



## Accord Initiative: Guiding Principles for Financial Advisers and Planners

Firms that agree to follow the Guiding Principles can be listed on the public facing *Accord Initiative Find a Sustainable Adviser* searchable database.

By following the Guiding Principles and being listed on the database, firms demonstrate their commitment to understand whether each client has any preferences to build ESG, Sustainability or values into their investment strategy. A listing on the *Accord Initiative Find a Sustainable Adviser* database also signifies that the firm provides best practice solutions aligned with regulatory requirements.

### The Guiding Principles:

- To place client interests, financial needs, and investment preferences and objectives at the heart of the advice process
- To have a suitability process that ensures that all new and existing clients will be informed and asked about their preferences and objectives across the spectrum of capital (including ESG & Sustainability)
- To strive to ensure that clients have enough information to make informed decisions on their investment preferences and objectives across the full spectrum of capital, whether from a risk perspective or from a values perspective
- Agree to support increased industry transparency and market participation
- Seek to continually maintain and improve the knowledge, skills and competence as relevant and be diligent in the performance of duties
- Agree to periodically review (at least annually) their processes, in particular investment preferences and objectives processes, and take appropriate actions to ensure they remain robust and fit for purpose
- To be straightforward and honest in all professional and business dealings

**Please note:** The Accord Initiative is not an accreditation or regulatory body. The ESG Accord: Accord Initiative provides financial advice firms with practical tools to tailor to their specific needs. We are not in a position to verify adherence to the Guiding Principles and a listing on the Find a Sustainable Adviser database is not an endorsement.