

Our Guarantees - Your Peace of Mind

WE GUARANTEE the first consultation, however long it takes with an adviser, is at our cost. It is free to you. You pay nothing.

WE GUARANTEE you will not be pressured into making any decision about you, your family or your money. You decide what happens and when.

WE GUARANTEE you will not be allowed to sign any application forms or make important decisions at our first meeting unless you insist.

WE GUARANTEE that we will provide advice when instructed to do so by you and will provide this service in accordance with the Conduct of Business rules as laid down by The Financial Services Authority and The Financial Services and Markets Act 2000. We will inform you when any advice is outside this remit.

WE GUARANTEE we are a Private Limited Company. We are not tied or linked to any other firm and we provide impartial, independent financial advice.

WE GUARANTEE that all of our independent financial advisers are qualified in financial services and will give you our highest quality advice.

WE GUARANTEE that you may inspect any of the electronic or paper records that we hold about you.

WE GUARANTEE that we remain compliant with data protection laws and are registered with the Information Commissioner under the Data Protection Act.

WE GUARANTEE that your records are confidential and that information will only be given to outside parties with your express permission.

WE GUARANTEE that you decide how we are to be paid for work that we do on your behalf. This can be on a fee basis, a commission offset basis or a combination of the two.

WE GUARANTEE when working on a fee basis, we will write to you with a written quotation of the cost. No work will be undertaken until we have your written approval that we can proceed.

WE GUARANTEE when working on a commission offset basis, you will have a record of how much commission we will receive before you sign any application form.

WE GUARANTEE the costs that we quote for specific advice that you request will not increase even if we underestimate the work involved and do more work than expected.

WE GUARANTEE that we maintain the EU required level of professional indemnity insurance cover so that should our advice to you ever be found to have been negligent and as a direct result cause you financial loss then this may be recovered either from ourselves or via our insurers.

WE GUARANTEE that we are financially solvent. We maintain at all times an excess of company assets over company liabilities. This means that there can never be any question of advice being given or products being sold for income, cash flow or high commission purposes.

WE GUARANTEE if you are unhappy with any work undertaken by us that a Director will speak to you personally and attempt to resolve your issues to your complete satisfaction. If you are still unhappy, your issue can be passed to the relevant independent Ombudsman arbitrator for their independent assessment and opinion on your grievance. We will then abide by the Ombudsman's decision whatever the outcome.

WHAT DO YOU DO NOW?

Instruct Manning and Company.....

Decisions about your money can be complex and making the right decision with professional help can save you a lot of money and time. We will research and recommend suitable solutions and providers and guide you through any process.

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Helping you secure your future.