

Model Office – MO[®]

Adviser 3.0 Conference 18th May 2023



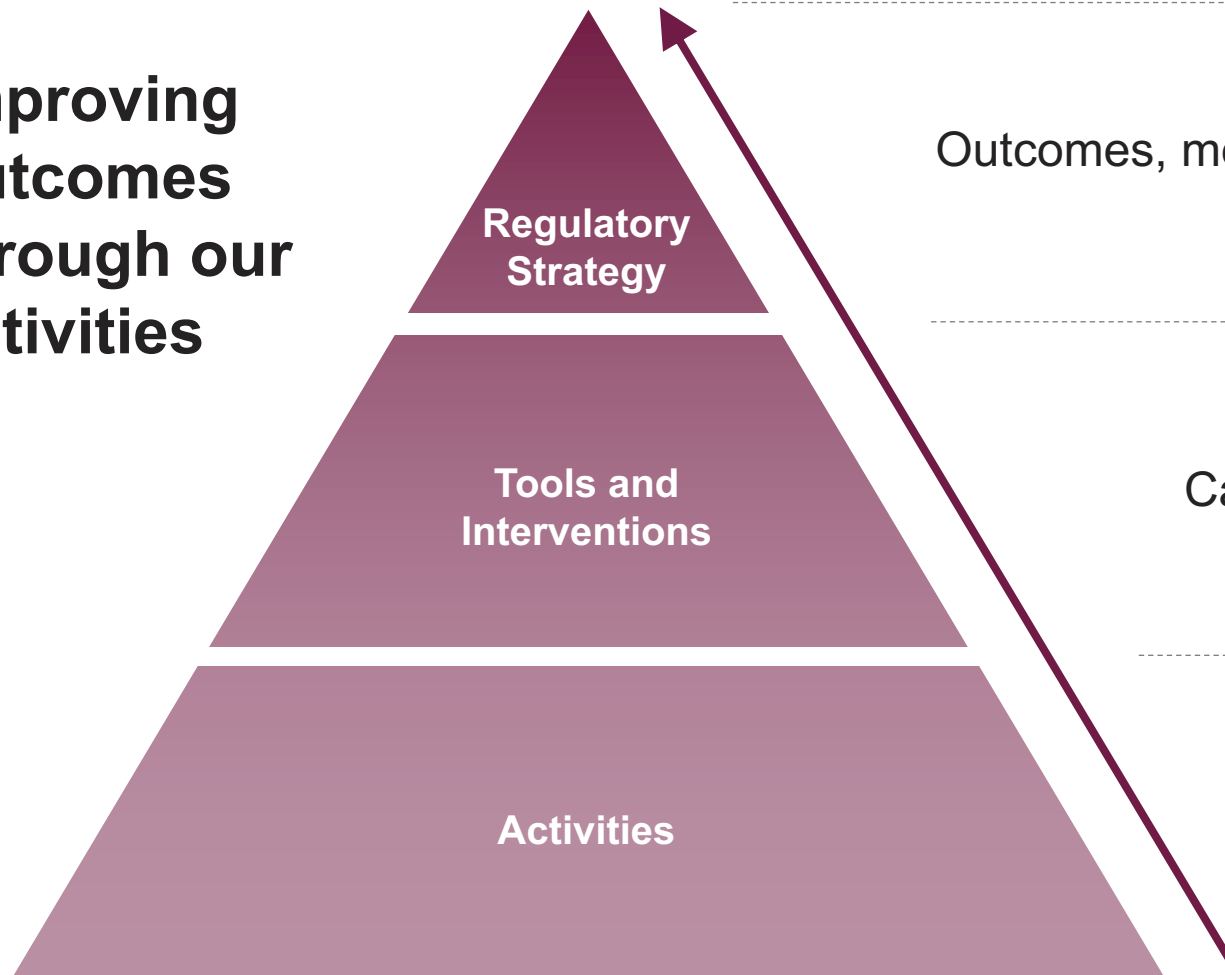
ENDORSED CPD PROVIDER



We operate in a different era: The New Relationship Economy



**Improving
outcomes
through our
activities**



Outcomes, metrics and targets

Casual chains and benefits

Activities with cost

Move from application of rules to current practice to measurement of good outcomes on on-going basis

Outcomes focused approach

	What	Example good outcomes	Regulations
Issue	Advice Suitability	Investment in client best interests	COBS 2.1.1R
Evidence	Client File	Audit programme, Record keeping	SYSC 9
Activities	Advice process	Fact find, ATR, CFL, Research, Suitability report, Client Agreement Client File	COBS 9.2.1/2R PROD 3.3.1R
Outputs	Delivery	Informed consent attained and evidenced	COBS 4.2.1R
Outcomes	Immediate	Client is happy with their portfolio risk, cost	COBS 2.2.1R
Outcomes	Intermediate	Confident and engages in on-going reviews	COBS 9A.3.3UK
Outcomes	Long-term	Become advocate and refers on	COBS 9A.3.3UK
Impact	Needs/objectives	Achieve lifestyle and planning goals	COBS 2.1.1R

Thank you

