



# SAPIENT

WEALTH MANAGEMENT

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## Terms of Engagement

Sapient Wealth Management Ltd is a firm of financial planners and a member of Best Practice IFA Group Limited, which is a network that promotes a high level of market standards through the provision of back-up resource, technology, training and support. Best Practice IFA Group Limited is authorised and regulated by the Financial Conduct Authority. The registration number is 223112 and a full list of members can be found on the FCA register.

### **Introduction**

This document is aimed at providing you with a brief overview of our firm and to introduce our services to you in more detail, from which you may then select the service and remuneration package that best suits your needs. We will discuss this with you so that you fully understand what is offered and how it will benefit you. Should you have any questions on any element of this please do not hesitate to ask us.

### **Advice Services**

The firm is authorised to advise on and arrange Life Assurance, Pensions, Collective Investments, Individual Saving Accounts, General Insurance, and Mortgages. We are bound by the rules of the FCA.

We offer advice on an “Independent” basis. This means that we provide unbiased, unrestricted advice based on a comprehensive and fair analysis of the relevant market, giving due consideration to the full range of retail investment, pension and life products available in the marketplace which may be suitable for you.

Where available, we will record our telephone calls for training and quality purposes and these will be referred to as part of our advice records. All call recordings will be used to minimise ambiguity in our discussions or instructions received and are encrypted for security and integrity purposes.

### **Advice options**

We offer a variety of advice options including:

- ✓ Execution only (for one-off transactions instructed by you)
- ✓ Limited Advice (approaching limited aspects of financial planning only)
- ✓ Full Advice (Full Financial Review based on all aspects of financial planning)

### **Transacting business**

By signing these terms of business, you are giving your adviser permission to accept paper, electronic and verbal instructions to transact business on your behalf. This will be especially relevant to switching investment funds. Verbal instructions will only be taken where the advising firm has call recording facilities. Any instruction received will be considered genuinely given and duly authorised.

### **Termination**

You or we may terminate our authority to act on your behalf at any time without penalty. Notice of this termination must be given in writing. The termination will be without prejudice to the completion of transactions already initiated, if this is the case. Any transactions effected before termination are due a proportion of any charges for services accrued and shall be settled to the date of notification.

### **Client Money**

The firm does not handle client’s money. We never accept a cheque made out to us (unless it is a cheque in settlement of fees, charges or disbursements for which we have sent you an invoice) or handle cash.

### **Customer Classification**

Each client with whom the firm does business is categorised to identify the level of regulatory protection applied. We believe in providing our clients with full regulatory protection and we propose to classify you as a ‘Retail Consumer’ for investment purposes. Where the firm categorises a client as anything other than Retail, you may request re-categorisation to a category that provides a higher degree of protection. We reserve the right to agree to such re-categorisation on a case-by-case basis, however, where we agree to do so; it does not mean that you will have a right to access the Financial Ombudsman Service.

### ***Investment Objectives and Restrictions***

Following the issue of this document, any subsequent advice or recommendation offered to you will be based on your stated objectives, acceptable level of risk and any restrictions you wish to place on the type of investments, policies or companies you are willing to consider. Details of your stated restrictions and objectives will be included in the Suitability Report we will issue to you to confirm our recommendation. Unless confirmed in writing, to the contrary, we will assume that you do not wish to place any restrictions on the advice we give you.

### ***Data Protection***

You may be assured that we and any company associated with us will treat all personal data and sensitive personal data as confidential and will not process it other than for a legitimate purpose. Steps will be taken to ensure that the information is accurate, kept up to date and not kept for longer than is necessary. Measures will also be taken to safeguard against unauthorised or unlawful processing and accidental loss or destruction or damage to the data. The information you have provided is subject to the Data Protection Act 1998 (the "Act"). By signing this document, you consent to us or any company associated with us for processing, both manually and by electronic means, your personal data for the purposes of providing advice, administration and management.

If at any time you wish us or any company associated with us to cease processing your personal data or sensitive personal data, or contacting you for marketing purposes, please contact The Data Protection Officer on (01403 334455) or in writing at Sussex House, North Street, Horsham, West Sussex, RH12 1RQ. Subject to certain exceptions, you are entitled to have access to your personal and sensitive personal data held by us. You may be charged a fee (subject to the statutory maximum) for supplying you with such data

Please tick this box if you do not consent to us or any company associated with us processing any such sensitive data.

