



# Consumer Duty Communications

Foundation Financial Planning

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**The aim of this document is to show how our communications will enhance your understanding of our financial process and the financial recommendations we make to you**

## Our process

We establish the financial areas you would like advice on and your financial objectives

We confirm how we handle ongoing client relationships, how this works and discuss if it's suitable in your circumstances

We make you aware of our fees and provide key information in advance

i.e., data protection and disclosure documents

We gather facts about your circumstances and information on your current financial arrangements

We establish your status as this affects our advice and recommendations

We research options and alternatives that will meet your objectives and present these to you

If required, we review the progress of the recommendations we have made at least annually

## The mediums we use to communicate with you

We will use the most suitable medium to communicate with you and will agree this with you as soon as possible



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## Our language

We will do all we can to avoid using jargon.

Explain the advantages and disadvantages of our recommendations.

Communicate in a clear fair and not misleading way

Communicate the risks as well as the rewards of our recommendations

We will support your understanding of our communications throughout the advisory process

Ensure information is provided in a timely way

We will take any vulnerabilities into account in our communications

We will confirm your understanding at each stage of the advisory process

Through regular client feedback activities and feedback we receive from you, we will change our communications to more meet the needs of our clients

By considering your circumstances through thorough fact finding we will ensure our communications avoid foreseeable harm

That we will communicate with providers if their communication with you is unclear unfair or misleading

We will monitor our communications to measure their effectiveness and are understood by our client's



That our communications allow clients to make timely and properly informed decisions

Our communications are engaging, and important information is not buried in small print

That our suitability documents and reports are tailored to your specific circumstances

just for you



Ensure you have the right information at the right time



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Ensure our communications enable clients to understand our products and services, their features and risks, and the implications of any decisions they make

Support our client understanding of our process throughout our process to include our annual review

Where important challenge our clients understanding of existing or planned arrangements

To communicate with our clients at a level that considers their existing level of understanding of a product or process



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