

Duty of care

Extra support when it matters –
so decisions stay safe, clear and joined-up.



Life does not always arrive neatly packaged. Stress, illness, bereavement, major change, or simply decision fatigue can make financial choices harder and it's precisely in those moments that outcomes are most at risk.

Our duty of care is simple – we adapt the way we work so clients remain protected from avoidable harm, and so decisions stay coherent with the plan.

WHAT DUTY OF CARE LOOKS LIKE AT NOVITAS:



01 We slow the pace when needed

If circumstances are heavy, we don't force decisions through quickly. We slow down, break choices into smaller steps and prioritise what actually needs doing now.



02 We make information easier to use

Not more information – better information.
That can mean:

- plain-English explanations
- short written summaries before any decision
- clear options and trade-offs
- confirming understanding (not as a test but as a safeguard).



03 We reduce complexity at the worst moments

Complexity is a hidden risk when people are under pressure. So, we focus on:

- fewer moving parts
- cleaner sequencing (so cash needs don't force poor timing)
- decision rules that reduce emotional reactions.

This is anti-default: protecting outcomes by preventing avoidable mistakes.



04 We build in practical safeguards

Where appropriate and agreed, safeguards might include:

- additional confirmation steps for major actions
- involving a trusted person in meetings (with your consent)
- documenting key decisions and rationale clearly
- extra review points around major life events or income changes.



05 We coordinate, so one decision doesn't create a second problem

Duty of care is also about coordination: ensuring tax-aware decisions (where relevant), cashflow, legacy intentions and governance work together as one system, especially when life is changing quickly.