

This information is aimed at professional financial advisers only and should not be given to private customers.

Value for money assessment

Product name:	InvestAcc SSAS
Product assessment date:	28 April 2024
Product assessment review date:	28 April 2025

Value for money assessment requirements

The Financial Conduct Authority requires providers of pension products to ensure their products offer value for money, as part of the Consumer Duty obligations.

We have reviewed the InvestAcc SSAS product to ensure that it continues to offer a good outcome for its target market and have undertaken a Value for Money Assessment.

Value for money assessment outcomes

To assess the value that customers receive from this product, the following measures have been assessed:

- **Target Market and Distribution Strategy** - Ensuring that the target market is defined at a sufficiently granular level and that the distribution approaches are appropriate.
- **Costs and Charges** - Review of the costs incurred by retail customers to ensure that these are fair and appropriate taking into account the features and benefits offered through the product.
- **Investment Options** - Review of the costs of accessing the investment options offered to ensure that these are appropriate for the target market and that they provide fair value.
- **Commission and Margin Levels** - To ensure these are appropriate for the service received by the customer.
- **Complaints** - Analysis of customer complaints to identify and resolve root causes, particularly where the product fails to deliver as expected.
- **Service Delivery** - To ensure service levels are in line with those we have led customers to expect.
- **Communications** - To ensure customers continue to receive communications which are clear, transparent, and timely.

The assessment has concluded that the InvestAcc SSAS product continues to provide fair value to the target market.

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