

#7 Responsible Investment Certification Program

Licensee Marketing Kit & Style Guide

Purpose

To provide a guide to licensees of the Certification Symbol regarding the proper use of the Trade Mark. This guide also provides suggestions on how to maximise value from the use the Certification Symbol as well as providing important background information about the Responsible Investment Certification Program.

Contains

1. How to use the Certification Symbol, the Certification Symbol Style Guide as well as the Dos and Don'ts of using the Certification Symbol.
2. How to use the Certification Symbol to help strengthen brand including tips on how to use the Symbol with different channels from website to public reports such as Product Disclosure Statements.
3. Background information covering the Program's most frequently asked questions as pre-approved text so that you can use these in your own materials and marketing endeavours.

PART 1: How to use the Certification Symbol

1. Important information before you begin

The Responsible Investment Certification Program (the Program) is the world's first certification program for responsible investment products, services and policies.

The Program is managed by the Responsible Investment Association Australasia (RIAA).

To be certified, an organisation or individual must meet the strict operational and disclosure practices required in each licence category. Currently these categories are:

- Financial adviser
- Dealer group
- Product provider
- Investment Management Service
- Superfund product
- Superfund – whole of fund



CERTIFIED BY RIAA

Once certified, the organisation or individual are licensed to choose and use one version of the Certification Symbol; see #22 *Requirement for trading with Ethical Investment TM Symbol* regarding eligibility to use the Ethical Investment TM Symbol.

The Certification Symbol is a registered trade mark owned by RIAA. The Symbol indicates to investors that an organisation or individual has met the strict operational and disclosure practices required in their licence category.

The Certification Symbol acts as a navigational tool to help investors easily identify certified responsible investment products, services and policies.

Through the Program, investors can access detailed information about how each Licensee takes environmental, social, governance or ethical issues into account. This information enables them to compare and contrast investment products, financial advisers or values-based organisations against standardised criteria, which in turn enables them to make an informed choice.

What does this mean for you?

As a Certification Symbol Licensee, you are now a part of the largest public awareness and industry development initiative for responsible investment in Australasia.

To support the success of this initiative and maintain the integrity of the Program, it is imperative that you use the Certification Symbol correctly in your marketing and business development activities. Use of the Certification Symbol consistent with this Marketing Kit & Style Guide and the Certification Symbol Trade Mark Licence Agreement is a requirement of staying certified under the Program.

This Marketing Kit will help you do this by providing:

- an easy-to-follow Style Guide
- ideas for incorporating the Certification Symbol into your marketing
- material to help you promote your status as a certified responsible investment provider in newsletters or websites
- background information on the Program.

Finally, as a Certification Symbol Licensee, you have three key areas of responsibility:

1. **You must** use the Certification Symbol in accordance with the Certification Symbol Trade Mark Licence Agreement.
2. **You must** use the Certification Symbol in accordance with the Style Guide contained in this Marketing Kit.
3. **You must** notify RIAA each time you use the Certification Symbol as stipulated in your Certification Symbol Trade Mark Licence Agreement.

Email a copy of the material you wish to include the Certification Symbol in to info@responsibleinvestment.org before it is produced.

2. Certification Symbol Style Guide

Following are the six steps **you must** follow when you use your chosen Certification Symbol.

STEP ONE: Use the correct Certification Symbol

The Certification Symbol is available in three versions.

1. Responsible investment



CERTIFIED BY RIAA

2. Ethical investment



CERTIFIED BY RIAA

3. SRI (socially/sustainable responsible investment)



CERTIFIED BY RIAA

These options reflect the most frequently used terms for responsible investment.

You are only licensed to use the Certification Symbol you nominated in your Program application form and which was approved by the Certification Assessment Panel as part of their assessment of your application for entry into the Program. If you do not know which version is the most appropriate for your investment product or service, or would like to use an alternative version, please contact RIAA on +61 2 8228 8100 or info@responsibleinvestment.org to discuss.

