

Vision | EMPOWERING ADVISERS

Follow the Vision operating model and you are following the compliance blueprint that sits at the very heart of our business.

SIFA

Launched in response to the Retail Distribution Review, Vision is a blueprint for running a fully compliant business model in the new regulatory world.

Built upon both the solid principles that have been the foundation of SIFA since we began and our extensive knowledge and experience of the marketplace, Vision was created to provide advisers with peace of mind. Follow the Vision operating model and you are following the compliance blueprint that sits at the heart of our business.

Readymade or tailor-made?

We appreciate the value that peace of mind offers to advisers, which is why we always keep the adviser at the centre of all we do. Built on this ethos, Vision offers you choice – after all, it's your business:

The **Vision routes** offer complete solutions for you to take 'off the shelf', hosting all the elements you need to run a compliant business.

Alongside the **Vision routes**, the proposition also contains **compliance frameworks**, which offer all the support that you would expect from SIFA – templates, advice and guidance – readymade for you to take, totally bespoke, and create your own operating model.



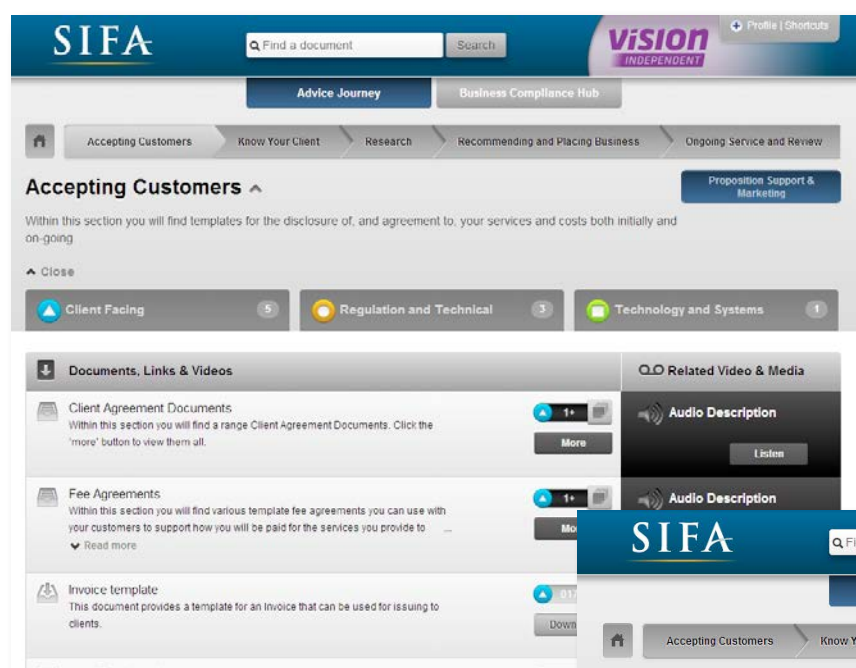
Independent or Restricted?

Continuing on the theme of choice, we appreciate that advisers will want to operate different business models – so, with this in mind, Vision has been created to support both **independent** and **restricted** businesses.

