Positive Solutions alms to help our Clients understand, protect, and increase their assets.

We refer to all members of Positive Solutions as Partners; this includes Staff, IFA firms, Shareholders, and Directors.

All Partners subscribe to our Partnership Code, which sets out explicit principles for dealing with Private Clients and other members.

The details appropriate to you, a potential or existing Private Client, are summarised below:

Your Positive Solutions Partner will:

1. give impartial, independent advice
2. act for you at all times, not for any product or service provider. He or she is your adviser and must always put you first
3. be honest and open with you
4. give you written Terms of Business before giving you any advice
5. give you a written report or letter explaining their reasons for any recommendations
6. be a qualified, experienced financial planner, which means they've passed (as a minimum) the Chartered Insurance Institute's full Financial Planning Certificate examinotions
7. be considered financially fit to conduct investment business
8. be subject to ongoing examination to determine whether they are still financially fit to **conduct investment business**
9. keep increasing their own knowledge and professionalism through 'continuous professional development'
10. be part of a larger network of similar professionals and product specialists, which helps to ensure that you always have access to up-to-date information
11. have access to leading technology to help them do the research and administration needed for Private Clients
12. give you access to the Positive Solutions organisation and any dato that we hold on your behalf