Empreso Client Care Guide

Supporting You When You Need It Most

Empreso Financial Services
Your trusted partner through life's journey

Understanding Life's Challenges

Life has a way of presenting us with unexpected challenges that can make even the simplest decisions feel overwhelming. Whether you're navigating the complexities of a major life change, dealing with health concerns, experiencing the loss of a loved one, or simply feeling uncertain about your financial future, these moments can significantly impact your ability to make confident financial decisions.

At Empreso, we recognise that financial planning isn't just about numbers and investments—it's about understanding the human experience behind every decision. We believe that everyone deserves compassionate, expert guidance, especially during times when vulnerability makes it difficult to advocate for yourself or see clearly through the complexity of financial choices.

The challenges that can affect our financial decision-making are as diverse as the people we serve. Major life events such as divorce, bereavement, or serious illness can create immediate pressures that demand both emotional and financial adjustments. Ongoing circumstances like caring for ageing parents, managing a disability, or dealing with mental health challenges can create sustained periods where additional support becomes essential. Even temporary situations—a particularly stressful period at work, relationship difficulties, or simply feeling overwhelmed by the pace of modern life—can impact our capacity to engage fully with our financial planning.

What makes someone vulnerable in one situation may not affect them in another, and what feels manageable to one person might be overwhelming to someone else. This is why our approach to client care is built on the understanding that vulnerability is not a weakness—it's a natural part of the human experience that requires thoughtful, personalised support.

Our Commitment to You

At Empreso, we are committed to providing a safe, supportive environment where you can discuss your concerns openly and receive the guidance you need to make informed decisions about your financial future. Our team understands that admitting you need help can sometimes feel difficult, but we want you to know that seeking support is a sign of wisdom, not weakness.

We work with you to understand your unique circumstances, taking into account not just your financial goals but also the personal challenges you may be facing. Our advisers are trained to recognise when additional care and attention may be needed, and we have developed specific processes to ensure that every client receives the level of support that's right for their situation.

Your financial wellbeing is intrinsically connected to your overall wellbeing, and we believe that by addressing both the practical and emotional aspects of financial planning, we can help you build a more secure and confident future. Whether you're dealing with a temporary setback or a long-term challenge, we're here to provide the expertise, patience, and understanding you need to navigate your financial journey successfully.

Recognising When You Might Need Additional Support

Vulnerability can manifest in many different ways, and it's important to understand that needing extra support is a normal part of life that affects everyone at different times. Some situations that might indicate you could benefit from additional care and attention include:

Life-Changing Events

Major life transitions often require both emotional adjustment and practical financial planning. These might include experiencing the death of a spouse or family member, going through a divorce or separation, receiving a serious medical diagnosis, or becoming a carer for a family member. Such events can create immediate financial pressures whilst simultaneously reducing your emotional capacity to deal with complex decisions.

During these times, you might find yourself struggling to concentrate on financial matters, feeling overwhelmed by paperwork and deadlines, or simply lacking the energy to engage with long-term planning. This is entirely understandable, and it's precisely when having a trusted adviser who can provide both practical guidance and emotional support becomes invaluable.

Ongoing Health and Wellbeing Challenges

Living with a chronic illness, disability, or mental health condition can create ongoing challenges that affect your relationship with money and financial planning. You might be dealing with fluctuating income due to health-related work limitations, increased expenses for medical care or support services, or cognitive changes that make financial decision-making more difficult.

Mental health challenges, in particular, can significantly impact financial behaviour. Depression might make it difficult to engage with financial planning or cause you to avoid important decisions. Anxiety might lead to either excessive worry about money or avoidance of financial topics altogether. Cognitive conditions can affect memory, judgement, or the ability to process complex information.

Social and Economic Pressures

Financial vulnerability can also arise from broader social and economic circumstances. This might include experiencing job loss or reduced income, dealing with debt problems, facing housing insecurity, or navigating complex family financial dynamics. Language barriers, limited financial literacy, or lack of familiarity with financial systems can also create vulnerability.

Age-related changes can also affect financial decision-making capacity. Older adults might experience cognitive changes that make complex financial decisions more challenging, or they might become targets for financial scams and exploitation. Young adults might lack experience with financial products and services, making them vulnerable to poor decisions or predatory practices.

