

Product Information Document

Consumer Duty

The Duty introduces a new Consumer Principle (Principle 12), which sets a higher expectation on firms **to act to deliver good outcomes for retail customers**.

In practice, Consumer Duty centres on four outcomes:

1. Products and services
2. Price and value
3. Consumer understanding
4. Consumer support

Cross-cutting rules

The FCA has set out an overarching set of cross-cutting rules to help drive the right outcomes:

1. Act in good faith
2. Avoid foreseeable harm.
3. Enable and support retail customers to pursue their financial objectives.

How we approach this

Target Market

The Rowan Dartington (RD) Manufactured Propositions offered and the overall target market is summarised in the document '[Rowan Dartington Target Market \(Propositions\)](#)'.

Our Target Market documents cover the following points:

- Who is it suitable for?
- What is the Distribution Strategy?
- Vulnerable Client Policy
- What is the risk profile of the product?
- Client objectives
- Does this provide fair value?
- Who is the product not suitable for (Negative Target Market)?

Fair Value Statement

Rowan Dartington has undertaken a fair value assessment of its products and services in line with regulatory expectations under the Consumer Duty and considers that the benefits of the services represent fair value relative to the costs of the services.

Distribution Strategy

The benefits of our proposition are outlined in our brochures (where appropriate), and also Target Market Statements. Provided the client falls within those parameters, the product or service is made available to help meet their needs and objectives as part of investment advice or via our Execution Only service.

Vulnerable Clients

Rowan Dartington have a comprehensive policy for clients in vulnerable situations. This policy follows the FCA's four key drivers which may increase the risk of vulnerability; These are:

- health, such as poor mental or physical health
- low financial or emotional resilience
- life events such as bereavement or divorce
- low capability, including poor digital, language and cognitive skills, as well as low financial capability.



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