

Values and Service Our Treating Clients Fairly Policy Statement

Our main premise is to create long term successful partnerships with our chosen clients. The interests of our clients and our team are best served by our commitment to the following values:

Client first: We recognise that our prosperity is assured by putting our clients' interests before all others and by conducting our business accordingly.

Team: Our principle assets are our people. This must be continually reflected in our working conditions, training and support for our team to enable them to grow both as individuals and professionally.

Reputation: We recognise that our reputation for honesty, integrity, high performance and professionalism can only be maintained by taking a long term view for both our clients and any business proposals.

Embracing change: Our continued prosperity will always be linked to our ability to respond positively to change - we see change as an opportunity and not something to be feared.

Our services are therefore designed for clients who wish to be in control of their finances, who wish to create a plan to achieve not only their financial, but also their lifestyle goals, and to have a process for regular reviews.

This saves time, preserves your accumulated wealth, maximises your investment returns, controls your tax liabilities and most importantly provides you with added peace of mind.

We will provide you with a valuable range of services which enable us to assess your position and co-ordinate your financial and lifestyle objectives both initially and on an ongoing basis, including:

- Specialist financial planning advice from a highly qualified team
- A dedicated and efficient administration team that will work on your behalf and prioritise your requests
- The peace of mind that building a long term partnership provides, by giving us a thorough knowledge of your situation and objectives
- Co-ordinating all of your affairs, and bringing together all of the separate issues, and keeping you up to date with important developments as they arise
- An ongoing assessment of your financial and lifestyle objectives with regular reviews to ensure you stay on track
- Keeping your valuations and personal information up to date and dealing with insurance company administration
- Being a point of contact and source of information, working in true partnership with you, to achieve your financial and personal objectives

- Working in close conjunction with your other professional advisers i.e. accountant/solicitor, to ensure everything pieces together

The whole idea is to delegate these time consuming, specialist and onerous tasks to us, most importantly freeing up your own valuable time.

To cover these services we agree an initial fee and basic retainer dependent on the complexity of your affairs, the number of strategy reviews and meetings required. It can be paid personally, or if you have the facility, by your business.

For some clients the above services are enough to ensure they are on the right track to achieve their goals in a professional partnership with their Financial Planner. But of course there may be the requirement for specific action on an existing policy or a new investment where additional work is required on a new task or project. This then gives rise to a separate or new transaction.

'Transaction' based remuneration may be paid to us in the form of a commission received from the product provider or if preferred on a fee basis paid directly by you, for the provision of additional services.

When we arrange policies for you, our professional services will usually be covered by receipt of commission from the Insurance or Investment Company, which will be disclosed to you. Whilst commission is being reduced or phased out in a number of areas, we are at the same time still committed to keeping your personal costs down by using any commission available to remove the additional expense of VAT on fees. This is why the majority of our clients still continue to use commission as the preferred route of remuneration for our services, in order to keep their personal costs to a minimum.

Unless we advise you otherwise prior to the work taking place our costs will be covered by the remuneration/commission received from the product provider, so that there are never any additional fee surprises.

Transaction based advice gives you:

- Additional face-to-face meetings relating to the transaction
- Additional consultancy and advice
- Technical expertise and knowledge
- Specialist research and accumulation of illustrations
- Creation of the advisory report and research file
- Additional administration and processing time
- Dealing with additional papers and documentation
- Liaison with insurance and investment companies
- Liaison with your other professional advisers
- Updating of the policy profile to reflect any changes

- The processing and dispatching of official documentation
- Additional Regulatory Reporting
- Double-checking and compliance procedures

The Financial Conduct Authority does not regulate tax advice.



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