



Treating Customers Fairly Policy (TCF) Statement

Our TCF policy is designed to ensure the following 6 outcomes are achieved:

- 1) Clients must be comfortable that they are dealing with a business that treating all clients fairly is central to the culture
 - Our TCF principals will be reflected on our website
 - Our TCF principals will form part of employee's performance appraisal
- 2) Products & services marketed and sold in the retail market will be designed to meet the client's need
 - Product Providers that offer simple, cost effective products have been identified. Product Providers will be elected who offer the most suitable products for the range of clients.
 - Products will only be offered to a client following a needs analysis of the client's needs.
- 3) Client communication is clear, and clients must be kept informed during and after the time of the service – based on the following 6 step principal:
 - We will **establish and define** the professional relationship and inform the prospective client of our competency. We will explain the different costs involved and what a client will be paying.
 - We will **collect information** about the client and his/her goals and dreams.
 - We will **analyse** and assess the client's financial status. We will provide the client with a quotation and only on approval of our quotation will we proceed.
 - **Develop** the financial planning recommendations and present them to the client in writing
 - **Implement** our financial planning recommendations and provide confirmation to the client when implementation is finalised
 - **Review** the client's financial plan periodically.
- 4) All advice provided will be suitable, considering the clients circumstances
 - Based on the 6-step principal outlined above
- 5) Clients will be provided with products that perform as they have been led to expect and that the service is acceptable
 - Products provided will be reviewed at least annually to ensure that they perform and offer what was determined to meet the client's needs. The client's need will also be tested or checked at least annually to ensure that the product and service is acceptable.
- 6) Client's will not face unreasonable post- sale barriers to change a product, switch providers, submit a claim or make a complaint.
 - Only product providers that offer no penalties on a change or a switch will be considered in ALL circumstances. i.e. no old traditional products will be offered to clients.
 - Ombud and Adjudicator details will be provided to the client and a complaint register will be kept.