



- CHARLES DEAN LTD -  
CHARTERED FINANCIAL PLANNERS



Chartered

— Disclosure Pack —

**Contents Page**

- Important Information..... 2-5
- Full Privacy Notice.....6-7
- Our Services and Charges Schedule..... 8-12
- Initial and On-going Fee Agreement Schedule Client copy.....13
- Confirmation of Receipt Client Copy.....14
- Initial and On-going Fee Agreement Schedule Adviser copy .....15
- Confirmation of Receipt Adviser Copy .....16
- Testimonial Request.....17

## **Important information**

### **Regulation & status:**

Charles Dean Ltd of Oak House A, Ransomwood Business Park, Southwell Road West, Mansfield, Nottinghamshire, NG21 0HJ is authorised and regulated by the Financial Conduct Authority (FCA). Our FCA Number is 781330. You can check this by going to the FCA Register at [www.fca.org.uk/register](http://www.fca.org.uk/register) or by contacting the FCA directly on 0800 111 6768.

We provide independent advice on packaged retail investment and insurance products (these include but are not limited to pensions, investment bonds, units, annuities, ISAs and savings plans) and structured investment products only. Our recommendations will be based on an assessment of a sufficient range of relevant products that are sufficiently diversified in terms of type and provider to ensure your investment objectives can be suitably met.

### **Method of Communication:**

Charles Dean Ltd will communicate with you in person, by telephone and by email.

### **Client category:**

It is a requirement of the Financial Conduct Authority that all clients are categorised into one of three categories (Retail, Professional or Eligible Counterparty). We have categorised you as a 'Retail Client'. This affords you the maximum protection under current legislation. You have the right however to request a different categorisation if you wish. Please note that 'Professional Clients' and 'Eligible Counterparties' may receive a lower level of consumer protection.

### **Services and products not regulated by the FCA:**

Some of the products and services we provide are not currently regulated by the FCA and include but are not limited to arranging and advising on certain types of offshore schemes and investments. Because advice given on these products is not regulated by the FCA you may not have any rights to financial redress under the Financial Ombudsman Service or Financial Services Compensation Scheme with regard to any future disputes. We will make you aware if our recommendation includes such products or services.

### **Registration of investment / retention of policy documents:**

Where we arrange an investment, we will register these in your name unless otherwise agreed in writing. All contract notes and documents of title in respect of your investment will be forwarded to you, unless otherwise instructed in writing, as soon as practicable after being received by us. Where a number of documents relating to a series of transactions are involved, we will normally retain the documents until the series is complete and then forward them to you.

### **Client Instructions:**

We only accept written client instructions. We may refuse at our discretion to accept certain instructions, although such discretion will not be exercised unreasonably. When clients wish to effect a transaction, perhaps to invest additional funds or withdraw funds, we strongly recommend that the proposed transaction be discussed with us first. This gives us the opportunity to check whether the transaction is suitable and, if appropriate, recommend a more suitable alternative course of action. If you implement a transaction directly with a provider or instruct us to do so on

your behalf on an Execution Only basis, without taking advice, you may not be protected by the Financial Ombudsman Service or the Financial Services Compensation Scheme. Execution Only business will be confirmed as such and you may be asked to confirm that no advice has been sought or provided. When we have arranged any transactions on your behalf, we will not give you any further advice or service unless you have specifically agreed to an ongoing service for which we will be separately remunerated as detailed in a Fee Agreement.

**Client money:**

Charles Dean Ltd does not handle client money. We never handle cash or accept a cheque made payable to us unless it is a cheque in settlement of our fees in accordance with a signed fee agreement. Crossed cheques for investments should only be made payable directly to the investment. You should decline to give money to or write cheques payable personally to an individual adviser and any receipt by them personally of such a payment from you will not be regarded by us as being a transaction for which we will have any responsibility.

**Conflict of interest & material interest:**

Occasions can arise where we, or one of our other clients, may have some form of interest in business which we are transacting for you. If we become aware that our interests or those of one of our other client's conflicts with your interests, we will inform you and obtain your consent to proceed. A copy of our policy is available for inspection upon your request.

