



What is a Certified Adviser Practice?

When seeking financial advice, it makes sense to choose a Practice that you can trust to deliver quality service and advice.

AXA has awarded us with the Certified Adviser Practice certification which recognises that our Practice offers a financial advice service that has well-defined service expectations that you can access confidently.

This certification is based on the satisfaction of professional operating standards set by AXA relating to the services we offer.

Five key areas of our Practice were considered before we were awarded the Certified Adviser Practice certification:

1. **Quality advice:** Our Practice has met the requirement for high educational standards with our ongoing commitment to annual training requirements. All of our advisers follow the industry recognised 6 step advice process to help ensure we give clients advice that is appropriate for their situation at a level of risk that has been fully explained, and acceptable to our client.
2. **Our market offer:** Our practice has demonstrated the consistency of our service offer, including conduct standards and fees/charges to our clients.
3. **Compliance:** We have demonstrated that we keep abreast of the relevant legislative, regulatory and industry requirements and changes, and we have a clear complaints process in place.
4. **Business strategy:** The strategy and vision of our Practice is clearly focused on a high quality advice business which offers needs based advice and service that is monitored to ensure it stays appropriate to a client's requirements.
5. **Professionalism:** We meet the high standards set within the Certified Adviser Practice programme for business systems and procedures.

The Certified Adviser Practice certification requires a rigorous assessment of our Practice's client advice processes and business procedures. This is a voluntary programme and shows that our Practice is willing to subject itself to close scrutiny of our client advice processes and business procedures. As a Certified Adviser Practice, we undergo annual checks by AXA and must pass to retain our certification. This means that you can be assured that we have been checked each year to verify that our quality advice processes remain in place and keep pace with industry and regulatory requirements.

This certification was awarded to us as we meet AXA's required standards of business professionalism. AXA does not certify the actual advice provided to our clients by us.