and events and how they correlate with each other. Participants will learn about the International Standards and Disclosure Frameworks with EPS scope and usage, PCAF coverage and methodology, GHGP Scopes and TCFD goals, recommendations, pledges, and alignment with other frameworks. Delegates will learn:

- A deeper dive into global activities and regulations
- The UNEP Finance initiative's structure, goals, and memberships
- How the principles for responsible banking apply
- How to conduct an analysis on sustainability reports based on Global Reporting Initiative standards





ADVANCED WORKSHOP ON ACCOUNTING STANDARDS AND ESG DISCLOSURES

Information on environmental, social and governance (ESG) factors are based on disclosures that are mostly made voluntarily and influenced by the regulatory and societal context in which the business is operating. At the moment, there is no single universally agreed accounting standard for ESG disclosures. Reporting approaches include reporting based on guidelines and hybrid reporting based on regulatory requirements and other objectives for inclusion in indices. Delegates will learn:

- About SASB sustainability accounting standards
- The importance of ESG factors used as non-financial analysis of financial performance
- Establish ESG factors as non-financial information in performance forecast
- Recognise the trends and challenges in ESG disclosures

BECOMING A 'STRATEGIC PARTNER' (SP) IN ESG & SRI

Strategic Partners are reliable, credible and have their stakeholder's best interest at heart when it comes to their ESG investing plans. This course is about developing a Strategic Partner in ESG & SRI by providing valuable insights in each step of the client conversation. Our specialist tutors will cover the following:

- Achieving a 'Strategic Partner' Status in ESG & SRI
- Defining credibility
- Becoming a Strategic Partner: Being Credible by using ESG Data in a conversation
- How do you want to be seen by others?
- How are these impressions formed?
- Understanding the common Challenges, you may face when conducting a conversation focused on ESG & SRI recommendations
- Achieving the 'Strategic Partner' (SP) status
- Becoming a 'Strategic Partner'
- How can you become a SP in the ESG & SRI space?
- The three Cs of becoming an SP
- Strategic Partner & Stakeholder Relationship Levels
- Understanding the Challenges in becoming a Strategic Partner
- Your stakeholder's feedback





INVESTING IN ESG TECHNOLOGY

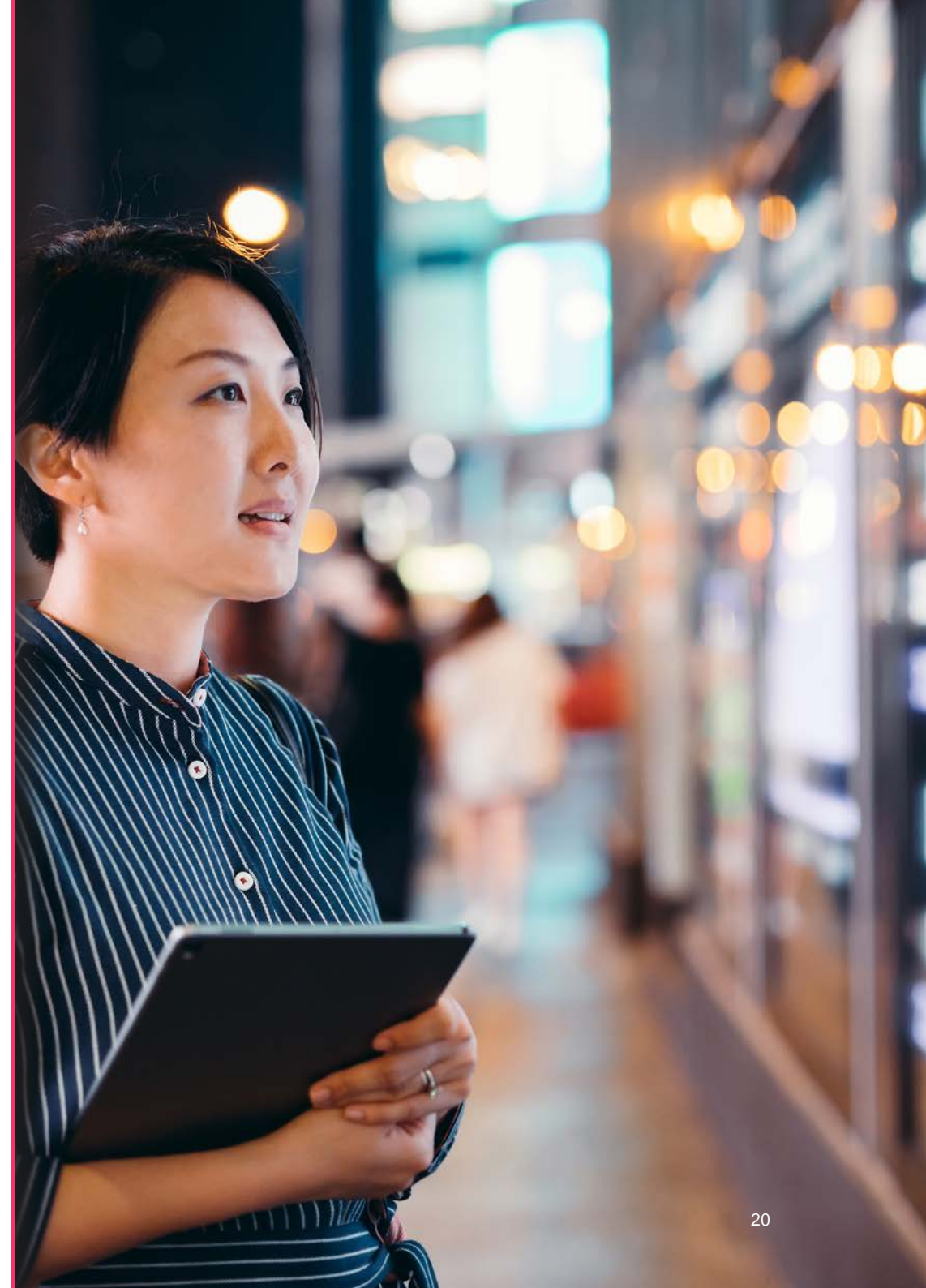
Investing in ESG Technology is now the next megatrend attracting millennials and younger investors. This series covers which tech stocks to invest in to improve the ESG impact of your investments. Relationship Managers will learn how to spot the next wave in green technology.