Temporary Stressors

Sometimes vulnerability is temporary but still significant. You might be going through a particularly stressful period at work, dealing with family conflicts, or simply feeling overwhelmed by the demands of daily life. Even positive changes—like getting married, having a baby, or starting a new job—can create stress that affects your ability to make clear financial decisions.

The key is recognising that these feelings and experiences are valid and that seeking support during these times is not only appropriate but wise. Our role is to provide the additional care, patience, and expertise you need to navigate these challenges successfully.

How Empreso Supports You

Personalised Care Approach

Every client's situation is unique, and our approach to providing support reflects this understanding. When you work with Empreso, your adviser will take time to understand not just your financial goals but also any personal circumstances that might affect your ability to engage with financial planning. This might involve more frequent check-ins, simplified communication, additional time for meetings, or connecting you with other professional resources when appropriate.

We believe in meeting you where you are, both literally and figuratively. If travelling to our office is difficult, we can arrange telephone or video consultations. If complex financial concepts feel overwhelming, we'll break them down into manageable pieces and provide written summaries you can review at your own pace. If you're dealing with cognitive challenges, we can involve trusted family members or friends in the planning process with your permission.

Enhanced Communication and Documentation

When providing support to vulnerable clients, clear communication becomes even more important. We ensure that all recommendations and decisions are documented clearly, with plain-English explanations of complex concepts. We provide written summaries of meetings, clear action plans with specific next steps, and regular progress updates.

We also recognise that during difficult times, it can be hard to remember important details or feel confident about decisions made during emotional periods. That's why we always encourage you to take time to consider major decisions, and we're happy to schedule follow-up meetings to review recommendations and ensure you feel comfortable moving forward.

Collaborative Decision-Making

Our approach emphasises collaborative decision-making that respects your autonomy whilst providing the support you need. We'll never pressure you into making decisions you're not comfortable with, and we'll always explain the reasoning behind our recommendations. If you're dealing with circumstances that affect your decision-making capacity, we can work with trusted family members, friends, or other professionals to ensure your best interests are protected.

We also understand that your needs and circumstances may change over time. What feels manageable today might become overwhelming tomorrow, and what seems impossible now might become achievable with the right support. Our relationship with you is designed to be flexible and responsive to these changing needs.

Safeguarding and Protection

Empreso has specific procedures in place to protect vulnerable clients from potential financial harm. This includes additional verification procedures for significant transactions, enhanced monitoring for unusual account activity, and protocols for situations where we have concerns about a client's wellbeing or decision-making capacity.

We're also trained to recognise signs of financial abuse or exploitation and have clear procedures for addressing these concerns when they arise. If you're worried about financial abuse—whether affecting you or someone you care about—we encourage you to discuss these concerns with your adviser.

Connecting You with Additional Resources

Whilst we're experts in financial planning, we recognise that the challenges you're facing might require support beyond what we can provide. We maintain relationships with other professionals and organisations that can provide additional assistance, including legal professionals, healthcare providers, counselling services, and community support organisations.

We're happy to help you connect with these resources when appropriate, and we can coordinate with other professionals involved in your care to ensure that your financial planning aligns with your overall wellbeing goals.

Taking the First Step

How to Access Additional Support

If you feel that any of the circumstances described in this guide apply to your situation, we encourage you to speak with your Empreso adviser. Remember that asking for help is a sign of strength, not weakness, and our team is here to support you without judgement.

You can request additional support in several ways: - Speak directly with your adviser during your next meeting or telephone call - Contact our client services team to discuss your needs - Ask a trusted family member or friend to contact us on your behalf - Complete our confidential support needs assessment form

When you reach out, you don't need to have all the answers or know exactly what kind of support you need. Simply sharing that you're going through a difficult time or feeling overwhelmed is enough for us to begin providing additional care and attention.

What to Expect

When you request additional support, your adviser will schedule time to discuss your specific circumstances and needs. This conversation will be confidential and conducted at a pace that feels comfortable for you. We'll work together to identify areas where additional support would be helpful and develop a plan that addresses both your immediate needs and long-term goals.

