



Consumer Duty Consumer Support

Foundation Financial Planning

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The aim of this document is to describe the initial and ongoing client service and support you will receive initially and regularly (ongoing) as a client of Foundation Financial Planning

It is important to us that the support our clients receive after taking up our financial recommendations are both as consistent and as good as, if not better, than the service you received prior to becoming our client. We need to ensure that we offer you the right level of support, when and where you need it most and that you understand the assistance we can offer you, so you can benefit from it.

We welcome your thoughts and feedback on any of these services, at any time so that we can continually monitor and evaluate them to ensure they continue to remain relevant and make changes as and when required.

This document has been produced primarily to outline the exact level of support you can expect from us, at different stages in your financial journey so that you are confident in our processes and can rest assured that we are all working together to minimise any issues that can occur, to avoid all unnecessary delays and to give you the best customer outcome possible.



Investment arrangements

We will aim to:

- Undertake a full review of the application form to ensure all questions are clearly and correctly answered to avoid any delays with the application
- Ensure we hold an accurate copy of the application form on record, whether paper based or via online
- Ensure the product provider has been supplied with Source of Wealth and Identification documentation as required
- Tell you when the application form has been submitted to the provider and advise you of what to expect to receive from the provider directly
- Provide you with a timescale for the initial application assessment and chase you up for any outstanding information or for any further details required by the provider
- Ensure the respective funds are deposited into the new investment in a timely manner, or in the case of transfers, arranged with minimum delay and disruption
- Ensure the funds are invested according to your attitude to risk and further to our receipt of our Investment Plan.
- Ensure you are in receipt of information confirming your ownership i.e., certificates etc

Ensure you have been made aware of any relevant client portal, where you can view your product/investment, if available from the chosen provider

Provide an annual review to ensure the investments remain suitable, provide good value for money and continue to meet your current needs and circumstances.

Provide you with ongoing support and assistance as and when needed.
Ensure any withdrawals required from the investment are paid out to you in a timely manner.

For Investments that require Medical Underwriting

We will aim to:

- Provide you with the result of the underwriter's initial assessment and ensure you are made aware of further medical examinations or reports that are required to access your application
- Liaise with the relevant parties to ensure there are as few delays as possible to the provision of the required medical information to the provider
- Keep you informed as to expected timescales of the required medical information to the provider

- Confirm once all medical requirements have been met and provide you with a timescale to receive an underwriting decision



- Advise you of the underwriting decision
- Discuss the outcome of the underwriting decision to ensure you are fully aware of implications of this and still wish to proceed with the application

Pension accounts

We will aim to:

- Undertake a full review of the application forms and supporting paperwork to ensure all questions are clearly and correctly answered to avoid any delays with the assessment of the initial application
- Ensure we hold an accurate copy of the application form and supporting documentation whether paper based or via online
- Tell you when the application form has been submitted to the provider and advise you of what to expect to receive from the provider directly
- Provide you with a timescale for the initial application assessment and chase you up for any outstanding information or for any further details required by the provider

- Ensure you are made aware of the expected timescales in respect of pension switches
- There is no set time for how long it takes to transfer a pension. This usually depends on whether your request can be processed electronically, or manually - relying on paperwork.
- Transferring a pension digitally is normally significantly faster and should only take a few weeks. However, some older pension providers still use a paper-based system. This means documents will need to be signed and verified manually, before being posted to you and your new provider. This can take several months.
- Ensure you have been made aware of any relevant client portal, where you can view your product, if available from the chosen provider
- Ensure any requested income is arranged
- Ensure your pension is reinvested in line with your attitude to risk (ATR)
- Provide an annual review to ensure the product still provides good value for money and continues to meet your current needs and circumstances
- Keep you fully updated in respect of the transferring scheme timescales etc.
- Ensure you are in receipt of the policy schedule and key feature documentation once issued and keep a copy of this on our records.
- Ensure you have been advised of your right to cancel.

Can I change my mind?

You normally have 30 days to change your mind and cancel a pension switch. However, your previous pension provider may refuse to take back your previous pension, including any guarantees or benefits you had before. Also, if you decide to cancel and the value of your pension has dropped, you may receive less back than you originally transferred in.

Protection Policies

We will aim to:

- Undertake a full review of the completed application form to ensure all questions are clearly and correctly answered to

avoid any delays with the initial assessment of the application

- To ensure the provider has been supplied with adequate Money Laundering verification, and other supporting documentation if relevant, to support the application
- Ensure we hold an accurate copy of the application form on record, whether paper based or via online
- Tell you when the application form has been submitted to the provider and advise you of what to expect to receive from the provider directly
- Provide you with a timescale for the initial application assessment and contact you for any outstanding information or for any further details required by the provider
- Provide you with the result of the underwriters initial

assessment and ensure you are made aware of further medical examinations or reports that are required to access your application

- Liaise with the relevant parties to ensure there are as few delays as possible to the provision of the required medical information to the provider
- Keep you informed as to expected timescales of the required medical information to the provider
- Confirm once all medical requirements have been met and provide you with a timescale to receive an underwriting decision
- Advise you of the underwriting decision offered and liaise with the provider to provide revised/alternative terms if required

[How to make a complaint](#)

If you wish to register a complaint, please contact us:

In writing to: Gianni Campopiano, Foundation Financial Planning, 1st & 2nd Floor Front Office Suites, 38-42A South Road, Haywards Heath, West Sussex, RH16 4LA

By telephone on 01444 410276.

To avoid any bias, we usually subcontract out any complaints to our compliance provider. If you cannot settle your complaint with us or our compliance provider, you may be entitled to refer it to the Financial Ombudsman Service.

How to turn off our ongoing charge

Please contact any member of staff and let us know the reason for your decision (so, it can be documented) and the ongoing charge will be turned off as soon as possible. This may mean changes to the ongoing charges being applied by the platform your capital is managed on.

