



The Spectrum IFA Group

Independent Financial Advisers

Some Frequently Asked Questions - and their answers.

How much do you charge for a Financial Planning Consultation?

There is no charge for this, and you are under no obligation to follow any of our recommendations. In the event that you do decide to follow any of our recommendations, a fee or commission is generated for The Spectrum IFA Group from the financial institution(s) providing your chosen product(s). Our fees are not deducted off the monies/premiums you pay to these institutions. They come from budgets allocated by these companies, as industry standard practice, to support their assurance, securities & investment activities.

Are you interested in the smaller investor?

Yes. Spectrum offers a full financial planning service. Whatever your circumstances, it is important to identify, set, and plan to meet financial objectives. Due to the breadth of our clientele and the volume of transactions we collectively arrange for our clients, The Spectrum IFA Group is often able to negotiate special terms (including “smaller” investors) and access to holdings that may normally carry prohibitively expensive entry levels. Even for “wealthy” investors this can mean the difference in being able to truly diversify their holdings.

Can you continue to look after my affairs if I move to another country?

In principle, yes; Spectrum has advisers based in many European locations and we can continue to advise you on the range of contracts affected on your behalf. (We may recommend that you seek further advice on the tax implications in certain jurisdictions). Your Spectrum adviser is, of course, always contactable by telephone, fax and email and many institutions allow you access to your unit statements and other account information, via the Internet.

Are you really independent?

Yes. The Group has no corporate shareholders, and therefore Spectrum advisers can select products and services from a wide range of financial institutions. Spectrum values its independence and monitors service from providers that it uses, on a regular basis.

“People do not plan to fail...they just fail to plan”.

How do I know I am receiving good advice?

All Spectrum advisers are highly experienced and qualified professionals. The Spectrum IFA Group also requires that the recommendations of all their advisers are scrutinised by an independent Compliance Officer to ensure that good advice has been given and is appropriate to a client's budget, objectives and attitude to risk. Additionally, each financial institution is subject to compliance checks and strict regulatory supervision governing the business they accept.

Are you legal?

When selecting an IFA we always recommend to clients that they check that the IFA is registered and licensed in the relevant Country. To that end we suggest clients look at the following websites to establish our credentials. In France, the Spectrum IFA Group member company is TSG Insurance Services S.a.r.l. with the head office in Paris.

For confirmation of our status in France please see the following websites:

l'Organisme pour le Registre des Intermédiaires en Assurance (ORIAS). Please visit www.orias.fr and input our numero d'immatriculation **07025332** or **TSG Insurance Services** in the nom ou raison sociale box.

La Chambre Syndicale des Courtiers d'Assurances www.casca.fr

Click on "Rechercher un adherent", select "Ile de France", in the drop down menu and then enter TSG Insurance Services in the name of the cabinet and search.

Who manages my investments?

The underlying funds that are associated with any insurance/investment products we recommend are managed by leading investment professionals who have been specially selected for their strengths by the product provider or insurance company. Through one investment plan you will normally be able to access a wide range of fund managers; high-calibre household names such as Merrill Lynch, Morgan Stanley Dean Witter, Fidelity and Rothschild are typical. These are often highly diversified funds of a general nature but specialist funds such as those focussing on particular geographic areas, industries or asset classes are also usually available. In all cases the investment decisions are made to maximise return whilst adhering to your investment objective and risk profile.

"I know I need to do something, but I want to make a good decision."

How secure is my investment?

European legislation requires financial institutions to hold guarantees or assets matching the value of investment premiums they receive. Other jurisdictions, such as Jersey and the Isle of Man, have a similar but self-imposed regime ensuring the highest levels of investor protection and corporate governance.

Does The Spectrum IFA Group hold investment funds?

No. In all cases, the payment is made directly to the institution. Spectrum does not operate a client's account (i.e. the contributions you pay do not pass through our hands). Depending on the product and institution you select, funds may be transferred by telegraphic transfer, banker's draft, or standing order. Some companies are able to collect contributions by credit or debit card so you can build those Frequent Flyer miles!

Who do I contact to arrange a meeting?

Please contact your local representative, who will be pleased to assist you. For further information, please visit our website at www.spectrum-ifa.com

Ongoing Support



In addition to statements and other correspondence sent directly to you by your product provider/s (or available to you by internet access), we will be pleased to provide updates upon request.

Your adviser will arrange to meet with you personally at least twice a year to conduct a review and in the interim will be pleased to inform you of any pertinent information relating to your holdings.



The Spectrum IFA Group

Please contact your local adviser to discuss how our services can help create a structured approach to financial planning for you, your dependents and heirs.