STEP TWO: Use the Certification Symbol in the correct place

It is critical that the Certification Symbol is not placed next to unrelated information or next to information that may cause people to form an inappropriate conclusion about the nature and purpose of the Certification Symbol. For example, you cannot place the Certification Symbol next to a certification or statement from a ratings agency about the creditworthiness of the product; to do so could be seen as misleading.

If you are a certified:

Super Fund Whole of Fund

The Certification Symbol may be used on material pertaining to your certified responsible investment funds, or your commitment to responsible investment.

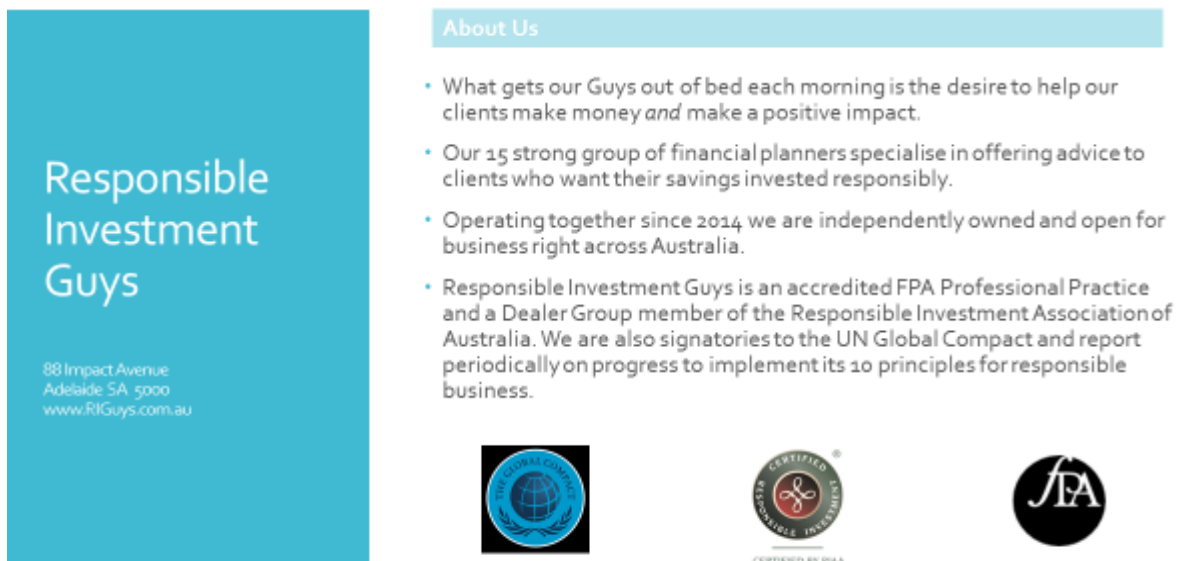
Financial Adviser

The Certification Symbol must only be used on material pertaining to the responsible investment services you offer, or your commitment to responsible investment.

Dealer Group

The Certification Symbol must only be used on material pertaining to your organisation's responsible investment product offerings and your adviser practice and training, or your commitment to responsible investment.

Dealer Group example: placement of the RI Symbol alongside commitment to responsible investment



The screenshot shows a blue header with the text 'Responsible Investment Guys' and contact information: '88 Impact Avenue, Adelaide SA 5000, www.RIGuys.com.au'. Below the header is an 'About Us' section with a list of bullet points. At the bottom of the screenshot are three logos: the UN Global Compact logo, the Certified Responsible Investment logo (with 'CERTIFIED BY RIAA' below it), and the FPA logo.

This is an example of a Certified Dealer Group’s acceptable display of the Certification Symbol as it appears alongside explanatory text of the organisation’s broader commitment to responsible investment.

If you have certified:

Product

The Certification Symbol must only be used on material pertaining to your certified responsible investment products.

Investment Management Service

The Certification Symbol must only be used on material pertaining to your certified responsible investment service.

Super Fund options

The Certification Symbol must only be used on material pertaining to your certified responsible investment Super Fund option.

