



Getting the right services for you

Consumer Duty 2023



Changes are coming

Making sure you are getting the right service for your needs

James Sharp has been helping clients with their investments for over 130 years.

We focus on being a force for common sense, continually ensuring we are providing the most appropriate services for people's individual needs and circumstances.

As a result of new rules and guidance from the Financial Conduct Authority which start in July 2023, we are changing our fee structure and service provision.

It means some of our clients will have to re-evaluate how they use our services to manage their investments.

We will work with clients to help them make a decision about the service they wish to receive based on key considerations such as costs and decision making.



“As the financial services landscape changes we need to ensure we are doing our best for you.”

Steve Ross
Partner and Investment Adviser

Do the changes affect me?

The changes may affect people who have traditionally used our advisory dealing service which provides advice 'at the time' of a financial decision.

James Sharp & Co has now closed its advisory dealing service to new clients and we are working with current clients to ensure they are receiving a service which best suits their needs.

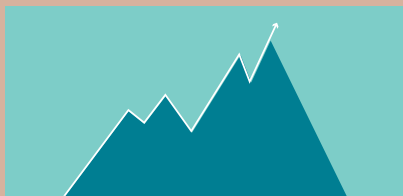
We will continue to offer the advisory dealing service to clients for whom this service remains suitable.

For clients whom the advisory service is no longer suitable, we will work with them to seek an alternative option.

Service Options

Execution Only Service

No investment advice



Ideal for those who have a clear understanding and knowledge of the stock market. Investment advice is not provided.

Benefits

- Lower costs
- Make your own investment decisions

Discretionary Service

Investment decisions made on your behalf



For people who prefer to rely on the expertise of James Sharp & Co's investment advisers.

Benefits

- Hands-off approach to investing
- Benefit from our investment expertise
- Costs are approx 1.1% of the value of your assets annually

Consumer Duty

The new rules and guidance have been introduced by the Financial Conduct Authority and are known as Consumer Duty.

Consumer Duty sets higher and clearer standards of consumer protection across financial services, and requires firms to put their customers' needs first.

James Sharp & Co has reviewed all its services and processes to ensure they meet the new requirements.



Timely and clear information about products so customers can make informed financial decisions.



Ensure customers are supported and consider the best ways to engage with them whether on digital platforms and non-digital channels.



Offer customers products that meet their needs, rather than products that are not suitable or required.



Enable consumers to receive fair value.



“James Sharp & Co has always been committed to helping its customers make informed decisions about their investment choices.”

Martin Entwistle
Partner and Investment Adviser

Next Steps

We will be writing to each customer separately to explain what the changes mean to them and the options available

**For further information, please
don't hesitate to get in touch**

Tel: 0161 764 4043 or

Email: mail@jamessharp.co.uk



“Each client has different ideas about what makes life great. We take the burden out of managing the financial details so clients can enjoy life’s journey and live out their unique purpose.”

Ian Bolton
Partner and Investment Adviser



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