

Impact Advice Model

The 5-Step Client Advice Framework
Impact Financial Services

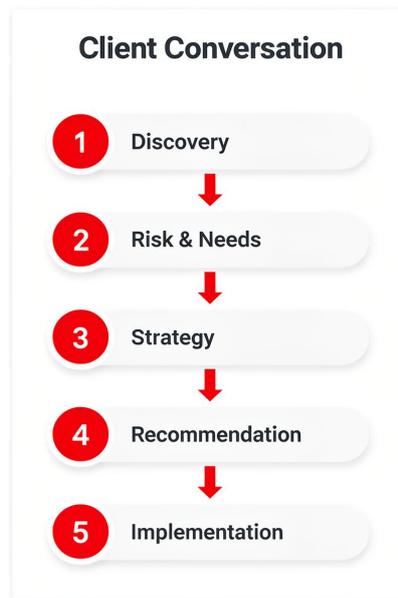
1 PURPOSE OF THE ADVICE MODEL

The Impact Advice Model provides advisers with a structured framework for delivering financial advice to clients.

The objective of this model is to ensure that:

- client conversations are structured and professional
- recommendations are based on clear client needs
- advice remains consistent across the firm

Following a structured model helps advisers provide clear, suitable and responsible financial advice.



Discovery

The first stage focuses on understanding the client's situation. During this stage advisers gather information about:

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- personal circumstances
- employment and income
- financial commitments
- future plans and priorities

This information forms the basis of the Fact Find. The objective is to ensure the adviser clearly understands the client before discussing any solutions.



Risk & Needs Analysis

Once the client's situation is understood, the adviser identifies potential financial risks and needs. This may include:

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- family financial protection
- income protection
- mortgage affordability
- financial security for dependants

The purpose of this stage is to identify areas where financial protection or planning may be appropriate.



Strategy

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At this stage the adviser considers possible solutions to address the client's needs. This may include discussing:

- protection strategies
- mortgage options
- financial priorities

The adviser explains possible approaches before presenting a specific recommendation.



Recommendation

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The adviser presents a suitable recommendation based on the client's needs and circumstances. During this stage the adviser explains:

- the recommended solution
- how the product works
- the benefits and limitations
- any associated risks

Clients should have the opportunity to ask questions before making a decision.



Implementation

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Once the client decides to proceed, the adviser supports the implementation of the recommended solution. This may include:

- submitting applications
- providing supporting documentation
- guiding the client through the process

All cases must be recorded within Pro System CRM to maintain a clear record of advice.

Impact Advice Standard

The Impact Advice Model ensures that advisers focus on:

- understanding the client
- identifying real financial needs
- recommending suitable solutions

This structured approach helps maintain consistent advice standards across Impact Financial Services.

DOCUMENT CONTROL

Owner: Training & Competence

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