

# Provider Support Framework- Oct 2013

The industry has traditionally operated on a commission model with a number of allowable incentives being provided by providers. The Retail Distribution Review and the new Regulator clearly are trying to remove any bias that could occur from any significant support from one provider over another.

AHFS are committed to building an ethical business and as such want to provide a framework which we intend to operate under, which will be completely disclosable to our customers and will see the basis of a consistent approach to accepting Product Provider Support.

AHFS is an organisation that is seeking investment and is pleased to accept any investments from good quality businesses who are interested in supporting the future of the industry, looking for a share in equity with the likelihood of both capital growth and strong dividend income. Any investor will always be given the opportunity to apply to be part of an AHFS customer proposition but will not receive any preferential



treatment and will be considered on their own merits with supporting research available to substantiate any positive choices.

AHFS is pleased to work with product providers and fund managers where this enhances the consumer experience, enhances technology that makes processes more efficient and any support and training that enhances the skills and professionalism of the advisers and senior managers.

AHFS is pleased to be able to sell supporting services to product providers and fund managers, where this support is a market value, is genuinely valuable to the purchaser and can in no way be confused with any indirect benefit that would give the provider any undue influence.

Any contributions in any form will be noted on the AHFS Risk Log and appropriate MI will be collected to ensure that any relationships are not leading to any product bias.

The list below outlines the type of support and monetary value that AHFS would accept and this will be made publically available to any on who wishes to see it, in line with our core values and ethics:-

- Advertising to advisers and consumers via our websites and publications- articles must be informative, educational and contain technical or product details that would enhance adviser's knowledge and ability and consumers awareness.
- Providing information and data to providers that will assist in their product development, competitor analysis, identification of target markets for product ranges and greater understanding and feedback of complaint triggers and consumer demands.
- Training and Conferences- contribution and resources towards the delivery of conferences and training initiatives that enhance the skills and knowledge of advisers and ultimately delivers enhances customer experiences.
- IT Projects- contribution towards the cost of enhanced technology that increase customer interaction, provide educational enhancements to customers, that bring cost savings for all stakeholders and assist with delivering lower cost solutions to customers.
- Hospitality- reasonable hospitality support to assist with networking and industry awareness.



Nick Kelly  
Chief Executive Officer