



Consumer Duty Products and Services

Foundation Financial Planning

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The aim of this document is to show how Foundation Financial Planning will ensure you receive the most suitable products and services

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 and how we



ensure we recommend the right level of service to meet your objectives

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



Establishing the right products and level of service for you given your unique set of circumstances

As a result of our factfinding described above we will be able to establish the following:

Your income tax profile basic, higher, or additional

If you have exposure to Capital Gains Tax or Inheritance Tax

Your marital status and employment status

If you are employed self-employed or if you have partnership status in a business

If you have capital to invest or if you are trying to build capital or both

If you have plans to retire or emigrate abroad

The above are just examples of information that will help us to ensure you receive the services most suitable for you and not receive services that are unsuitable.

The facts we gather are important for the advice we give you and will also ensure we offer you most suitable ongoing tax and investment services that meet your objectives now and, in the future



As independent financial advisers we have access to nearly all investments and financial arrangements and providers in the UK ie.,

- Investment Platforms
- Insurance Companies
- Tax advantaged investments
- Investment Institutions
- Lenders
- Banks and Deposit takers

It's up to us to collect information from providers like the above, understand their products, who they are aimed at and if they will offer our clients fair value. It's all so up to us to feed back to any provider if their products offer poor value or the information about their products mislead in any way.



Different circumstances different requirements

Not all our existing clients or new clients will need tax advice or a high level of tax advice, not all our clients will need mortgages or insurance.



Some of our clients will need higher levels of investment advice and some will not need investment advice at all, so our service needs to cater for varying needs and our database must take this into account. So each of our clients will be designated on our client management the services and products most suitable for them



foundation
FINANCIAL PLANNING
independent financial advisers