

CLIENT WELLBEING CHECKLIST - SAMPLE

Please circle Y / N and then tick the assessment as appropriate.

Client name: _____
 Adviser name: _____
 Review date:

		HEALTH	RESILIENCE	LIFE EVENTS	CAPABILITY	ASSESSMENT		
						R	A	G
POLICY	I have considered how the client is assessed against our vulnerability policy.	Y / N	Y / N	Y / N	Y / N			
	I will actively seek to encourage disclosure about potential vulnerability.	Y / N	Y / N	Y / N	Y / N			
	I have reflected my approach in an appropriate way in my documentation.	Y / N	Y / N	Y / N	Y / N			
	I have discussed my approach with colleagues/other professionals.	Y / N	Y / N	Y / N	Y / N			
CLIENT	New	I have considered what, if any, additional information I should be gathering when providing advice in the first instance.	Y / N	Y / N	Y / N	Y / N		
		I have sought to understand any unusual aspects – for example: why someone else is accompanying a client? I'm aware of the potential for any conflict of interest or undue influence.	Y / N	Y / N	Y / N	Y / N		
		I understand who my client is and the extent of the instructions I am able to act on - for example: under a Power of Attorney).	Y / N	Y / N	Y / N	Y / N		
	Existing	I have considered whether the client is acting differently/showing signs of a change of character.	Y / N	Y / N	Y / N	Y / N		
		I have a set of questions to check client memory recollection (if required).	Y / N	Y / N	Y / N	Y / N		
		If working with more than one person, I'm aware of the potential for any conflict of interest or undue influence.	Y / N	Y / N	Y / N	Y / N		
		I've confirmed any change in circumstances which might lead to vulnerability (for example: having to take on caring responsibilities).	Y / N	Y / N	Y / N	Y / N		
			Y / N	Y / N	Y / N	Y / N		
ADVICE	Do the client's stated needs and objectives align with their current circumstances? For example: question why a client would be seeking to make gifts if there is an immediate debt due.	Y / N	Y / N	Y / N	Y / N			
	I have considered whether my normal advice process is appropriate to this client's needs.	Y / N	Y / N	Y / N	Y / N			
	I am able to identify financial products that I believe are clear and easy to understand for those showing signs of vulnerability.	Y / N	Y / N	Y / N	Y / N			
PRESENTATION	I have recognised whether there's a need to adjust the delivery and format (for example: provide a suitability report in large print).	Y / N	Y / N	Y / N	Y / N			
	I have sought to explain issues/solutions with a limited use of jargon.	Y / N	Y / N	Y / N	Y / N			
TAILORING	I have taken the time to listen, to identify vulnerabilities and, if appropriate, will suggest that someone else forms part of the advice process and/or refer to a specialist.	Y / N	Y / N	Y / N	Y / N			
	I have flexibility around appointment locations, for example: at the client's home, times of the day and their duration.	Y / N	Y / N	Y / N	Y / N			
	I have considered the accessibility of my offices for those with health conditions/disabilities.	Y / N	Y / N	Y / N	Y / N			
	I have taken account of the complexity of the advice being delivered and made reasonable adjustments (for example: staggering the advice over several meetings and/or given greater time to reflect before execution).	Y / N	Y / N	Y / N	Y / N			

R

Customer currently at a greatly heightened risk of experiencing detriment compared to the majority of vulnerable customers, potentially for more serious / possible negative impact on customer's situation, could be far more imminent. Require a different outcome, process and special attention.

A

Customer currently in a situation where they are more likely to experience harm, loss, or disadvantage than other customers. Require some adaptation of process to achieve the same outcome as non-vulnerable customers.

G

Customer currently able to manage their finances, make informed decisions, and not at risk of detriment due to their situation, then awareness only of vulnerability is needed.

For financial advisers only. Not approved for use with customers.



FOR MORE INFORMATION

Call: **0345 302 2287**

Lines are open Monday to Friday, 8.30am to 5.30pm

Please note your call may be monitored and recorded and call charges may apply.

Email: **support@wearejust.co.uk**

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