



**With a decade of experience servicing Expats – our Advisers know what clients value.**

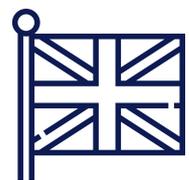
## **The Cameron James Client Charter**

### **10 Commitments**

#### **1. Appropriately Qualified**

##### **We Only Allow UK RDR Advisers To Provide Advice**

Any Financial Adviser you speak with at Cameron James is UK RDR Level 4 qualified. This qualification means they hold a UK-specific examination focused on investment products, including pensions and funds. We believe this should be the minimum gold standard for providing Financial Advice. Many Financial Advisers in Europe, the Middle East and Asia do not hold this qualification but still advise on UK pensions and assets. Always ask to see your Advisers qualifications before an appointment.



#### **2. Highly Regulated**

##### **EU MiFID II – The Gold Standard In Europe**

All Financial Advice you receive from Cameron James is [EU MiFID II](#) regulated. Markets in Financial Instruments Directive is the highest form of regulation available in Europe - improving protection and outcomes for investors. So you have peace of mind that your advice is being monitored to the highest standard. This regulation is crucial for clients in countries where local regulation is weak or non-existent.



### 3. Simple & Transparent Costs

#### We Prefer To Be Upfront About Costs

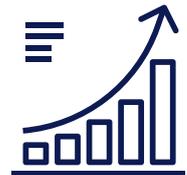
At Cameron James, you always know in advance how much your Financial Advice will cost. No surprises. No last-minute extras. Some Financial Advisers avoid talking about cost until you ask. At CJ, we prefer you have as much information as possible. This transparency allows you to make an informed decision about the value we provide and whether we are a good fit for you. Please see [Our Costs](#).



### 4. Proven Performance - Track Record

#### Rigorous Investment Process

We only work with investment companies who can provide a proven track record of performance. Typically a track record over 10-30 years. This criterion ensures our client's assets are only placed with institutions who have consistently delivered value and growth over the longterm. In our experience, this is the best means of securing the best possible returns for all of the clients.



### 5. Independent Financial Advice

#### We Review The Whole Of The Market For You

Cameron James is an independent Advisory Firm. Being independent means, we review the whole of the market to find the solution that best matches your requirements. This independence removes product bias and allows our Advisers to complete detailed product analysis. Our Advice Report always highlights which other solutions we have discounted and why. In contrast, a Financial Adviser in a high street bank is tied to only recommending solutions from their inhouse range.



### 6. Your Dedicated Adviser

#### No-one Likes Explaining Themselves Twice

As a CJ client, you will have a dedicated Adviser. Your Adviser can build a full picture of your financial goals and objectives and is there to help you achieve them each quarter. This not only provides continuity but also allows you to form a strong and long-lasting relationship. In our experience, the Client – Adviser relationship is essential. You should feel comfortable asking your Financial Adviser anything.



## 7. Superior Service

### 24hr Response Time To All Client Questions

Your Adviser and Admin will respond to your enquiries within 24hrs on working days. This response time is the level of service we think you should be able to expect. In instances where your question requires further analysis, your Adviser or Admin will be in touch 24hrs to confirm they are working on it. So you will always receive a timely response to all simple enquiries and are kept up to date on more complex questions.



## 8. Your Dedicated Admin

### Your Second Port Of Call

As a CJ client, you have a dedicated Admin. Your Admin will be responsible for all your admin-related enquiries. Your Admin will be familiar with your policy, meaning you will never be passed around different departments. A dedicated Admin is also useful instances where your Adviser may be on another call or travelling with work.



## 9. Available 24hrs

### Timezones Can Be Tricky. Call Us When You Need

With clients in 23 countries – we understand you may need to call us beyond the regular UK working hours. Our reception is staffed 24hrs a day, 365 days a year. So wherever you are in the world, you can always pick-up the phone to us. Any message will be relayed to your Financial Adviser for them to get in touch with you ASAP.



## 10. What You Say Matters

### We Value Your Opinion

At Cameron James, we care what you think. We complete an annual client survey every January. A five-minute survey to find out what we are doing right, what you would like us to do more of and what you would like us to do less of. These are reviewed by senior management, and a response is sent to every client. For every idea we implement, we award that client a £100.00 Amazon voucher for their input.



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