



Client Service Brochure



About Fintuity

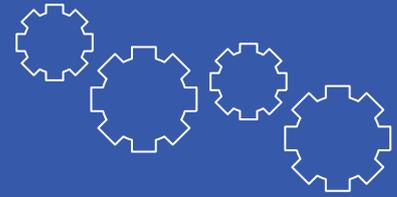
Making financial advice affordable

Fintuity is a fintech company providing online financial advisory services. The company was formed in response to the growing demand for affordable and efficient financial advice from the market and the regulator.

The traditional market for retail financial advice is quite developed in the UK. At the same time, this sector of the financial market is the most outdated in terms of modern technology. Most of the firms still operate completely offline with a paper-based workflow. Often this leads to high commissions.

Fintuity seeks to deliver a personal, compliant and independent financial advisory service in an affordable way. Using modern technology, Fintuity aims to optimise all internal and client processes to reduce its operational costs and, therefore, the service charges for clients.

Our hybrid advisory model is based on the concept of delivering traditional human advice online through clients' computers connected to the Fintuity platform. It is combined with major technological advances, i.e. online video, audio and text communication, data storage and protection, and machine learning tools, which help us to understand the individual needs of each and every one of our clients.



HOLISTIC ADVICE

We provide holistic financial advice for individuals, businesses and trusts on investments, savings, retirement planning, non-investment insurance (life assurance, private medical insurance, critical illness cover) and mortgages.



QUALIFIED ADVISERS

Under rules set by our industry regulator, the Financial Conduct Authority (FCA), all financial advisers must be qualified to at least 'Level 4'.

We take our hiring process very serious and constantly monitor the professional development of our advisers. Feel free to ask any of our advisers about the qualifications they hold.



PERSONAL PORTAL

Fintuity provides you with 24/7 access to your personal portal on fintuity.com. There, you can track performance of your investments and check that everything discussed with your adviser has been actioned.

We offer a range of services which we can tailor to meet your individual needs. Here are some of the things we do:



01 Financial Planning

It can be confusing trying to identify what you might want to achieve and how you can do this. We can help you to identify your goals and create a plan for your finances to help you achieve them.



02 Retirement Planning

It's important to know whether the money you are saving towards retirement will provide you with sufficient funds to meet your retirement objectives. We can work with you proactively to plan for your retirement and help you decide on the options available once you actually retire.



03 Protection Planning

Most of us want to protect the things that are important to us: our family, business and quality of life. Protection planning can help to provide peace of mind in the event of your income changing due to unexpected events. We can help you plan for the best way to protect you and your family.



04 Mortgage Advice

Whether you're buying your first home, moving home or looking to re-mortgage, our mortgage services are designed to provide you with the best mortgage solution for your needs.

For more information about the scope of our services and how we charge, please refer to our Client Agreement (what we do and how we charge) document. You can find it online at fintuity.com/client-agreement

Our Financial Planning Process

Registration on the platform

1

To arrange your first online meeting with one of our financial advisers, you first need to register on our website: fintuity.com. Press "Book your free consultation" on the main page then open an activation link sent to your email address.

Analysing your requirements

3

Once we have all the necessary information in place, we'll undertake research to assist us in identifying appropriate plans and solutions which will help you to achieve your objectives. We'll set out our recommendations in our suitability report.

Implementation of the recommendation

5

If our recommendations involve putting in place any financial products, once we have received your instructions, we'll forward the completed application forms and payments on your behalf.

2

Our first online meeting

At the time agreed after the registration process, you have a first online meeting (usually a video call) with your personal financial adviser. The main purpose of our first meeting is to find out about your financial circumstances and objectives.

4

Our second online meeting

Once your personal recommendation is ready, we'll send you our report to review and we'll arrange a second online meeting with you to discuss it. Our report will outline your current position and detail our professional observations and recommendations.

6

Ongoing support

We'll agree with you, at this stage, whether we'll provide any ongoing services. Our ongoing services are designed to ensure that your financial arrangements stay on track in order to meet your financial goals.

