

CASE STUDY

Acquisition due diligence

The challenge

A client negotiating the purchase of an independent financial adviser needed clarity on potential redress liabilities in the back book. With a large portfolio, reviewing every case was impractical but the client required confidence on exposure to support pricing and deal negotiation.

The solution

TCC identified a sample of 30 cases, balancing high-risk cases with a representative spread across the portfolio. Risk factors such as transfer value, customer age and scheme date were used to prioritise cases. Incomplete point-of-sale records were supplemented using experience from similar schemes and data drawn from TCC's library of similar projects. This structured approach enabled the client to quantify risk and efficiently identify any data gaps.

The TCC difference

By combining pragmatic sampling with deep sector knowledge and structured methodology, TCC's experts enabled the client to assess redress risk without reviewing the full portfolio.

This approach provided the insight and assurance needed to support pricing, deal negotiation and strategic decision-making with confidence.