This might involve adjusting how we communicate with you, modifying our meeting schedule, simplifying complex decisions, or connecting you with additional resources. The specific support we provide will be tailored to your unique situation and preferences.

Involving Trusted Individuals

If you'd like to involve trusted family members, friends, or other professionals in your financial planning, we can facilitate this with your permission. This might include having them attend meetings, receive copies of correspondence, or serve as an additional point of contact for important decisions.

We understand that family dynamics can be complex, and we're experienced in navigating these relationships whilst ensuring that your interests remain the primary focus. We can also provide guidance on legal arrangements like powers of attorney that might be appropriate for your situation.

Ongoing Support and Review

Our support doesn't end once immediate challenges are addressed. We'll continue to monitor your situation and adjust our approach as your needs change. This might involve gradually returning to standard service levels as you regain confidence and capacity, or it might mean maintaining enhanced support for an extended period.

We'll regularly review the support we're providing to ensure it continues to meet your needs and make adjustments as necessary. Your feedback is essential to this process, and we encourage you to let us know if there are ways we can better support you.

Confidentiality and Privacy

All information you share with Empreso about your personal circumstances is treated with the strictest confidence. We understand that discussing vulnerability can feel uncomfortable, and we want to assure you that this information is used solely to provide you with better service and support.

Information about your support needs is shared only with team members directly involved in your care and only to the extent necessary to provide appropriate service. We have robust data protection procedures in place to ensure your personal information remains secure.

In rare circumstances where we have serious concerns about your safety or wellbeing, we may need to involve other professionals or authorities. However, we would discuss this with you first whenever possible and would only take such action when absolutely necessary to protect your interests.

Contact Information and Resources

Empreso Client Services

If you need to discuss additional support or have concerns about your financial planning needs:

Telephone: 0132 241 2808
Email: care@empreso.co
Online: www.empreso.co/support

Our client services team is available Monday through Friday, 9:00 AM to 5:00 PM. If you need to speak with someone outside these hours, please leave a message and we'll return your call as soon as possible.

For Trusted Individuals

If you are a family member, friend, or professional carer with concerns about someone who receives financial advice from Empreso, you can contact our dedicated support line:

Trusted Individual Helpline: 0132 241 2809
Email: trustedindividual@empreso.co

All communications are treated confidentially and are used solely to ensure the best possible outcomes for our clients.

Additional Resources

Whilst Empreso provides comprehensive financial planning support, you may also benefit from other professional services:

Citizens Advice
Free, confidential advice on a range of issues including debt, benefits, and consumer rights.
Website: www.citizensadvice.org.uk
Telephone: 03444 111 444

Age UK
Support and advice for older adults and their families.
Website: www.ageuk.org.uk
Telephone: 0800 678 1602

Mind (Mental Health Support)
Information and support for mental health concerns.
Website: www.mind.org.uk
Telephone: 0300 123 3393

Samaritans
24/7 emotional support for anyone in distress.
Website: www.samaritans.org
Telephone: 116 123 (free from any phone)

Financial Conduct Authority (FCA)
Information about financial services regulation and consumer protection.
Website: www.fca.org.uk
Telephone: 0800 111 6768

Moving Forward Together

At Empreso, we believe that everyone deserves to feel confident and secure in their financial future, regardless of the challenges they may be facing. Our commitment to providing exceptional care and support extends beyond traditional financial planning to encompass the full range of human experiences that affect our relationship with money.

We understand that reaching out for help can feel difficult, but we want you to know that you're not alone. Our team is here to provide the expertise, patience, and understanding you need to navigate whatever challenges you're facing. Whether your needs are temporary or ongoing, simple or complex, we're committed to working with you to find solutions that support both your financial goals and your overall wellbeing.

Your financial journey is unique, and your support needs may change over time. We're here to adapt our services to meet you where you are, providing more intensive support when you need it and celebrating your progress as you regain confidence and independence.

Remember that seeking support is not a sign of weakness—it's a wise decision that demonstrates your commitment to making the best possible choices for yourself and the people you care about. We're honoured to be part of your support network and look forward to helping you build a more secure and confident financial future.

This guide is designed to provide general information about Empreso's approach to supporting vulnerable clients. For specific advice about your individual circumstances, please speak with your Empreso adviser or contact our client services team.

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