

## CMIS Independent Financial Advisors Client Charter

At CMIS we believe that professional financial advice adds significant value to individuals and businesses. This value can be fully realised for you when working in partnership. We are here to help you. The more we understand you, what you want and what you believe, the better we can advise you. Your opinions count as much as your personal circumstances in determining the best solution to your needs.

As your partner in building wealth and security, we focus on ways that help you and your family live the life that you want to live. By engaging CMIS you assure yourself that we will

- Act on your behalf and with your interests fully at the forefront
- Conduct a comprehensive review of all your financial circumstances and needs, now and in the future
- Thoroughly research the best possible solutions to your needs and requirements
- Make recommendations that meet your needs and requirements
- Carry out any transaction on your behalf with product providers speedily and efficiently
- Keep you up to date and involved at all stages of our dealings for you and with you
- Regularly review your needs and circumstances to ensure that your ongoing requirements continue to be met

The CMIS partner service

### First Meeting

We offer an initial discussion (without charge) when we will describe our services more fully and explain the payment options. If you decide to go ahead, we will conduct a comprehensive review of your finances and financial objectives. This is when the adviser will ask you lots of personal questions about your finances. The questions will include what you have now, what you will have in the future, what your plans are or what you would wish to happen and, as important, what your attitude is to various scenarios. The more information you are prepared to give, the more the adviser will understand you and what you want and need.

### Research

At the end of the first meeting, you will have agreed that the adviser will spend time looking and planning for solutions to meet your needs. If, during this time, your circumstances change, let the adviser know, as this might affect the advice and recommendations.

### Second Meeting

The adviser will present to you his/her advice and recommendations. This is usually at a face-to-face meeting, but might also be by way of a written report. You should not take or agree to any action unless you are fully happy and confident in the advice. The adviser will check your understanding and acceptance throughout the meeting so that you are really comfortable with the recommendations before taking action.

### Fulfilment

If you are investing in or purchasing products the adviser will follow up the advice and recommendations with a report of suitability. This can come in many forms, from a simple letter, a restatement of your demands and needs for insurance or a lengthy report. This will depend on the nature of the advice. The adviser will also carry out the transactions on your behalf.

The advice and recommendations might include what actions you should take (or not take) during the course of an investment or the term of the policy.

## Ongoing Service

During your partnership with CMIS we will offer the following subject to our normal terms and conditions of remuneration as detailed in our Keyfacts document "A guide to the cost of our services".

- An Annual Review Meeting With Your Adviser
  - A complete review of your financial strategy
  - The CMIS 10 point financial health check
- Unlimited telephone and e-mail access to your adviser
- Unlimited face-to-face access to your adviser between review dates
- Portfolio Construction Service
  - Using a Nobel prize-winning approach and scientific risk profiling
  - Portfolio design and construction bespoke to your needs and profile
- Portfolio Management Service
  - Access to portfolio valuations
  - Portfolio Monitoring
  - Realignment of assets to profile benchmarks
  - Written valuations on request
- Personal Taxation & Estate Planning Service
  - Ongoing review of changes to legislation that might affect your financial objectives

# The 10 Point Financial Health Check

## 1. Your Issues

- An update by you on issues requiring attention

## 2. Strategic Review

- An update by your adviser on recommended changes to strategy

## 3. Investment Review

- Looking back on the past 12 months performance

## 4. Investment Action Plan

- Looking forward and implementing changes to investment strategy

## 5. Debt Review

- Reviewing your interest rates and debt structuring arrangements

## 6. Taxation Update

- Reviewing opportunities and threats arising from changes to taxation law

## 7. Pensions Update

- Reviewing opportunities and threats arising from pensions law

## 8. Insurance Review

- Providing a check on current levels of cover and policy terms and conditions

## 9. Family Review

- Discussing any financial issues affecting your family

## 10. Professional Update

- Providing professional updates to your accountant and other advisers