

Professional Financial Advice

Many of our clients require advice on investments, pensions, life insurance and mortgages. However, only firms which are authorised by the Financial Services Authority are permitted to provide such advice, and the rules of our own regulator, the Law Society, restrict the scope of the financial services we can offer.

In order, therefore, to ensure that our clients have access to high quality financial advice, we have made arrangements to refer them to our local **Professional Financial Centre**, which has been established specifically to serve the needs of solicitors' clients and is authorised and regulated by the Financial Services Authority.

Getting to know you

We believe that it is important that clients should have confidence in the professional integrity of their financial adviser. We therefore undertake to introduce each client to an adviser from the Professional Financial Centre, and an initial joint meeting may take place in our offices. We will also confirm in writing to the Centre the matters on which advice is required, and whether the advice should be comprehensive or restricted.

Charges

The Centre will supply a copy of its own Terms of Business, which explains the available options for the payment of charges and how any commissions which are received can be dealt with. The adviser will then undertake a "factfind", to gather information about the client's personal and financial circumstances, and to provide the basis for further research and the formulation of recommendations.

Client reports

The Centre will produce a written financial report for each client, a copy of which will also be sent to us. This will enable us to ensure that the Centre's recommendations are consistent with any legal advice we may have given. We will also liaise with the Centre generally, providing information and ancillary advice where appropriate.

We have arranged with the Centre that our charges for keeping this "watching brief" will be paid from the charges made by the Centre. The Centre will therefore account to each client on our behalf for whatever remuneration may be payable to us.

Complaints

Any complaints which cannot be resolved by the Centre may be referred to the Financial Ombudsman Service. Further details are available on request.

More information

Your usual contact within this firm will be pleased to answer any queries you may have and to provide you with a copy of the Professional Financial Centres Client Brochure.



All Professional Financial Centres display the authorisation statement
"Authorised and Regulated by the Financial Services Authority"

www.professional-financial-centres.co.uk