Please tick this box if you do not wish for us or any company associated with us to contact you for marketing purposes by e-mail, telephone, post or SMS.

### ***Material Interest***

Occasions can arise where we, or one of our customers, will have some form of interest in business that we are transacting for you. If this happens, or we become aware that our interests or those of one of our other customer's conflict with your interests, we will inform you in writing and obtain your consent before we carry out your instructions and detail the steps we will take to ensure fair treatment. We have arrangements in place to ensure our clients are treated fairly, and we have a conflict of interest policy in place to help us manage the risks. You may ask for a copy of this policy at any time.

### ***Benchmark Capital***

Best Practice IFA Group, of which we are a member, is part of Benchmark Capital Limited, which is part-owned by Schroders plc. In the interest of disclosure, the companies that fall under Benchmark Capital Limited include Fusion Wealth Platform and Fusion Funds, which may feature in recommendations made to you. Additionally, as Benchmark Capital is associated with Schroders, you may receive independent advice recommendations for funds that are managed by Schroders (including Cazenove Capital Management). For clarity, the use of Fusion Wealth, Fusion Funds, Schroders or Cazenove funds is not mandated and would only be used where it is a suitable solution to your financial objectives. All recommendations are made for the best interest of our clients, not the business, and Benchmark Capital group aims to create cost effective solutions and efficiencies which can benefit both consumers and our members. A board of directors have been appointed to maintain oversight and control of the companies within Benchmark Capital, and procedures are in place to monitor and safeguard our consumer's best interests.

### ***Rights to Cancel***

We will inform you of your statutory right to cancel. The Distance Marketing Directive normally grants you 30 days in which you may cancel a life or pension contract. However, there will be occasions where no statutory rights are granted, although this will be explained before any contract is concluded.

### ***Complaints***

Our complaints procedures are available on request. If you wish to register a complaint, please contact us in writing to The Compliance Director, Best Practice IFA Group Limited, Sussex House, North Street, Horsham, West Sussex. RH12 1RQ. Alternatively, you can telephone 01403 334455. If you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service.

## **Compensation Scheme**

We are covered by the Financial Services Compensation scheme (FSCS) if we cannot meet out our obligations. This is dependent upon the type of business, the circumstances of the claim and the eligibility of the claimants. Most types of investment, insurance, pension business and mortgages are covered by the FSCS up to specific limits, generally these limits are:

- Investments** - most types of investments business are covered up to a maximum of £50,000.
- Pensions** - most types of pension business are covered up to a maximum of £50,000.
- Insurance** - most types of insurance contract are covered for 90% of the claim, without any upper limit.
- Mortgages** - advising and arranging is covered up to a maximum of £50,000.

Further information about this compensation scheme arrangement and the limits that apply to the various types of business can be found on the FSCS website – [www.fscs.org.uk](http://www.fscs.org.uk) or by contacting them on 0800 678 1100.

## **Law**

These Terms of Business are governed and shall be construed in accordance with English Law and the parties shall submit to the exclusive jurisdiction of the English Courts.

## **Our Services**

It is important that you know what to expect in terms of the services we provide, and that you understand our commitment to you in the provision of those services. We intend to be professional, clear, and fair in our dealings with you, and will always ensure that any service or advice provided is in your best interests.

### **Initial Consultation**

We will meet with you face-to-face, via a Web meeting or telephone conference in order to capture important information about your current circumstances, your financial history, and your aspirations, priorities and objectives in terms of your financial future. We will also discuss and measure your attitude toward “investment risk”, and your understanding of how such risks may affect you.

### **Solution Presentation Meeting**

At this meeting we will meet to discuss our proposed solution to your needs. The nature of the advice at this stage will be broadly based and will not contain the detail of a final recommendation. We will fully disclose and discuss all of the fees that are payable to transact the proposed solution and gain agreement to progress to the next stage of our process.

### **Detailed Research and Analysis**

Should you decide to proceed, further to our initial meeting, we will ask you to formalise your permission for us to commence chargeable work for you by signing this Agreement. At this stage, we will begin to undertake the process of thoroughly analysing your current position based on our extensive knowledge of financial markets, and diligently researching potential solutions for your needs.

Should we need to consult with any professional advisers or financial services providers with whom you have an agreement, we will ask for your express consent to do so.

### **Implementation**

Once you feel that you are in a position to make a fully informed decision to proceed, and you have given us your consent to do so, we will begin the process of implementing our recommendations. We will assist you in completing all of the relevant forms and ensuring your applications are processed by the relevant investment houses and providers in a timely manner.