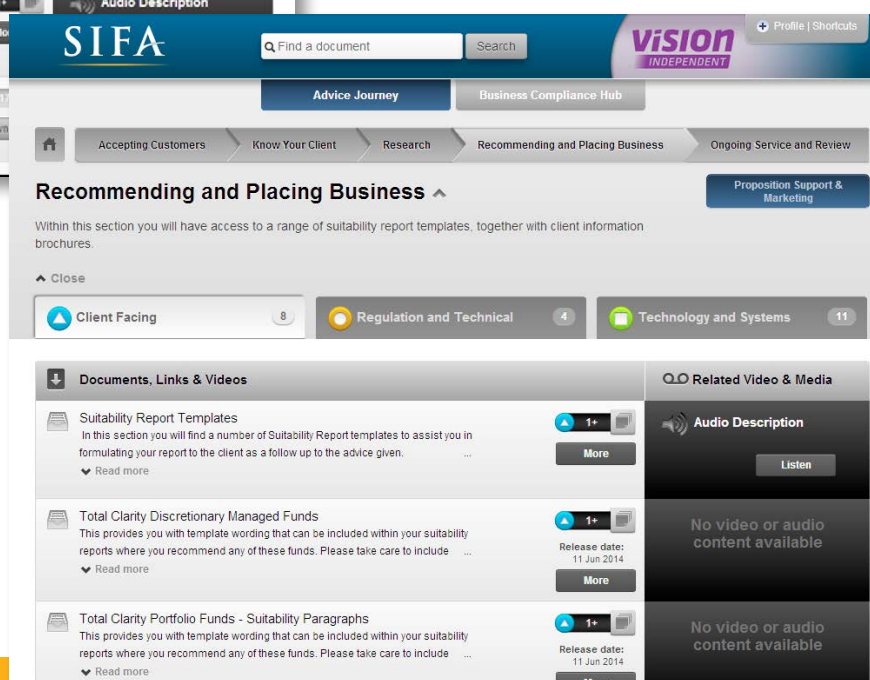
Whilst current figures suggest that over 90% of Vision users are choosing to follow the independent routes, Vision also supports restricted options, providing an alternative for those who choose to use it. You can expect readymade solutions based on a wide ranging selection of products and providers, alongside guidance for selecting your panel and the documentation you need to define your relevant market to both clients and the Regulator.

Navigating Vision

Vision follows the advice process you undertake with clients and works on a five key stage linear basis, from **Accepting Customers** to **Ongoing Service and Review**. Each area is then subdivided into three easy to use categories – **Client Facing**, **Regulation and Technical** and **Technology and Systems**.



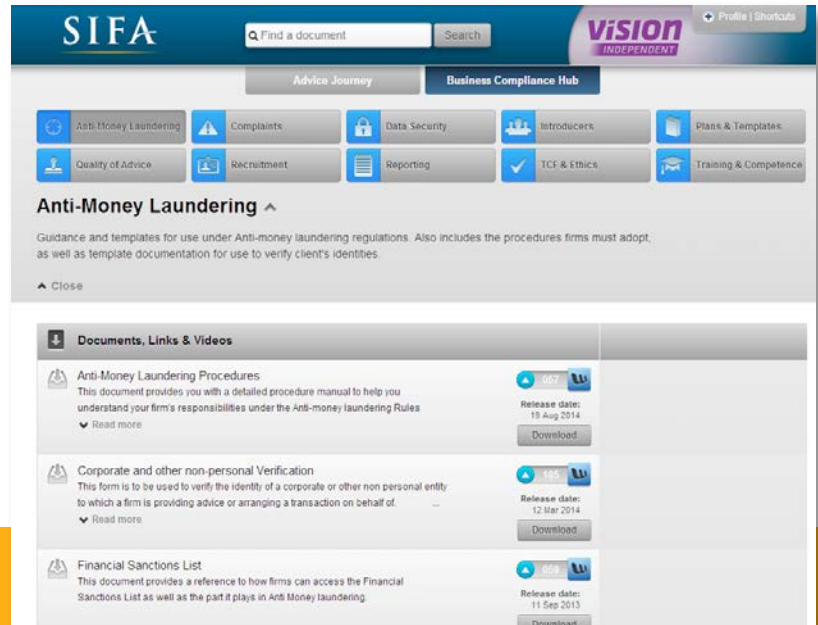
Following consultation with advisers, this was identified as the optimal system, with regards to both efficiency and compliant operation.



Business Compliance Hub

Complementing the Vision routes is the **Business Compliance Hub (BCH)**. The BCH holds all the non-client facing material you need to operate compliantly and is divided into ten business areas.

Covering anti-money laundering, complaints, recruitment, TCF, reporting and more, the BCH is your one-stop-shop and contains all the plans, templates and guides you need for the day-to-day running of your business.



Finding documents

We have identified the key documents within each section and they permanently hold space in the top category of each section. This will mean that if you are looking for a less used document, you may still need to look through those available – or better yet – why not try the search function and find it instantly!

Vision has a very strong search facility which will locate documents which contain selected words and phrases. Enter your search terms within the box at the top of the screen to find the document for which you are looking.

To assist you in locating that document again in the future, the base of the document description states: 'Document found in...' and then details the relevant section.