

The distinction your business deserves

Premium Planners

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A new era for financial advice

In 2007 the financial advice sector enters a new era of professionalism thanks to the arrival of Chartered status for firms

Professional financial advice firms play a pivotal role in maintaining and enhancing the wealth of individuals and businesses in the UK.

Such firms work in a complex and demanding market. They have long been subject to exacting statutory regulation, and the regulatory landscape within which they operate continues to evolve.

The Financial Services Authority's Retail Distribution Review is only the latest in a long line of market assessments to explore the need for yet further changes to the rules governing the provision of financial advice.

One of the constants which has helped ensure the survival of financial advice providers is their individual and collective pursuit of the highest professional standards. Indeed, the FSA recognises the importance of professionalism as a promoter of compliance.

Professional firms seek knowledge and capability and adhere to an objective code of ethical practice. Many look to improve their overall performance by encouraging staff to enhance their own skills, with Personal Finance Society/CII membership and CII qualifications at the heart of their learning activity and continuing professional development.

The pinnacle of individual achievement is the award of Chartered Financial Planner status, which is conferred by the CII and available to eligible Personal Finance Society members as a result of the Society's link to the CII. To-date almost 1,000 individual financial advisers have attained this title, with many more currently working towards it.



Now you can distinguish your business from the crowd (and so will your customers)

To support leading firms in the financial advice sector, and to recognise their adherence to the highest standards of professional practice, the CII has secured agreement from the Privy Council to enable firms to call themselves ‘Chartered Financial Planners’.

This corporate Chartered status is of major significance. It will reinforce the importance of professionalism in a fast-moving and competitive market. It will also help place firms of advisers on a par with other professional practices, such as accountants and solicitors.

Corporate Chartered status will be recognised by consumers (both individuals and businesses) as a mark of professionalism.

It will carry weight with other professional organisations and distinguish firms from their competitors and peers.

It will also help firms attract and retain the best staff. Talented professionals want to work for ambitious, principled organisations, and corporate Chartered status is a clear indicator of the professional standing of a potential employer.

Corporate Chartered status is sure to have resonance with the Regulator, signposting professional achievement and commitment to high standards of practice. And as levels of professionalism rise across the sector, it should encourage movement towards “lighter touch”, principles-based regulation, with all that entails in terms of a less onerous compliance burden.

The Chartered titles awarded by the CII are steeped in history but they are just as relevant in today’s market because genuine professionalism has never been so valued – or necessary. They remain the “gold standard” of excellence and integrity.

“ The CII is dedicated to increasing levels of professionalism across the financial advice sector. To-date, the emphasis has rightly been on individual practitioners, but now the time is right to introduce Chartered status for firms of financial advisers. This will create an upper echelon of advice firms and help increase the momentum of the whole sector as it seeks to drive up standards and performance. ”

Dr Alexander Scott
Director General
The Chartered Insurance Institute

How it works in practice

Financial advice firms which meet the criteria laid down for Chartered status will, once approved, be eligible to use the title ‘Chartered Financial Planners’ in their business dealings

The eligibility criterion defines suitable organisations as those “who are carrying on business as providers of financial planning advice or related activities”.

They will be authorised to:

- **Use the term ‘Chartered Financial Planners’ on their business stationery, promotional materials and company signage**
- **Describe themselves in these terms in any communications that they produce**
- **Display a certificate at each of their branches highlighting their Chartered status**

Full guidelines relating to usage can be found at www.cii.co.uk/chartered

Chartered firms will be listed in an online ‘Corporate Chartered Title Directory’, to be launched later in 2007. This will list all firms holding the Chartered Financial Planners title together with full contact details and a description of the typical classes of business dealt with. It will be available to the public, and will be viewed by individuals and businesses alike.

To mark the arrival of corporate Chartered Financial Planners status, the CII will be undertaking an extensive ongoing communication campaign. We will promote the value of corporate Chartered status via the national press and other media channels, informing all types of consumer of its introduction and relevance.