### **On-going Services**

We only work with clients who wish to work with us on an ongoing basis. If you wish to just work on a transactional basis and take no ongoing services, we would refer you to a trusted advisory firm who are happy to deal on this basis.

### **Discretionary Management Facility**

Where possible, we will offer you the opportunity to run your investments on a discretionary basis, this means that your portfolio will run in real time as there is no need to advise you every time an underlying change needs to be made. The obvious benefit of this approach is that trading can be done easily and efficiently and dealing charges will, in most cases be reduced.

Where you would like to apply for this service you will need to sign a discretionary agreement and we will inform you if there are any additional fees to pay.

## A 'Holistic Plan'

We aim to provide all our clients with full holistic advice rather than limiting it to one product. This means that we will consider how all your plans and investments overlap and interact with one another in order to formulate the most efficient strategy for your needs. This can be concisely summarised by the phrase “the whole is more than the sum of its parts”.

In order to construct an all-encompassing financial plan for our clients, we will consider Mortgages, Income Protection, Protection, Pensions, Savings, Investment, Taxation and Trusts with a full advice proposition.

## How we charge

You will always know our fees before you make a decision to proceed (normally following our second meeting). We don't hide our costs and have a transparent charging structure, so you can be sure we are working efficiently for your benefit.

Fees are based wholly upon the provision of our qualified and professional expertise; the time taken to analyse your circumstances and devise an appropriate strategy going forward; the design of an appropriate summary report to communicate this strategy to you; and also takes into account our firm's exposure to regulatory, commercial and financial risk.

Should we undertake initial research towards your goals, but you subsequently do not proceed with our recommendations; we will raise an invoice for an agreed fee in order to recoup our costs. This payment will need to be made by cheque or bank transfer.

Should you agree to proceed and we go ahead with the implementation of your strategy, it can be arranged for the total fee to be deducted from the investment amount at outset, via the product provider. Alternatively, you may prefer to make your payment to us by cheque or bank transfer. Your choice can be made in the Client Declaration section of this document.

## The Initial Costs of our Services

Initial Consultation (1st meeting)	The costs incurred of this meeting are met by us. At this meeting we get to know you, and you get to know us. We gather information regarding your circumstances and requirements. We will also discuss potential costs for our services in general terms. If you decide that you do not wish to proceed after this meeting there is categorically no charge.
Presentation of Proposed Solution (2 <sup>nd</sup> meeting)	Again the costs of this meeting are met by us. We will discuss our proposed solution in broad terms in order to gain agreement to proceed or 'fine tune' things. If you decide not to proceed following this meeting, again there is no cost to you.
Implementation of our Advice (3 <sup>rd</sup> Meeting)	This is the stage when we go away and deal with the 'granular' detail that makes up a financial plan. We decide on tax wrapper, product provider, funds and fund manager and this is where fees become payable - whether you proceed with our advice or not. Our initial fee is up to 3% of the investment amount, or investments we take over the management of, subject to minimum and maximum fees – see table below for tiered scales and cash examples
Fee for on-going management services	Up to 1% of the portfolio value per annum, subject to a minimum annual charge – see below for cash examples
For the avoidance of any doubt should we undertake research and analysis work on your behalf (after our second meeting), but you decide not to take up our recommendations, we reserve the right to charge you a fee to cover our time. The fee payable will equate to 75% of our full fee that was discussed at the second meeting. We discount the total fee to take into account we will not be actually dealing with the implementation of the products, but the majority of our work has been completed hence a 75% charge. An invoice will be raised and our payment terms are 14 days from the date of invoice.	
<b>Signing this agreement is your acceptance of the terms detailed above.</b>	

## Scale of Initial Fee

Client Category	Foundation	Premier	Private Client
<i>Portfolio Size</i>	£75,000 - £100,000	£100,001 - £500,000	£500,000 plus
<i>Initial Cost</i>	3%	3% on 1 <sup>st</sup> £100,000 and 1% for each £100,000 thereafter.	1% of amount invested and capped at £10,000.
<i>Initial Cost in Cash Terms</i>	£2,250 to £3,000	£3,000 to £6,000	£5,000 to £10,000

Examples of these fees in practice are shown below:

Client Category	Foundation	Premier	Private Client
<i>Example of a client Investing a lump sum of:</i>	£80,000	£250,000	£625,000
<i>Initial Cost</i>	3%	3% on 1 <sup>st</sup> £100,000 and 1% for each £100,000 thereafter.	1% of amount invested.
<i>Initial Cost in Cash Terms</i>	£2,400	£4,500	£6,250

The fee detailed is designed to cover all of the costs associated with the design and implementation of the financial plan that we put in place.

