

How the Personal Finance Society helps you

This leaflet has been given to you by a Chartered Financial Planner who is a member of the Personal Finance Society (PFS) – the financial services arm of the CII. Over 100 years old, the CII is the world's leading professional organisation for insurance and financial services. With 90,000 members in 150 countries, the CII is also the world's largest professional body for individual financial advisers (and those in related roles).

The PFS sets standards within the profession to benefit and protect consumers. As a condition of membership, members have to commit to continuous professional development, through learning and examination, to make sure their knowledge is up to date.

This means that you can trust in the competence and conduct of PFS insurance and financial services professionals wherever you are. So you can rely on us to maintain accurate and relevant knowledge and to give you appropriate and unprejudiced advice.

To become a Chartered Financial Planner, individuals have to complete a suite of qualifications equivalent to the level of bachelor degree (BA, BSc). All Chartered Financial Planners have the highest ethical standards as we are obliged to comply with the Society's Code of Ethics and Conduct. This leaflet outlines how this Code helps us work for you.

Complaints

If you have a concern or complaint, do let your PFS adviser or the firm they work for know. We will take your grievance seriously, because if we don't comply with the Code of Ethics and Conduct, the CII has the option of taking disciplinary action against PFS members.

If you are still not satisfied, you have the right to contact the Financial Ombudsman Service. Your PFS adviser can give you their details.

Additionally, you also have the right to raise any potential breach of the Code directly with the:

Legal and Secretariat Department
Chartered Insurance Institute
20 Aldermanbury
London
EC2V 7HY

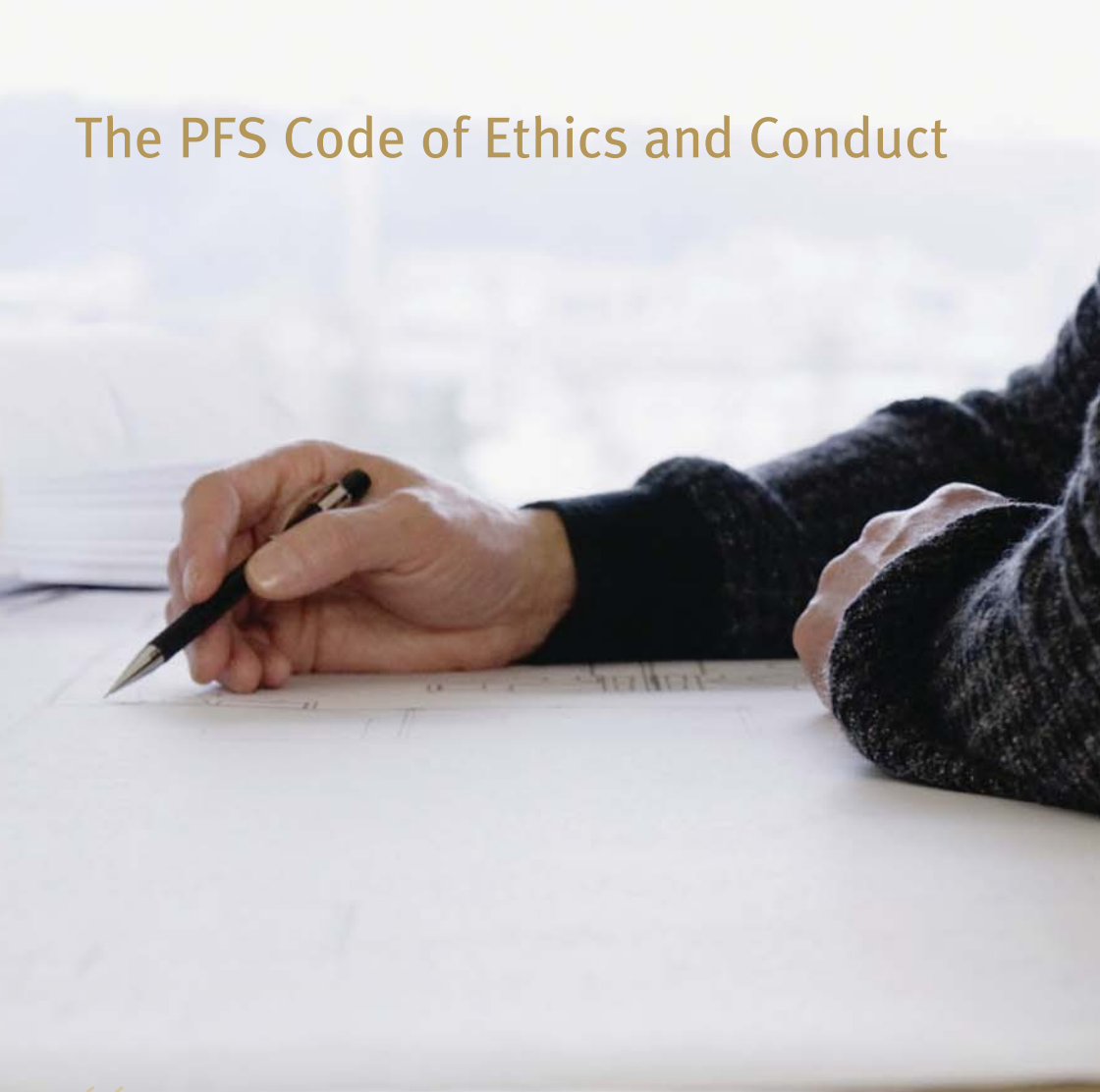
However, it is recommended that to begin with, you visit www.cii.co.uk/cii/about/contactus.aspx for details.