STEP THREE: Use the right disclaimer or disclosure statement

The Certification Symbol is a Registered Trade Mark, not a logo. Therefore, it must be accompanied by either the Licensee-specific disclaimer on legal documents or the generic disclosure statement on general marketing materials.

The inclusion of the disclaimer or disclosure statement in connection to the Certification Symbol ensures there is no confusion as to what the Symbol means or what it is trying to communicate.

When displaying a Symbol online, the Symbol may be hyperlinked to a separate page on the Licensee website. This page must include the full disclosure statement.

DISCLAIMER

For Product Disclosure Statements, Annual Reports, or any other legal document the following disclaimer must accompany the Certification Symbol.

If you have a product certified under the **Product Provider** category, you must use:

The Certification Symbol signifies that a product or service offers an investment style that takes into account environmental, social, governance or ethical considerations. The Symbol also signifies that <product name> adheres to the strict operational and disclosure practices required under the Responsible Investment Certification Program for the category of Product Provider. The Certification Symbol is a Registered Trade Mark of the Responsible Investment Association Australasia (RIAA). Detailed information about RIAA, the Symbol and < product name>'s methodology, performance and stock holdings can be found at www.responsiblereturns.com.au, together with details about other responsible investment products certified by RIAA.¹

1. The Responsible Investment Certification Program does not constitute financial product advice. Neither the Certification Symbol nor RIAA recommends to any person that any financial product is a suitable investment or that returns are guaranteed. Appropriate professional advice should be sought prior to making an investment decision. RIAA does not hold an Australian Financial Services Licence.

If you have a product certified under the **Investment Management Service** category, you must use:

The Certification Symbol signifies that a product or service offers an investment style that takes into account environmental, social, governance or ethical considerations. The Symbol also signifies that <Name of your org> adheres to the strict operational and disclosure practices and its staff undertake continuing professional development on responsible investment required under the Responsible Investment Certification Program for the category of Investment Management Service when delivering its <name of IMS>. The Certification Symbol is a Registered Trade Mark of the Responsible Investment Association Australasia (RIAA). Detailed information about RIAA, the Symbol and < IMS name>'s methodology can be found at www.responsiblereturns.com.au, together with details about other responsible investment products certified by RIAA.¹

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If you have a superfund option certified under the **Superfund Option** category, you must use:

The Certification Symbol signifies that a product or service offers an investment style that takes into account certain environmental, social, governance or ethical considerations. The Symbol also signifies that the <superfund option name> adheres to the strict operational and disclosure practices required under the Responsible Investment Certification Program for the category of Superfund Option. The Certification Symbol is a Registered Trade Mark of the Responsible Investment Association Australasia (RIAA). Detailed information about RIAA, the Symbol and <superfund option name>'s methodology and performance can be found at www.responsiblereturns.com.au, together with details about other responsible investment products certified by RIAA.¹

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If you are a certified **Superannuation Fund Whole of Fund**, you must use:

The Certification Symbol signifies that a product or service offers an investment style that takes into account certain environmental, social, governance or ethical considerations. The Symbol also signifies that <superannuation fund name> has adopted strict operational and disclosure practices required under the Responsible Investment Certification Program for the category of Superannuation Fund. The Certification Symbol is a Registered Trade Mark of the Responsible Investment Association Australasia (RIAA). Detailed information about RIAA, the Symbol and <superannuation fund name>'s methodology and performance can be found at www.responsiblereturns.com.au, together with details about other responsible investment products certified by RIAA.¹

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If you are a certified **Financial Adviser**, you must use:

The Certification Symbol signifies that <your name> of <your Dealer Group> offers responsible investment products; has undertaken continuing professional development on responsible investment; and conducts inquiries regarding client concerns about environmental, social, governance or ethical issues. The Symbol also signifies that <your name> has adopted strict operational and disclosure practices required under the Responsible Investment Certification Program for the category of Financial Adviser. The Certification Symbol is a Registered Trade Mark of the Responsible Investment Association Australasia (RIAA). Detailed information about RIAA, the Symbol and <your name> can be found at www.responsiblereturns.com.au, together with details about other responsible investment products and services certified by RIAA.¹

1. The Responsible Investment Certification Program does not constitute financial product advice. Neither the Certification Symbol nor RIAA recommends to any person that any financial product is a suitable investment or that returns are guaranteed. Appropriate professional advice should be sought prior to making an investment decision. RIAA does not hold an Australian Financial Services Licence.