The fee increases as the size of the portfolio rises, as the level of complexity increases commensurately on these larger portfolios'.

The minimum investment that we will consider is £75,000 of either new monies, or existing investments.

## Cost of our On-going Management Services

Whether you have a sizable and complex portfolio of products, or relatively modest investments, it is important to consider how these should be managed going forward.

We choose only to work with clients to whom we provide an on-going management and review service. This service is designed to expertly maintain and monitor your portfolio. The benefit of this is to ensure that your objectives and attitude to risk are correctly aligned with your holdings over an extended period of time. In addition, on-going advice services ensure that developing and future financial objectives are taken into account. Furthermore, aspects of your financial arrangements can change over time, including your goals and risk profile as well as the underlying asset's risk characteristics. On-going service can help adapt and position your arrangements to manage such changes and influencing factors.

The availability of some services is dependent upon the type of financial plan we implement for you. Our typical ongoing fee rates are detailed below;

Client Category	Foundation	Premier	Private Client
<i>Typical Portfolio Size</i>	£75,000 - £100,000	£100,001 - £500,000	£500,000 plus
<i>Typical Ongoing Cost (per annum)</i>	1%	1% - 0.65%	0.65% - 0.45%
<i>Ongoing Cost in Cash Terms</i>	£750 - £1,000	£1,000 to £3,250	£3,250 - £4,500

Examples of these fees in practice are shown below:

Client Category	Foundation	Premier	Private Client
<i>Example of a client With a portfolio of:</i>	£80,000	£250,000	£625,000
<i>Ongoing Service Cost</i>	1%	0.75%	0.54%
<i>Ongoing Cost in Cash Terms</i>	£800	£1,875	£3,375

## What is Included in our On-going Management Service?

Once a portfolio, whether it be a pension or personal investments, the ongoing management service is we feel a vital part of the role we play on an ongoing basis; we do the obvious things like let you know what your portfolio is worth and assess the ongoing suitability of the underlying investments you hold. However, this is just the start of the role we fulfil; in addition, there is the ongoing tax management of your portfolio, whether that is ‘harvesting’ your annual capital gains allowance, or moving monies from a taxed environment like a General Investment Account into an ISA (we call this ‘Bed and ISA’). We will also work out the best places to withdraw income or capital, from the perspective of taxation and charges, should you require it. All of these things are complex and time consuming; hence the need for us to engage with, and be paid by, clients on an ongoing basis.

The table on the next page details the services that we provide our clients with and the associated frequency that they occur, depending on which client classification you fall into.

Client Category	Foundation	Premier	Private Client	Legacy
<i>Review Meetings</i>	1 Review p.a.	2 Reviews p.a.	4 Reviews p.a. (two face-to face and two postal)	Up to 2 Reviews
<i>Telephone and E-mail Access to adviser</i>	Up to 2 hours per annum	Up to 5 hours per annum	Up to 10 hours per annum	Up to 5 hours per annum
<i>Re-Assess Attitude to Risk</i>	Annually	Annually	Annually	Annually
<i>Discretionary Investment Management</i>	Included – no charge	Included – no charge	Included – no charge	Included – no charge
<i>Capital Gains Tax ‘Harvest’</i>	Yes – chargeable at £300	Yes – Chargeable at £150	Included - no Charge	Yes – charge dependant on assets held
<i>‘Bed and ISA’ of non-tax efficient holdings</i>	Included – charged at 3%	Included – charged at 2%	Included – no charge	Yes – charge dependant on assets held
<i>Charge for Additional Investments</i>	3%	2%	1%	Price based on assets held.
<i>Rebalance of Funds</i>	Annually (if required)	6 monthly (if required)	Quarterly (if required)	6 monthly (if required)

## Charges for Regular Premium Contracts

In cases where a recommendation is made for a regular contribution to an investment contract – such as a Personal Pension, an ISA, or another investment vehicle into which monthly contributions are made – our initial fee may be deducted at a rate of 25% of each contribution over the first 12 months of the plan. **Our minimum charge for setting up a contract is £600 and as such any contract with a premium of less than £200 per month will normally be invoiced to you directly.** Charges

calculated on regular premiums are levied at our discretion depending on your individual circumstances and the recommendations made. We will tell you if and when any such charges are going to be combined with other fees, reduced, or waived.

