



The Spectrum IFA Group

Independent Financial Advisers

Spectrum Client Charter – “what YOU can expect from US”

This document details the association between Spectrum, Spectrum advisers and their clients. The term “Spectrum” refers to those companies and advisers that form part of The Spectrum IFA Group. In France Spectrum is TSG Insurance Services SARL (TSG).

1/ Independence: TSG is independent. We are not tied to any Financial Institution. We are legally obliged to highlight those companies with whom we place more than 10% of our business: SEB Life International, Prudential International, Hansard Europe. If you require information regarding the other product suppliers we use, it is available on request.

2/ Financial Planning: TSG carries out a full “know your client” financial fact-find in order to determine and understand your current financial circumstances in addition to your future plans, needs and objectives. This includes full “due diligence” in line with global anti-money-laundering rules as well as questions relating to your attitude to risk and professional financial experience.

3/ Remuneration: TSG doesn’t charge you a fee. We are remunerated with commissions paid to us by insurance companies. There is no fee for the Financial Planning service we provide. Some investment funds or products within an Insurance policy may generate an additional initial commission. If this is the case, we undertake to rebate this commission to you (in full) by way of increased allocation. In the event that a selected fund has an exit penalty, we will highlight these penalties to you in writing. Only in the event that we have taken on the servicing of an existing contract, sold by another advisory firm, will we consider charging a service fee which will be negotiated and agreed in advance with you.

4/ Your money: TSG doesn’t handle your money. All financial dealings are conducted directly between you and the financial institution concerned.

5/ Reasons why: Prior to completion of relevant application forms, TSG will explain to you the type of product recommended and will supply you with the product brochure (and any technical guide) from the relevant financial institution for you to read and retain for future reference. TSG will take time to explain the product’s charge structure and any possible cancellation penalties that you may incur.

Legal Information: Siège Social: 34 Bd des Italiens, 75009 Paris. SIREN: 448 496 661 APE: 741J

Conseiller en investissements financiers: référencé sous le numéro E002440 par ANACOFI-CIF, association agréée par l’Autorité des Marchés Financiers. We are committed to respect the Anacofi-CIF code of conduct which can be consulted on www.anacofi.asso.fr

Intermédiaire en assurances: Société de Courtage d’assurances, Numéro d’immatriculation ORIAS 07 025 332 - www.orias.fr, placé sous le contrôle de l’ACP, adresse: 61 rue Taitbout, 75436 Paris Cedex 09

Assurance Responsabilité Civile Professionnelle des Intermédiaires et Conseils de l’Assurances et du Patrimoine et Garantie Financière conformément aux exigences du code monétaire et financier et du code des assurances.

Assureur QBE EUROPE police no: 103191 – Garantie Financière €115.000

Montants de la RCP Intermédiaire d’Assurance €2.000.000 - Conseil en Investissement Financier €600.000



With Care, You Prosper



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