Ready to meet your expectations



Why you can expect fair treatment and professional standards from us

The PFS Code of Ethics and Conduct



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In setting the highest standards for technical knowledge, customer service and ethical practice across the entire financial advice community, the PFS obliges its members to comply with its Code of Ethics and Conduct. The Code gives a clear indication of how you can expect us to act and conduct your affairs.
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Core Values

You can expect PFS members to demonstrate and uphold these values in all our dealings with you:



This means that you are entitled to expect courtesy, honesty and fairness towards you and anyone else we deal with. You can also expect us to be trustworthy and never put our interests or those of others above yours.

Duties of membership

The PFS makes specific demands on its members in relation to you and the wider community. These demands can be summarised as follows:

- ▶ **Relations with customers**
- ▶ **Playing a part in the community**
- ▶ **Working with Regulators and the Law**
- ▶ **PFS members' responsibilities**

Relations with customers

As a PFS member, the Code requires us to earn and maintain the trust of our customers at all times; always acting skilfully, carefully, diligently and lawfully.

So when it comes to meeting your financial needs, you can look forward to receiving appropriate advice, complete with the relevant information and documentation. You therefore have every right to believe that such advice will help protect your interests. And the advice that we give will also be from within the limits of our personal competencies and within the limits of the authorisation you've given.

Additionally, you can expect your PFS adviser to avoid any conflict of interest – whether that's between you and us, or between you and another customer. And rely upon us to step aside if such conflicts can't be resolved.

Working with Regulators and the Law

As you'd expect, PFS members are obliged to operate within the Law, as well as in the spirit of it, without fail. This includes all of our dealings with you, as well as the way we run our business.

And should the regulators correctly make any requirements of PFS members, we are to be open, transparent and co-operative.

Playing a part in the community

The PFS expects its professionals to advance the reputation of financial services in the way we behave. This not only involves relationships with our customers, it also includes respecting environmental concerns and related issues. Practising such conscientiousness means that you can expect to consider us as trustworthy individuals, making a positive contribution to society and the communities in which we live and work.

PFS members' responsibilities

Setting standards as it does, whilst supporting customers' demands for reliable, professional advice worldwide, PFS insists that its members must not commit any act likely to bring the Society, or the CII into disrepute. This also means that we are obliged to inform the Society immediately should any of our colleagues breach this rule.

This not only applies to conduct, but also to standards. We are tasked with ensuring that we meet the expected standard of technical competence, keeping informed of the industry's current developments as it affects the service you receive from PFS professionals.