ANDREW BOURNE & CO.
Independent Financial Advisers Ltd

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Client Agreement

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1. INTRODUCTION

This agreement sets out the terms under which our services are to be provided including details of the specific services and a summary of our charges for those services.

Andrew Bourne & Co Independent Financial Advisers Limited service individuals, businesses and trusts and we are able to act on your behalf in advising you on pensions, investments, protection, mortgages and equity release.

We offer you an initial discussion, without charge, at which we will describe our services more fully and explain the payment options. Following our initial discussion, should you decide to go ahead, there is a cost for our advice and services.

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2. OUR ADVICE

Whatever financial decisions you have to make, the first step towards making the right decisions is to establish a clear understanding of your financial needs.

People seek financial advice for many different reasons so it is important that we understand exactly who you are and what you want to achieve. At our first meeting we will gather information about you to help define your needs, objectives and priorities.

Our services include the following areas of financial advice as summarised below.

Financial Planning	It is important to identify what you might want to achieve and how you can do this. We can help you to identify your goals and create a plan for your finances to help you achieve them.
Retirement Planning	It is important to know whether the money you are saving towards retirement will provide you with sufficient funds to meet your retirement needs and objectives. We can work with you to proactively plan for your retirement and help you decide on the options available once at retirement.
Protection Planning	Most of us want to protect the things that are important to us, our family, business and quality of life. Protection planning can help to provide peace of mind in the event of your income changing due to unexpected events. We can help you plan for the best way to protect you, your family or your business.
Tax and Estate Planning	Mitigating our tax liabilities can ensure that we have the best lifestyle affordable to us. We can help with your income and capital gains tax (CGT) planning along with inheritance tax (IHT) solutions.
Mortgages and Equity Release Advice	Whether you are buying your first home, moving home, looking to re-mortgage or wanting to release the wealth tied up in your property we offer a comprehensive range of mortgage products and equity release plans from across the market and aim to provide you with the best solution for your needs.

We offer **independent** financial advice which means that we consider a wide range of financial solutions and products.

We are constantly reviewing the market to ensure that the services and products we offer you are appropriate and enable us to provide you with **personal recommendations**.

Where we provide protection planning services we are an insurance intermediary that utilises a range of insurers and we provide you with advice which is based on a fair and personal analysis of the market.

We **do not** provide advice in relation to individual share holdings. If this is something you need assistance with we can refer you to a stockbroker.

We **do not** provide advice on options, futures and other derivative contracts as we believe that these are unlikely to be suitable for you and our clients.

Examples of the types of products and business that we advise on are shown below.

Investments	• Individual Savings Accounts (ISAs) • General Investment Accounts • Investment Bonds (Onshore / Offshore) • Structured Deposits • Structured Products • Investment Trusts	• Discounted Gift Trusts (DGTs) • Exchange Traded Funds (ETFs) • Enterprise Investment Schemes (EISs) • Venture Capital Trusts (VCTs) • National Savings & Investments • Discretionary Portfolios
Pensions	• Personal Pensions • Self-Invested Personal Pensions • Occupational Pensions • Group Personal Pensions	• Income Drawdown • Annuities • Auto Enrolment Schemes
Protection	• Term Assurance • Critical Illness Cover • Income Protection • Whole of Life Cover	• Shareholder Protection • Relevant Life / Key Man Insurance • Group Death-in-Service • Group Income Protection
Other	• Mortgages	• Equity Release

3. OUR OBLIGATIONS

Any advice or recommendation that we offer to you will only be given after we have considered your personal and financial circumstances, assessed your needs and financial objectives alongside your attitude to any risks that may be involved. We will also take into account the services you need, the cost of investing and any restrictions that you wish to place on the type of products you would be willing to consider. It is important to understand the level of risk you are prepared to accept in a product and how much of a drop in its value you are prepared to withstand.

We will confirm any recommendations that we make in writing in a Suitability Report along with details of any special risks that may be associated with the products or investment strategies we have recommended.