If you are a certified **Dealer group**, you must use:

The Certification Symbol signifies that <your Dealer Group> offers responsible investment products; conducts inquiries regarding client concerns about environmental, social, governance or ethical issues and makes responsible investment training available to its adviser network. The Symbol also signifies that <your Dealer Group> has adopted strict operational and disclosure practices required under the Responsible Investment Certification Program for the category of Dealer Group. The Certification Symbol is a Registered Trade Mark of the Responsible Investment Association Australasia (RIAA). Detailed information about RIAA, the Symbol and <your Dealer Group> can be found at www.responsiblereturns.com.au, together with details about other responsible investment products and services certified by RIAA.¹

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Here is some guidance as to how to present the Certification Symbol and the Disclaimer. For all electronic and printed media, it is essential the disclaimers appear alongside the Certification Symbol. This is a member’s example of the correct use of a disclaimer in their superannuation product’s PDS.

DISCLOSURE STATEMENT

For marketing materials, advertising, stationery and correspondence the following disclosure statement must accompany use of the Certification Symbol.

<Adviser/Product/Superfund Option/Super Fund name/IMS name> has been certified by RIAA according to the strict operational and disclosure practices required under the Responsible Investment Certification Program. See www.responsibleinvestment.org for details.¹

1. The Responsible Investment Certification Program does not constitute financial product advice. Neither the Certification Symbol nor RIAA recommends to any person that any financial product is a suitable investment or that returns are guaranteed. Appropriate professional advice should be sought prior to making an investment decision. RIAA does not hold an Australian Financial Services Licence.

Superfund example: disclosure statement represented with the RI Symbol

<p>RI Guys Managed SuperFund</p> <p>*The Responsible Investment Certification Program does not constitute financial product advice. Neither the Certification Symbol nor RIAA recommends to any person that any financial product is a suitable investment or that returns are guaranteed. Appropriate professional advice should be sought prior to making an investment decision. RIAA does not hold an Australian Financial Services Licence.</p>	<p>Investment Strategy</p> <p>The opportunity to invest in a diversified share portfolio of companies on the ASX and chosen for their environmental, social and financial qualities..</p> <p>We actively choose stocks to comprise the Fund's universe based on their growth potential rather than income. Stocks are chosen on the basis of value and in consideration of risks being appropriately priced.</p> <p>We also apply our Responsible Investment screen to exclude companies primarily in the business of pornography, tobacco, weapons and alcohol production and distribution. And then we select stocks that we believe will be important service providers to our economy in the longer term.</p>  <p>CERTIFIED BY RIAA</p>	<p>Certified Responsible Investment</p> <p>RI Guys Managed SuperFund has been certified by RIAA according to strict disclosure practices required under the Responsible Investment Certification Program.</p> <p>The Certification Symbol signifies that a product or service offers an investment style that takes into account environmental, social, governance or ethical considerations. The Symbol also signifies that RI Guys Managed SuperFund has adopted strict disclosure and education practices required under the Responsible Investment Certification Program for the category of Superannuation Fund. The Certification Symbol is a Registered Trade Mark of the Responsible Investment Association Australasia (RIAA). Detailed information about RIAA, the Symbol and RI Guys' methodology and performance can be found at www.responsibleinvestment.org, together with details about other responsible investment products certified by RIAA.*</p>
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RI Guys Managed SuperFund PDS

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This is an example of how the disclosure statement may be presented with the Certification Symbol.

For print media, it is recommended that the Disclosure Statement appears alongside the Certification Symbol.

