



# rosan helmsley

WEALTH MANAGEMENT

## Treating Customers Fairly (TCF)

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Customers in any sector deserve to be treated fairly. The FCA promoted an initiative, coining the acronym TCF, to remind advisers of the need for fair treatment. Rosan Helmsley's commitment goes beyond the basic expectation – it's not just about treating customers fairly, we believe in treating them **well**.

### WELL SERVED

**Service standards** – We ensure that all client enquiries are dealt with promptly. We aim to deal with customer emails the same day they are received. Letters are to be dealt with within three days of receipt and telephone calls the same day.

**New business** – We ensure that completed new business application forms are submitted to the relevant investment house on the day they are received. This ensures that the client is not disadvantaged particularly if a lump sum is being made. All cases are then electronically diarised to ensure that the investment house processes the application promptly.

**Client meetings** – It is company policy to explain that we offer a fee service and can provide an idea of the cost of any work to be undertaken. A copy of our fee menu is provided together with a copy of the relevant key facts document. We establish the client's needs, and our recommendations – which are always in writing – are tailored to meet these requirements. These will include a copy of the illustration and key features document for any products recommended.

**Administration** – We ensure that policy and contract documents are sent to clients within three days from the date they are received. Any other administration matters are also dealt with promptly to ensure that the client is not disadvantaged.

**Complaints** – Rosan Helmsley has never had a complaint upheld in seventeen years of trading. We feel this is due to our high level of customer service and our robust administration processes.

### WELL ADVISED

**Client advice** – We aim to offer our recommendations to a client within two weeks from the date of the initial enquiry (and receipt of all information required from client/providers). If the advice involves reviewing their existing investments we will obtain information from the various insurance companies or investment houses. Where we have made a recommendation to a client we would ensure that the risk to capital is clearly highlighted.

### WELL INFORMED

**Client investments, reviews and internet access to valuations** – We offer access to client investments via our secure web site [rosan-ifa.com](http://rosan-ifa.com). Clients can view their investments free of charge



and unit prices (where available) are updated daily. We are happy to provide paper-based valuations on request and client receives an up-to-date portfolio schedule in line with their service package with Rosan Helmsley – Wealth Management clients receive schedules up to quarterly and Financial Planning clients receive them annually. Schedules can be produced for 'Occasional Help' clients on request but a fee is charged. The fee is disclosed in our Fee Menu, attached to our Client Agreement.

**Soliciting new business** – We do mail our clients (those who have indicated they are happy to receive such information) with products that we feel may be of interest to them. We also provide selected clients with quarterly newsletters covering topical issues. We would then encourage the client to contact us if they wish to discuss any of the topics raised.

**Literature** – We provide literature to clients on particular topics that are of interest such as pension simplification, IHT and tax tips. This is in plain language that we hope our clients will understand. We provide addenda detailing the main features of the products we are recommending and these are included with any letter of recommendation or report. Clients also have access to **rosan-ifa.com**, which contains information such as newsletters (current and historic), tax guides, budget summaries, and tools such as mortgage sourcing software and financial calculators.

We also provide regular electronic updates on the website on technical issues regarding tax, trusts, retirement and investment planning.

## WELL RESEARCHED

**Investment and product research** – Rosan Helmsley uses a number of third party sources to help with the advisory process. These include services provided by Morningstar, Citywire and Financial Express including their Financial Analytics service, which is subscribed to by advisory, paraplanning and support staff.

## WELL TRAINED

**Training** – We encourage staff to develop their knowledge by studying for further CII examinations that are relevant to their work. We insist that all advisory staff reach the 'Chartered Financial Planner' status. By definition, holders of the Chartered Financial Planner qualification are among the most experienced and most qualified advisors in the profession. Uniquely, we also insist that all our administrative staff reach the 'Diploma in Financial Planning' status qualification, with the Chartered Insurance Institute (CII). We believe that this improves the level of client service we are able to offer whilst also improving employee confidence. The cost of the examinations, training notes and study courses are paid for by Rosan Helmsley.

## WELL THOUGHT OF

**Client referrals** – We regularly receive referrals from existing clients and we believe that this is a good indication that they are happy with the service that we are providing.