CLEINT SEGMENTATION POLICY

Version: **1.01**
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THE AIM OF THIS POLICY
This policy details the different service offerings for clients of Insight Investment Partners.

The Practice adheres to the Best Interest Duty and Client Advice Fee Policies when determining the value of advice fees charged to clients, and when providing advice to new and existing clients.

Client Segments:

There are two broad segments when categorising Insight Investment Partners service offerings – Active Clients and Passive Clients.

Active Clients (OASA):
Active Client Service Offering is designed for those clients with a detailed or pro-active financial strategy that require periodic reviews and ongoing advice as part of an Ongoing Adviser Service Agreement (OASA).

Under this offering, the client may receive:

Ongoing services:
Annual review
Implementation of recommendations
Access to a financial adviser
Administration support
Access to investment research
Investment advice

Passive Clients (Risk Only & Fee for Service):
Our Passive Client Service Offering is designed for those clients that do not require periodic reviews and ongoing advice. Generally, these are insurance only clients (Risk Only) and transactional clients (Fee for Service).