Where we agree to provide you with a service that includes an ongoing review of the suitability of the products we have recommended, we will carry out this review at least annually. To do this we will need to make contact with you to assess whether the information we hold about you remains accurate and up to date. We will issue you with a report setting out the results of our assessment and, if relevant, any updated recommendations.

Please be aware that investments can fall, as well as rise, and that you may not get back the full amount invested. The price of investments we may recommend may depend on fluctuations in the financial markets or other economic factors which are outside our control. Past performance is not necessarily a guide to future performance.

Specific warnings relevant to the investments, investment strategies or other products we arrange for you are provided in the relevant product literature provided.

We may, where appropriate, recommend holding some, or all, of your investments with a Discretionary Fund Manager (DFM) who is a professional investment manager appointed to monitor your portfolio and make investment decisions on your behalf. In such cases we will explain the respective responsibilities of ourselves and the DFM in relation to your investments.

In some circumstances we may need to act as your 'agent' in relation to the part of your portfolio held with a DFM. This means that you will not have a direct contractual relationship with the DFM and the DFM will instead treat our firm as its client. Before setting up this type of arrangement we will explain the implications to you.

We may occasionally recommend investments that are not readily realisable. We will only do this where appropriate and if we do we will draw your attention to the risks associated with the investments in our Suitability Report. There is a restricted market for such investments and in some circumstances it may not be possible to deal in the investment or obtain reliable information about its value.

4. OUR SERVICES AND HOW WE CHARGE FOR THEM

ADVICE AND SERVICE CHARGES

For any aspect of our services all actual charges and fees will be fully disclosed to you and confirmed in a separate **Service Agreement and Remuneration Schedule**. We will not charge you until we have discussed your payment options and agreed with you how we are to be paid. We will also let you know if there are any other costs that might arise in connection with the services we provide to you.

We will tell you if any payments are subject to VAT.

The way we are paid for our services may depend on the type of advice provided to you and will typically be:

Investment and Pension Business	Fees agreed and paid by you or via a product provider.
Insurance Business	Fees agreed and paid by you or commission payable by the insurance provider, which is a percentage of the total annual premium.

Our charges fall into the following categories:

Initial Charges	These are the upfront costs of our services. We offer several types of initial service depending on your needs.
Ongoing Charges	Once your financial plan is in place **it is important to keep it under review** so it can be adapted, where necessary, as your circumstances change. Our ongoing services are designed to do this.

PENSION AND INVESTMENTS

Initial Charges

Our initial charges vary as a percentage of any funds advised on, invested, transferred or transacted. The charges are dependent on a number of variable factors such as individual circumstances, needs and objectives, complexity of advice and time involved.

Amount	Initial Charge (Stepped)
up to £500,000	2.00%
£500,000 to £1 million	1.00%
£1 million to £1.5 million	0.50%
over £1.5 million	Negotiable

Here are some examples of how our initial charges could apply.

- If you invested £100,000 our fee would be as above and would equate to £2,000.00.
- If you invested £600,000 our fee would be as above and would equate to £11,000.00.
- If you invested £1.2 million our fee would be as above and would equate to £16,000.00.

We provide an advice service proposition for ad hoc advice where no ongoing advice is required by either the client or by the nature of the advice given, (for example a Lifetime Annuity). This is detailed below.

Ad Hoc Advice	• Relating to a single financial issue that does not require any, or for which you the client has elected for no ongoing service. We appreciate that sometimes you may just be looking for a specific piece of one off advice limited to a particular area on an ad hoc basis. For example, you may just want us to review you current pension plans in order to provide a snapshot of your current retirement provision, obtain a second opinion on advice provided by a third party or you may be nearing or at retirement and want help considering your retirement options. Our advice is subject to the initial charges as detailed above.

Ongoing Charges

Our ongoing services are optional. If you agree to purchase an ongoing service, unless otherwise agreed, the service will be provided as a follow up to the initial service.