Examples of our charges are as follows;

<b>Example 1</b> Monthly contributions of £50pm; TOTAL FEE £600 (£50pm for 12 months)	<b>Example 2</b> Monthly contributions of £200pm; TOTAL FEE £600 (£50pm for 12 months)	<b>Example 3</b> Monthly contributions of £300pm; TOTAL FEE £900 (£75pm for 12 months)
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### ***Invoice Procedure***

Invoices are issued within 10 days of either an advice service being finalised and/or presented, or in the case of the Implementation fee, within 10 days of your product/s commencing.

### ***What is not included in our fees?***

Will Writing, advice on trusts outside of a product and complex tax calculations/advice. In addition, we will pass on any third party expense such as Capital Gains Tax (CGT) reporting or third party discretionary management fees which we may be invoiced on your behalf. If we do need to charge you for any of these services a fee will be agreed with you in advance.

### ***Refunds and Cancellation Policy***

Fees are payable subsequent to our Professional Advice Services being provided, and therefore refunds are not available in normal circumstances. Fees paid in respect of regular or annual services are not refundable; however, any on-going services may be cancelled upon request. Please also see your Rights to cancel above, in respect of cancelling individual products or policies.

Should a refund be required due to any element of dissatisfaction on your part, this should be approached via our normal Complaints procedure as outlined above. We will try to resolve the issue to your satisfaction, which may include offering a discretionary refund.

## **Family Linking of Assets**

We often deal with multiple generations of one family, be it husband and wife, parents and grandparents or children of longstanding clients we try and offer a service and charging structure that reflects this client loyalty and we will where we do deal with generations of the same family aggregate the investments when calculating our initial and ongoing charges. Obviously we reserve the right to vary the levels of service offered on some portfolio's, and also if geography makes the servicing of a client but generally we will offer this facility as a matter of course.

## **Fee Review Process**

Like any sensible, sound business we review our charging structure on an annual basis to take account of changes in our cost base and demands on our service. Once we take you on as a client we commit not to increase your fee's if we alter, upwards, our charging structure for new clients for a period of at least 3 years. If we there is a need to increase our fee's after 3 years have elapsed we will provide you with at least six months notice of this to allow you time to consider your options and, if you see fit, move to an alternative adviser if you feel they offer better value.

If the overall value of your portfolio falls due to lump sum withdrawals and you move from one client category to another we will inform you of this and move you to the alternative servicing and fee structure. If the value falls due to market volatility we will not, at any point, change your client category or fee structure.

## **Your Existing Investments**

When we meet new clients it is not unusual for them to have a number of existing holdings that they have accrued over the years. Our normal practice is to take over the servicing of these plans and assess their ongoing suitability to your needs now. Often this means that we will move the assets to a new provider where we can manage them in accordance with our systems and processes. On occasion we find that clients have holdings that are perfectly fit for purpose, or we can't move because the existing provider may charge large sums to encash or transfer, or there may be a tax issue with making changes now. In these instances, we will take over the ongoing management and if possible add our ongoing charges to the existing contract, but if this is not possible these fees would be payable by a half yearly invoice to yourself. We reserve the right to also charge a fee for taking these investments on and conducting the initial review, this fee would be in line with the initial fee we charge for investing new money.

## Using a Wrap Platform or Custodian

With the advance in technology it is possible to notionally combine products and hold them together on a Wrap Platform. A Wrap Platform is merely a benign structure for holding your pension and investment plans in one place and it is not a plan in its own right.

Holding your investments in this way will give you greater functionality and much wider choice of funds, structured products, direct equities and gilts. One of the main attractions is the ability to negotiate discounts on the purchase of funds which can be passed back to your account to improve growth or buy funds at an institutional rate. A simple example of this is a share dealing account where a nominee will hold the shares on your behalf rather than holding all the paper certificates yourself.

A platform is not suitable in all cases especially if your existing contracts have penalties or a tax charge would apply on surrender. It is possible for us to manage your assets either 'On Platform' or 'Off Platform' for the same charge but services will differ as per the service descriptions overleaf.

