

WELCOME



NICHE



Chartered



Receiving the right financial advice has never been more rewarding. That's why our mission is to provide you with an outstanding service, ensuring you always receive the highest quality advice every single time.

This brochure has been designed to provide you with an insight into our company and our unique approach to financial advice. You'll discover everything we have to offer, as well as hear from those who have already started the journey you are about to embark upon. Listed below are a few key points that introduce us best:

Independent, fixed fee, tech driven financial advisers

Our team of independent financial advisers, fully authorised and regulated by the Financial Conduct Authority, have access to the whole of the financial market and are able to tailor their advice to your specific situation. Plus, we combine the very best technology with our independent advice to ensure we keep our fixed fees as low as possible.

Award winning, employee-owned firm

All our advisers and support staff possess a shareholding in the company. This means we have a uniquely dedicated team putting their hearts into the business, going above and beyond to put into practice the outstanding service we strive to provide. It's no surprise we are an award-winning firm, which includes 'Best Financial Adviser To Work For 2019.'

The Dad Test

The Dad Test is as simple and as straightforward as it gets: We will only provide you with advice if we would first provide it to our own parents. This approach has been a core principle of our founder from way back when the company was founded in 2005 and has remained with us ever since. Please take a look at the case studies on our website to see the dad test in action.

Chartered Status

Our Chartered title is a public declaration of our commitment to professional standards. It was granted by the Chartered Insurance Institute (CII), the professional body for personal finance, dedicated to building trust in the insurance and financial planning profession. Holding Chartered status means we adhere to an ethical code that underpins broader commitments to professional values. These include putting your interests first, investing in ongoing development of our people's technical skills and knowledge, and supporting wider initiatives that benefit society as well as the growth of our profession.



Kind regards,



Matt Wiltshire
Managing Director



Tom Roberts
Compliance Director



Aled Phillips
Commercial Director



Whether you're seeking to retire early, purchase that first home or simply take control of your finances, Niche IFA offers independent fixed fee financial advice tailored to your situation.

Our team of independent financial advisers are fully qualified to help you no matter what your situation.

In particular, our team holds advanced pension qualifications. This means they possess in-depth technical knowledge on all aspects of pension advice and can therefore be viewed as retirement advice specialists.

Plus, by using the very latest and very best technology, we are able to offer you a unique service which is efficient, effective and affordable.

Our 5-step planning process covered in our Services Brochure will provide you with a strategy tailored to your financial situation and ensure you are making the best possible use of your financial resources.

To find out more about Niche IFA, please do not hesitate to contact us:

☎ 01633 859 555

✉ info@nicheifa.co.uk

🌐 www.nicheifa.co.uk

From the onset I was dealt with in a professional manner. I was treated with respect and my reasons and views were listened to fully. I was made to feel part of the whole transfer process and was kept informed every step of the way. The portfolio that was put together for me was excellent as it demonstrated many options and scenarios. I would definitely recommend Niche to anyone who was thinking about seeking any type of financial advice and guidance. Thank you everyone at Niche.

ANGELA MORGAN





NICHE PRIVATE CLIENTS

For independent financial advice tailored to high net worth individuals and families, Niche Private Clients offer experience and expertise to assist you when making long-term plans, whilst maximising wealth for you and future generations.

Led by Chartered Financial Planner, Aled Phillips, our team will help determine what your money means for you, the lifestyle you desire, as well as the amount you wish to leave as a legacy and will develop a plan to meet these objectives.

Cashflow planning will act as the cornerstone of high net worth advice. Due to the complexity typically associated with high net worth planning, cashflow planning will give you clarity around your overall finances and will allow us to manage the risk you take on your invested assets.


Our 5-step planning process covered in our services brochure will provide you with a strategy tailored to your financial situation and ensure you are making the best possible use of your financial resources.

To find out more about Niche Private Clients, please do not hesitate to contact us:

☎ 01633 859 555

✉ info@nicheprivateclients.co.uk

🌐 www.nicheprivateclients.co.uk



“ Over the 30 years of my career, I have been supported by a number of personal financial advisers. Aled is the best of them all. His knowledge is considerable, his approach is considerate, imaginative and thorough - and his honesty, transparency and integrity in all of his business dealings is remarkable. If you are looking for someone to help you with your hard-earned income and investments, I have no hesitation in strongly recommending Aled. ”

DR EILIR JONES



If you want to meet your financial goals or objectives without environmental or ethical compromise, Niche Ethical can offer you a full investment service that takes into account how it affects the world around us.

