

Consumer Duty

1 What is Consumer Duty and who does it apply to?

Consumer Duty is a set of rules and guidance issued by our regulator, the Financial Conduct Authority (FCA), which requires all financial services firms to ensure they deliver good outcomes for retail customers. There are four prescribed outcomes which firms must satisfy. In addition, firms must be able to demonstrate absence of harm to all customers, including those with vulnerable characteristics.

The FCA definition of retail customers includes individual customers and small and medium sized commercial customers.

2 What is EdenTree doing to comply with the Products and Services Outcome?

EdenTree has in place a formal governance structure to ensure its products and services are regularly reviewed and deemed suitable for its target market. We will clearly identify the target market for all our products and make it clear for whom our products are suitable. We have processes in place to make sure our products are well designed, simple and easily understood by our retail customers and that marketing materials are clear and transparent.

3 Where can information on Target Markets be found?

Information on the Target Market for each of our funds is available on our website [here](#). We also include this information in the European Mifid Template or EMT, which is supplied to our distributors, such as fund platforms.

4 What is EdenTree doing to comply with the Price and Value outcome?

EdenTree produces an annual Assessment of Value report which considers the individual fund performance and investment process, as well as costs and charges and quality of service, and includes peer comparisons. If we find that a product does not offer fair value, we will take appropriate action to rectify this to ensure the product does offer fair value.

5 Where can information on EdenTree's Assessment of Value be found?

Copies of our Assessment of Value report are published by 30 April annually and updated on our website. The latest report is available [here](#).

6 What is EdenTree doing to comply with the Customer Understanding outcome?

Consumer Duty requires firms to provide customers with the information they need at the right time and in a format that is easily understood, enabling customers to make informed decisions about the product or service.

EdenTree has reviewed its key communications and product information to identify any that could lead to potential harm to customers, if they are misunderstood. Where we have identified areas for improvement, we have updated our documents to ensure they meet the enhanced requirements of Consumer Duty.

We have also completed consumer testing on key documents to ensure customers understand the exact nature of the products they choose to invest in. We will continue to complete consumer testing whenever we launch new products, where appropriate or make changes to existing products and we welcome feedback from our customers.

7 What is EdenTree doing to comply with the Customer Support outcome?

Once a customer has invested with EdenTree we aim to ensure that they continue to have access to the information they require and that service levels continue to meet their expectations. As a firm we already measure ourselves against a set of core customer conduct metrics. Where we find issues and areas that we need to improve, we will make it a priority to fix them.

We have a structured programme in place to ensure all relevant staff have been trained in Consumer Duty and have improved awareness of customer vulnerability.

8 How is EdenTree supporting Vulnerable Customers?

When dealing with people with vulnerable characteristics or circumstances we look to ensure the way we sell our products and the provision of support, before and after the point of sale, do not cause them any harm or detriment. Our staff and those of our administrator Northern Trust are trained to identify vulnerable customers and to provide the additional level of assistance they may require. It is not always easy to recognise the characteristics of vulnerable customers on all occasions. Therefore, if you believe you are a vulnerable customer, please do notify us as soon as possible of your particular needs.

Customers who believe they are vulnerable should notify us by:

calling us on
0800 358 3010

emailing us at
edentreeimqueries@ntrs.com

or writing to
EdenTree Investment Management
Limited, Sunderland SR43 4AU

Proudly part of the BENEFACT GROUP 

EdenTree Investment Management Limited (EdenTree) Reg. No. 2519319. Registered in England at Benefact House, 2000, Pioneer Avenue, Gloucester Business Park, Brockworth, Gloucester, GL3 4AW, United Kingdom.

EdenTree is authorised and regulated by the Financial Conduct Authority and is a member of the Investment Association.

Firm Reference Number 527473.