**Verification of identity:**

As part of our regulatory duties, we are obliged to verify as a minimum, the identity, place of residence, source of funds and source of wealth of each client. This process may require sight of certain documentation. We are unable to forward any applications or money to third parties/product providers until our verification requirements have been met. We take no responsibility for any delay in investing where Identity Verification is outstanding. In circumstances where sufficient verification is not received in a timely manner after we have received completed applications, the application(s) and any monies may be returned to you un-invested. Please note that verification may include the interrogation of online resources such as the electoral roll and Her Majesty's Treasury's financial sanctions lists.

**Risk Warnings:**

You are advised that because investments can fall as well as rise in value, you may not get back the full amount invested. Past performance is not a guide to future performance. Other key risks will be included within our suitability report and in product provider literature. Please ensure that you fully understand all such risks – ask us if you need more information or clarification.

**Advice:**

Details of the services we provide and how we work with clients are contained in our fees and services schedule.

**Payment for Services:**

When we have agreed a fee for any work or service that we will provide on your behalf, we will require you to sign a Fee Agreement to confirm the services that we will provide and the fees that will apply, how those fees will be paid and what cancellation rights you have.

**Termination of your agreement with us:**

The information on this and other disclosure documents including the fee agreement remain in force until cancelled by you or us, or until superseded by a later version. Please refer to our fee agreement for information about your cancellation rights. Legal Governance of any Agreement is governed by and shall be construed in accordance with English Law and the parties shall submit to the exclusive jurisdiction of the English Courts.

**Product cancellation:**

Most financial products will carry a right to cancel for a short period, typically 14 days, after the product has been put in place. Please refer to the specific product literature for more information.

**Complaints Procedure:**

If you have any complaint about the firm, or a service we have provided, please let us know by writing to our office address or by email or telephone. We promise to deal with your complaint in a fair and objective manner. We will provide you with a copy of our formal complaints procedure upon request or upon receipt of a complaint. If we are unable to resolve a complaint to your satisfaction you have the right to take your complaint to the Financial Ombudsman Service <http://www.financial-ombudsman.org.uk/>

We are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if for any reason we cannot meet our obligations. This will however depend on the type of business and the circumstances of the claim.

Investments - Most types of investment business are covered up to a maximum limit of £85,000.

Insurance - Advising and arranging are covered for 90% of the claim, without any upper limit.

Further information about the compensation scheme arrangements is available from the FSCS [www.fscs.org.uk/consumer](http://www.fscs.org.uk/consumer).

**Additional information for remote clients:**

Where you are likely to do business with us at a distance whereby we communicate exclusively by telephone, email, post or fax, then it is very important that you read the following points in addition to those above.

- (i) The firm will provide you with a service as detailed in these terms and conditions, the information about our services document, the key facts about our services and costs document (mortgage and insurance business only) and fee agreement.
- (ii) The total price that we charge for our services is set out in our fee agreement which you must sign prior to our undertaking any service on your behalf. Please ask us if you are unsure as to any aspect of our pricing. There will be other charges and expenses imposed by the providers of insurance, mortgage and investment products which will be detailed separately.
- (iii) Please note there is the possibility that other taxes or costs may exist that are not paid through the firm or imposed by it.

- (iv) There are no specific additional costs imposed by the firm for dealing exclusively at a distance.
- (v) You should note that some of our recommendations may involve investments that can fluctuate in value, for example depending on financial markets. These fluctuations will be outside of our control, and you should therefore consider carefully potential fluctuations before entering into this type of contract. Our recommendations may also involve mortgages where the interest rate can fluctuate, for example depending on the bank interest rate. Please take care to read the warnings issued in this document and any provider literature. Please ask us to explain in more detail, if required.
- (vi) The firm does not place any specific limitations on the period for which the information provided remains valid. If you are unsure if something remains valid then please ask and we will clarify.
- (vii) The provisions of any contractual agreement to provide an ancillary advisory service and the relationship created by it shall be governed by English Law and subject to the exclusive jurisdiction of the English courts.
- (viii) Any such contract is supplied in English Language and will be communicated in English Language.
- (ix) Where it applies and relating specifically to any contractual agreement with the firm to provide an ancillary advisory service to you there will be a right to cancel our fee. This right to cancel will be detailed in the fee agreement. In the event of any dispute, unless there is clear written evidence to the contrary, we will treat the date cited for cancellation as being the date when notice was given, posted or otherwise sent. If you do not exercise your right to cancel, then the fee we charge cannot be returned at some later date. For the avoidance of doubt, please note that you do not have a right to cancel a regulated mortgage contract concluded with a lender. Also, any cancellation provisions relating to a particular investment or insurance product are integral to the provider's product and where they apply will be detailed separately in the provider's literature.