This will educate buyers on the standards of practice to which Chartered firms adhere, as a factor to consider when choosing their financial adviser.

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Applying for Corporate Chartered status

To become a Chartered title-holder, three principal criteria must be met:

- **A minimum of 50% of Executive Directors or Partners need to be Chartered title-holders in their own right.**

The CII will recognise Chartered titles from other awarding bodies as comparable to the CII's individual Chartered Financial Planner title providing:

- the title held is directly relevant to the individual's principal area of work. For example the ICAEW Chartered Accountant title being held by the Finance Director; and
 - the awarding Chartered body concerned has a Code of Conduct (or Conduct of Ethics and Conduct) comparable to that of the CII. A listing of the Chartered titles which the CII will automatically recognise as equivalent can be found at www.cii.co.uk/chartered – other organisations will be considered on application; and
 - at least one Executive Director or Partner must personally hold the CII Chartered Financial Planner title.
- **One of the firm's Executive Directors or Partners (who, as an individual, holds the Chartered Financial Planner title), must take on the role of Responsible Member.** This person will have responsibility for submitting the firm's application for acceptance and annual renewal.
 - **A minimum of 90% of customer-facing staff (defined as anyone having 'direct customer contact') must be members of the Personal Finance Society/CII.**

These requirements have been put in place to help ensure that standards of professionalism are present throughout the entire firm. Membership of the Personal Finance Society/CII brings with it a requirement to adhere to its Code of Ethics and Conduct. Qualified members of the Personal Finance Society/CII are also obliged to comply with continuing professional development requirements, which ensures their knowledge and skill-set remains up-to-date.

To apply firms need to complete the form enclosed at the back of this leaflet or online at www.cii.co.uk/chartered All requested information must be provided, including:

- a copy of the previous year's final audited accounts
- a listing of Executive Directors or Partners including job titles and Chartered qualifications held
- a listing of 'customer-facing-staff' and corresponding CII membership status

It is important to note that the Chartered title scheme is underpinned by disciplinary procedures to ensure that agreed standards are met. The CII has the right to withdraw Chartered status from any firm found to be in breach of its regulations.

Note: [Terms and conditions relating to the Chartered Financial Planners title can be found on the enclosed application form.](#)

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“ This is the logical next step for the financial advice sector. Financial advisers have recognised the value of Chartered status for individuals, and they can see what a difference it will make to their firms. It is especially pleasing that financial advice firms will be able to take their rightful place alongside the other recognised professions. ”

Carole Nicholls
President
The Personal Finance Society

The Personal Finance Society 

The cost of becoming Chartered

The following fee structure has been devised to reflect the investment and commitment of applying firms, now or previously, in supporting staff through qualifications and in being members of the Personal Finance Society/CII.

Number of staff employed	Annual Fee
Up to 10	£500
11 – 50	£1,000
51 – 250	£1,500
250+	£2,000

Fees are payable annually, to be submitted together with the required annual returns. Forms will be automatically sent in advance of the anniversary date.

Renewal

The Responsible Member will be sent declaration forms requiring completion and return to the CII. These will include:

- the make-up of the Executive Directorate or Partnership including Chartered titles held
- a listing of customer-facing staff and confirmation as to their membership status
- self-certification on behalf of all members confirming compliance with the Code of Ethics and Conduct and Continuing Professional Development requirements
- a copy of the previous year's final audited accounts

Further information

Full details, including a series of FAQs to address common issues relating to the Chartered Financial Planners title, can be found at www.cii.co.uk/chartered

To discuss the Chartered Financial Planners title please contact CII Customer Service at:

42-48 High Road
South Woodford
London E18 2JP
tel: +44 (0)20 8989 8464
fax: +44 (0)20 8530 3052
email: customer.serv@cii.co.uk

