

# The Equilibrium guarantee

Much of what we do is initially intangible and requires a great deal of trust. Our unique guarantee was created to provide you with control over the relationship and remove the uncertainty around what would happen if your experience falls short of expectations. It's a natural extension of what we stand for!

**If we do not live up to our purpose or values then we will refund some or all of your advice fees since your last planning meeting.**



**GUARANTEE**

The amount we offer to refund will be in keeping with the severity of the issue and may not always be the maximum covered under the guarantee. In this instance you can still request a full refund, although we would then look at whether our ongoing relationship can continue.

In your first year we simply cover all advice fees up to your first annual valuation. After this point, the advice fees guaranteed will be for the period since your last planning meeting valuation (up to a maximum of 12 months).

Our guarantee is designed to keep us on our toes. As such, we promise to fix errors promptly, returning your portfolio to the position it would have been in had the mistake not occurred.

**On this basis our guarantee covers the full cost of the error.**



## **Important to know**

Provider and investment fees are not covered by the guarantee.

## How our guarantee works

Our guarantee can apply in two different situations:



### We have made an error

When a mistake is made, we like to be proactive and fix the error before we tell you about it. Unfortunately, this isn't always possible and there are occasions where you might notice an issue that we have not yet spotted. In this case it would be great if you could please tell us promptly so we can get started on fixing the problem.

Quite often, putting things right is all that is needed, although we may also look to refund some fees if appropriate.

### We fall short of our purpose or values

Should you believe that our guarantee applies on this basis, then the best approach is to speak to your financial planner. If you are uncomfortable with this, then you could instead contact our Head of Client Care, Debbie Jukes, at [debbie.jukes@equilibrium.co.uk](mailto:debbie.jukes@equilibrium.co.uk) or on **0161 486 2252**.

In either case, we would very much appreciate you letting us know at the earliest opportunity, so we can work with you to resolve the situation.

## A reciprocal relationship

We believe that we offer a unique and comprehensive guarantee. All we ask in return, is for you to:

- Be clear with your expectations

This is particularly important with any urgent requests, or where there is a specific deadline for a piece of work, such as a withdrawal.

- Provide feedback on how we are doing

This doesn't just have to be areas where we could improve. We also love to hear about the times when we exceed your expectations. Any feedback you give us will be most welcome.