ClearView
Financial Consultants

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Assessment of Vulnerability (June 2026)

This firm offers all our clients the highest level of care and respect. Our industry regulator, the Financial Conduct Authority (FCA) quite rightly calls for firms to take special care in helping those clients who could be deemed *Vulnerable*. Our firm has a duty to identify any clients that we feel are vulnerable in some way. Therefore, our policy is to talk about vulnerability with each client before transacting.

Our Policy
We will ask you to answer the questions below. Based upon your replies and how our staff have assessed your case, we then decide whether to classify you as a vulnerable client. We will of course ask you whether you yourself feel that you need the support of a 3rd party in your dealings with us.

If you wish to have the input of a 3rd party, or our staff feel this is needed before we can conclude any work for you, you will be asked who you would wish that 3rd party (or parties) to be. Typically, this could be a family member or a close friend. However, if you do not have somebody in mind to support you, we would then help by seeking an independent 3rd party, for example, a volunteer from Age UK or perhaps a Solicitor or other suitable person with relevant professional experience.

For us to be able to complete any work for you, we must feel happy that any vulnerable client understands the nature of the transaction that we have recommended, either with or without the support of a 3rd party. If we feel that the advice and recommendation that we have made has not been fully understood by a client or their 3rd party, then our policy calls for us not to complete a transaction.

Client Name(s)	Date(s) of Birth
Staff Member Name(s)	Date completed

Is the customer currently suffering, or has the customer within the past 12 months suffered, any health changes?
Is the customer currently suffering, or has the customer within the past 12 months suffered, any life events?
Is the customer currently suffering, or has the customer within the past 12 months suffered, any financial changes?
Does the customer have low resilience issues?
Does the customer have low capability issues?

Where the answer to any of the above questions is "Yes", please provide further details below
Where there is more than one customer, is there any conflict of interest or undue influence?
Where there is a third party present, is there any conflict of interest or undue influence?
Is there anything else that could deem the customer to be considered vulnerable?
Where the answer to any of the above questions is "Yes", please provide further details below
I consider the customer to be:
VULNERABLE **NOT VULNERABLE**
Where customer is Potentially Vulnerable or Vulnerable, RAG Rating
Where the RAG rating for the above question is "Amber" or "Red", please provide details below on the actions taken

HEALTH **Health conditions or illnesses that affect the ability to carry out day-to-day tasks**	**LIFE EVENTS** **Major life events such as bereavement, job loss or relationship breakdown**	**RESILIENCE** **Low ability to withstand emotional or financial shocks**	**CAPABILITY** **Low knowledge of financial matters or low confidence in managing money (financial capability). Low capability in other relevant areas such as literacy or digital skills**
Physical disability	Retirement	Inadequate or erratic income	Low knowledge or confidence in managing finance
Short or long term illness	Bereavement	Over indebtedness	Poor literacy / numeracy skills
Hearing or visual impairment	Income shock	Low savings	Poor English language
Mental health condition	Relationship Breakdown	Low emotional resilience	Poor digital skills
Addiction	Domestic abuse (including economic control)		Learning difficulties
Low mental capacity	Caring responsibility		No or low access to help and support
	Other circumstances. Care asylum, human trafficking, slavery, convictions		

	Meaning	Requirement
Red	Customer currently at a greatly heightened risk of experiencing detriment compared to the majority of vulnerable customers, potentially for more serious / possible negative impact on customer's situation, could be far more imminent	A different outcome, process and special attention
Amber	Customer currently in a situation where they are more likely to experience harm, loss or disadvantage than other customers	Some adaptation of process to achieve the same outcome as non-vulnerable customers
Green	Customer currently able to manage their finances, make informed decisions, and not at risk of detriment due to their situation	Awareness only of vulnerability/potential vulnerability is needed

Signatures Date

Client (1)	
Client (2)	
Staff Member	
3rd party / parties (if applicable)	

If Applicable, 3rd party details
(Full name, address, contact number, date of birth, relationship to client(s)