## **Full Privacy Notice**

### **Introduction**

We take your privacy seriously and you can find out more here about your privacy rights and how we gather, use and share your personal information.

### **Your Privacy Rights**

You have the right to see what personal information we hold about you and you can ask us to correct inaccuracies, delete or restrict personal information or ask for some of your personal information to be provided to someone else. You have the right to object to how we use your personal information. If you need to contact us in relation to any of your rights or wish to make a complaint about how we have used your personal information directly to us or to the Information Commissioner's Office, you can use the contact details indicated on the first page of this notice.

- Right to withdraw consent: Where you have given us your consent to use personal information, you can withdraw your consent at any time.
- Access to your personal information: You can request access to a copy of your personal information. We will not normally charge for providing this information to you.
- Portability: You can ask us to provide you or a third party with some of the personal information that we hold about you in a commonly used electronic form.
- Rectification: You can ask us to change or complete any inaccurate or incomplete personal information held about you.
- Erasure: You can ask us to delete your personal information where it is no longer necessary for us to use it, you have withdrawn consent, or where we have no lawful basis for keeping it. Note that we might be required by regulations to retain your information even if you want it to be deleted.
- Right to object: You can object to our processing of your personal information for marketing purposes.
- Restriction: You can ask us to restrict the personal information we use about you where you have asked for it to be erased or where you have objected to our use of it.

### **Legal basis for collecting/processing information**

The legal basis on which most of the information that you provide will be collected and processed is to enable us to provide the financial advice that we have agreed you require. However, some types of information require your explicit consent. In particular, where we identify that it is relevant to obtain details from you in relation to any adverse health history you might have, we will seek your explicit consent. Where you have given us consent, you have the right to withdraw it at any time.

### **What kinds of personal information we use:**

We use information relating to your personal situation and financial position.

### **How we gather your personal information**

We obtain personal information:

- Directly from you, usually in a face to face meeting but potentially also by telephone or other means;
- From other organisations such as investment/pension/insurance providers, where you have provided authority for them to share information relating to your existing plans;
- From your professional advisers, where you have provided authority for them to share information.
- We may also obtain some personal information from recording calls or meetings or by making contemporaneous notes of calls or meetings.

### How we use your personal information

We hold your personal information as Data Controllers in accordance with the requirements of the Data Protection Act 2018 referred to as the 'Regulations'.

We use this information to analyse your current and future financial needs so that we can ensure that any subsequent advice takes due account of, and is suitable to, your circumstances.

We will not share your information with any other party except as indicated in this Privacy Statement or where required to do so by any statutory, governmental or regulatory body for legitimate purposes.

### Sharing and transferring personal information

Where necessary to the provision of our service, we may share your personal information with third parties. The categories of third party are listed below.

- |  |                                  |
|--|----------------------------------|
| • Insurance Providers                              | • Investment Platforms           |
| • Pension Providers                                | • Compliance Advisers            |
| • Annuity providers                                | • Legal Advisers                 |
| • Investment Providers                             | • Back Office Systems Providers  |
| • Providers of pension transfer comparison reports | • Third Party Software Providers |

We will confirm the actual third parties with whom we might/will share your information when we have identified the product/service providers that we recommend you use. This will usually be done in our suitability report in which we will detail our recommendations to you.

Until you have been informed of the actual third parties with whom we might share your information, and provided that you have not terminated our contract or otherwise objected to that sharing, we will only share in a way that does not enable the third party to identify you.

Where necessary to implement the service that you require, your personal information might be transferred to other countries outside the UK, but only to jurisdictions where suitable protection is in place.

### Keeping personal information

We keep your personal information securely for as long as we need to for the purpose of providing you with financial advice under the terms of our service/fee agreement (contract) or for as long as we are required to by relevant regulations.



## Our Services and Charges Schedule

We understand that Financial products and services are often complex and difficult to understand. It is our business to take away the confusion and demonstrate the benefits to you using plain English. Charles Dean Ltd aims to do this with a minimum of cost and a consistent, high level of service.

