

How We Work at Impact

Professional Standards and Working Culture
Impact Financial Services

1 OUR APPROACH

At Impact Financial Services we believe that professional financial advice is built on trust, responsibility and long-term relationships.

Our approach focuses on:

- understanding the client's needs
- providing suitable financial solutions
- maintaining high professional standards

We aim to build long-term relationships with our clients based on transparency and trust.

2 ADVICE BEFORE PRODUCT

At Impact Financial Services we focus on advice first, products second.

This means advisers must first understand:

- the client's situation
- their priorities and goals
- potential financial risks

Only after understanding the client's needs should product solutions be considered.

3 CLIENT UNDERSTANDING

A clear understanding of the client's circumstances is essential before providing any recommendation.

Advisers must ensure that sufficient information is gathered through the Fact Find process before any advice is given.

Understanding the client allows advisers to recommend solutions that are relevant and suitable.

4 CLEAR COMMUNICATION

Financial advice should always be communicated in a way that clients can understand.

Advisers should explain:

- how a product works
- the benefits of the solution
- any limitations or risks

Clear communication allows clients to make informed financial decisions.

5 DOCUMENTATION AND SYSTEMS

Accurate documentation is a key part of professional advice.

At Impact Financial Services advisers are expected to record client cases within Pro System CRM, ensuring that:

- client conversations are documented
- supporting information is stored
- advice decisions can be clearly explained

Proper documentation helps maintain transparency and compliance.

6 RESPONSIBILITY AND PROFESSIONALISM

Advisers represent both themselves and the firm when working with clients.

Professional standards include:

- acting with integrity
- treating clients fairly
- maintaining accurate records
- following the firm's procedures

Professional behaviour supports both the adviser's reputation and the firm's credibility.

7 CONTINUOUS DEVELOPMENT

We believe that strong advisers continue developing their knowledge and skills throughout their careers.

Advisers are encouraged to engage with:

- Impact Academy training
- Adviser Development Academy (ADA)
- internal training sessions and discussions

Continuous learning helps advisers provide better advice and adapt to changes in the industry.

8 TEAM COLLABORATION

Impact Financial Services encourages collaboration between advisers.

Sharing knowledge and experiences helps the team:

- improve advice standards
- solve complex client situations
- develop professionally

A collaborative environment supports both advisers and clients.

9 LONG-TERM CLIENT RELATIONSHIPS

Our goal is not simply to complete transactions but to build long-term relationships with clients.

Advisers are encouraged to maintain ongoing communication with clients and review their financial arrangements when circumstances change.

This approach supports better client outcomes over time.

10 IMPACT STANDARD

At Impact Financial Services we aim to build a culture where advisers focus on:

 Responsible Advice Putting client needs at the centre of every recommendation	 Clear Communication Explaining advice in a way clients understand	 Professional Growth Continuous development of knowledge and skills	 Client Relationships Building trust through long-term engagement
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These principles form the foundation of how we work as a firm.

DOCUMENT CONTROL

Owner: Training & Competence

Version: 1.0

Classification: Internal