

Your guide to how we will try to ensure we treat you fairly

As an independent adviser with Insight Financial Associates Ltd, we believe we need to pay due regard to the interests of you, our customer, and treat you fairly. “Treating Customers Fairly” (or TCF as it is known) is something that all professional advisers should be doing in their day-to-day business, and has been focused on by the Financial Conduct Authority, who regulate our industry. We try to measure our success against six defined outcomes for consumers detailed in the ‘consumer outcome’ column in the table below.

This is not just about customer satisfaction. Satisfied customers may not always have been treated fairly. TCF is about delivering improved outcomes for you, the consumer and our client, so you are confident we will provide to you fair treatment at all times.

This document is our attempt to explain TCF to you and what it means to both of us, and we would urge you to take the time to read it.

No.	Consumer Outcome	How we try to achieve this
1	Consumers can be confident that they are dealing with firms where the fair treatment of customers is central to the corporate culture;	TCF is driven from the top and within Insight Financial Associates is promoted by the Directors. We try and reflect TCF in everything we do from recruiting the right staff; determining remuneration bases; deciding on strategy; and communicating with our clients.
2	Products and services marketed and sold in the retail market, are designed to meet the needs of identified consumer groups, and are targeted accordingly;	As independent advisers, we use appropriate research tools to initially narrow down the product universe. Then, when we have a shortlist, we individually research products and funds to ensure they are fit for purpose and fair. Only then do we look to recommend specific products as solution to you. We will always offer a full advice review with you, to understand your needs and risk profile, before making any advice solution and product recommendations.
3	Consumers are provided with clear information and are kept appropriately informed before, during and after the point of sale.	Clear and balanced communication is a key component of our approach to TCF, and we strive to ensure all advertisements; recommendation letters and verbal discussions are clear, fair and not misleading in any way. Effective point of advice disclosure is essential to enable you to understand the characteristics of the advice and product you are buying and to help you to understand whether and why it meets your requirements. Post-advice disclosure is important in helping you be aware of product performance, your opportunities to act at certain points in the product lifecycle and goes in the terms and conditions.

No.	Consumer Outcome	How we try to achieve this
4	Where clients receive advice, the advice is suitable and takes account of their circumstances;	We work to provide suitable advice for you and ensure that any recommendation always reflects your needs, priorities and circumstances, both now and what you can see going forward. We do this through completing a full fact find, ascertaining your attitude to risk and listening actively to ensure we understand what you are saying. We will then clearly explain to you your options so you understand any risks and limitations of any advice solutions and product recommended, as well as its benefits.
5	Clients are provided with products that perform as firms have led them to expect, and the associated service is both of an acceptable standard, and as they have been led to expect;	We are clear with you through our recommendation letters and other reports, together with verbal communication, about what product or service is being provided and the range of possible results and experiences for you. For products, which involve market risk for you, we provide written clarity about the possible impact of, for example, stock market movements. For general insurance we provide clarity about exclusions and limits of being able to claim. We make it clear to you if the product you purchase can perform poorly, for example, equity market falls can lead to losses; interest rate rises lead to higher mortgage payments; and some insurance claims will fall into exclusions.
6	Clients do not face unreasonable post-sale barriers imposed by firms to change product, switch provider, submit a claim or make a complaint.	Post-advice we make sure that you can change products or switch providers without incurring excessive penalty from us, or a product supplier, wherever possible. If penalties do exist, we will make sure that you are fully aware of them before entering into any commitment. We also do not make it unnecessarily difficult for you to complain when something goes wrong.

This document is part of our commitment to you as a client to try and ensure that we treat you fairly at all times. We will never knowingly treat you unfairly, but there may be instances when you believe we could have done better. Please tell us if this is the case.

If you have any queries about this document, or anything else in your relationship with us as your advisers, then please do not hesitate to raise them with us.



Jason Howard BA(Hons)CertPFS
Director/Independent Financial Adviser