CMIS
Independent Financial Advisors
Chartered Financial Planners

CLIENT CHARTER

At CMIS we believe that professional financial advice adds significant value to individuals and businesses. This value can be fully realised for you when working in partnership. We are here to help you. The more we understand you, what you want and what you believe, the better we can advise you. Your opinions count as much as your personal circumstances in determining the best solution to your needs. As your partner in building wealth and security, we focus on ways that help you and your family live the life that you want to live.

CMIS have been awarded the prestigious title "Chartered Financial Planners" by the Chartered Insurance Institute (CII). This title is only awarded to firms committed to maintaining the knowledge and capability of their people so that they can deliver the highest quality of advice. All Advisers belong to the industry's professional body the Personal Finance Society (PFS), the dedicated financial planning arm of the CII group. By engaging CMIS you assure yourself that we will:

- Follow the demanding Chartered Insurance Institute (CII) code of ethical practice.
- Adhere to the PFS's continuing professional development requirements, ensuring that we keep our knowledge and skills up to date.
- Act on your behalf and with your interests fully at the forefront
- Conduct a comprehensive review of all your financial circumstances and needs, now and in the future.
- Thoroughly research the best possible solutions to your needs and requirements.
- Make recommendations that meet your needs and requirements.
- Carry out any transaction on your behalf with product providers speedily and efficiently.
- Keep you up to date and involved at all stages of our dealings for you and with you.
- Regularly review your needs and circumstances to ensure that your ongoing requirements continue to be met.
- Treat people fairly regardless of: age, disability, gender reassignment, marriage and civil partnership, pregnancy and maternity, race, religion and belief, sex and sexual orientation.

For full details of our services and cost of advice please read this document in conjunction with our Client Agreement and Client Service proposition documents