## Opting Out

You may decide to “opt-out” of any ongoing management service. You are free to do so, however, please take note of the following;

- If your financial circumstances, objectives and attitude to risk change over time, the structure of your investment portfolio may no longer be in your best interests
- As financial markets fluctuate, the way your assets are allocated in your portfolio may become unbalanced and ultimately expose you to more equity risk than you wish to accept
- We would no longer classify you as a client and would ask all of the product providers remove us as the servicing adviser on your arrangements and plans
- If you use a Wrap Platform the provider may apply a charge if you do not have a nominated adviser on your account. Typically, this is 0.5% per annum

You may opt back in to ongoing services at any time.

## Tax Efficient Fee Collection

Our fees are constant to give you absolute impartiality, however, as part of the overall financial planning process we will also take into account how best to charge for our service. In almost all cases this is best taken from contracts which either obtain tax relief on creation or are taxed on exit because this effectively saves you this percentage in tax. For example, if our fee to manage your pension investments was £1,000 which was taken via the pension itself the net cost to you may be as low as £600.

Exceptions to the above are ISA's which do not receive tax relief but grow tax free (subject to the 10% tax credit) and are tax free on exit, therefore, it would be prudent to pay the annual management charge outside of the wrapper from a cash account. This would have the added advantage of reducing the growth on the cash account which effectively saves paying savings tax of up to 40% on the amount of the fee.

By using the above you can save a large amount on the payment of the initial fee by engineering the payment from tax efficient sources. The net effect of this approach can reduce this fee by up to 40%.

### ***Value added Tax***

As we act on your behalf as an intermediary our fees are presently exempt from VAT which means we do not usually have to make an additional charge of 20%. If we do have to charge you for a service which is subject to VAT, we will inform you in advance.

### ***Potential savings on VAT and Tax***

If we combine the fact that we act as your intermediary and collect fees direct from a contract rather than ask you to write out a cheque for a service, then the full savings benefit you.

## Transactional Clients

Certain classes of business are purely transactional, annuity purchase for example. In these instances, where no ongoing service is required we will simply quote a price after our initial consultation to complete the 'one off' piece of work. The fee will either be billed to you directly or deducted from your investment and paid to us by the product provider selected.

## Legacy Clients

We do from time to time take on clients, on a bulk basis, from advisory firms whose principal is retiring, or leaving the financial services. In these instances, we may agree to vary our normal charging structures on both an initial and ongoing basis based on the volume of clients that we are taking on and the size of the associated portfolio's. We will inform you if you are being taken onto our client list on this basis.

## Client Declaration

This document represents our standard Terms of Engagement; upon which we intend to rely. For your own benefit and protection, you should read these terms carefully before signing below. If you do not understand any point please ask for further information.

Our typical charges are based on the Scale of Fees outlined above. This Agreement is designed to confirm and formalise our discussion regarding the services we provide. Where our charges are based upon a percentage of initial investment amount and/or on-going contract value, due to the ease of calculation, we will not confirm the fee in specific monetary terms.

Where our charges are defined by an hourly rate, we will provide an estimate of the overall cost to you before proceeding.

You should seek legal advice in respect of your own specific requirements to ensure the validity of this agreement.

An invoice in respect of a Professional Advice Fee will be raised upon completion of the initial service, or upon completion of any associated transaction/s or product/s, to meet the cost of our services to you.

**Client Classification;** your adviser will complete this section;

Foundation	<input type="checkbox"/>
Premier	<input type="checkbox"/>
Private Client	<input type="checkbox"/>
Legacy	<input type="checkbox"/>
Transactional	<input type="checkbox"/>

**Fee's Agreed;** your adviser will complete this section;

Initial Fee	
Ongoing Fee	

**Payment of Initial Fee's;** please select one of the following options;

Tick this box if you agree that our initial Fee is to be deducted from your investment	<input type="checkbox"/>
Tick this box if you agree to pay our initial Fee by cheque/bank transfer	<input type="checkbox"/>

**Payment of On-going Management Fee's;** please select one of the following options;

Tick this box if you agree to pay our agreed fee for on-going management services, by annual/monthly deduction from your investment.	<input type="checkbox"/>
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Tick this box if you agree to pay our agreed fee for on-going management services, by invoice on a half-yearly basis.

**Communications**

Tick this box if you would like to use our 'Go Green' service (you will need to maintain a current email address and notify us of any change)

<b>Customer Name(s)</b>		
<b>Customer signature(s)</b>		
<b>Date of issue</b>		