



## Questions & Answers

### **Will I still deal with the same people?**

The intention is to bolster the existing team of advisers and service employees, giving you access to more people when you need them.

### **What does this mean for me?**

You will continue to receive the same high level of service you currently receive. As part of 1825, Fraser Heath will benefit from additional resource, scale and business efficiencies along with additional technical expertise, knowledge and experience which we can harness on your behalf.

### **Will Fraser Heath still operate from its current office?**

Yes and we are looking to grow our presence in the area.

### **Why is Fraser Heath joining 1825?**

Joining 1825 allows us to develop our services and connect more efficiently with our clients both locally and throughout the UK. We recognise that financial planning is a complex mix of personal factors, known and unknown events, that need to connect to short, medium and longer term time spans. Joining 1825 means we'll be better placed to develop services for that journey.

### **Who are 1825?**

1825 combines the strength and heritage of Standard Life Aberdeen with a modern approach to financial advice. The business was established to meet a growing need from UK clients for quality financial planning.

1825 currently have offices in ten locations across the UK. The national scale of 1825 will offer greater support for us and for you, but the focus will continue to remain on providing a personal and local service to all clients and putting your needs first.

1825 is built on strong financial foundations. As part of the Standard Life Aberdeen group it has longevity that you can depend on and the support of professionals with a wide range of technical knowledge and industry experience. 1825 allows us to leverage the strength of a larger organisation while still maintaining a personal approach to financial planning, delivered at a local level.

**What is the appeal of Fraser Heath to 1825?**

Fraser Heath brings a team of talented, professional and dedicated individuals with a core focus on transforming client outcomes. Fraser Heath is a successful firm of experienced financial planners who will add additional expertise and services to 1825's proposition.

Fraser Heath has a long-standing relationship with Standard Life. Our reputation in the advice market makes us the perfect fit for 1825, bringing expertise and knowledge which will be invaluable.

**Will Fraser Heath's financial planning service change following the acquisition?**

There will be no immediate change. We've worked closely with the team at 1825 and are very comfortable that the 1825 financial planning service is an evolution of what you have experienced at Fraser Heath over many years, maintaining a strong focus on financial planning and looking at your financial affairs in totality. This is underpinned by a wide range of investment options, which invest in funds from leading asset managers from across the market to meet a variety of goals and risk profiles. It gives us the opportunity to enhance and evolve the proposition we currently offer you to enable us to deliver your financial plan more effectively.

We will move from an independent status to being restricted. Aligning ourselves with one of the industry's major players, Standard Life Aberdeen will enable us to benefit from their access to specialist expertise. This will improve efficiencies and allow us to focus on working with you to achieve your goals. We will also be able to use the scale of Standard Life Aberdeen to research competitive solutions from across the market and then negotiate the best value terms on your behalf.

For you, it will be business as usual – we will continue to provide advice on a wide range of areas and we won't be moving your investments over to Standard Life products on a wholesale basis, but will review your portfolios as part of our normal ongoing service, only making changes as and when it's appropriate to do so.

### **Will my investments change?**

We will continue to only recommend changes to investments that are in line with your financial needs and objectives. Joining 1825 will provide opportunity to enhance your investments, but importantly, we won't make any changes unless it's the right thing for you. This will depend on your individual goals and circumstances and will be discussed in more detail at your next review.

### **Is 1825 intending to make any redundancies - either straight away or post-acquisition?**

No. Fraser Heath will play a vital part in building 1825's financial planning business so there's no intention of making any redundancies.

### **What will happen to Fraser Heath's management team?**

Fraser Heath's directors, led by Managing Director Jim Collier and directors Mark Fletcher and Alan Loomes, will remain with the business post acquisition. Jim will become responsible for 1825's South West Regional Office, and will join the 1825 Executive Committee.

### **Why has Standard Life set up a financial planning business?**

It has never been more complicated for people to plan for their financial future. Changes to pension rules and the introduction of new savings solutions mean that people have more freedom and control over their finances – but they're also having to take on a lot more risk and responsibility when it comes to making their money last.

This situation is not without context – at the same time as finances are increasing in complexity, we're seeing a large (and growing) advice gap in the UK market, which is coupled with more regulatory requirements for the remaining financial planning businesses to keep up with. Then when you add in the uncertainty and instability we're experiencing in the current economic and political environments, it becomes clear why proper financial planning is becoming ever-more important to people's lives.

That's why 1825 exists; to help more people benefit from an expert financial plan, giving them the security and freedom to achieve their long term goals.

### **Do I need to do anything?**

No. You do not need to take any action but please do not hesitate to contact us with any questions you may have.

**What happens next?**

1825 is aiming to complete the transaction in Q1 2018 subject to certain conditions being satisfied, including receipt of regulatory approvals. We look forward to talking to you in more detail about our plans in the coming weeks and months.

**I have questions following recent political and financial events, what should I do?**

If you have any questions or concerns, please speak to your financial planner. It is in times of uncertainty such as this that the value of good advice is particularly important.