For electronic publications and media, it is permissible to provide an abbreviated Disclosure Statement alongside the Certification Symbol and a hypertext link, as long as the hyperlink takes readers directly to a page where they can clearly and immediately view the Disclosure Statement in context. The landing page may be the certified members own page or RIAA’s Certification webpages.

STEP FOUR: Use the right size

The Certification Symbol can easily be resized to suit a range of different marketing materials.

For aesthetic and practical reasons the **largest** size that the Certification Symbol may be reproduced is 35mm x 35mm. The **smallest** size that the Certification Symbols may be reproduced is 15mm x 15mm.



(35mm x 35mm)



(15mm x 15mm)

STEP FIVE: Use the right shape and colour

The Certification Symbol must always be reproduced as a circle. Be careful not to distort the shape and ensure you increase or decrease its size proportionally.

Licensees must not alter the colour palette of the four-colour version of the Certification Symbol.

If a four-colour process cannot be used for any reason, please ensure it is reproduced in mono (black) only.

STEP SIX: Secure approval from RIAA

As stated in Section 3 of the Certification Symbol Trade Mark Licence Agreement, all artwork of promotional or other material that features the Certification Symbol must be forwarded to RIAA for inspection prior to production.

This requirement ensures all Licensees use the Certification Symbol correctly, thereby building the brand of the Certification Symbol throughout Australasia. It also provides Licensees who may be new to marketing responsible investment to gain advice from RIAA's marketing team.

To gain approval for your use of the Certification Symbol, simply send the material via email to us at info@responsibleinvestment.org. RIAA undertakes to review all material and advises of approval within two working days.

3. Important Dos and Don'ts and exceptions

Following are a few important Dos and Don'ts that relate to how you talk about the Program and use the Certification Symbol. And, as with any guidelines, there are always a few exceptions.

A. How you talk about the Program and Certification Symbol

DO refer to your product or superfund option as certified [responsible/ethical/SRI].

Don't call yourself or your products/options accredited, approved, endorsed, qualified, official.

OR

DO refer to your status as a certified [responsible/ethical] super fund whole of fund/financial advisers/dealer group.

Don't call yourself accredited, approved, endorsed, qualified, official.

DO refer to the Certification Symbol as a Trade Mark.

Don't call it a logo, brand, rating system, accreditation, ranking criteria, or approval mechanism.

DO explain that you have been certified by RIAA according to the strict operational and disclosure practices required under the Responsible Investment Certification Program.

Don't say that displaying the Certification Symbol means that you, as a licensee, are ethical, trustworthy, moral, principled, decent.

B. How you use the Certification Symbol

DO use the Certification Symbol as a singular image.

Don't duplicate the Symbol across or down a page.

DO only use the Certification Symbol in accordance with this Style Guide.

Don't play around with the format, representation, design or descriptions.

DO always include the disclosure statement or disclaimer when you use the Certification Symbol.

Don't use the Symbol without explaining what it means.

C. Exceptions

Using the Certification Symbol on the front page of a document (e.g. PDS, brochure, newsletter)

You can only use the Certification Symbol on the front page of a document if it relates entirely to a responsible investment product, service or policy.

If you do use the Certification Symbol on the front cover, it must be repeated inside the document and accompanied by either the relevant disclaimer or the disclosure statement (see Step Three of the Style Guide).

You do not have to use the disclaimer or the disclosure statement on the front page.

Using the Certification Symbol on the home page of your website

You can only use the Certification Symbol on the home page of your website if the site belongs to a:

- Certified responsible investment adviser
- Certified dealer group that has all of its advisers certified
- Investment Management Service where the entirety of that provider's portfolio is the certified IMS
- Product provider that has all of its products certified
- Superfund that is certified as whole-of-fund.

If you do use the Certification Symbol on the home page of your website, you must link it to another page in your website that includes the Symbol, the disclosure statement or relevant disclaimer (see Step Three of the Style Guide), and links back to RIAA's website.

You do not have to use the disclaimer or the disclosure statement on the home page.

Remember, contact RIAA on +61 2 8228 8100 or info@responsibleinvestment.org if you have any doubts about how to use the Certification Symbol.

