

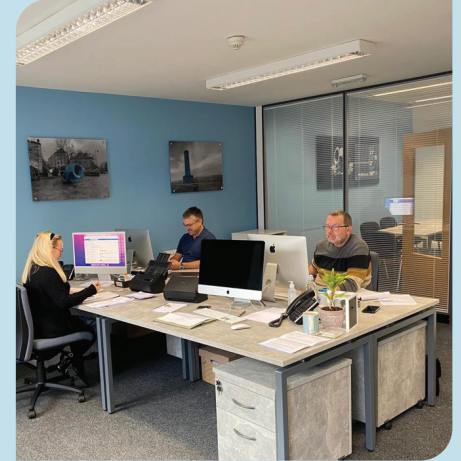


The Bottom Line

October 2022

New Offices

Well, the same offices only nicer! We have refurbished with new furniture, a lick of paint and some really nice pictures of Ramsbottom with Northern Star blue 'highlights'. Call in for a brew - you are always welcome!



He's only gone and done it again!

Yes Leigh has completed the London Marathon again for the second year on the trot (gettit?). Raising over £2,000 for Hospice UK - you can still donate if you go to Leigh's Just giving page via facebook.



Vicky Kirk

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FCA demanding higher standards from IFAs

The Financial Conduct Authority (the regulatory body ensuring the financial market is honest, competitive and fair in the UK) is actively driving standards up amongst Financial Advice businesses. This aims to put the customer at the heart of everything including: governance of products and services, price and value, consumer understanding and consumer support. More information on this consumer duty can be found at www.fca.org.uk and articles on www.ftadviser.com

This is an initiative we wholeheartedly embrace and welcome higher industry standards as we have always focused upon being transparent in everything we do whilst providing advice and support to help our clients achieve the financial wellbeing they deserve.

New Folders for you!



As part of our compliance with the FCA, we have produced these: one for your financial reviews and one to store all your financial and regulatory documents - ask at the office.