SANDRINGHAM
FINANCIAL PARTNERS
Your Financial Partner for Life

SANDRINGHAM ADVISER SERVICES

THE ADVISER SUPPORT PACKAGE FOR YOUR BUSINESS

Our mission: to remove friction from the business process

Delivering great customer outcomes is the result of a range of factors. We believe that the single most important factor is advice.

Delivering advice successfully demands a professional relationship of trust, and one in which the adviser can dedicate sufficient time and expertise to implementing and gradually refining your client's financial position. However, the combination of information, skills and tools required to deliver a first-class proposition to clients has become complex and time-consuming. The delivery of reliable information on which to base your advice is beset with friction and difficulty. How much of your working time is actually dedicated to providing better advice and servicing to your clients?

How do you identify gaps in your client's overall financial plan? How do you evidence these and generate the collateral to encourage a discussion about the possible solutions? When was the last time you opened a client file, and objectively jotted down questions, needs and opportunities in preparation for a meeting?

To deliver great client outcomes, advisers need time to plan and time to explain. Furnished with the right information, you need to ensure that you have time for unhurried and thoughtful reflection on your client's needs, objectives and future plan, drawing on your skills, knowledge and experience.

Does undertaking consistent and compliant research prove time-consuming? Have you got all the information you need to produce a robust and compliant file? Is typing out reports an efficient use of your time? How do you ensure that the majority of your time is chargeable and valuable to your clients, rather than spent performing more administrative tasks from behind a desk?

With myriad systems, logins, tools and programs to master, delivering the right advice demands an investment of time and money to generate, record and justify your work. Who is best positioned to handle these tools? Can delegation help you to spend more time ensuring the client has fully bought into your suggestions?

Do you feel you have the collateral, data and evidence to explain your advice? Are you always proud to present the outcome of your work and the documentation to support your recommendations? Do you spend time obtaining and collating the documents you need to implement the plan? Do you find processing applications with numerous providers and platforms a challenge?

Being prepared for your meeting, familiar with the problems (their solutions), and the tools to action them puts you in a proactive position to redefine your client's experience of advice and financial planning. The optimum outcome should always be to deliver your best work, for every client, every time that you are reviewing their financial plan.

Our solution: Sandringham Adviser Services

Sandringham Adviser Services (SAS) provides you with a skilled and dedicated personal assistant, without the commitment and implications of recruiting and training an employee.

The currency of business success is giving advisers more time. We achieve this by appointing a skilled paraplanner, who is familiar with Sandringham's working methods and your regulatory obligations, and who is committed to supporting great outcomes for your clients.

SAS will work with your current case load, or plan your future work streams with you. We will assist you in adopting a systematic approach to delivering great client outcomes.

CASE STUDY

Your SAS operative can work with our annual review team to schedule and plan forthcoming work. In preparation, they will:

- contact you to discuss your upcoming Precision Annual Reviews for the month ahead.
- contact your client via email to update their personal details and risk profile in advance.
- ensure any new information is fed into their Precision Annual Review pack.
- discuss any 'GAPs' or improvements in the client's overall financial plan with you. This may then lead to the preparation of research, comparisons, illustrations and any accompanying paperwork to put plans into action.
- prepare a suitability report.
- process completed paperwork with providers or platforms.
- guide new business cases through Sandringham's compliance checking process.
- follow up new business by sending the client correspondence asking for feedback, referrals, and updating them on any business that is being processed.

Additional benefits:

No pre-approval requirements (your SAS operative will deal with approvals for you).

We support your advice with the best tools from Selecta-Pension, CI-Expert, FE Analytics and more.

Cash-flow modelling to support and demonstrate needs and advice solutions.

For more information, please contact the head office team. We recommend you discuss your requirements with them before committing to SAS.

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FAQs:

When will I receive advice fees for work completed by SAS (i.e. when will I see the benefit)?

This depends on how you charge, the type of case and the provider. However, you should expect fees to follow within 10-14 days of a submitted and completed case. Transfer cases may take longer. It is important to plan ahead, and for this reason we do not recommend 'dipping in and out' of SAS.

Will you ever contact my client directly?

Yes, but only with your authority. SAS can issue reports, documents and information to your client. They can also answer non-advice queries from clients on your behalf. Typically, SAS will encourage you to set up online access for your clients and they can assist in managing this as a project.

How often will I speak to my SAS operative?

You need to communicate with your paraplanner as often as possible. We recommend that you arrange to speak at least weekly to agree priorities and discuss particular cases, but in most instances you will hear from us much more often.

How many cases can you produce per month?

This depends on the information we get from you, the type of case and how much or little of the total work you want us to complete. We will always research solutions fully, even where you provide us with an indication of where you would like to place the case. The research is presented in such a way as to support the advice you provide.

What if my SAS operative is unavailable (sick/holiday)?

Your paraplanner will inform you if they expect to be away. Another paraplanner will assist you during these periods.

How much paraplanner time does SAS actually buy me?

Broadly you can expect around seven to eight days of work per month. However, we have designed SAS to be flexible and we do not scrutinise the actual time spent. Instead, we prefer to be proactive in setting expectations and agreeing deadlines. If you need more paraplanning time, your SAS operative can organise time slots in our Sandringham Powered Advice service.

What business types can you help with (and what can't you help with)?

The service operates best when you supply a varied case load. This allows us to complete simpler cases during quieter times, perhaps whilst waiting for information or documents from providers and clients. We undertake all types of all investment and pension work, as well as IHT cases. We have specialist tools for critical illness and protection work. We won't help with mortgage sourcing, but we can write reports and organise files for mortgage work, if required.

Who is responsible for compliance?

Our paraplanning team is trained and knowledgeable about Sandringham's compliance expectations. They will only deliver cases that meet our business standards. They work with the file review team to ensure your cases are of a high standard. When it comes to advice, by proceeding or presenting a case you are confirming, in your position as an authorised person, that you have checked and agree with the suitability of the case.

How do I pay , how much and what are the contractual terms?

SAS will bill £1500 monthly in advance in all circumstances. The minimum period for the service is one month. If you want to stop the service, or have questions about how its working for you, speak to a member of the team in the first instance. VAT does not apply to most work carried out by SAS, and we will advise you if any of the work we do is likely to attract VAT. It is your responsibility to supply sufficient cases and to determine the value to your business.. We do not provide refunds in any circumstances.

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