



our service pledge to you

At Cullen Financial Planning, our success is rooted in an ability to offer our clients a truly personal service. That's why we've created the Cullen Financial Planning customer service pledge. These are not just warm words. Each of our consultants is closely monitored on the way in which they deliver on each of the following 10 customer promises.

1 We will carry out an in-depth review meeting every 12 months

We will meet you to carry out an annual review of your financial situation. Our financial health check will include a full assessment of your investments, any pertinent market developments and any changes in your own circumstances. All agreed actions will be reported back to you and completed within an agreed timescale.

2 We will always be there to help you whenever you need support

There's no clock ticking with us. You will have unlimited access to your personal consultant without charge. Contact us at any time by telephone or email, or request a face to face meeting.

3 We will be your informed second opinion

Heard about a new share deal or had an investment opportunity recommended to you? Give us a call and we will be happy to look into the details behind the hype and advise you accordingly.

4 We will give you a priority response

All phone calls and emails will be replied to within 24 hours.

5 We will speak in clear English

We will explain all our recommendations and the rationale behind them in clear, jargon-free English.

6 We will work closely with other professional advisers to ensure your financial affairs are handled in a co-ordinated way

We will provide strategic updates to your accountant and other professional advisers, supplying end of year tax updates and any other information required. We will also recommend other tried and trusted professionals if the need arises.

7 We will tailor an investment or pension portfolio to meet your specific needs

Using the latest risk profiling methodology and our in-depth financial questionnaire, we will build an accurate picture of your attitude to risk balanced against your fund growth requirements. We will then create a bespoke portfolio to match this and monitor it regularly to ensure that it continues to meet your evolving needs.

8 We will keep you up to date with how your portfolio is performing

We will give you online access to your portfolio valuations and be happy to provide a written valuation on request at any time.

9 We will alert you to new developments and come to you with good ideas

If we believe that a change in legislation or launch of a new product will be of interest or relevance to you, we will contact you to update you.

10 We will be transparent about costs

We will be open, upfront and clear about how much we are charging for our services, agreeing with you in advance how much and when we will be paid, either through a product provider or direct fees.