

The Client Journey



Each PSC client will run through a linear onboarding process.

1. Marketing company contact opted-in prospects
2. Prospects are existing clients of the marketing company or have requested a pension health check
3. IFA under contract with marketing company (to appease FCA)
4. Prospect referred to an IFA
5. Fact find and switching report created by IFA, outsourced to third party paraplanning firm
6. Reports sent to prospect
7. Prospect agrees to go ahead with IFA, client becomes a client of the IFA
8. Outsourced document collectors collect documents from client
9. Application processed at third party paraplanning firm for IFA
10. Application signed off by IFA
11. DFM sign off DFM application form and conduct their own suitability assessment of the client
12. DFM can agree or disagree with the IFA advice
13. IFA opens SIPP, outsourced to third party paraplanning firm
14. SIPP opened, funds transferred to SIPP
15. SIPP transfers money to sub-custodian
16. On the next monthly dealing day, start trading
17. DFM carries out dynamic rebalancing of CVaR
18. Client receives monthly statement of account
19. Annual IFA servicing of client risk profile