Minimum Annual Ongoing Charge	0.75%

Our charges for ongoing services can vary as a percentage dependent on individual circumstances, needs and objectives, complexity of advice, time involved and the total market value of the investment funds that we manage on your behalf and may therefore be higher than the minimum shown above.

Our charges are also dependent on the ongoing service proposition chosen, (see the **SERVICE PROPOSITIONS** sub-section).

Not until discussions have taken place to identify the level of service required can an amount or percentage be presented for consideration.

Here are some examples of how our ongoing charges could apply.

- If your portfolio value is £100,000 our fee, if agreed as above, would equate to £750.00 per annum.
- If your portfolio value is £600,000 our fee, if agreed as above, would equate to £4,500.00 per annum.
- If your portfolio value is £1.2 million our fee, if agreed as above, would equate to £9,000.00 per annum.

Note that our ongoing charges will vary in line with the fluctuations of the underlying assets and we reserve the right to charge you for services provided prior to any cancellation based on the minimum ongoing charge detailed above.

SERVICE PROPOSITIONS

We provide a number of ongoing service propositions which govern how and when we will contact you, as well as any costs you can expect to incur, which are detailed below.

Proposition	Minimum Annual Ongoing Charge	Description
Point of Contact	up to £200	• We retain your records on our system. • We remain a point of contact for reference and guidance.
Retained Client Arrangement	£200 to £499	• Provision of our Portfolio Report on an annual basis showing details of all financial products recorded on our system. • We remain a point of contact for reference and guidance.

Essential Annual Review	£500 to £999	• Conducted either over the telephone, by post or email. • Completion or updating, when appropriate, of a Financial Planning Questionnaire and Risk Profiling Questionnaire in respect of **particular** areas or products of your financial arrangements only. • Provision of our Portfolio Report on an annual basis showing details of all financial products under our management / recorded on our system. • Where applicable provision of our Investment Progress Report on an annual basis providing a review of your investment and pension products under our management with suitable advice and recommendations. • Access to adviser support throughout the year and general administration support services relating to the products held in your portfolio.
Focussed Annual Review	£1,000 to £1,499	As **Essential Annual Review** plus: • The option of a face-to-face meeting.
Comprehensive Annual Review	£1,500 to £4,999	• Conducted either face-to-face, over the telephone, by post or email. • Completion or updating, when appropriate, of a Financial Planning Questionnaire and Risk Profiling Questionnaire in respect of **all** your financial arrangements and products. • Provision of our Portfolio Report on an annual basis showing details of all financial products under our management / recorded on our system. • Where applicable provision of our Investment Progress Report on an annual basis providing a review of your investment and pension products under our management with an overview of **all** financial options, suitable advice and recommendations. • Access to adviser support throughout the year and general administration support services relating to the products held in your portfolio.
Comprehensive Six Monthly Review	£5,000 +	As **Comprehensive Annual Review** plus: • The option of a face-to-face meeting on a six monthly basis. • Provision of our Portfolio Report on a six monthly basis.

PROTECTION

You can pay for our advised protection services in the ways summarised below.

The minimum charge for our protection advice services is **£500.00**.

Fees	Our fees will be charged on an hourly rate basis, (see the **HOURLY RATES** sub-section). We may receive commission from the product provider, in addition to our fee, which will be disclosed in a Key Facts Illustration (KFI) you receive relating to the chosen product. We may refund any commission paid to us by the product provider or offset your fee with the commission we receive.
Commission	Where we are paid by commission from the product provider we will tell you the amount before we carry out any business for you. Although you may pay nothing to us upfront it does not mean that our services are free. You still pay us indirectly through deductions from the amount you pay for your product. In respect of any regular premium policy which we have arranged for you, should you subsequently cease to pay premiums on the policy and in consequence we are obliged to refund the commission that has been paid to us by the provider, we reserve the right to charge you a fee representing the amount we have to repay. We will confirm the exact amount that will need to be repaid by you and the timescale over which it will need to be repaid. We will not charge any such fee if you exercise your right to cancel in accordance with any cancellation notice sent to you by the product provider.