PART 2: Using the Certification Symbol to your advantage

1. How the Certification Symbol can help strengthen your brand

The Certification Symbol is the only symbol of its kind in the world. Just as other symbols are used to inform consumer choices — Australian Made, Fairtrade, Organic, RSPCA Approved — the Certification Symbol can be used by you to engage and inform investors.

The Certification Symbol acts as a navigational tool to help investors find your organisation or product. Once found, investors can then make an informed choice using the detailed information about your financial credentials and your approach to responsible investment.

As a Licensee of the Certification Symbol, you now have access to a powerful marketing resource which tells your audience:

Your responsible investment credentials can be trusted

With the growth of interest in sustainability has come a new wave of “green” products and services. With this growth has come an increasing demand for third party verification of claims and benefits. In the case of investors, they are looking for clear and consistent information that specifically outlines how investment products and services address important environmental, social and governance issues.

Being certified by RIAA, the responsible investment industry’s peak body, means you have met the industry’s operational and disclosure requirements and this in turn means your clients can have confidence in your responsible investment credentials.

You are a leader in responsible investment practice

The operational and disclosure requirements of the Program can only be met by the organisations and individual professionals who are open to having their ESG processes, systems and performance made public – and in the case of products and superfunds, also subject to verification by an independent auditor. In the eyes of investment peers and the consuming public, this transparency leads to higher degrees of trust through increased accountability.

Becoming certified under the Program confirms the leadership position you are taking in regard to managing and disclosing environmental, social and governance issues through your investment products, services or policies.

You are committed to responsible investment

To develop and implement the leading practice in responsible investment takes effort, commitment and resources.

Securing and maintaining your status as Certification Symbol licensee demonstrates your commitment to responsible investment.

2. Ideas to get you started

Website

Include information on responsible investment and the Certification Symbol on your website and be found online by people looking for investment products and services that combine financial returns with personal values and sustainability.

Product Disclosure Statement (PDS)

Differentiate your responsible investment product from others by including the Certification Symbol on the front cover of your PDS.

Brochure

Gain people's attention by including the Certification Symbol and a description of the Program in your next brochure.

Advertisement

Demonstrate your leadership in responsible investment by including the Certification Symbol in your next advertisement.

Public event and roadshow displays

Feature the Certification Symbol on your banners, or include a short overview of the Program in your next event, to encourage investors to ask you about your responsible investment products or services.

Existing or prospective client briefing

Promote your certified responsible investment products or services to existing or prospective clients as a way of meeting their financial goals in line with their personal values or their commitment to sustainability.

Client or unit holder email and/or newsletter

Notify important stakeholders of your new achievement in gaining certification through the Program.

Annual report or sustainability report

When reporting on your recent achievements, include information on gaining certification and explain how the Program enables investors to have confidence in your responsible investment practices.

3. Material for you to use

The following descriptions of the Program and the Certification Symbol have been prepared for you to use in your marketing and business development material.

They are intended to be used with the Certification Symbol.

Short description

The Responsible Investment Certification Program helps investors by providing standardised and consistent information about certified responsible investment products, services and policies.

The Certification Symbol signifies that an investment product, service or policy takes environmental, social, governance or ethical considerations into account along with financial returns; and that <Licence> has been certified by RIAA according to the strict operational and disclosure practices required under the Responsible Investment Certification Program.

See www.responsibleinvestment.org for details.

Long description

Responsible investment is a strategy used by investors to incorporate environmental, social, governance or ethical factors into their investment choices and ownership practices.

The Responsible Investment Certification Program (the Program) is the first of its kind in the world and is owned and managed by the Responsible Investment Association Australasia (RIAA). The Program was created in 2005 in partnership with the NSW Department of Environment and Conservation and the Victorian Government.

The Program helps investors by providing standardised and consistent information about certified responsible investment products, services and policies.

The Certification Symbol signifies that an investment product, service or policy takes environmental, social, governance or ethical considerations into account along with financial returns.