- Technology to Spot Green Data
- Investing in Green Tech Companies

TECHNOLOGY TO SPOT ESG DATA

Attaining verified ESG data is still a difficulty. This course explores how financial institutions and corporates can use technology tools to:

- Identify ESG data that is reliable and comparable
- Avoid self-reporting ESG Data that lack verification
- Use independent 3rd party verification of ESG data
- Adopt ESG reporting standards: Sustainability Accounting Standards Board (SASB) & Task Force on Climate-related Financial Disclosures (TCFD)
- Utilize ESG data as a risk management tool





INVESTING IN GREEN TECH COMPANIES

This course focuses on technologies that are spearheading the future of sustainable production. Participants will gain an understanding on investing in green tech that yields an ESG impact within their client portfolios, transition finance trends and challenges. It illustrates how your clients' impact investment can help countries and corporates towards a carbon neutral economy.

In this course, our specialist tutors will explore the following as examples of investment trends:

- Raw materials & mining: Battery and electric motor manufacturing
- Batteries- building new cathode materials and batteries
- Electrification- using electric alternatives for transport, manufacturing
- Grid level storage
- Resilience technology: solar energy, portable water, local energy storage
- Project finance lending
- Recycling Technology: converting waste
- Renewable Hydrogen
- Desalination
- Avoiding “greenwashing” in a portfolio

OUR TUTORS

Our bench of tutors are investment professionals, former bankers, specializing in responsible investment and FinTech with executive and non-executive experience. They have worked for asset owners, MNCs, fund managers, social enterprises, and universities, bridging academia and practice to deliver ambitious yet pragmatic outcomes.

They are adept in client coverage, risk management, financial restructuring and product innovation. Our Certified Sustainability Assurance Practitioner (CSAP) tutors, advises and provides sustainability reporting to listed companies based on the Global Reporting Initiatives (GRI) Standards in Asia.

Intuition's Sustainable Finance tutors are active participants in the Global Compact Network Singapore (GCNS), the local chapter of the United Nations Global Compact (UNGC) that promotes corporate sustainability globally.

OUR EXPERTS:

- Advisors for financial institutions and FinTech's
- Co-authors of the CFA's ESG Investing certification
- Senior Associateship at Cambridge Institute for Sustainability
- Leadership on FinTech for Sustainability
- Member of the Singapore Institute of Directors (SID)
- Sustainability Committee
- Experts in Private Equity funding, Info Security practice, Carbon Footprint assessment
- Assessor for the University of Cambridge Institute for Sustainability Leadership (CISL)'s course on Sustainable Finance