Our approach to independent financial advice - putting you first - means we are able to offer and actively encourage you to use a full ethical investment service.

By finding companies that work hard to manage their impact and legacy on the world, Niche Ethical enables you to consider not only how your investments are performing, but what effect they have on the world.

Plus, with a full ethical investment service, you are not compromising on the service you receive. You will still benefit from the same tried and tested process. The only difference is that the investments you make have received additional screening.

To find out more about Niche Ethical, please do not hesitate to contact us:

☎ 01633 859 555

✉ info@nicheethical.co.uk

🌐 www.nicheethical.co.uk



“

I have only been with Niche a short period but have been very impressed. The information presented to me - particularly cashflow analysis & investment choices - has been hugely helpful & beneficial in planning for my retirement.

GLENN OWEN

”

1. PRIVACY NOTICE

1.1 What is the purpose of this document?

Niche Sport and Finance Limited (Niche) is committed to protecting the privacy and security of your personal information.

This privacy notice describes how we collect and use personal information about you, in accordance with the Data Protection Act 2018 (DPA).

Niche is a “data controller”. This means that we are responsible for deciding how we hold and use personal information about you. We are required under data protection legislation to notify you of the information contained in this privacy notice.

Niche’s company registration number is 10072360 and its registered office is:

5 & 6 Waterside Court, Albany Street, Newport, NP20 5NT.

It is important that you read this notice, together with any other privacy notice we may provide on specific occasions when we are collecting or processing personal information about you, so that you are aware of how and why we are using such information. We may update this notice at any time.

1.2 The kind of information we hold about you

Personal data, or personal information, means any information about an individual from which that person can be identified. It does not include data where the identity has been removed (anonymous data). There are “special categories” of more sensitive personal data which require a higher level of protection.

Unless otherwise agreed with you, we will only collect basic personal data about you, which does not include any special categories of personal information about you (often known as “sensitive personal data”). This information does, however include the likes of your name, address, email address, identity documents, professional qualifications and financial details.

1.3 How is your personal information collected?

We collect personal information about you directly from you as part of our anti-money laundering obligations. We will collect additional personal information in the course of providing financial advice services to you.

We may also collect information when you voluntarily complete client surveys or provide feedback to us, or provide information to us via our website.

1.4 How we use particularly sensitive personal information

In limited circumstances, it may benefit you to notify us of any health condition or disability you have, so that we are aware of these conditions and how they affect you and your financial circumstances. This will allow us to take reasonable steps to accommodate specific needs or requirements you have when providing our services to you and may be relevant to the advice we give. This type of information is known under the law as “special category information” (you may also know this as “sensitive personal data”) and we require your explicit consent to process this information.

This kind of information will only be collected from you and used by Niche to assist you, it will not be shared with any third parties except where necessary to provide our advice to you and will only be kept as long as it is required for this purpose, or until such time as you notify us you no longer consent to its processing.

1.5 Why we need your personal data and what we will do with it

We need to know basic personal data in order to provide you with the financial advice you have engaged us to provide, and to assert our right to be recompensed in return for these services, as per the engagement letter or contract we have with you. If you do not provide this information then we will not be able to provide the advice you have requested. We will not collect any personal data from you that we do not need in order to provide and oversee the services we have agreed to provide you with under our engagement.

Your information may be stored on a cloud-based system whose servers are located within the European Union. We take reasonable steps to ensure that your personal data is processed securely.

1.6 Information about connected individuals

We may need to gather personal information about your close family members and dependants in order to provide our service to you effectively. In such cases it will be your responsibility to ensure that you have the consent of the people concerned to pass their information on to us. We'll provide a copy of this privacy notice for them or, where appropriate, ask you to pass the privacy information to them.

1.7 Change of purpose

We will only use your personal information for the purposes for which we collected it, unless we reasonably consider that we need to use it for another reason and that reason is compatible with the original purpose.

If we need to use your personal information for an unrelated purpose, we will notify you and we will explain the legal basis which allows us to do so.

Please note that we may process your personal information without your knowledge or consent, in compliance with the above rules, where this is required or permitted by law.

2. DATA SHARING

We may have to share your data with third parties, including third-party service providers.

