

Impact Adviser Principles

Our Professional Philosophy
Impact Financial Services

WHY THESE PRINCIPLES MATTER

At Impact Financial Services we believe that strong advice standards start with clear principles.

These principles guide how advisers work with clients, how they approach financial advice and how they develop professionally.

They form the foundation of the Impact Advice Standard.

1

Advice Before Product

Financial advice should always begin with understanding the client.

- the client's circumstances
- financial responsibilities
- long-term priorities

2

Clients Before Commission

The success of our firm depends on long-term client relationships. Advisers should always prioritise:

- suitable recommendations
- client understanding
- long-term protection

3

Understand Before Recommending

Advisers must ensure they fully understand the client before recommending any financial solution. This requires:

- a thorough Fact Find
- identifying risks and priorities
- considering affordability and suitability

4

Document Before Submission

Accurate documentation is a core part of professional advice. Advisers must ensure that:

- client information is recorded correctly
- advice discussions are documented
- recommendations are clearly supported



5

Long-Term Relationships Over Short-Term Sales

Impact Financial Services encourages advisers to focus on building long-term client relationships. This means:

- maintaining contact with clients
- reviewing financial arrangements when circumstances change
- providing ongoing support

6

Continuous Development

Strong advisers continue developing throughout their careers. Advisers are encouraged to participate in:

- Impact Academy training
- Adviser Development Academy (ADA) sessions
- internal knowledge sharing

7

Professional Responsibility

Financial advice carries significant responsibility. Advisers must act with:

- integrity
- transparency
- professionalism

The Impact Standard

These principles represent the professional culture of Impact Financial Services.

They help ensure that advisers:

- provide responsible financial advice
- build long-term client relationships
- maintain high professional standards

By following these principles advisers contribute to the long-term success of both their clients and the firm.

DOCUMENT CONTROL

Owner: Training & Competence

Version: 1.0

Classification: Internal

