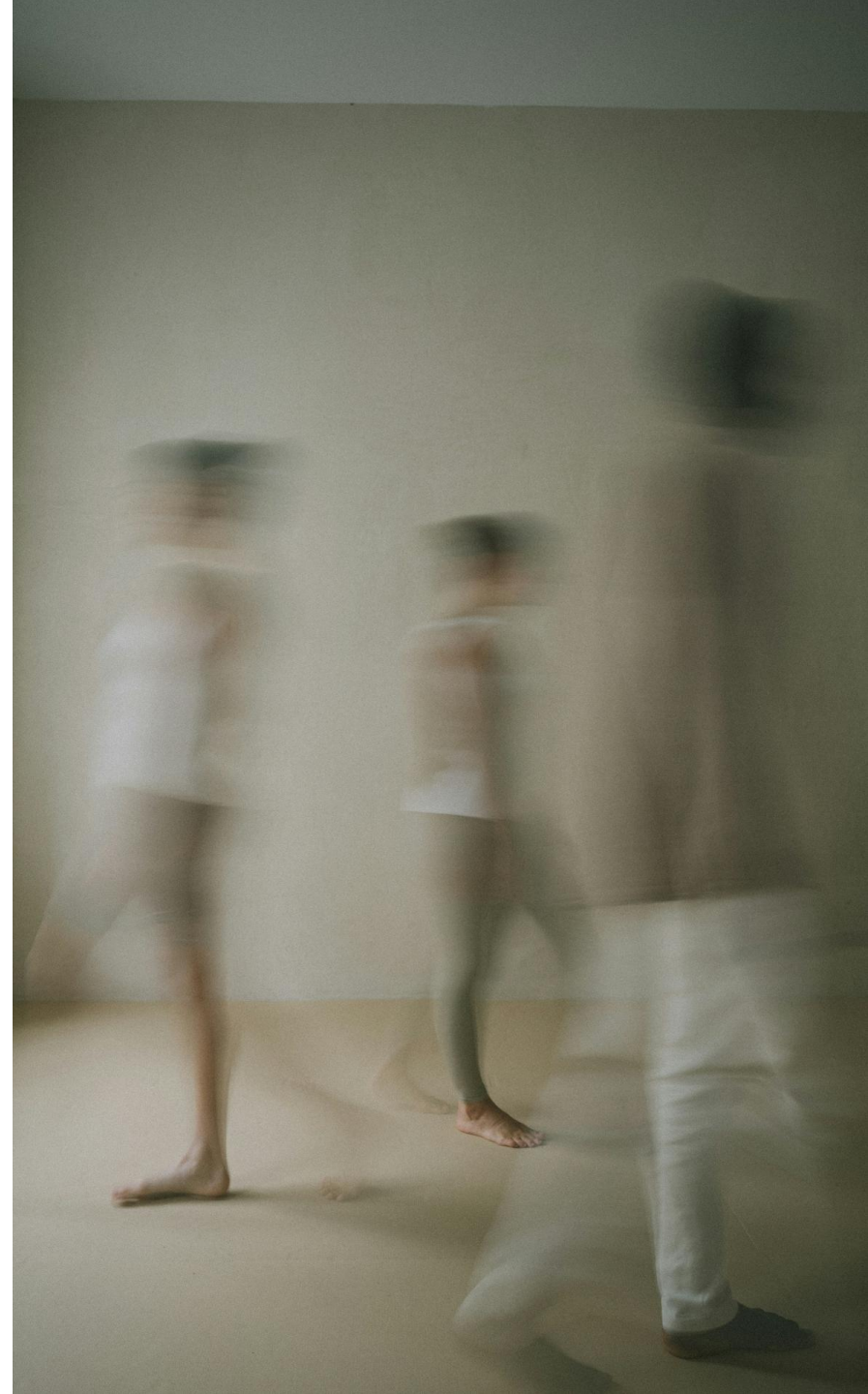




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APPROACHING SOCIAL MEDIA WITH CONFIDENCE

Chris Miles | Managing Director | SM Advice





AGENDA

- The changing consumer landscape
- Why advisers are holding back
- What counts as a financial promotion
- What good looks like
- Staying compliant in practice
- AR vs DA responsibilities
- Getting Started – practical next steps.