We require third parties to respect the security of your data and to treat it in accordance with the law.

2.1 Why might you share my personal information with third parties?

We will need to share your personal information with financial institutions, insurance companies, credit reference agencies, banks/finance providers and pension/investment providers, or with third parties where required by law, where it is necessary to administer the working relationship with you or where we have another legitimate interest in doing so. On request we will provide you with a list of our third-party service providers.

Where it's necessary for your personal data to be forwarded to a third party we'll use appropriate security measures to protect your personal data in transit.

To fulfil our obligations in respect of prevention of money-laundering and other financial crime we may send your details to third party agencies for identity verification purposes.

No other third parties will have access to your personal data unless you have provided your consent for us to share your personal data or there is a legal obligation for us to provide them with this.

2.2 How secure is my information with third-party service providers?

All our third-party service providers are required to take appropriate security measures to protect your personal information in line with our policies. We do not allow our third-party service providers to use your personal data for their own purposes. We only permit them to process your personal data for specified purposes and in accordance with our instructions.

2.3 What about other third parties?

We may share your personal information with other third parties, for example in the context of the possible sale or restructuring of the business. We may also need to share your personal information with a regulator or to otherwise comply with the law.

2.4 Data security

We have put in place appropriate security measures to prevent your personal information from being accidentally lost, used or accessed in an unauthorised way, altered or disclosed.

In addition, we limit access to your personal information to those employees, agents, contractors and other third parties who have a business need to know. They will only process your personal information on our instructions and they are subject to a duty of confidentiality.

We have put in place procedures to deal with any suspected data security breach and will notify you and any applicable regulator of a suspected breach where we are legally required to do so.

2.5 Data retention

How long do we keep hold of your information?

During the course of our relationship with you we'll retain personal data which is necessary to provide services to you. We'll take all reasonable steps to keep your personal data up to date throughout our relationship.

We're also subject to regulatory requirements to retain your data for specified minimum periods. These are:

- Five years for investment business
- Indefinitely for pension transfers and opt-out business
- Three years for mortgage business
- Three years for insurance business

These are minimum periods, during which we have a legal obligation to retain your records.

We reserve the right to retain data for longer where we believe it's in our legitimate interests to do so. In any case, we'll not keep your personal data for longer than 10 years after our relationship with you has ended. (other than in cases of pension transfers opt - outs)

You have the right to request deletion of your personal data. We'll comply with this request, subject to the restrictions of our regulatory obligations and legitimate interests as noted above.

2.6 Rights of access, correction, erasure, and restriction

Your duty to inform us of changes

It is important that the personal information we hold about you is accurate and current. Please keep us informed if your personal information changes.

2.7 Your rights in connection with personal information

Under certain circumstances, by law you have the right to:

- **Request access** to your personal information (commonly known as a "subject access request"). This enables you to receive a copy of the personal information we hold about you and to check that we are lawfully processing it.
- **Request correction** of the personal information that we hold about you. This enables you to have any incomplete or inaccurate information we hold about you corrected.
- **Request erasure** of your personal information. This enables you to ask us to delete or remove personal information where there is no good reason for us continuing to process it. You also have the right to ask us to delete or remove your personal information where you have exercised your right to object to processing (see point 2.9).
- **Object to processing** of your personal information (note that this only provides you with the right to raise your objections, not a blanket right to have any and all processing cease). You also have the right to object where we are processing your personal information for direct marketing purposes.
- **Request the restriction of processing** of your personal information. This enables you to ask us to suspend the processing of personal information about you, for example if you want us to establish its accuracy or the reason for processing it.
- **Request the transfer** of your personal information to another party.

If you want to review, verify, correct or request erasure of your personal information, object to the processing of your personal data, or request that we transfer a copy of your personal information to another party, please contact us on the details below.

2.8 What we may need from you

We may need to request specific information from you to help us confirm your identity and ensure your right to access the information (or to exercise any of your other rights). This is another appropriate security measure to ensure that personal information is not disclosed to any person who has no right to receive it.

2.9 Right to withdraw consent

In the limited circumstances where you may have provided your consent to the collection, processing and transfer of your personal information for a specific purpose, you have the right to withdraw your consent for that specific processing at any time. To withdraw your consent, please contact us on the details below

Once we have received notification that you have withdrawn your consent, we will no longer process your information for the purpose or purposes you originally agreed to, unless we have another legitimate basis for doing so in law.

