



Fee guarantee

At each annual review meeting we will ask you to confirm we have delivered what we promised and if we may retain our fees. In simple terms, if you are not satisfied with what we have done, we will offer you a full advice fee refund.

Why do we do this?

We have confidence in the quality of our advice and the value that we add. We also believe it is critical that you share that confidence. This is especially true for new clients where our guarantee offers peace of mind in the event that our service does not live up to your expectations.



Important to know

This guarantee covers all ongoing advice fees paid to Equilibrium Financial Planning during the year in question. In the first year, the guarantee applies to advice fees paid before the first annual review, even if this period is longer than a year (usually this is a fifteen month period), including any planning or implementation fees collected.

Provider and investment fees are not covered by the guarantee.



Service promise

We promise to fix any mistakes promptly and put your portfolio back to the position it would have been in had the mistake not occurred. This is not linked to our fees, but instead the cost of the mistake.

We make this promise because we know that mistakes will happen, no matter how carefully we set up our systems and processes. We feel a strong moral obligation to identify these errors, learn from them and ensure our client portfolios are not disadvantaged. The continuous evolution of our service is at the heart of everything we do.



Key point

For this promise to work, we ask for your commitment to notify us as soon as possible if you notice an error and allow us the opportunity to rectify the problem.

Introducing our client charter

We want to build strong client relationships on a foundation of shared values. Our client charter sets out what we will do to deliver this and how you can help.

Client charter



We will always be transparent, open and honest

If you notice we have done something wrong or made a mistake, please give us the opportunity to put things right and fulfil our service promise.



We will consistently deliver our best work

Please tell us if anything we do is not up to scratch. We also love to hear positive feedback when we surpass your expectations.



We will be clear and take time to explain our advice

Please let us know if you don't understand our recommendations or if anything seems too complicated.



We will build your confidence and financial freedom

If your situation changes or if you feel uncomfortable with your Equilibrium relationship at any time, please tell us as soon as you can.



We will keep your information up to date

Please engage in our service and read the reports and documents we send to you, remembering that missing or incorrect information can lead to unsuitable advice.



We will process withdrawals as soon as we can

Withdrawals can take up to three weeks, so your portfolio cannot be treated like a bank account. Please confirm as soon as possible if money is needed from your portfolio, even if you are unsure of the timescale.