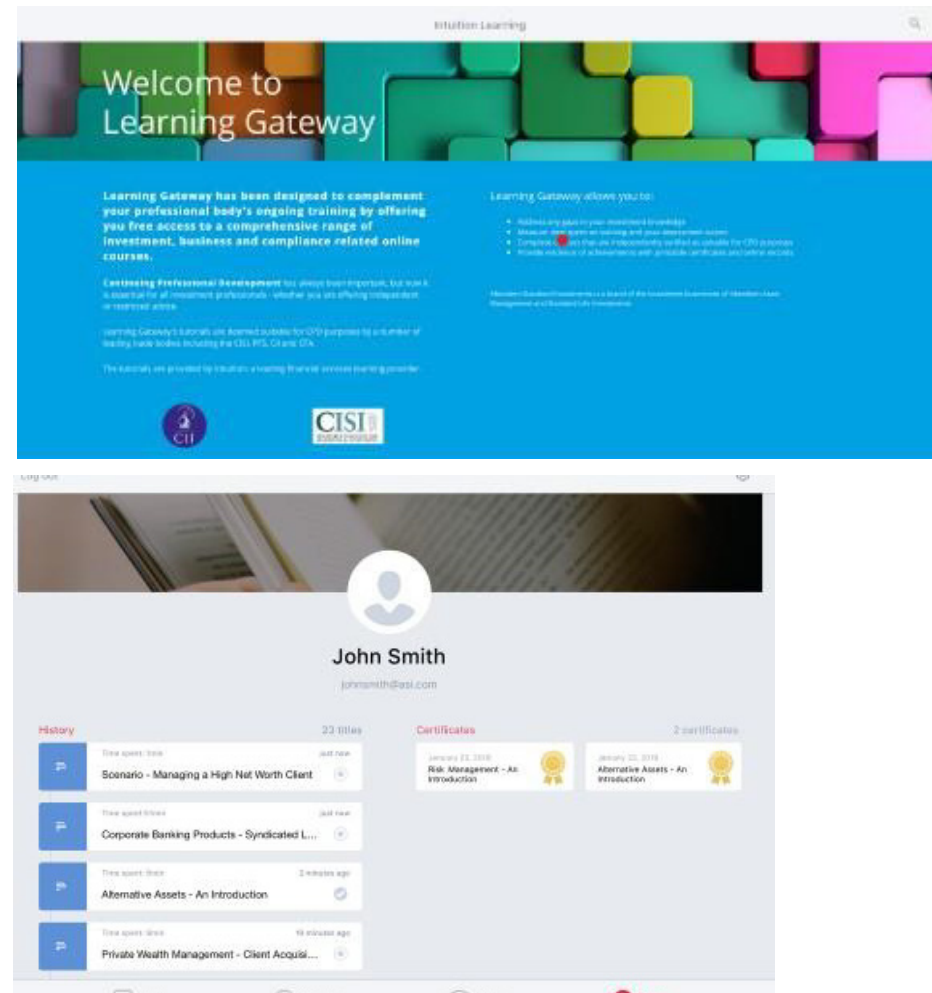


CLIENT EDUCATION

An informed client is an empowered one. Intuition has developed ESG related client education as a service. This allows clients to view your organisation as trusted advisors defending their interests.



By incorporating our extensive technical capability, Intuition builds portals to seamlessly integrate from client website and host custom or Know-How content. This enables marketing functions of your organisation to harvest client data to feed back into your client relationships for insightful & succinct conversations.



CLIENT EDUCATION SOLUTION: CASE STUDIES

GLOBAL ASSET MANAGEMENT FIRM:

Intuition was commissioned by a global asset manager to provide an online ESG education programme to its clients in localised language. Intuition created a web portal in both English and Italian, complete with a full suite of digital sustainable assets in the form of animated videos and podcasts.

LEADING EUROPEAN BANK:

Educating retail investors about ESG in their portfolio.

Working with a large European bank specialising in online trading and investment, we were approached to develop content for retail audiences looking to invest in ESG related technology. The client was seeking to develop a platform where investors can educate themselves on products they wished to trade and harvest the data from what the clients were researching.





CUSTOM SOLUTION

Intuition developed a series of sustainable investing digital asset videos for a global US bank to educate their relationship managers. This was focused on their global mission, goals and tailored to their sustainable investing strategies in private banking. These assets were specifically catered to their workforce, using internal terminology to direct clients to their sustainable investing resources. These assets were also developed for relationship managers to advise clients on how they will improve their portfolios by including sustainable investing.

IT PAYS TO PARTNER WITH A DIGITAL NATIVE.

If you would like any further information on how we are helping corporates, financial organizations and their clients understand and practice sustainable investing, please contact ashah@intuition.com