2.10 Questions

If you have any questions about this privacy notice or how we handle your personal information or wish to raise a complaint about how we have handled your personal data please contact us on the details below and we will investigate your concerns.

If you are not satisfied with our response, or believe we are processing your data unfairly or unlawfully, you can make a complaint at any time to the Information Commissioner's Office (ICO), the UK supervisory authority for data protection issues.

You also have a right to lodge a complaint with the supervisory authority for data protection. In the UK this is:

Information Commissioner's Office, Wycliffe House, Water Lane, Wilmslow, Cheshire, SK9 5AF

Or call **0303 123 1113**

2.11 Changes to this privacy notice

We reserve the right to update this privacy notice at any time, and we will provide you with a new privacy notice when we make any substantial updates. We may also notify you in other ways from time to time about the processing of your personal information.

If you have any questions about this privacy notice, please contact by emailing us

info@nicheifa.co.uk or write to us at 5 & 6 Waterside Court, Albany Street, Newport, NP20 5NT

2.12 What we would also like to do with your data

We would like to send you information about our own products and services, by post, telephone, email and SMS. Please note that if you consent to being sent our marketing information via email then your data will also be shared with and you will be contacted by the third-party organisation MailChimp, who will make this contact on our behalf, we won't share your information for marketing purposes with other companies.

You also have the right to withdraw your consent to receiving marketing contact, and the associated processing of your data, at any time and you can do this via telephone

01633 859 555 or email **info@nicheifa.co.uk**

THE “IMPORTANT” STUFF

Our obligations

Before providing advice we'll assess your needs, consider your financial objectives and assess your attitude to any risks that may be involved. If you don't want to discuss a particular area of financial planning and that area should not form part of the advice given, we can exclude it, if you instruct us to do so. This might of course have a bearing on the advice that might have been given.

Before making any recommendations we'll carry out a suitability assessment so that we are able to act in your best interests. We'll confirm any recommendations we make in writing (our suitability report) along with details of any special risks that may be associated with the products or investment strategies we've recommended.

We may, where appropriate, recommend holding some, or all, of your investments with a discretionary fund manager (DFM), a professional investment manager appointed to monitor your portfolio and make investment decisions on your behalf. In such cases we'll explain the respective responsibilities of ourselves and the DFM in relation to your investments.

In some circumstances we may need to act as your 'agent' in relation to the part of your portfolio held with a DFM. This means that you won't have a direct contractual relationship with the DFM and the DFM will instead treat our firm as its client. Before setting up this type of arrangement we'll explain the implications to you.

Investment advice

We offer independent investment advice. This means that we consider a wide range of financial strategies and products. We are constantly reviewing the market to ensure that the services and products we offer are appropriate for our clients.

Where we recommend particular investment strategies and products to you, these will be selected based on your personal circumstances, financial goals and objectives. We'll consider a number of factors, including the services you need, the cost of investing, how much risk you are prepared to accept in an investment product and how much of a drop in its value you could withstand.

Protection advice

Where we provide protection planning services we are an insurance intermediary and will provide advice which is based on a fair and personal analysis of the market.

The areas we can advise on include:

- Open ended investment companies
- Unit trusts
- ISAs
- Investment bonds
- Exchange traded funds
- Investment trusts
- Enterprise investment scheme
- Structured products, incl. structured deposits
- Venture capital trusts
- Pensions
- Annuities
- Phased retirement & income drawdown
- Term assurance
- Critical illness cover
- Income protection
- Long term care

We don't provide advice in relation to individual share holdings. If this is something you need assistance with, we can refer you to a stockbroker.

We don't provide advice on options, futures and other derivative contracts as we believe that these are unlikely to be suitable for our clients

Client classification

The vast majority of our clients are designated 'Retail Clients' as defined by the FCA. Retail Clients are afforded the greatest level of 'protection' by the Regulator, in the event of complaint or dissatisfaction. If you are not classed as a 'Retail Client' we will notify you at outset and explain the implications of this to you. Niche can provide advisory service to clients whilst they are located in the United Kingdom but is unable to do so to those located in other countries within the European Economic Community.

