JAMES HAY PARTNERSHIP

Our Service Commitment

Service Proposition

At the James Hay Partnership our aim is to establish an industry-wide reputation for providing an excellent service to our advisers and customers. Our focus is on consistently providing leading customer service. Combined with the efficiency of our highly trained and customer focused teams of Account Executives and Business Development Managers we aim to deliver service that makes us easy and cost effective to deal with.

We believe in giving every Adviser a dedicated and named individual to deal with client cases. Your Account Executive handles each case throughout the life of the plan. This enables us to provide you with a personal, tailor made solution to meet your needs.

James Hay Partnership has over 30 years of experience in offering self invested solutions. And with over £12 billion of customer assets and 450 staff we are one of the leading independent providers of our kind.

Committed to Service Excellence

We are committed to understanding the changing demands and needs of our customers and equipped with this knowledge we aim to make sure we deliver what matters to them. We plan to remain at the forefront of providing market leading customer service and have an excellent and dynamic operational management team which regularly reviews our operational models and overall service proposition to make sure we keep pace with advisers' changing needs.

Quality

Quality is paramount in everything we do and we recognise this as a key service differentiator to our customers. Across our different customer facing areas, quality is measured in a consistent manner and reported on a weekly basis. This provides a predictive accuracy measure, which enables action to be taken on areas of concern.

Customer Satisfaction

Customer feedback is gathered to measure our customers' perception of the service they receive and to validate our own assumptions of quality and the service we provide. Customer satisfaction questionnaires and adviser and customer feedback are used to track how we are doing. We also independently review any complaint we receive to determine what went wrong and what we need to do to prevent its re-occurrence. We continue to conduct independently managed customer research on our service that is now reported into the IFG Group board.

Please let your Account Executive or Business Development Manager know how we are doing and we will do our best to deliver what you need.

Customer Complaints

We deal fairly and promptly with any customer who is dissatisfied with our service. Complaints are viewed as a key opportunity to build better relationships with our customers. James Hay Partnership complies with the Financial Services Authority's (FSA) rules regarding the handling of customer complaints.

Service Levels

Service Standard	Within Timescale
Processing new SIPP or Wrap application and where applicable, initiating all transfer-in requests, dealing with previously approved James Hay Investment Managers and setting up the required IM Account, setting up regular contribution payments, applying ad-hoc contributions, dealing with any investment instructions received or any immediate drawdown requests.	Received +5 days
Banking an Ad Hoc contribution or cash transfer	Same working day
Acknowledging an Ad Hoc contribution or cash transfer (following confirmation of funds clearance)	Received +3 days
Completion of documentation for a transfer-in	Received +3 days
Issuing an instruction to an investment provider for an investment purchase/sale (excluding Investment Centre transactions, unquoted shares/exotic/esoteric investments & property)	Received +2 days
Issuing an instruction to an investment provider for an investment purchase/sale via the James Hay Investment Centre (where the client/Financial Adviser instructs James Hay Partnership by paper)	Received +1 day
Issuing an instruction to an investment provider for an investment purchase/sale via the James Hay Investment Centre (where the client/Financial Adviser instructs James Hay Partnership online)	Same day if received before fund cut-off time
Moving monies to an appointed Investment Manager	Received +1 day
Completion of documentation for Investment Manager Account Opening and/or Issuing an instruction to an Investment Manager to close an Investment Manager Account	Received +3 days
General enquiries from clients or Financial Advisers including the processing of Plan data changes	Received +5 days
Completing benefit calculations & payment of PCLS (assuming cleared funds are available)	Received +5 days
Pension income level change	Prior to next payroll run – minimum of 10 days notice required
Annuity purchase (assuming cleared funds are available)	Request +5 days

Important Notes: The above timescales are all working days and assume we have received all the required and correctly completed documentation. All services are performed on a 'Best Endeavours' basis, particularly at seasonal peak periods. The James Hay Partnership cannot be held liable for a delay due to unforeseen circumstances or third party delays. Nothing in this document amends the Terms and Conditions of an individual product and the above timescales are not contractually binding.

James Hay Partnership is able to provide literature in alternative formats. The formats available are: Large Print (as recommended by RNIB), Braille, Audio Tape and PC Disk. If you would like to receive this document in an alternative format please contact us on 0845 850 4455. For the hard of hearing and / or speech impaired, please use the Typetalk service via 18001 0845 850 4455.

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