Product Dossier Template (for Module 4 – Lecture 3)

Cross-Faculty Curriculum for Sustainable Finance

University of Liechtenstein | University of Kassel | University of Luxembourg

Instructions

Use this template to document an evidence-based assessment of whether a specific investment product fits a specific investor profile. Keep answers short. Where information is missing or unclear, record the uncertainty and note what would be needed to resolve it. The goal is transparency and critical reflection, not a perfect or final answer.

A. Investor profile summary (input)

- **Profile ID / group:** ______________________________
- **Financial Conservatism Score (classification):** ______________________________
- **Key constraints (horizon, liquidity, loss capacity):** ______________________________
- **Sustainability Preference Score (classification):** ______________________________
- **Top priorities (2–3):** ______________________________
- **Evidence expectations (what would be "enough"?):** ______________________________

B. Product identification (what is being assessed?)

- **Product name:** ______________________________
- **Provider / issuer:** ______________________________
- **ISIN / ticker (if available):** ______________________________
- **Product type (fund/ETF/other):** ______________________________
- **Stated objective in plain language (1–2 sentences):**

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C. Documents and disclosures available (tick-box check)

Tick whether the document is available to you in this exercise, and add brief notes (for example, date/version, where you found it, and what it contains).

Document / source	Yes	No	Notes
Key Information Document (KID) or equivalent retail factsheet	☐	☐	
Prospectus / full product documentation	☐	☐	
Methodology / index rules (if index-based)	☐	☐	
SFDR-related disclosures / sustainability disclosure page(s)	☐	☐	
Holdings (full or partial) and update frequency	☐	☐	
Exclusion policy / screening criteria (if applicable)	☐	☐	
Stewardship / engagement / voting policy	☐	☐	
Stewardship / engagement / voting reporting (evidence of activity)	☐	☐	
Impact/outcome reporting (if claims are made)	☐	☐	
Third-party summaries (ratings pages, databases, media summaries)	☐	☐	

Notes (if needed):

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D. Financial fit check (does it match constraints?)

Keep this section factual. Interpret each element in light of the investor profile constraints and the Financial Conservatism Score classification.

- **Recommended holding period / horizon information:** ______________________
- **Liquidity features (how easily can it be sold?):** ______________________
- **Risk communication (indicator / narrative):** ______________________
- **Key costs (ongoing + entry/exit if relevant):** ______________________
- **Does anything conflict with the profile's key constraints? If yes, what?**

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E. Sustainability mechanism (what does the product do?)

Describe the mechanism, not the marketing. Select what applies and add short notes.

- **Approach (circle/mark):** Exclusions ESG integration Best-in-class Thematic Transition Impact/outcomes Stewardship/engagement Other: __________

- **Key rules or constraints used (1–3 bullet points):**
  - ____________________
  - ____________________
  - ____________________
- **Stated exclusions (if any):** ____________________
- **Stewardship expectations (if any):** ____________________
- **Outcome / contribution claims (if any):** ____________________

F. Evidence and reporting (what substantiates the mechanism?)

- **What is actually disclosed that supports the sustainability mechanism?**

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- **Holdings/portfolio transparency (what is available, how often updated?):**

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- **Reporting cadence and substance (what is reported, how measurable is it?):**

  ____

G. Triangulation (using multiple sources)

If you used ESG ratings or third-party indicators, document how they were used and what you cross-checked. Keep this brief and anchored in the evidence trail above.

- **Indicator/rating used (optional):** ____________________
- **What question did it help you ask?** ____________________
- **Two product-specific sources used to cross-check:**
  - ____________________
  - ____________________

H. Fit statement (profile → product)

Write a short, defensible statement (6–10 lines) connecting the profile to the product, based on the evidence trail. Explicitly note uncertainty.

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I. Open questions and next checks

List what you would need to know to feel more confident about the match.

1. ____
2. ____
3. ____