We may take into account your expertise as a professional client when complying with the requirements to provide you with a general description of the nature and risks of particular transactions. We are entitled to assume that in relation to the products, transactions and services for which you are categorised as a professional client, you have the necessary level of experience and knowledge to understand the risks involved, for the purposes of assessing suitability. We are also entitled to assume that you are able to financially bear any investment risks consistent with your investment objectives.

Conflicts of interest

Although we'll always try to act in your best interests there may be situations where we or one of our other clients has some form of interest in the business being transacted for you. If this happens or we become aware that our interests or those of one of our other clients conflict with your own interests, we'll write to you and ask for your consent to proceed before we carry out any business for you. We'll also let you know the steps we'll take to make sure you are treated fairly. We have a conflicts of interest policy. If you want to see a copy of it please ask us.

Recording telephone calls

To ensure we carry out your instructions accurately and to help us to continually improve our service we'll record and may monitor your telephone communications or conversations with us. Copies of our telephone recordings will be available on request, for a period of 5 years after the recording was made.

Force majeure

Niche Independent Financial Advisers Limited shall not be in breach of this Agreement and shall not incur any liability to you if there is any failure to perform its duties due to any circumstances reasonably beyond its control.

Financial crime

We are obliged to put in place controls to prevent our business from being used for money laundering and other forms of financial crime. We'll verify your identity before undertaking any business with you. To do this we may use electronic identity verification systems and we may conduct these checks from time to time throughout our relationship, not just at the beginning. The check may leave a 'footprint' on your credit file but it will not affect your credit rating.

Termination

The authority to act on your behalf may be terminated at any time without penalty by either party giving 7 (seven) days notice in writing to that effect to the other, but without prejudice to the completion of transactions already initiated. Any transactions effected before termination and a due proportion of any period charges for services shall be settled to that date.

Best execution policy

It's in the interests of our clients and our firm that we obtain the best possible result when placing orders for execution on behalf of our clients, with third parties, such as platforms or fund managers. We're required to take all sufficient steps to provide best execution when carrying out such transactions and, on your request, to provide you with a copy of the policy that we have adopted to achieve that objective.

What if things go wrong?

If you are unhappy with our advice or any aspect of our services, we encourage you to contact us as soon as possible. We'll do our best to resolve your concerns. If you wish to register a complaint, please write to:

**The Complaints Officer,
Niche Sport & Finance Ltd,
5 & 6 Waterside Court,
Albany Street,
Newport,
NP20 5NT**

or telephone the Complaints Officer on **01633 859 555**.

We have a complaints procedure and we can provide further details on request. If you do have a complaint, and you are not happy with our response, the Financial Ombudsman Service (FOS) may be able to help. The FOS settles disputes between financial services business and their clients. Full details are available at **www.financial-ombudsman.org.uk**. Please note that if you have been classified as a professional client you may lose your right of access to the FOS.

Additional peace of mind

The Financial Services Compensation Scheme (FSCS) is the UK's statutory compensation fund for customers of authorised financial services firms who are unable to pay claims against them, usually because they have gone out of business. You may be able to claim compensation from the FSCS if we can't meet our obligations. The amount of compensation available will depend on the type of business and the circumstances of the claim. We can provide more specific information on request, but as a guide:

Investments - eligible claims related to most types of investment business are covered for up to 100% of a claim up to a maximum of £85,000 per person per firm.

Insurance - in the majority of cases, eligible claims related to advising and arranging of protection products are covered for 90% of the claim, without any upper limit.

Further information is available from the FSCS at **www.fscs.org.uk**. Please note that as you have been classified as a professional client you may lose your right of FSCS protection.

CONTACT US

Niche

5 & 6 Waterside Court
Albany Street
Newport
NP20 5NT

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✉ info@nicheifa.co.uk

🌐 www.nicheifa.co.uk

We pride ourselves on the service that our clients receive and build our business from the referrals of satisfied clients. If you know of someone who would benefit from the services Niche provide, please let them or us know. We will be more than happy to help.

Niche IFA, Niche Private Clients & Niche Ethical are trading styles of Niche Sport & Finance Ltd authorised and regulated by the Financial Conduct Authority (No. 748261). Registered in England and Wales at 5 & 6 Waterside Court, Albany Street, Newport, NP20 5NT (No. 10072360).

Disclaimers

The value of your investment can fall as well as rise, meaning you may not get back what you invested.

The Financial Conduct Authority does not regulate cashflow planning.

The contents of this document are for information purposes only and do not constitute financial advice.