CPD LEARNING OBJECTIVES

By the end of this CPD session, participants will be able to:

Explain the role of social media within a Consumer Duty framework, including its impact on consumer understanding and outcomes

Identify how and where to engage their target audience online, selecting appropriate platforms based on client demographics and behaviour

Recognise what effective, compliant social media activity looks like in practice, including the distinction between education, guidance and advice

Apply key regulatory principles to social media use, including understanding financial promotions and how to remain clear, fair and not misleading

Operate with greater confidence online, using simple frameworks to reduce risk while maintaining visibility and engagement

**THE CONSUMER
LANDSCAPE IS
CHANGING**



“I AM LUCKY BECAUSE MY BUSINESS RELIES ENTIRELY ON CLIENT REFERRALS”

- Most business comes from referrals
- Clients still research you online
- AI is changing how people validate advisers





THE ADVISER CHALLENGE

Many advisers are not inactive by choice.

Common barriers:

- Fear of breaching regulation
- Uncertainty around financial promotions
- Confusion over Consumer Duty expectations
- Lack of time or support

WHY THIS MATTERS UNDER CONSUMER DUTY

Social media is not just marketing – it impacts:

Consumer Understanding – clear, accessible information

Consumer Support – meeting clients where they are

Outcomes – better informed decisions

Doing nothing can now be a risk.





WHAT IS A FINANCIAL PROMOTION?

A financial promotion is any communication that:

Invites, or

Induces someone

To engage in financial services activity.

FCA S21 FSMA

IT'S BROADER THAN YOU THINK
It's not just ads or campaigns.

WHAT IS A FINANCIAL PROMOTION?

On social media, this can include:

Talking about **specific products or services**

Posts that suggest “**get in touch**” or **similar calls to action**

Case studies showing client outcomes

Videos explaining **why someone should act**

A person wearing a yellow cardigan over a white shirt is sitting at a wooden table. They are looking down at several documents or papers spread out on the table. Their hands are visible, and they appear to be reviewing the documents. The background is slightly blurred, showing other people and a glass of water on the table.

IMPORTANT: NETWORK RULES APPLY

Different networks set their own **gold standard interpretations.**

Even small details matter

A **phone number, email, or hashtag** can turn an educational post into a **financial promotion**

MORTGAGE MYTH VS MORTGAGE FACT



Myth:

You need a 20% deposit to buy a home.

Fact:

Many UK lenders offer mortgages with deposits as low as 5%, subject to criteria.

REPOSSESSED IF YOU DO NOT KEEP
MENTS ON YOUR MORTGAGE.

”

Protection is easiest to arrange when you're healthy. It's hardest to arrange when you actually need it.



WHAT ISN'T A FINANCIAL PROMOTION?

Pure education like “What is income protection?”

General awareness such as “Why having a will matters”

Brand-building without any call to action

Education → general information (low risk)

Guidance → direction without recommendation

Advice → personal recommendation (regulated)

Clarity here is essential for safe social media use.

**WHAT GOOD
LOOKS LIKE**





THE START LINE

Stop!

Before you post

Complete this
exercise



*This is what
estate agents
look for...*

YOUR HOME MAY BE REPOSSESSED IF YOU DO NOT KEEP
REPAYMENTS ON YOUR MORTGAGE

WHAT GOOD SOCIAL MEDIA IS IN 2026

Effective content is:

- Educational and clear – no jargon, no sales pitches
- Consistent – regular posting with recognisable branding
- Engaging – it invites conversation
- Authentic – it reflects your firm and you as a person
- Compliant – every time

WHAT WORKS IN FINANCIAL SERVICES IN 2026

The best-performing posts
are usually:

Real-life client stories

Five-star Google reviews

Solving a common
customer problem

'What happens if...'
scenarios

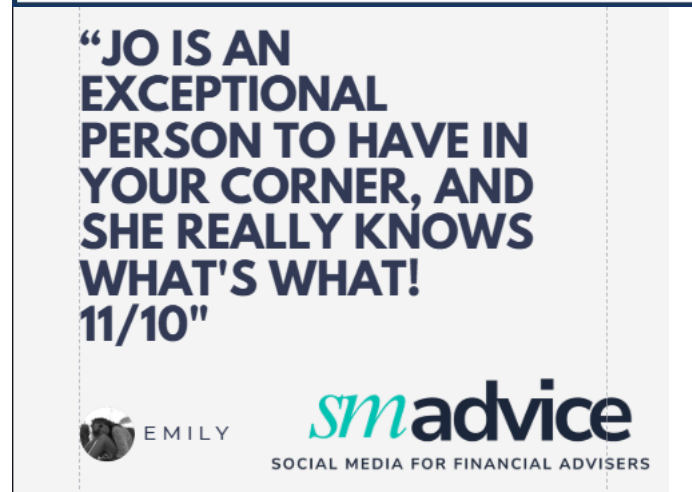
Authenticity always wins.



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SOCIAL MEDIA FOR FINANCIAL ADVISERS

“
Should I *stop*
investing while
markets feel
uncertain?”

THE VALUE OF INVESTMENTS AND ANY INCOME FROM THEM CAN FALL AS WELL AS RISE AND YOU MAY NOT GET BACK THE ORIGINAL AMOUNT INVESTED.



“JO IS AN
EXCEPTIONAL
PERSON TO HAVE IN
YOUR CORNER, AND
SHE REALLY KNOWS
WHAT'S WHAT!
11/10”

smadvice
SOCIAL MEDIA FOR FINANCIAL ADVISERS

EMILY



smadvice
SOCIAL MEDIA FOR FINANCIAL ADVISERS

The *biggest*
investing myth
right now...

THE VALUE OF INVESTMENTS AND ANY INCOME FROM THEM CAN FALL AS WELL AS RISE AND YOU MAY NOT GET BACK THE ORIGINAL AMOUNT INVESTED.

WHERE SHOULD I POST?



Ages 35-54 (Gen X & older Millennials)



Ages 18-34 (Gen Z & Millennials)



Ages 25-54 (Gen Z & Millennials)



Ages 18-34 (Gen Z)





COMPLIANCE PITFALLS

THE GOLDEN RULE:

Your communication must be:

Clear – Plain English. Easy to understand

Fair – Balanced, not just the upside

Not misleading – No exaggeration or selective facts

(FCA Principle 7)

COMMON PITFALLS TO AVOID

- ✗ Saying “free” when commission is involved
- ✗ Using “independent” or “best” without meeting criteria
- ✗ Suggesting guarantees or certainty
- ✗ Unbalanced content (benefits dominate risks)
- ✗ Missing or incorrect risk warnings
- ✗ Not disclosing your regulatory status

KEY REMINDERS

- Be transparent about who you are
- Small words can create big compliance risks
- Your network’s rules may be stricter
- If in doubt, sense-check before posting

RISK WARNINGS

Must be visible – not hidden or easy to miss

Must be proportionate – match the content

Risks and benefits must be balanced

Must reflect realistic outcomes

FCA expectation: Clear, fair and not misleading

SOCIAL MEDIA BEST PRACTICE

Carousel posts: include risk warnings on every slide

Static posts:

On the image or

At the top of the caption (not buried under hashtags)

Know when to use risk warnings.

Use a checklist to stay consistent

matters...

YOUR HOME MAY BE REPOSSESSED IF YOU DO NOT KEEP UP REPAYMENTS ON YOUR MORTGAGE



SAFE POSTING CHECKLIST

Download the safe posting checklist [here](#)

Before posting, ask:

- Is this educational or promotional?
- Could this be seen as advice?
- Is anything exaggerated?
- Does this require approval?
- Have I applied the risk warnings correctly?

AR VS DA RESPONSIBILITIES

Appointed Representatives (ARs):

Content typically requires network approval

Oversight sits with the principal firm

Financial Promotion definitions

Directly Authorised (DA) Firms:

Full responsibility for compliance

Record Keeping

Greater need for internal controls





GETTING STARTED

1. Set up your profiles
2. Speak to network
3. Get Canva
4. Focus on education
5. Be consistent

Learn and adapt over time

Progress beats perfection.

THE ESSENTIAL SOCIAL MEDIA GUIDE FOR FINANCIAL ADVISERS





QUESTIONS?



[Social Media for Financial Advisors | SM Advice](#)