

Service Description

- We advise retail clients on their financial planning needs and the products and investments best suited to meet their objectives.
- We act as independent intermediaries with access to the whole of market in investments, pension, life insurance and other protection products, and in ancillary advice service such as reducing tax and cash flow planning.
- With most investment clients, we will support them with advice at the beginning and continue this throughout their journey with an ongoing review service that adapts to both their needs and any changes in the market.

Target Markets

- Initial advice is flexible and designed according to need.
- An ongoing advice is suited to those who have invested assets for those accumulating wealth through a combination of income and capital growth or decumulating wealth through a strategy of withdrawals, such as in retirement.

For whom is the ongoing service less likely to be suitable?

- Those who want to pick their own investments.
- Cash/Annuity only investors except for one-off advice and multi-account cash management platforms.
- Investors who would be better off in cash due to their low tolerance to volatility.

Customer Vulnerability

We recognise that some of our clients will experience periods of vulnerability over time due to age, disability, or major events such as a reduction in income, bereavement, or divorce. We also recognise that most retail clients are at a disadvantage in terms of financial knowledge and aim to:

- Ensure that all clients understand the information presented to them.
- Make sure they understand the implications of their decisions.
- Reduce the risk of foreseeable harm.
- Support them throughout the time as our clients and to understand how their needs and responses might be affected by circumstance and change.
- Work within a framework to achieve good outcomes and monitor feedback with any necessary staff training.

Providing Fair Value

Our Assessment confirms:

- The service meets the needs of the intended target market, and all material areas stay under review.
- The firm will continue to act in good faith and remain transparent.
- The firm continues to maintain a culture towards meeting the needs of our clients first and proactively eliminating harm or the risk of harm.
- The features and charges of service remain realistic and fair in comparison to both the costs of delivering them and against benchmarks of other comparable services.
- We maintain the quality of outcomes and improve them via assessment, actively seeking customer feedback and timely action in response to any feedback.