Our First Online Meeting

At the time agreed after the registration process, you will have a first online meeting (usually a video call) with your personal financial adviser. The main purpose of our first meeting is to find out about your financial circumstances and objectives.

Finding out about us

Your appointed adviser will provide you with basic information about the company and explain how to use your personal client portal.

We'll discuss our services and give you a copy of our client agreement outlining what we do and how we intend to work with you. We'll also discuss the charges for our services.

All actual charges and fees (in pounds and pence) will be agreed with you before we do any work and we'll explain your payment options too.

Finding out about you

The main purpose of our first meeting is to find out about your financial circumstances and objectives. Normally, we'll collect this information by completing our interactive financial planning fact finder.

It would be helpful if, for this meeting, you could have available details of any policies, schemes, investments, mortgages, financial outgoings, wills or interests in trusts that you already have. If your current plan providers provide you with an online access to their platform, please have your login details available. This can help us to access your current plan details quickly.

It's important that you provide us with the information we request about your circumstances and objectives in order for us to be able to provide you with the appropriate advice and services. It's also important that you do not unreasonably withhold any information. All the advice that we give you will be based on the information you provide.

If you specifically instruct us not to discuss a particular area of financial planning, and that area does not form part of the advice given, we will treat your file as having 'limited advice'. In such cases, however, please be aware that limiting the information provided may affect the completeness

of the advice we can give you and could affect how appropriately we can address your financial needs.

One of the most valuable things we can do for you is to draw out a clearer vision of your financial future. We can help you understand what options you have with regard to longer-term issues, such as retirement, estate planning and looking after your family. If you have an obvious and immediate need, we'll help you to meet this, in the form of a financial product.

You may even find you have financial needs you've not yet considered. Our professional experience can help to tease these out, allowing us to address them for you.

Once your financial needs are clear, the next step is to be clear on your priorities. Depending on the amount of disposable income and investable wealth you have, maybe you'll be able to satisfy all of your financial needs. On the other hand, you might need to prioritise some over others. Your adviser can help you work things through and develop a plan of action that suits your personal situation.

Where we are providing advice on investments, one of the key areas is establishing how much risk you are prepared and able to take with your money. Understanding what risk really means to you is critical to the investment decisions you make.

At this stage, we may ask you to sign any authority forms that may be required so that we can act on your behalf, for example, to obtain current valuations of your existing investments.

We are obliged to put in place controls to prevent our business from being used for money laundering and other forms of financial crime. This means that we'll need to verify your identity before undertaking any business with you.

It would be helpful if you could have evidence of your identity and address at the meeting. This would normally include either your passport or driving license and a recent utility bill in your name.

Analysing your Requirements

Once we have all the necessary information in place, we'll undertake research to assist us in identifying appropriate plans and solutions which will help you to achieve your objectives. We'll set out our recommendations in a suitability report.

Where necessary, we'll forward your authorities to obtain additional information from relevant product providers. We may also need to contact you for further information and ask your permission to liaise with your other professional advisers (e.g. accountant, solicitor).

Once we have all the necessary information in place, we'll undertake research to assist us in identifying appropriate plans and solutions which will help you to achieve your objectives. As part of identifying the appropriate solutions, we take into account factors such as:

- Your attitude to and understanding of the risks involved
- Timescales relevant to your objectives
- Appropriateness of products and investments, including types of fund, where these are invested and how these fit with products or investments you may already hold
- Tax efficient investments and planning – we'll try, wherever possible, to consider tax efficient opportunities and, in this respect, we may need to liaise with your tax advisers (please note that the FCA does not regulate tax advice).
- Costs and charges

We'll set out our recommendations in a suitability report. The research process and preparation of your report will typically take 1 – 2 weeks to complete. We'll keep you informed during this time and let you know if there are any delays.





Our Second Meeting

Once your personal recommendation is ready, we'll send you our report to review and we'll arrange a second online meeting with you to discuss it. Our report will outline your current position and detail our professional observations and recommendations.

