



**Brighter Financial Services Ltd**

**Helping those who are vulnerable clients**

### **What may constitute a vulnerable client?**

We are committed to providing the highest levels of service to clients. Where it is identified for reasons of ill health, language barriers or compromised financial circumstances we will do our best to ensure that these clients are supported in receiving the best possible advice from us.

### **2. Identification of clients in vulnerable circumstances**

#### **As advisers:**

As soon as we become aware that a client is potentially vulnerable and requires further support in order to get the best from the financial advice on offer to them, we will take steps to support the client. We will:

- ✿ Suggest that the client has a second person in on financial meetings with our advisers who is known to the client and can help them understand the information being provided to them.
- ✿ Enable any barriers in language interpretation and communication by enlisting the support of another family member or responsible other.
- ✿ Provide information to these clients in a format that they can understand and which meets their specific needs. Where clients are identified as disabled we will make any reasonable adjustments necessary to ensure that they receive support with their needs, i.e. providing documentation in a larger font for those with sight difficulties.

#### **As clients:**

We are only able to support our clients if they are open and honest with us and declare any possible disability or vulnerability at the outset, particularly where adjustments to our practices/processes may be required.

Please advise us as soon as possible into the advice process with your financial adviser if you feel there may be areas where you require support. We will endeavour to provide this support wherever it is reasonably practical to do so.

### **3. Maintaining accurate records**

We will need to record the fact that support was provided during the financial advisory process and will make reference to this in:

1. **A letter that** we send you outlining the reasons why additional support for you during the financial services process is necessary.

2. **The suitability report**, which outlines the adviser's recommendations at the end of the financial process.

Circumstances where we may need to share a client's vulnerability may be in respect of the provision of documents from providers if they need to be presented in a certain format. However, we will not do this unless we have your explicit consent to do so. The sharing of this type of information with any party out-with these circumstances (i.e. third party marketing etc) is prohibited, in line with our data protection policy.