

The Stonehill Service Charter

Making Money Simple

Our clients are the heart of our business and we strive to give you the best possible level of advice and service at all times. We work in partnership with our clients. A partnership based on trust, honesty, integrity, experience and understanding. In order for us to maintain our exceedingly high standard of advice we strive to understand everything that we can about our clients in order to assist in managing financial planning and situations to build a lasting relationship. This helps us to deliver the outcomes that our clients require through the different stages of their lives. The greatest single compliment we can take from a client is when they are comfortable and confident to refer us on to one of their personal contacts. Our aim is to deliver a service so good that you recommend it to your friends and colleagues.

- Solutions and explanations will be simple and effective.
- Access to your money - at all times - and without cost.
- Your own Stonehill Financial Portal.

We will not advise you without first having a comprehensive understanding of you and your lifestyle.

All dealings with us are carried out under the strictest confidence. We speak in a common language to our clients ensuring transparency and clarity at all times; and we will work to minimise the time you have to spend managing your finances.

Stonehill Financial's Code of ethics

- We will act with the highest ethical standards and integrity
- We will act in the best interests of the client
- We will provide a high standard of service
- We will treat people fairly regardless of: race or racial group; sex or sexual orientation; religion or belief; age; and disability.

Quality financial advice

You will only ever receive advice from fully qualified and well-trained advisers who are regulated by the Financial Conduct Authority (FCA). All our advisers are monitored and required to maintain their technical knowledge and expertise through Continuous Professional Development (CPD). This commitment gives our clients the comfort and peace of mind that they are receiving the best advice.

Understanding all of your options

Financial planning is the specific process undertaken to assess, recommend, implement and review the plans and solutions to deliver your aims and objectives over time. Wealth Management and the Financial Planning within it apply to all areas of your personal wealth creation and management. We will ensure that you fully understand all of your options and we will respond to any requests for advice or clarification.

Transparent and flexible charges

We're frank about fees. We will tell you in advance how much our services will cost.

A partnership based on trust, honesty, integrity, experience and understanding...

How we work

Our 5 Step Process

Face to face meetings, phone calls, and written communications are at the heart of your relationship with your adviser at Stonehill. But developing a financial plan and implementing strategies to help you achieve your goals also involves hours of preparation, strategic thinking and research.

We aim to provide all clients with clear financial direction. This is achieved by having a full understanding of your current financial position, your objectives and identified needs; this enables us to provide suitable solutions for you in order to treat you fairly. Our aim is to reduce future barriers to these objectives and to maximise the opportunities for achieving your goals.

Here is how the process will unfold:

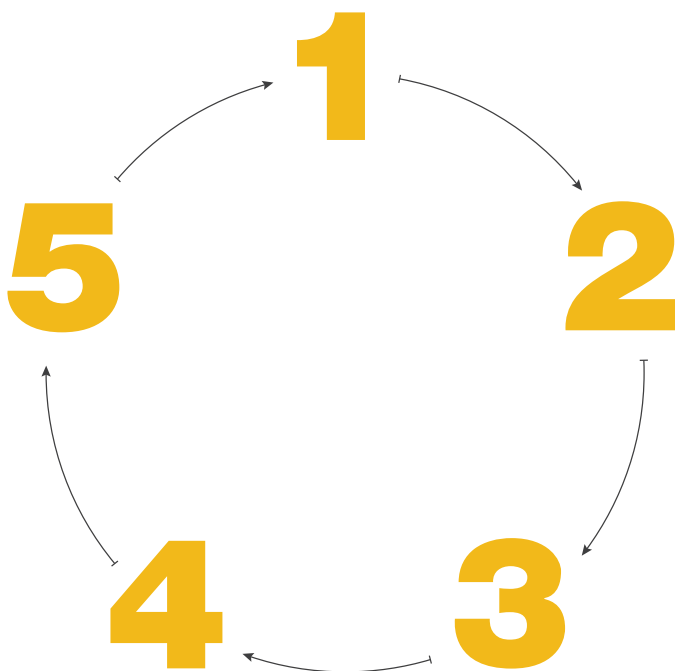
1. Discovery – together, we will gather as much financial information as we can about you. This is the time for you to outline your issues and concerns, and your first opportunity to discover how Stonehill work. During this time we will identify what your objectives are, and what your needs are – the two key pillars for creating your plan.

2. Analysis and Planning – using the information gathered we will develop a detailed financial plan. This culminates in a discussion document that outlines a strategy tailored to your needs to demonstrate how your objectives and needs can be met.

3. Advice Consultation – we will progress to a discussion about the plan in greater detail. We will confirm why we have chosen specific solutions and at this stage confirm the actual costs to you.

4. Implementation – the team will make sure that all the recommendations that you have agreed to will be implemented. This will include liaison with your other professional representatives where relevant.

5. Ongoing Review – to ensure that your plan remains relevant and is kept on track we recommend we meet regularly to review your circumstances and the progress being made. The best financial plans are those owned by clients with consistent adviser contact.



Ongoing support

To ensure that your plan remains relevant and is kept on track we recommend we meet regularly to review your circumstances and the progress being made. The best financial plans are those owned by clients with consistent adviser contact.

The team at Stonehill are available to you during core working and business days/hours. Your service agreement will set out who and how you can contact. Online access to information is also available.

We will keep you up to date with any economic, legislative or product changes that may affect you.