



Spotlight Reviews

A faster, focused file-review service

Designed to deliver regulatory assurance without the wait or overhead

**Regulatory
confidence,
delivered faster**

1.5 hours

per file for typical
non-complex cases

Faster

turnaround vs
fullscope SAF reviews

FCA aligned

IAAT / DBAAT / RIAAT
frameworks

**The challenge your
business faces**

In today's compliance landscape, thorough file reviews are non-negotiable – but the time and cost they demand can create real operational pressure. Lengthy review cycles delay decisions, tie up resource and ultimately affect your bottom line.

Your team needs regulatory assurance it can rely on, delivered at the pace your business operates.



Introducing Spotlight Reviews

Spotlight Reviews are a new, streamlined file-review service developed by TCC to sit alongside our existing FullScope suitability review offering. Built for non-complex cases, Spotlight concentrates on the core suitability outcomes that matter most – removing the elements that add time but deliver diminishing returns for the target client profile.

The result:

- Faster delivery
- Lower cost per case
- The same standard of regulatory robustness your business depends on

What makes Spotlight Reviews different?

Feature	What it means for your business
Focused scope	Concentrates on the core suitability outcomes – not the full 14-point suite – so reviews are leaner and faster without sacrificing what counts.
~1.5 hours per file	Predictable, reduced review time for non-complex cases means you can plan resource and budget with confidence.
Regulatory robustness	Underpinned by the FCA's IAAT, DBAAT and RIAAT frameworks, ensuring your files meet supervisory expectations at every stage.
Flexible model	Operates alongside FullScope reviews, so you can match the right review type to each case – complex or straightforward.
Market-aligned pricing	Per-case pricing replaces day-rate billing, giving you transparent, predictable costs that align with how the market is moving.
Expert development	Co-developed with Advisory SMEs and informed by client requirements – reflecting genuine market expectations.

Regulatory assurance you can trust

Despite its streamlined scope, Spotlight Reviews are built on the same regulatory foundations as our full service. All reviews are conducted under the FCA's IAAT (Investment Advice Assessment Tool), DBAAT (Defined Benefit Advice Assessment Tool) and RIAAT (Retirement Income Advice Assessment Tool) frameworks, ensuring alignment with supervisory expectations.

High-risk or complex cases – such as defined benefit pension transfers – remain within the FullScope review service where additional depth of assessment is required. Every case type is handled with the appropriate level of rigour.

- **Spotlight Reviews:** streamlined scope for non-complex suitability outcomes
- **FullScope Reviews:** complete 14-point assessment for complex and high-risk cases
- Both services share the same FCA-aligned methodology and expert review teams

Already live: proven in market

Spotlight Reviews is not a concept – we already deploy this service today. TCC is delivering Spotlight Reviews for multiple clients, including networks, banks and wealth managers where the methodology has been incredibly well received.

The service was informed by real market intelligence highlighting a growing expectation for this type of review and honed using over two decades of TCC experience and expertise. Spotlight Reviews' service is TCC's direct response to that demand.

Next steps

We would welcome the opportunity to discuss how Spotlight Reviews could work within your organisation's file-review programme. Whether you are looking to improve turnaround times, reduce cost per case or add a more flexible option alongside your existing review process, TCC can tailor the right solution to your needs.

- Contact your TCC relationship manager to discuss your current review requirements
- Experience Spotlight Reviews first-hand with a free Spotlight Review and playback session based on a sample of two of your own cases
- Explore per-case pricing options aligned to your projected volumes

Ready to get started?

Speak to your TCC relationship manager
or contact spotlight@tcc.group

Return on investment

Spotlight Reviews are designed to improve efficiency without compromising quality – and that translates directly into commercial value for your organisation.

Reduced cost per case

Shorter review cycles mean lower resource spend per file, freeing budget for higher-value activity.

Faster throughput

More cases reviewed in less time improves pipeline velocity and supports growth without proportional headcount increases.

Competitive positioning

Offering a streamlined option meets growing client demand and keeps your proposition aligned with market norms.

Scalable for new business

Spotlight is priced and designed for new, non-complex work – so you can win more mandates without eroding margins on existing revenue.

Compliance confidence

FCA-aligned methodology means reduced rework risk and stronger audit trails, avoiding the cost of non-compliance.