

COURTIERS

**Providing additional support
for your needs**

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Our Commitment to you

We are committed to helping our clients access financial advice and services in a way that meets your individual needs.

We recognise that personal circumstances can sometimes make it difficult for people to make financial decisions, communicate their needs, or access financial services. We aim to identify and support our clients who may be experiencing difficult circumstances and to treat all our clients fairly and in confidence, with respect and understanding.

Our objective is to understand our clients' individual needs and provide any appropriate additional support to help you engage with our services and make informed decisions. Some clients may, because of their personal circumstances, need additional support when accessing the financial services we provide.

What is additional support?

Providing additional support means taking time to listen and understand your specific circumstances and needs, and consider anything we can do over and above our standard procedures to help. By doing so, we can ensure the services you receive from us are clear, fair and not misleading.

Could additional support help you?

Circumstances where additional support might help can include:

Health

- Physical disabilities
- Long-term illness
- Mental health conditions
- Cognitive conditions affecting memory or decision-making
- Sensory difficulties such as hearing or visual impairments

Life Events

- Bereavement
- Divorce or separation
- Retirement
- Redundancy or loss of income
- Caring responsibilities

Financial Resilience

- Financial hardship
- Significant debt
- Unexpected financial shocks
- Difficulty managing regular expenses

Knowledge & Capability

- Limited financial knowledge or confidence
- Difficulties with reading, writing or numeracy
- Limited digital skills
- English not being your first language

These are examples only and do not automatically mean additional support is needed. We carefully consider each client's individual circumstances and needs.

Sharing Information with us

You do not need to tell us about any personal circumstances, but the more we understand about your needs, the more we may be able to help.

If there is anything that may affect you in the following ways, please speak to your adviser or a member of our support team:

- How you make decisions
- How you receive information
- How you communicate with us
- Your ability to manage your finances

You can talk to us at any stage of your relationship with Courtiers, and we will listen with sensitivity and in confidence.

How we might be able to help

If you tell us about anything that may be affecting your ability to engage with us, we will work with you to understand your needs and provide any appropriate support we can to help.

Depending on your situation, we may be able to:

- Allow additional time for discussions and decisions
- Explain information in a clearer or simpler way
- Communicate through your preferred method
- Provide documents in alternative formats where available
- Arrange meetings by telephone, video call, at one of our offices, or in your home where appropriate
- Involve a trusted family member, friend or representative, with your consent
- Adapt our services to accommodate any specific requirements you may have

Safeguarding our Clients

We aim to protect our clients and their wealth from any financial harm.

If we have concerns that a client may be at risk of financial abuse, scams or undue influence, we may take additional steps to protect our client and their interests. This may include asking further questions or delaying a transaction while appropriate checks are completed.

Working with Family Members and Representatives

With your permission, we can communicate with a trusted individual such as:

- A family member
- A close friend
- A solicitor
- An accountant
- Another authorised representative

Where a Lasting Power of Attorney or other legal authority is in place, we will work with the appointed individual in accordance with the relevant legal requirements.

Our Approach to Communication

We are committed to communicating clearly and in a way that works for you.

We aim to:

- Use clear language
- Avoid jargon
- Make sure you understand what we say
- Give you enough time to consider decisions
- Explain more whenever needed

If you require information in a different format to help us communicate with each other, please let us know.

Protecting Your Information

Any information you share with us about your circumstances will be handled in accordance with our Privacy Policy and applicable data protection legislation.

Training and Monitoring

Our staff receive training to help them listen to clients and respond sensitively in respect of individual client circumstances.

Contact Us

If you think you may need additional support, we encourage you to tell us about any difficulties circumstances that may affect you, so that we can better understand your needs and any adjustments that may help. Please speak with your adviser or contact us:

- Telephone: 01491 578 368
- Email: enquiries@courtiers.co.uk
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