

**JN  
Solution**

Your thoughtful mortgage consultant



**Support for when  
you need it most**

[JNSolution.co.uk](http://JNSolution.co.uk)

At The JN Solution, financial advice is personal and therefore your individual situation is a matter of great importance to us. Our advisers are committed to ensuring that you always receive the highest level of service and care. But when you experience vulnerability, we might need to think differently about the way we provide our services to ensure that you are not disadvantaged.

This brochure sets out the things you need to know and how we can ensure that whatever the cause of vulnerability might be, we can tailor our advice in a way that helps you at a time when you need it.

## What does vulnerability mean?

The term 'vulnerability' covers a broad and diverse range of situations and circumstances and we know that the impact is individual to the person experiencing it.

The Financial Conduct Authority (FCA) defines a vulnerable customer as "someone who, due to their personal circumstances, is especially susceptible to detriment, particularly when a firm is not acting with appropriate levels of care."


The FCA expects firms like JN Solution to treat customers fairly when we are dealing with people who are experiencing vulnerable circumstances.

## Spotting vulnerability

There are a number of things that can affect whether someone is vulnerable, the most common of which fall into the following types:

- **Life events** – this could include the loss of a loved one or losing your job, going through a relationship breakdown or suffering from domestic abuse. It could also mean having carer responsibilities, which includes the recent birth of a child.
- **Health** – this could include being diagnosed with an illness, recovering from ill-health, suffering severe or long-term illness, or coping with a physical disability. It can also include suffering from mental health related issues as well as coping with hearing and/or visual impairment.
- **Resilience** – events such as experiencing financial difficulties including an unexpected change in their finances or income. It could also mean someone who struggles to cope with stressful situations or has been the victim of crime or a scam.
- **Capability** – this includes individuals coping with language or cultural differences, low English language skills, learning impairment, poor literacy or numeracy skills. It could also mean a younger person who has a low knowledge of financial products.

**Rest assured we are here to help you meet your financial needs and goals, including when you are facing the inevitable challenges of life...**



Vulnerability is not limited to the issues outlined above and there are many other situations which could make it difficult to access products and services. For example, someone who does not use the internet or becomes isolated because they live alone or simply has difficulty remembering PIN numbers or passwords.

## Talk to us

Sometimes individuals experiencing a difficult time might not recognise it themselves or may not think it is something they need to tell their adviser about. Your adviser has been trained to look out for the signs of vulnerability, but it is not always possible to recognise them, especially if they are on the inside. If you do believe you are experiencing some form of vulnerability, no matter how small, we would ask you to talk to your adviser who will then be able to help make any necessary adjustments to ensure you receive appropriate care and support.

## What support may be offered?

There are lots of things your adviser can do to help and what is right will depend on your circumstances.

Firstly, your adviser will record this so you will only need to tell us once. Your adviser will talk to you about what impact the vulnerability may be having on your needs and whether it would help to do anything differently. For example:

- spreading your discussions over several shorter meetings instead of one long meeting
- changing the timing or location of meetings to fit around things like hospital appointments
- providing you with more time to make decisions or think over your options
- inviting a relevant friend or family member to accompany you at meetings

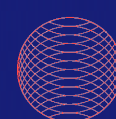
Not everyone wants things to be done differently and where that is the case, we will respect your wishes, unless we think this is likely to lead to harm.

The vulnerability you are experiencing might also be temporary or may come and go throughout your life so your needs and circumstances may need to change again in the future.



## Who to contact

If you would like to notify us of a vulnerability, please talk to your adviser. If you prefer you can contact us on [info@jnsolution.co.uk](mailto:info@jnsolution.co.uk) and visit our website [jnsolution.co.uk](https://jnsolution.co.uk).



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