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Independent Financial Advice  
Wealth Management

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## Target Market Document: Essential Financial Advice Service

### 1. Target Market Description

The **Essential Financial Advice Service** is designed for clients who:

- Are **aged 18 or over**.
- Have **£50,000–£100,000** to invest through Zenith Asset Management.
- Require **straightforward, low-cost financial advice** and simple investment or tax planning solutions.
- Prefer **daytime meetings** (via video or in-office) to keep costs and fees as low as possible.
- Are typically UK residents seeking initial or basic ongoing advice on investments, pensions, or protection needs.

### 2. Key Needs and Objectives

- **Low-cost solutions:** The default approach is to recommend low-cost investment and tax planning products.
- **Simplicity:** Clients generally need relatively simple, easy-to-understand advice and solutions, with essential tax planning opportunities.
- **Convenient access:** Preference for video meetings or office visits during business hours (9am–5pm) to minimize fees and support adviser wellbeing.
- **Clear communication:** Jargon-free advice and written recommendations, with all instructions accepted in writing (paper or electronic).

### 3. Exclusions / Negative Target Market

- Clients with **less than £50,000** or **more than £100,000** to invest (these clients are better suited to Start Investing, Enhanced, or Elite services).
- Clients requiring advanced or complex financial planning, tax mitigation, or wealth management.
- Clients who require regular evening meetings (these are reserved for Elite service clients).
- Non-UK residents or business owners with complex cross-border or corporate planning needs.

### 4. Distribution Strategy

- **Daytime video meetings** (Zoom/Teams) or office appointments are standard to keep fees low and reduce the carbon footprint.
- Initial consultations are provided at no charge; ongoing service options are discussed and agreed at outset.
- All advice is based on a thorough assessment of needs, objectives, attitude to risk, and capacity for loss.

### 5. Vulnerability Considerations

- Advisers assess for vulnerability and adapt communication, meeting arrangements, and advice delivery as needed.
- Video meetings can be paused for breaks to reduce fatigue and improve focus.
- Written, jargon-free reports and recommendations ensure accessibility and understanding.

### 6. Ongoing Review and Governance

- Regular reviews of investments and financial plans are recommended and discussed at the outset.
- Ongoing suitability assessments to ensure advice continues to meet client needs.
- Feedback is sought to monitor outcomes and service quality, in line with FCA Consumer Duty.

**Pensions + Investments + Advanced Tax Planning & Trusts + Life Cover + Critical Illness + Income Protection**

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