

Project Title: ESG-Conscious Portfolio Survey

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Purpose(s) and Objective(s) of the Research:

- The purpose of this survey is to collect a wide variety of individual's risk tolerances and ESG (environmental, social, and governance) preferences in order to define a variety of buckets that a potential investor could fall into. These buckets would be: risk tolerance (from conservative to aggressive), environmental focus, social focus, and governance focus. A portfolio can potentially fall into one bucket from each, and a potential investor can also fall into one bucket from each. In this way, a portfolio can be matched to an investor. The definition of the buckets must depend on potential investors in order to ensure that my biases in defining the buckets are limited. My biases would be further limited by surveying a wide, diverse cross section of the population.
- The researcher would be enabled to deliver a system that can match generated portfolios to a given investor based on their risk tolerance and ESG preferences.

Procedures:

- Each survey participant is expected to go to the link (<https://rileyherman.ca/survey>) and spend approximately 5-15 minutes answering the questions. Their inputted answers will be sent upon submission to a database owned by the researcher with no identifying information. This will then be consumed by a program designed to define buckets as stated in the Purposes.
- Please feel free to ask any questions regarding the procedures and goals of the study or your role.

Potential Risks:

- There are no known or anticipated risks to you by participating in this research

Potential Benefits:

- The system created by the researcher as described in the Purpose could possibly be used by a participant or anyone else in the future. The matching system and the data that is being collected are both, to the knowledge of the researcher, unique in the literature.

Confidentiality:

- The link to the survey will be distributed to the participants and only the answers to the questions (none of which collect PII) are collected and saved.
- The survey website was written from scratch by the researcher and relies on widely used Angular and Node libraries, as well as stored in a managed MongoDB database on the Digital Ocean platform.
- The data is transmitted using secure HTTPS through the internet to an encrypted, managed database. Any identifying features of the participants/their device are not collected nor stored. The survey does not ask for any identifying information.
- In the extremely unlikely scenario where someone were to explicitly type PII into an open text field in the survey, the results are stored in a managed database only accessible through a secured connection using a single set of credentials that only the researcher knows.

Right to Withdraw:

- Your participation is voluntary and you can answer only those questions that you are comfortable with. You may withdraw from the research project for any reason, at any time without explanation or penalty of any sort.
- Whether you choose to participate or not will have no effect on your position (e.g. employment, class standing, access to services) or how you will be treated.
- Should you wish to withdraw by closing the survey prior to submission, your data will NOT be collected.
- Your right to withdraw data from the study will apply until you submit the survey. After this time, it is possible that some results have been analyzed, de identified, written up and/or presented and it may not be possible to withdraw your data.

Follow up:

- To obtain results from the study, please contact the researcher(s) using the information at the top of page 1

Questions or Concerns:

- Contact the researcher(s) using the information at the top of page 1;
- This project has been approved on ethical grounds by the University of Regina Research Ethics Board on (insert date). Any questions regarding your rights as a participant may be addressed to the committee at (306-585-4775 or research.ethics@uregina.ca). Out of town participants may call collect.

Consent:

By completing and submitting the questionnaire, **YOUR FREE AND INFORMED CONSENT IS IMPLIED** and indicates that you understand the above conditions of participation in this study.