MORTGAGE AND EQUITY RELEASE

Details of how we are remunerated for our mortgage and equity release services can be found in a separate agreement which will be given to you prior to undertaking work in this area.

The minimum charge for our mortgage or equity release advice services is **£500.00** which is **payable in advance** of any mortgage or equity release application being submitted.

HOURLY RATES

On occasion, circumstances may arise whereby charging on a percentage basis may not be appropriate for you. In these situations our charges are based on the typical hourly rates detailed below based on a number of variable factors such as individual circumstances, needs and objectives, complexity of advice and time involved.

Our hourly rate is charged in **15 minute** intervals.

	Rate	Description
Chartered Financial Planner	£250.00	Responsible for specialist financial planning in relation to establishing your circumstances, needs and financial objectives and recommending a suitable financial solution.
Adviser	£185.00	Responsible for establishing your circumstances, needs and financial objectives and recommending a suitable financial solution.
Paraplanner	£100.00	Responsible for conducting research based on the criteria established with your adviser and drafting client facing reports.
Administrator	£75.00	Responsible for entering your details on our back office systems, submitting paperwork, requests for information and general administration duties.

For example:

	Hours	Rate	Adviser	Chartered Financial Planner
Advice	3	£185.00 / £250.00	£555.00	£750.00
Paraplanner	2	£100.00	£200.00	
Administrator	4	£75.00	£300.00	
TOTAL			**£1,055.00**	**£1,250.00**

If you elect to pay on an hourly rate basis we will, on request, confirm the rates that we will charge you and inform you of any related expenses and/or minimum charge in writing before beginning any work. You may ask us for an estimate of how much in total that we might charge. You may also ask us not to exceed a given amount without asking for your consent to carry on.

FURTHER INFORMATION ON CHARGES

The above charges information is to provide you with an indication of what the overall costs may look like as we will not know exactly what solutions we will recommend until we have assessed your needs and circumstances.

In some circumstances we may receive ongoing payments in the form of commission from product providers relating to existing legacy investments or pensions you may hold. Such payments may be taken into account when determining the charges for ongoing services. We will discuss and agree this with you where relevant.

5. OTHER CHARGES

Depending on the services we provide there may be other costs and charges, (including taxes), not charged by us but related to the financial products we arrange for you. These charges may be one-off upfront charges or charges payable on an ongoing basis. Examples of such costs are shown below.

Service Costs	If your investments are held on a platform, (an online investment administration service), or held with a DFM, they will make a charge for administering and managing your investments.
Investment Costs	These are the costs relating to the manufacturing and managing of your investments. For example, fees charged by the investment fund manager, costs relating to investment transactions or other fund related costs.

We will always disclose any third party costs to you as part of making our recommendations.

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6. AGGREGATED COSTS & CHARGES

To help you understand the overall costs of our services and recommendations we will add together all the costs and charges payable. This is referred to as aggregated costs and charges information.

We will confirm the actual aggregated costs and charges based on our recommendations within the Suitability Report you receive.

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7. YOUR OBLIGATIONS

This section sets out your obligations in agreeing to receive our services.

PROVIDING INFORMATION ABOUT YOUR CIRCUMSTANCES

Our advice will be based on the information that you disclose so it is important that you provide us with accurate and up to date information when we request details about your circumstances and objectives. This allows us to provide you with suitable advice. If the information you provide is inaccurate or if you limit the information provided this could affect the suitability of the advice we give.

PAYMENT FOR SERVICES

The services that you do select and the charges for those services will be confirmed in a separate **Service Agreement and Remuneration Schedule**. We agree to provide the services selected and you agree to pay us for those services.

Our initial charges are payable once we have completed our agreed work and must be settled within 14 business days if payable by you directly.

If you are paying our initial charges by instalment, (only applies when you have taken out a regular contribution contract), it is important that you make payments as agreed. Where you miss a payment, or cancel the contract from where the payments are coming from, we will liaise with you to make suitable arrangements to ensure payments are made accordingly.

