

**Positive Solutions are committed to the FSA principle of 'treating customers fairly'. This complements our own stated ethos of helping all clients understand, protect and increase their assets. This is built into our Partnership Code and to ensure that you are always treated fairly I adhere to the following:**

As your Positive Solutions Partner I will:

1. always ensure you receive fair treatment, which is fundamental to our ethos
2. only provide you with products and advice that you need
3. ensure that all the information you receive is clear and precise - in plain English
4. provide you with advice that is "altogether individual", which is uniquely tailored to your specific needs
5. only recommend products that perform as I have led you to believe
6. explain all available options in a manner that helps you make an informed decision
7. endeavour to provide you with an excellent service, both before and after the point of sale
8. always act in an ethical and legal manner
9. have my business practices regularly monitored to ensure that you - and all my clients - are being treated fairly

As a Partner in one of the UK's biggest financial advisory groups, I am dedicated to providing you with highest level of quality and the very best impartial advice. To achieve this I need to earn your trust and I can only achieve that by treating you fairly.