

Squirrel Wealth Management Ltd

Client Service Statement

Committed to Treating our Customers Fairly

At Squirrel Wealth Management Ltd, we are committed to offering our customers the highest possible standards of service. In so doing we are pleased to support the Financial Services Authority Initiative '**Treating Customers Fairly**'.

We recognise that both we and our customers have everything to gain if we look after your best interests and treat you fairly in all aspects of our dealings with you.

Our commitment to you

During the advice process we will:

- Provide you with clear information about the products and services we offer, including fees charges and commission received from product providers.
- Before commencing work on your behalf we will agree on what level of service you require and how you wish to pay for the advice and services we offer.
- Prior to giving any advice we will complete a Confidential Financial Planning Questionnaire to establish your current circumstances, needs and objectives.
- Establish your level of investment risk and agree to an affordable budget.
- Recommend a suitable product from those that are available at the time of the sale.
- Make sure that the features, charges and specifications of the plan match the one that was applied for. We will also confirm our recommendation to you in writing in the form of a suitability report.
- Not recommend a product if we cant find one we consider suitable.
- Encourage you to ask if there is something you don't understand.

Our Service

Our objective is to provide all of our clients with a high level of ongoing support and service whatever the value of their investment or the number of plans they have, this is our **Acorn Service**.

We also understand that some clients need us to provide them with additional services. This could include regular reviews and ongoing updates and/or an annual financial plan. Our two other "bespoke" propositions are known as our **Oak Service**, and our **Absolute Service**.

As a client of Squirrel Wealth Management Ltd you will:

Be able to contact Squirrel Wealth Management Ltd during normal office hours, or using the contact form via our website at www.squlrrelgroup.co.uk.

Have access to our website which has a wealth of information and is continually updated; information included within the site includes tax tables, and comparative "best product buy" information.

Be sent a copy of our regular newsletters which will keep you informed about changes to legislation, new products and news that may effect or be of interest to you. From an environmental point of view we would like to send these by email, however we can send them by post if you do not have access to the internet.

Be able to request up to date details of your plans or request a valuation of your investments.

Be able to request an appointment to review your affairs or discuss changes to your circumstances.

We will also:

- Input all details of your plans and investments onto our back office system, submit your application to the provider. and chase for updates until completion.
- Keep client records securely stored electronically.
- Update investment values so we can provide valuations If required.
- Deal with enquiries and changes to your plans and liaise with the product providers on your behalf.
- Answer telephone calls, written correspondence and ensure that all our dealings with you comply with the Data Protection Act.
- Obtain current fund & transfer values, illustrations & discharge forms, request quotes, annual statements, update personal details, and administer death claims.
- Resolve your general queries such as premium problems.
- Send important original documents such as passport driving license, payslips, back to you by recorded delivery.
- Liaise with other professionals as required. Make sure that our advisers continually update their knowledge to ensure that they remain competent.
- Make sure that should you ever have cause to complain we will deal with your complaints fairly and impartially.

Oak Service:

The level of service will depend on your needs and requirements, however you will receive:

- A six monthly review of your investments which will provide you with a valuation of your portfolio.
- An annual face to face meeting, where we can review your current attitude to risk, your asset allocation, your fund selection. devise a new investment strategy, rebalance your portfolio & monitor your progress towards your financial goals.

Absolute Service:



This level of service is the process we use to identify, achieve and maintain your desired future lifestyle, and you will receive:

- **An annual individual financial plan which outline whether you will accumulate capital or run out of money on chosen assumptions.**
- A six monthly review of your investments which will provide you with a valuation of your portfolio.
- An annual face to face meeting, where we can review your current attitude to risk, your asset allocation, your fund selection. devise a new investment strategy, rebalance your portfolio & monitor your progress towards your financial goals.

How can you help us:

- To enable us to give you the best possible advice it is important for you to tell us as much as you can about your current circumstances, objectives, future plans.
- Let us know about changes that might affect your ability to pay your plan contributions.
- Let us know about any changes to your financial and personal circumstances.
- Let us know if there is any aspect of our service or of a product we have discussed that you don't understand.

Tell us if you think there are ways in which we can improve our service and if you require an further information or clarification then please do not hesitate to contact your adviser or the Directors of Squirrel Wealth Management Ltd.