Presenting our recommendations

Once your personal recommendation is ready, we'll send you our report to review and we'll arrange a second online meeting with you to discuss it.

Depending on your circumstances, you may want to invite other parties to this meeting, such as your spouse, your children or other professional advisers.

Our report will outline your current position and detail our professional observations and recommendations.

In developing our recommendations, we'll always aim to agree a solution for you that strikes the right balance between your financial needs and objectives, and the amount of risk you are prepared and able to take in achieving them. Sometimes that means you'll need to compromise, and your adviser will be able to

identify where that is the case and build it into your plan.

The report will also contain the supporting information behind our recommendations including, where applicable, illustrations and brochures for any financial products recommended.

The costs associated with our recommendations will also be confirmed in our report.

If further meetings are required, these will be discussed and agreed.

Implementation

If our recommendations involve putting in place any financial products, once we have received your instructions, we'll forward the completed application forms and payments on your behalf.

Our second meeting will typically last about one hour, depending on the complexity of your situation.

Ongoing Support

We'll agree with you at this stage whether we'll provide any ongoing services, what those services will include and the cost of those services. Our ongoing services are designed to ensure that your financial arrangements stay on track in order to meet your financial goals.

We appreciate that sometimes you may just be looking for help in a particular area on a one-off or ad hoc basis, and that's fine. Our optional ongoing services, however, are designed to ensure that your financial arrangements stay on track in order to meet your financial goals. Usually, we would recommend ongoing services to most of our clients.

Annual review service

We provide an ongoing semi-annual or annual financial review. You may decide, and your adviser will guide you on, which option better suits you based on which type of financial arrangements you have and your personal circumstances.

This service includes:

- An annual (or semi-annual) online video or telephone meeting (your choice) with your adviser
- A review of your financial goals and objectives
- An up-to-date valuation of your current investment portfolio
- A review of how your investments are invested (asset allocation review)
- Assessment of the potential impact of key events on your plans (cash flow modeling)
- Implementation of agreed changes
- Online access to our client team
- A report setting out the results of the review and confirming any changes made

Glossary of Services

We explain here some of the terminologies we may use to describe our services. If there's anything you don't understand, please ask us to explain it

Investment platform

Although relatively simple, financial needs can often be met by stand-alone products such as a pension, Individual Savings Accounts (ISAs) or life insurance. Where more active management of your investment portfolio is needed, it might be appropriate to use an investment platform.

A platform is an online administration service which lets you buy and sell investments across your whole portfolio. You can often make changes to your whole portfolio at the same time, and you'll have an aggregated view of your investments and their value, typically updated on a daily basis.

Where we believe that it's suitable for your investments to be held on a platform, we'll explain more about how it works and the charges that will apply to the platform service.

Portfolio valuation

This provides a snapshot of the current position of your investment portfolio.

Asset allocation review

Asset allocation is an investment technique that aims to balance risk and create diversification by dividing your money among different investment sectors (often referred to as asset classes) such as cash, fixed interest, property and equities. Each of these asset classes has different levels of return and risk, so each will behave differently over time.

Your investment portfolio valuation will show how your investments are made up, i.e. which sectors

they are invested in. We'll use this to assess the allocation of your investments across different sectors against your recorded objectives and attitude to risk.

Where we think it's appropriate, we'll suggest any changes that may be needed to the makeup of your portfolio. For example, where we feel (taking into account your objectives and attitude to risk) that you have too much invested in particular sectors, we may recommend that you switch some of your investments into other funds.

Cash flow modeling

One of the most visual ways to help you plan for your financial future is by using cash flow modeling technology.

Using our cash flow analysis system, we can input information about the current value of your investments and apply relevant assumptions about things like investment growth rates and key life events to create detailed and precise cash flow models based on your individual circumstances.

We can use this information to assess what you are likely to need to save, the investment returns needed to achieve your goals or to estimate whether your ongoing income is likely to be sufficient to sustain you for the rest of your life.

Online access to our client team

When you require support/guidance, you may contact us during normal working hours with any question regarding your financial plans and arrangements.