To be licensed to use the Certification Symbol, <Licensee> was required to meet strict operational and disclosure requirements for the category of <insert relevant category>. <Licensee> was also independently reviewed and key details regarding our certification are available through RIAA's website at www.responsibleinvestment.org or by calling RIAA on +61 2 8228 8100.

The Certification Symbol is a Registered Trade Mark owned and managed by RIAA and there are currently six categories: Product Provider, Superfund Product, Superfund Whole of Fund, Investment Management Service, Financial Adviser and Dealer Group.

The Program does not constitute financial product advice.

See www.responsibleinvestment.org for details.

4. Ongoing support from RIAA

Now that you have been certified by RIAA, we are here to help you capitalise on this achievement and grow your business. We will do this by:

Preparing your certification profile for the Responsible Returns web-tool

RIAA's website is Australasia's "one stop shop" for responsible investment. It is visited by nearly 11,000 unique visitors each month, all looking for information on responsible investment products and services. Accordingly, RIAA has purpose-built a platform that helps connect potential investors with providers of RIAA's certified product, superfund and banking products.

Responsible Returns www.responsiblereturns.com.au or www.responsiblereturns.co.nz uses the data you provided in your online application or renewal form. When you submit your member profile to us in this format, we publish it on this site along with your company logo and, in the case of financial advisers, your photo. We also link this profile to your RIAA membership profile. We also publish details about your product or superfund option you provide to us from questions 1 – 24 of the application or renewal form.

Constantly highlighting the Program to investors, media, business and government

RIAA is constantly approached for information on responsible investment – from finance and consumer journalists, to individual investors and new investment businesses and services. In all of these situations, the Program is included in the discussion and all are encouraged to visit RIAA's website and Responsible Returns online tool for more information on Licensees.

PART 3: Background information for your use

1. What is the Responsible Investment Certification Program?

The Responsible Investment Certification Program is the world's first certification program for providers of responsible investment products, services and policies.

The Program is managed by the Responsible Investment Association Australasia (RIAA) and they own and manage the Certification Symbol trade mark.

Launched in August 2005, there are currently six Program categories:

- Financial adviser
- Dealer group
- Product provider
- Investment Management Service
- Superfund product
- Superfund whole-of-fund

Applicants to license the Certification Symbol must be currently certified under the Program. Display of the Certification Symbol certifies that a Licensee has adopted strict operational and disclosure requirements relevant to their Licence Category. Information relating to each Certification Symbol Licensee is publicly available on RIAA's website.

The Program was the result of two years collaboration between RIAA, industry and government representatives and not-for-profit stakeholders. The Program would not have been possible without the generous support from the following organisations:

- The Department of Environment and Conservation (NSW) – Program support
- The Victorian Government – Program support
- Grant Thornton – pro bono Certification Symbol verification
- Baker & McKenzie – pro bono legal advice
- Ys Communication – pro bono Certification Symbol design and development
- Gavin Anderson & Company – pro bono strategic media and communications advice

The Program was formally reviewed and revised in 2015 to further strengthen its governance aspects and to make clearer and progress the RI methodology requirements of complying products and services, in step with the evolving market and consumer demands.

2. Why is it important?

The Certification Symbol acts as a navigational tool to help investors easily identify certified responsible investment products and services.

Through the Program, investors can access detailed information about how each Licensee takes environmental, social, governance or ethical issues into account. This information enables them to compare and contrast investment products, financial advisers or non-government organisations against standardised criteria, which in turn enables them to make an informed choice.

When an investor sees the Certification Symbol, they know that the product or service has met the strict operational and disclosure requirements specified by the industry body for responsible investment and that information pertaining to each Licensee is available through RIAA.

In this way, the Certification Symbol also serves to promote consistent, standardised operations and disclosure about responsible investment. In addition, by driving standardisation of disclosure the Certification Symbol complements ASIC's RG65, Section 1013DA (the Disclosure Guidelines) for enhanced responsible investment disclosures.