01234 456789	Last time Brokers Co. , 137 Avenue Rd London	01234 456789
01234 456789	43 Long La Sholley London	01234 456789
01787 456789	Millennia Ins Co. , 1 Bahops Hill Stoke London	01787 456789
01454 456789	Shelton Ins Co. , 22 Long La Sholley London	01454 456789
01234 456789	Shelton Insurance Group , 134 Avenue Rd London	01234 456789
01234 456789	Stable Brokers Ins. , 45 Lacey St Ipswich Braintree	01234 456789
01787 456789	Stall Right & Son Ins Group Ltd. , 45 Long La Sholley	01787 456789
01454 456789	Stall Right Co. , 127 Bahops Hill Stoke London	01454 456789
01989 456789	Stallions Broker Group , 125 Bahops Hill Stoke London	01989 456789
01567 456789	Stamfordshire Brokers , 16 Long La Sholley Somerset	01343 345172
01899 456789	Starrs Ins Co. , 47 Avenue Rd Braintree	01567 456789
01567 456789	Starrs Group Ins. , 32 Raley Rd Courts Westham	01899 456789
01899 456789	Starrs Insurance , 137 Avenue Rd London	01101 879723
01101 879723	Starrs Insurance , 43 Long La Sholley London	02233 123456
06678 982224	Starrs Insurance , 45 Lacey St Ipswich Braintree	06678 982224
01234 456789	Starrs Guys , 45 Long La Sholley London	01234 456789
01234 456789	Starrs Insurance , 125 Bahops Hill Stoke London	01787 456789
01787 456789	Starrs Insurance , 125 Bahops Hill Stoke London	01454 456789
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01989 456789	Starrs Insurance , 22 Long La Sholley London	01343 345172
01343 345172	Starrs Insurance , 134 Avenue Rd London	01567 456789
01567 456789	Starrs Insurance , 16 Long La Sholley Somerset	01101 879723
01567 456789	Starrs Insurance , 47 Avenue Rd Braintree	
01567 456789	Starrs Insurance , 32 Raley Rd Courts Westham	