Note that a minimum charge may be applied even if you choose not to proceed or invest in a product. This minimum charge may be calculated on a time-costed basis utilising our typical hourly rates, (see the **HOURLY RATES** sub-section). We reserve the right to charge you for services provided.

If the charges are paid in instalments, the payments will be spread over a maximum of 24 months. Exact details will be confirmed in writing with you. Where you are investing in a product you can choose to have your adviser charge deducted from the product through instalments (where the provider is able to offer this facility) or as a single amount. Although you may pay nothing to us up front it does not mean that our service is free as you still pay us indirectly through deductions from the amount you pay into your product. These deductions could reduce the amount left for investment and may, depending on your circumstances, have other consequences. If you select this option we will discuss the implications of using this payment method with you prior to putting it in place.

In some limited circumstances, (for protection planning business only), where we receive a commission payment from a product provider, the commission payment will typically be offset against the charges you owe us for our services. If the commission payment relates to a regular contribution policy and you stop paying premiums on that policy we may be obliged to refund the commission received back to the policy provider. In such cases, we reserve the right to request the full payment of any outstanding balance of charges for our services.

Our charges for ongoing services will start one month after any initial investment or advice provided and will be charged in arrears. Should they be paid directly, our ongoing charges are payable within 14 business days of the end of the relevant period.

Ongoing services can be cancelled at any time by informing us in writing, in accordance with **Section 10 - Cancellation and Amendments**, but please note that we do reserve the right to charge you for services we have provided before cancellation.

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8. REFERRAL TO A THIRD PARTY

If you require advice on accounting services, which we are unable to give, we can introduce you to Mark J Rees LLP Chartered Accountants who are regulated for a range of investment business activities by the Institute of Chartered Accountants in England and Wales, (ICAEW).

Mark J Rees LLP will issue you with their own terms and conditions letter, will be remunerated separately for their services and will take full responsibility for compliance with the Byelaws, regulations and Code of Ethics of ICAEW. We will act as introducers and would be pleased to comment on, or explain any advice received and, if required, attend any meetings with you.

We will receive an introductory fee which is based on 20% of the initial fee charged by Mark J Rees LLP. We will inform you when any introductory fee is received and agree with you how this is to be dealt with at that time.

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9. GENERAL INFORMATION

JURISDICTION

This agreement is governed by and should be interpreted in accordance with English law and you agree to submit to the non-exclusive jurisdiction of the English Courts.

LEGAL AND ACCOUNTING ADVICE

We are not qualified to provide you with legal or accounting advice or to prepare any legal or accounting documents. This means that the onus is on you to refer any point of law or accountancy that may arise during the course of discussions with us to a solicitor or accountant.

FINANCIAL CRIME

We are obliged to put in place controls to prevent our business from being used for money laundering and other forms of financial crime.

We will verify your identity before undertaking any business with you. To do this we may use electronic identity verification systems and we may conduct these checks from time to time throughout our relationship; not just at the beginning. The check may leave a ‘footprint’ on your credit file but it will not affect your credit rating.

BEST EXECUTION

Where we send investment applications on your behalf to third parties, (e.g. to put an investment into force), we will take all sufficient steps to ensure that we obtain the best possible result for you. This is referred to as ‘best execution’.

We have a best execution policy. If you would like to see a copy, please contact us using the details in **Section 11 - How to Contact Us**.

CONFLICTS OF INTERESTS

We will always endeavour to act in the best interests of you, our client. However, circumstances can arise where we, or one of our other clients, may have some form of interest in the business being transacted for you. If this happens or we become aware that our interests, or those of one of our other clients, conflict with your interests we will write to you and obtain your consent before we carry out your instructions and also detail the steps we will take to ensure fair treatment.

We have a conflicts of interest policy. If you would like to see a copy, please contact us using the details in **Section 11 - How to Contact Us**.

COMMUNICATING WITH YOU

We may communicate with you in person, by post, by telephone or by email. In certain circumstances, we may ask you to confirm any instructions in writing prior to implementation. All our communications with you will be in English unless agreed otherwise.

