

What you can expect from me:

I will:

- a. Help you to the best of my ability.
- b. Take no advantage of your inexperience.
- c. Communicate as clearly as I can.
- d. Try always to be in good time.
- e. Provide all the information you need to reach a sound decision.
- f. Correct without quibble any mistakes I might make.
- g. Be considerate about any mistakes you might make.
- h. Give you what you pay for.

In other words I will do nothing I wouldn't appreciate you doing to me, were we in roles reversed.

What the FCA expects to see:

- a. See good governance prevails in my decisions.
- b. You and me in agreement about the investment markets on which I advise, and that I offer cost-effective access to them.
- c. Clearly-marked risk-boundaries, and accountability for safeguarding it within those limits.
- d. Value in your loyalty to me, as well as in mine to you: shown, for example, by you paying me not too little, as well as not too much.

Stephen Walters