01234 456789	Adon Right Brokers , 137 Avenue Rd London	01234 456789
01234 456789	Andrew Brown Ins Group , 1 Bahops Hill Stoke	01234 456789
01787 456789	Andrew Smith Brokers , 22 Long La	01787 456789
01454 456789	Barter & Smith , 134 Avenue Rd London	01454 456789
01234 456789	Barston Co Plc. , 45 Lacey St Ipswich Braintree	01234 456789
01234 456789	Beaman Brokers , 45 Long La Sholley London	01787 456789
01787 456789	Bilman Partners , 127 Bahops Hill Stoke London	01454 456789
01454 456789	Collin & Company , 125 Bahops Hill Stoke London	01989 456789
01989 456789	Clive Smith Brokers , 16 Long La Sholley So	01567 456789
01567 456789	Delve Day Ins Group Plc. , 47 Avenue Rd Braintree	01567 456789
01899 456789	Dimora Sam Ins Group , 32 Raley Rd Courts	01567 456789
01567 456789	Edinburgh Brokers , 137 Avenue Rd London	01899 456789
01899 456789	Eastrow Ins Co. , 43 Long La Sholley London	01101 879723
01101 879723	Eight time Ins Co. , 45 Lacey St Ipswich Braintree	02233 123456
06678 982224	Finnors Brokers , 45 Long La Sholley London	06678 982224
01234 456789	Fitzman Co. , 125 Bahops Hill Stoke London	01234 456789
01234 456789	Gathead , 1 Bahops Hill Stoke London	01787 456789
01787 456789	Harry Peter Group , 22 Long La Sholley London	01454 456789
01454 456789	Hilman Insurance Co. , 134 Avenue Rd London	01989 456789
01989 456789	Intermediate Group , 16 Long La Sholley Somerset	01343 345172
01343 345172	Jack & Johnson , 47 Avenue Rd Braintree	01567 456789
01567 456789	Kilmore Group , 32 Raley Rd Courts Westham	01899 456789
01899 456789	Kilmore Ins. , 32 Raley Rd Courts Westham	01101 879723
01101 879723	Lighton Leard Ins. , 32 Raley Rd Courts	01989 456789
01989 456789	Limestone Brokers , 32 Raley Rd Courts	01567 456789
01567 456789	Primm Partners , 137 Avenue Rd London	01899 456789
01899 456789	Prime Time Ins Co. , 43 Long La Sholley London	01567 456789
01567 456789	Price & Co. , 45 Lacey St Ipswich Braintree	01899 456789
01899 456789	Price is Right Insurance Ltd. , 13 Long La Sholley	01101 879723
01101 879723	Rickson Ins Group , 127 Bahops Hill Stoke London	02233 123456
06678 982224	Rickson Brokers , 125 Bahops Hill Stoke London	06678 982224
01234 456789	Real Time Ins Group , 1 Bahops Hill Stoke	01234 456789
01234 456789	Right place Time Brokers , 1 Bahops Hill Stoke	01787 456789
01787 456789	Royley Stone Co. , 22 Long La Sholley London	01454 456789
01454 456789	Rosestone Brokers , 134 Avenue Rd London	01989 456789
01989 456789	Rosestone Insurance , 134 Avenue Rd London	01343 345172
01343 345172	Rosestone Top Insurance , 16 Long La Sholley Somerset	01567 456789
01567 456789	Rope and Sp Co. , 47 Avenue Rd Braintree	01101 879723
01101 879723	Safe Sam Co. , 32 Raley Rd Courts Westham	01899 456789
01899 456789	Somerton Insurance , 32 Raley Rd Courts Westham	01567 456789
01567 456789	Stallions Ins Co. , 13 Long La Sholley London	01101 879723
01101 879723	Stallions Ins Co. , 13 Long La Sholley London	01234 456789
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01787 456789	Stallions Insurance , 1 Bahops Hill Stoke	01454 456789
01454 456789	Sign of the Times Co. , 22 Long La Sholley London	01989 456789
01989 456789	Tim Adcock , 134 Avenue Rd London	01343 345172
01343 345172	Timmons Ins Group , 16 Long La Sholley Somerset	01567 456789
01567 456789	Tom Stone Ins Group , 47 Avenue Rd Braintree	01899 456789
01899 456789	Tonson Brokers Co. , 32 Raley Rd Courts Westham	01101 879723
01101 879723	T. Hillford Ins Group , 32 Raley Rd Courts Westham	01234 456789
01234 456789	Willow Broker Group , 13 Long La Sholley London	01787 456789
01787 456789	Wills & Son Group Co. , 134 Avenue Rd London	01454 456789

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01787 456789	Price is Right Insurance Ltd. , 13 Long La Sholley	01454 456789
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01234 456789	Rickson Brokers , 125 Bahops Hill Stoke London	01234 456789
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01899 456789	Willow Broker Group , 13 Long La Sholley London	01101 879723
01101 879723	Wills & Son Group Co. , 134 Avenue Rd London	

Finance - Commercial & Business

01454 456789	Barter & Smith , 134 Avenue Rd London
01234 456789	Barston Co Plc. , 45 Lacey St Ipswich Braintree

Finance - Mortgages

01234 456789	Adon Right Brokers , 137 Avenue Rd London	01234 456789
01234 456789	Andrew Brown Ins Group , 1 Bahops Hill Stoke	01234 456789
01787 456789	Andrew Smith Brokers , 22 Long La	01787 456789
01454 456789	Barter & Smith , 134 Avenue Rd London	01454 456789
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01567 456789	Price & Co. , 45 Lacey St Ipswich Braintree	01899 456789

“ We’re thrilled at the prospect of having Chartered status, not just for individuals within the firm but for the firm itself. It will make a big difference to our clients and potential clients, because they will see that we have what it takes to achieve the highest possible certification of professional capability. I can see this being a way for clients to identify those firms which are truly at the top of the profession and make it easier for them to find advice that can change their financial future. ”

Antony Williams FPFs
Chartered Financial Planner
Managing Director
Evolve Financial Planning Ltd



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