

Steps we take when advising a Vulnerable person



- 1 Prepared** - We take the time to read and research our clients' circumstances.
- 2 Transparent** - We always ask for our clients to be accompanied by a friend, family or professionals that they trust and that can ask any questions.
- 3 Adaptable** - Being prepared allows us to adapt our approach to meet each clients' level of financial sophistication.
- 4 Understanding** - We are vastly experienced when dealing with our clients delicate physical, mental and emotional situations.
- 5 Patience** - We take our time and find the right way to best communicate with each client based on their needs.
- 6 Fill the gaps** - We identify the financial planning gaps and provide advice as to how best to resolve them.
- 7 Review & Repeat** - We will review and repeat our advice as many times as required and detail clearly in writing to ensure each client fully understands the options available to them.
- 8 Charges** - Any charges associated with our advice or time is clearly written down and presented to each client and their friend/family or professional support and agreed to before we undertake any work.
- 9 Suitability** - We arrange for an independent compliance check of every piece of advice we undertake so that each client can be assured of its suitability.
- 10 Approachable** - Things change and people have questions, we encourage contact and operate on a relaxed, open and honest approach, free of jargon.
- 11 Support** - We have a vastly experienced team that support each client, along with services that we are often able to provide free of charge to our clients', such as Tax, Accountancy and Welfare Benefits services.
- 12 Listen and Improve** - We are not perfect, and so we ask what you think. We listen, and we act if we can improve for you.
- 13 Maintain & Enhance** - Once you are a client of Paladin Advice, we want to make sure that we continue to recognise your importance and ensure that you are well looked after and enhance our service where required for you.