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Independent Financial Advice  
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# Target Market Document: Enhanced Financial Planning Service

## 1. Target Market Description

The **Enhanced Financial Planning Service** is designed for private clients who:

- Have **investable assets between £100,000 and £200,000** to be advised by Zenith Asset Management.
- Are typically **higher-rate taxpayers** with more complex tax planning needs than those in the Essential service tier.
- Include **UK residents** primarily, with some **non-UK residents** who require cross-border financial planning.
- May include **business owners** requiring both personal and business-related financial advice.
- Require a blend of **investment advice and financial planning**, including tax efficiency, retirement planning, and protection advice.
- Value **face-to-face daytime meetings** at their home (within 40 miles of the office), at Zenith's office, or via video conference.

## 2. Key Needs and Objectives

- **Balanced cost solutions:** Clients may require both lower- and higher-cost products, but all recommendations must represent fair value.
- **Enhanced tax planning:** Likely to benefit from more advanced tax planning opportunities due to higher income or more complex circumstances.
- **Business owner considerations:** May need advice that bridges personal and business financial planning, including business protection, succession planning, and extracting profits efficiently.
- **International considerations:** For non-UK residents, advice on cross-border tax implications and investment structures.
- **Personalised service:** Expect tailored advice and a relationship with a named adviser.
- **Convenient daytime access:** Prefer meetings during office hours, with flexibility for office, home, or video appointments.

## 3. Exclusions / Negative Target Market

- Clients with **less than £100,000 or more than £200,000** to invest (these clients are better suited to Essential or Elite services, respectively).
- Clients seeking only basic or transactional advice.
- Clients unwilling to pay for comprehensive financial planning.
- Clients requiring regular evening meetings (these are reserved for Elite service clients).
- Business owners with complex corporate structures requiring specialist corporate finance advice beyond the scope of personal financial planning.
- Non-UK residents with tax arrangements in multiple jurisdictions requiring specialist international tax advice.

## 4. Distribution Strategy

- **Face-to-face daytime meetings** at the client's home (within 40 miles), Zenith's office, or via video conference.
- Clear, jargon-free communication and written recommendations.
- Ongoing service and review proposition discussed and agreed at outset.
- For business owners, coordination with other professional advisers (accountants, solicitors) where appropriate.
- For non-UK residents, consideration of time zone differences for video meetings.

## 5. Vulnerability Considerations

- Advisers assess for vulnerability and adapt communication or meeting arrangements as needed.
- Jargon-free reports and recommendations.
- Flexible meeting options (video, home, office) to accommodate accessibility needs.
- For business owners, recognition of potential time constraints and stress factors.
- For non-UK residents, consideration of language barriers and cultural differences.
- Recognition that business owners may face specific vulnerabilities during business lifecycle events (startup, growth, exit planning).

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

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## **6. Ongoing Review and Governance**

- Annual reviews of investments and financial plans.
- Ongoing suitability assessments to ensure advice continues to meet client needs.
- For business owners, regular reviews of business protection and succession planning.
- For non-UK residents, monitoring of relevant cross-border tax and regulatory changes.
- Feedback mechanisms to monitor outcomes and service quality.
- Regular assessment of whether clients should transition to Essential or Elite services as their circumstances change.