

Terms of Business — Client Preferences Suggested Wording

This wording can be adapted to reflect your firm's approach.

Understanding your investment preferences

As part of our advice process, we will explore any preferences you may have in relation to how your money is invested. These preferences may include, for example, ethical considerations, sustainability-related factors or personal values or beliefs.

Not all clients will have specific preferences. Some may prefer to keep this aspect simple, while others may wish to express more detailed views. We will support you in deciding what level of detail is appropriate for you.

How we consider your preferences

Your preferences form part of your overall financial objectives and will be considered alongside your financial goals, your attitude to risk and capacity for loss, your time horizon and your wider personal and financial circumstances.

Where appropriate, we may use additional tools or questionnaires to help you express your preferences in more detail.

Important considerations

Not all preferences can always be applied exactly as expressed. There may be trade-offs between your preferences and other factors such as diversification, risk, cost and the range of available investment solutions.

Different investments take different approaches, and in some cases, the way preferences are applied may vary between providers or funds. Where relevant, we will explain how your preferences have been taken into account, any limitations or constraints and the reasons for the approach taken.

Sustainability and real-world outcomes (where relevant)

Where preferences relate to sustainability or impact, it is important to understand that different investments take different approaches, outcomes may vary between investments, and in some cases real-world impact may be indirect.

We will explain what any recommended investments are designed to do, and any limitations that may apply.

Our role

Our role is to understand your overall needs and circumstances, including any preferences you wish to express, and to recommend an investment approach that is suitable for you. This may involve balancing different factors, prioritising certain preferences over others, or adapting how preferences are applied in practice.

Our recommendations will always be based on what we consider to be suitable for you as a whole.

Keeping things under review

If your preferences change over time, or if your circumstances change, it is important that you let us know.

Where we provide ongoing advice, we will consider whether your investments continue to reflect your stated preferences as part of our regular reviews.

If you would like to discuss this further, please get in touch: ✉ elly@inaccord.co.uk ✉ lee@inaccord.co.uk