



Tailored Platform Solution Consumer Duty Information

What is the Tailored Platform Solution?

Many advisers recognise the value of outsourcing the investment management function allowing them to focus solely on providing financial advice while also giving their clients the comfort and reassurance that their investments are actively managed within a robust investment framework that will deliver against their return requirements and risk profile.

Our Tailored Platform Solution leverages our managed portfolio service infrastructure and we build and run a low-cost, scalable centralised investment proposition on your behalf, via a wrap platform, so you retain control of the client relationship and custody of their assets.

Our centralised investment proposition can be used for both new and legacy business and we can help with asset migration by considering existing advisory portfolios during the initial portfolio construction phase.

What is the Target Market?

This service is compatible with investors:

- i. who want an investment professional to manage their investments;
- ii. who are indirect retail clients (individuals and entities) and have been advised by their IFA to invest in a JMF managed model portfolio which aligns with their risk profile output;
- iii. who accept we provide restricted advice, do not want to be involved in investment decisions and are happy to be invested in collective investments that include passive and actively managed funds;
- iv. with risk profiles compatible with Low Risk to High Risk investments;
- v. who wish to grow their wealth and/or or create income from their wealth;
- vi. who understand the risks involved in trying to achieve income/growth as well as the risks involved in the financial instruments they will be exposed to and do not require guaranteed returns;
- vii. whose expected financial returns will not be excessively impacted by this service's minimum charges and any other distribution charges in total (investment management fees, platform fees and adviser charges);
- viii. who have the ability to bear loss and are not entirely reliant on their investment portfolio for their standard of living;
- ix. who value the relatively repeatable investment outcomes that can be achieved from tighter adherence to a central investment process and are happy with the regular rebalancing of their portfolio;
- x. who wish to invest for at least five years;
- xi. who are happy to hold their investments on a third party platform.

Negative Target Market

This service is potentially incompatible with investors:

- i. who prefer to manage their own investments and are seeking unrestricted advice;
- ii. who are unlikely or unable to remain invested for five years as a minimum;
- iii. whose portfolio is of a size that would be adversely impacted by the service's minimum charges;
- iv. who are not prepared to accept any level of investment risk, are seeking full capital protection and have no capacity to bear loss;
- v. who have specific stock or asset allocation preferences that the service cannot meet;
- vi. who do not wish to have their portfolio regularly rebalanced;
- vii. who do not wish to hold their investments on a third party wrap platform.

Clients with vulnerability characteristics

This service is compatible with clients who have vulnerability characteristics however, we recognise that an understanding of vulnerability from the investment manager is key to providing a good outcome. Please contact your usual manager to discuss further how best we can provide support and make any reasonable adjustments required.

Fair Value Assessment

In accordance with the Consumer Duty and as part of its internal governance procedures, JM Finn has carried out an initial Fair Value Assessment of this service and aims to review and update this at least annually, as well as after any significant changes are made. If it is ever determined that our offering is no longer providing fair value to the client, an action plan will be put in place with measurable timescales for remediation, all of which will be shared with you. Where additional charges are incurred by financial advisers and other intermediaries, they will need to be factored into the financial adviser's own value assessment.

The key factors considered in our Fair Value Assessments include:

- The client is in the right service to meet their needs and objectives;
- The client is within the target market for the product/service they are in;
- The offering is transparently sold and well supported;
- The client receives everything from the offering that has been previously agreed;
- The overall client charges are proportionate to the benefits and value the client receives and the costs associated with delivery of the offering.

Distribution Strategy

This service is only available to clients who have taken regulated financial advice from an independent financial adviser.

Important Information:

The value of investments and the income from them can go down as well as up and investors may not get back the amount originally invested.

JM Finn is a trading name of J.M. Finn & Co. Ltd which is registered in England with number 05772581. Registered address: 25 Copthall Avenue, London, EC2R 7AH. Authorised and regulated by the Financial Conduct Authority.