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10. CANCELLATION AND AMENDMENTS

TERMINATION OF THIS AGREEMENT

- We may terminate this agreement by giving you at least 30 business days written notice.
- You may terminate this agreement at any time without penalty. Notice of termination must be given in writing and will take effect from the date of receipt.
- Any transactions already initiated will be completed according to this agreement unless otherwise agreed in writing.
- You will be liable to pay for any services which we have provided before cancellation and any outstanding fees, if applicable.

PRODUCT CANCELLATION RIGHTS

Full details of the products we recommend to you including amongst others, the minimum duration of the product, information on whether you have a right to cancel or not and any other early termination rights and penalties will be covered in the relevant product disclosure information you will receive before the conclusion of any contract.

In most cases you have a legal right to change your mind and cancel your new contract. Once your new contract is set up, you will be sent a cancellation notice. You will typically have a 30 day cancellation period or 14 days for certain contracts which typically starts on the day that you receive your contract acknowledgment letter.

Transactional business tends not to have any cancellation rights. You should therefore ensure that you fully understand the advice and are confident that you wish to proceed as you will not be able to change your mind once the application has started.

For mortgage and equity release business there is no right to cancel the contract once the mortgage or equity release transaction has been concluded.

Instructions for exercising any applicable right to cancel will be contained in the relevant product disclosure information which will be provided to you.

AMENDMENTS

From time to time it may be necessary to amend the terms set out in this agreement where it is not necessary to issue a new agreement. If this is the case we will write to you with details of these changes. This Client Agreement was last updated on 20/11/2019 (v 10.0).

11. HOW TO CONTACT US

Please contact us if you have any questions about any aspect of this agreement.

Write to us at:

Andrew Bourne & Co Independent Financial Advisers Limited
Regent House
1 Stoughton Road
Oadby
Leicester
LE2 4DS

By phone: 0116 272 0770 (option 1)

By email: ifa@abourne.com

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12. HOW YOU ARE PROTECTED

Andrew Bourne & Co Independent Financial Advisers Limited is authorised and regulated by the Financial Conduct Authority (FCA), 12 Endeavour Square, Stratford, London, E20 1JN.

Our Financial Services Register number is 529379.

You can check this on the Financial Services Register by visiting the Financial Conduct Authority website at www.fca.org.uk/firms/systems-reporting/register or by contacting the FCA on 0800 111 6768.

Our permitted business is advising on and arranging pensions, savings and investment products, non-investment insurance contracts and mortgages.

Unless we tell you otherwise, we will treat you as a retail client for investment business. This means that you are given the highest level of protection available under the UKs regulatory system.

Under the rules of our regulator, the FCA, as a firm providing independent advice we are unable to accept or retain payments or benefits from other firms (e.g. product providers) as this would conflict with our independent status.

From time to time we may attend training events funded and/or delivered by product providers, fund managers or investment platforms. These events are designed to enhance our knowledge and the quality of service we provide to you. As such this does not affect our obligation to act in your best interests. If you want further details, please contact us using the details in **Section 11 - How to Contact Us**.

CLIENT MONEY

We are not permitted to handle client money and we cannot accept a cheque made out to us, unless it is in respect of a service for which we have sent you an invoice. We cannot accept cash payments.

PRIVACY POLICY

Details of how we comply with the General Data Protection Regulation (GDPR) can be found in a separate document which can be found here: www.andrewbourne.co.uk/resource/Privacy-Policy.pdf

COMPLAINTS

If you, or any other interested parties such as guarantors are dissatisfied with a recommendation we have made then you are entitled to make a complaint. If you wish to register a complaint, please contact our Complaints Officer using the details in **Section 11 - How to Contact Us**.

Please be assured we treat complaints seriously. For your further protection if you cannot settle your complaint with us you may be entitled to refer it to the Financial Ombudsman Service (FOS). Full details of the FOS can be found on its website at www.financial-ombudsman.org.uk.

