

PREFERRED PROVIDER LIST



'GOLD STAR' FIRMS

The following Product Providers are '**GOLD STAR**' rated by us and are always our preferred / default choice for New Business:

- **Scottish Widows**
- **Novia**
- **Aegon – ARC, One Retirement, SIPP (formerly Co-funds Platform, existing plan only)**

They have competitively priced products and the levels of business we provide them ensure very high standards of service.

INSISTENT CLIENTS

In line with FCA guidance, we will accept Insistent Clients, however, we rely entirely on these providers being able to accept such transfers. It is therefore very important that any client remains in the product we have recommended. This is because it usually takes a provider *several years* at least to recoup their set-up costs; so, switching out in the first few years will incur a loss for them, jeopardising their ability to accept these in the future.

PRODUCT PROVIDERS WHO ACCEPT INSISTENT CLIENTS

- Scottish Widows, Novia, Aegon and Royal London.

'SECOND TIER' FIRMS

We also have agencies with/ have completed transfers to Existing Plans, with the following firms:

- Aviva, Quilter Cheviot, Canada Life, James Hay, Curtis Bank, Suffolk Life, Parmenion, Nucleus,
- Prudential – Retirement Account & Flexible Retirement Plan.
- Abrdn (Standard Life) – Active Money SIPP, Wrap and Elevate.
- AJ Bell – You Invest, Invest Centre and Retirement Investment Account.

Please note - these firms **do not accept insistent clients**. Should you wish to use one of these firms, or any other that doesn't accept insistent clients, and subsequently the client wishes to proceed on an insistent basis, we would need to re-run illustrations, TVAS, APTA etc. Because of the delays that this will cause, and where a CETV has a limited guaranteed date, this may be missed - whilst the advice charge would still be payable.

DFM PROVIDERS ACCESSED THROUGH ANOTHER PLATFORM

- **Brewin Dolphin DFM (MPS/Bespoke)**
- Quilter Cheviot DFM (MPS/Bespoke)
- Brooks MacDonald DFM (MPS/Bespoke)

We recognise that some introducing advisers will have their own preferred providers. Whilst we are happy to consider these if we have an existing agency with them, we will need to check their suitability and carry out our own due diligence. As we are liable for the advice we give, the receiving scheme destination is ultimately our choice and must be adhered to if you wish to use our service.