The Program and the Certification Symbol forms the most comprehensive market initiative for responsible investment in Australasia. It aims to raise the profile of responsible investment among retail and institutional investors, improve the quality of responsible investment advice, products and services and to meet the ever-increasing demand of consumers interested in corporate sustainability and environmental, social, governance and ethical issues.

3. Who decides who receives certification?

Each application for certification is reviewed first by the Certification Program Manager against the Program requirements and *Quality & Thresholds Test*. If the application contains all of the required information, it is then submitted to the Certification Assessment Panel for their consideration. This Panel is made up of RIAA Board Members who act as a delegate of the RIAA Board and from time-to-time, independently appointment individuals to fill any of the Panel's skills, knowledge and experience gaps.

The application criteria were developed in consultation with government, NGOs and professionals from each Licence category drawn from responsible investment stakeholders.

To apply to be certified you must be a current member of RIAA and meet the requirements applicable to your category criteria. These are provided in the *Program Requirements by Category Guide*.

4. What if I have a concern or a complaint about the Program?

The Program has been established to assist investors to locate and understand responsible investment products, services and policies. It is therefore a requirement that the Certification Symbol is being used in accordance with the Certification Symbol Trade Mark Licence Agreement, and that any concern about the use of the Certification Symbol or the manner in which a Licensee is promoting their responsible investment credentials is addressed in an appropriate manner.

Complaints about usage of the Certification Symbol from any person or organisation will be dealt with in accordance with the *Program Concerns & Grievance Policy and Procedure*.

5. Who is RIAA and how can they help me?

The Responsible Investment Association Australasia (RIAA) is the peak industry body representing responsible and ethical investors across Australia and New Zealand. RIAA has over 220 members who manage more than \$9 trillion in assets under management, including super funds, financial product providers, fund managers, consultants, researchers, brokers, impact investors, property managers, community banks, community trusts, religious groups, financial advisers and individuals.

The responsible investment sector constitutes a growing force in the finance and capital markets of Australasia.

RIAA works to promote a more responsible approach to investment, to encourage more people to actively choose a responsible and ethical option for their savings and investments, across superannuation, banking, general investments and KiwiSavers in New Zealand.

All RIAA's members understand that there is more that drives investment returns than just what is found in financial reports. More sustainable companies and assets thrive over the long term and our members use a variety of approaches to find these strong investments.

RIAA supports its members by acting as a hub for critical information for responsible investors through webinars, conferences, events, working groups, research, and policy. RIAA produces a regular newsletter, actively promotes the industry in the media, educates its members and provides access to the largest active network for responsible investors in the region

Formed in 1999 as the Ethical Investment Association (EIA). The EIA pioneered programs such as the annual *Benchmark Report*, specialist courses for Financial Advisers and the world's first Certification Program for products and services in the area of responsible investment. In 2007, the organisation's name was changed to Responsible Investment Association Australasia (RIAA) to reflect the increasing diversity of members within the organisation and the broadening interest in this type of investment from professionals, consumers and large institutional investors.

6. Why should I apply to become, or have products/options certified by RIAA if I'm already a Member?

RIAA membership demonstrates your commitment to and involvement in responsible investment in Australasia. However, being certified by RIAA and becoming a Licensee of the Certification Symbol demonstrates you have met the strict operational and disclosure requirements specified by the industry's peak body.

7. What does it cost to become certified and use the Symbol?

Any current member of RIAA who falls into a licence category can apply to be certified at no cost. Once certified, use of the Certification Symbol is for a period of two years at a rate of 25% of your RIAA membership fee paid annually. There is also a fee of \$150 payable for the second and subsequent products certified to a cap of \$1000 per annum. Finally, there is a fee payable by new entrants wishing to certify as a responsible investment product provider, investment management service, superfund product or superfund whole-of-fund; the fee covers the cost of a third-party audit.

RIAA reserves the right to amend licence fees from time to time.

8. When does my first year of the Certification Symbol commence?

Your first Certification Symbol year commences when you sign your Certification Symbol Trade Mark Licence Agreement.