The Financial Ombudsman Service (FOS) can be contacted by writing to Financial Ombudsman Service, Exchange Tower, Harbour Exchange, London, E14 9SR or by telephone on 0800 023 4567.

Financial Ombudsman Service (FOS) Award Limits

The Financial Ombudsman Service (FOS) limits are summarised below.

Date complaint referred to the FOS	Act or omission before 01/04/2019	Act or omission on or after 01/04/2019
Before 01/04/2019	£150,000	n/a
Before 01/04/2020 but on or after 01/04/2019	£160,000	£350,000
Before 01/04/2021 but on or after 01/04/2020	£160,000	£355,000
Before 01/04/2022 but on or after 01/04/2021	£160,000	£355,000
Before 01/04/2023 but on or after 01/04/2022	£170,000	£375,000
Before 01/04/2024 but on or after 01/04/2023	£190,000	£415,000
Before 01/04/2025 but on or after 01/04/2024	£195,000	£430,000
Before 01/04/2026 but on or after 01/04/2025	£200,000	£445,000
On or after 1 April 2026	£205,000	£455,000

From 01/04/2020 onwards both award limits will be automatically adjusted each year in line with inflation, as measured by the Consumer Prices Index (CPI).

FINANCIAL SERVICES COMPENSATION SCHEME (FSCS)

The Financial Services Compensation Scheme (FSCS) is the UKs statutory compensation fund for customers of authorised financial services firms who are unable to pay claims against them, usually because they have gone out of business.

You may be able to claim compensation from the FSCS if we can't meet our obligations. The amount of compensation available will depend on the type of business and the circumstances of the claim. We can provide more specific information upon request, please contact us using the details in **Section 11 - How to Contact Us**.

A guide to current maximum compensation levels is summarised below.

Deposits	• 100% of a claim to a maximum of £120,000 per person per firm. There's a £1 million temporary protection limit for temporary high balances held on deposit, that is, for 6 months from date monies are transferred to the account.
Investments	• 100% of a claim to a maximum of £120,000 per person per firm.
Long-term Insurance *(includes investment bonds, pensions, whole of life contracts and endowments)*	**Advising and arranging.** • 100% of a claim to a maximum of £120,000 per person per firm. **Failure of firm providing the contract.** • 100% of the claim with no upper limit.
Mortgages & Equity Release *(advising and arranging)*	• 100% of a claim to a maximum of £120,000 per person per firm.

Non-investment Insurance *(includes pure protection, long-term care contracts (that are pure protection contract) and general insurance contracts)*	**Advising and arranging.** • 90% of a claim, with no upper limit. • 100% of a claim with no upper limit for long-term care contracts (that are pure protection contracts). **Failure of a firm providing the contract.** • 100% of a claim with no upper limit for compulsory classes of insurance. • 90% of a claim with no upper limit for other insurance contracts.

Further information is available from the FSCS at www.fscs.org.uk.

13. YOUR CONSENT

This is our standard client agreement upon which we intend to rely. For your own benefit and protection you should read these terms carefully before signing them. If you do not understand any point please ask for further information. This client agreement replaces any previous agreements and understandings we have with you and will only be modified where confirmed in writing.

I / We acknowledge that this agreement shall commence once it has been signed by all parties and shall remain in force until terminated in accordance with Section 10 - Cancellation and Amendments of this agreement.

Client Name		**Date**	/ /
Client Signature			
Client Name		**Date**	/ /
Client Signature			

Adviser Name		**Date**	/ /
Adviser Signature			

PLEASE SIGN AND DATE BOTH COPIES AND KEEP THIS PAGE

YOUR CONSENT - ADVISER COPY
(CLIENT AGREEMENT)

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Client Name		**Date**	/ /
Client Signature			
Client Name		**Date**	/ /
Client Signature			

Adviser Name		**Date**	/ /
Adviser Signature			

PLEASE SIGN AND DATE BOTH COPIES AND RETURN ONLY THIS PAGE TO US