We aim to offer you peace of mind and certainty about your financial future by developing a long-term relationship with you.

### The Advice Process:

<b>First Meeting:</b>	<ul style="list-style-type: none"> <li>• Exists for new clients only, transacted <b><u>purely at our expense</u></b> and establishes whether we are right for each other.</li> <li>• Enables you to understand the exact costs, benefits, and ongoing support that you may require going forwards.</li> <li>• We will establish your Financial Priorities and Objectives; What you want, what you need and why.</li> </ul> <p>At the conclusion of the first meeting, we will discuss the next steps. If you have any existing policies, then it will be imperative that we gather the necessary information on these plans before we can move on to our second meeting.</p>
<b>Second Meeting:</b>	<p>The Adviser will conduct a 'Fact-Find', these are questions that enable us to understand your circumstances and lifestyle in more detail than previously gathered.</p> <ul style="list-style-type: none"> <li>• This will also include assessing your 'Attitude to Risk'; measuring your tolerance to losing or making money and your capacity for withstanding a monetary loss.</li> <li>• The Adviser will often explain your current plans and what options may relate to them specifically in line with your previously stated Financial Priorities and Objectives.</li> </ul>
<b>Third Meeting:</b>	<p>The Adviser will present his recommendation and discuss it with you.</p> <ul style="list-style-type: none"> <li>• All of the benefits and potential disadvantages of the research will be explained to you.</li> <li>• At this point you, the client, will be able to agree with or disagree with the recommendation or if preferred, take the information away with you to access and make a later decision.</li> <li>• Following your agreement, the paperwork will be signed, and any follow-up administration will be handled by our dedicated team.</li> </ul>

## Our Services and charges:

### **Charges Overview:**

Charles Dean Limited offers a simple and client friendly charging structure. Our charges are made up of **initial advice** and **on-going** advice and where applicable there is a fee for us to **gather information** on your existing policies, known as our **Research Fee**.

The **Initial** advice charge is for the specific advice that is given, along with all the research, recommendations, administration costs, meeting/travel time, insurance costs and disbursements involved in the advice process.

The **on-going** advice charge is for your ongoing advice, ongoing support, ongoing administration and time that constitute our professional relationship with you, our client.

### **Research Fee:**

If you would like us to track down old policies or gather information on your existing schemes, then the following fee applies:

- £150 for up to five policies
- £25 per policy over the initial five

**\*\*\* Please note that this fee will be deducted from our initial fee should you choose to work with us going forward \*\*\***

If you are able to provide us with all of the necessary information on your existing schemes, then this fee would not apply.

Our research fee must be paid before any work is undertaken.

### **Our Initial Advice Fees:**

Our initial advice fee covers the following;

1. Working with you to find the most suitable product/investment to meet with your specific goals and objectives.
2. Suitability Report writing and the compliance checking
3. The Second and Third meeting
4. Application form completion and the submission to provider
5. All follow-up administration and postage.

The size of your contribution/transfer and your overall product choice will alter the initial advice fee, reflecting the higher liability of transacting the business.

**Our standard fee is:**

- **2% of the invested/transferred funds**

Subject to the following minimums:

- **£500 – ISA/GIA/Personal Pension**
- **£1,000 – SIPP/Investment Bond**
- **£1,500 - SSAS**

Example: an investment of £10,000 into an ISA would incur our minimum charge of £500; whereas an investment of £100,000.00 would incur a charge of £2,000 and an investment of £600,000 would be charged at £12,000.

**Protection Policies:**

For Protection products that are not investment-based such as Term Assurance, Critical Illness Cover, Whole of Life and Income Protection Insurance, we are paid commission from the product provider.

Where we receive commission from a product provider, we will disclose this to you so that you know how much we have received for arranging your product(s).

**How you pay us:**

We accept fees paid by you personally, via your business (if applicable) or alternatively, they can be deducted from your investment premium(s) prior to its investment. We will always confirm both verbally and in writing the cost of our advice and how and when you will be asked to pay for this.

We will ask you to sign our fee agreement to confirm your understanding of our fees.

Our research fee must be paid before any work is undertaken.

We will ask you to pay for our initial advice charges at the end of the advice process after we have provided advice to you in the form of a Suitability Report/ Letter.

**Our on-going Advice Fees:**

Charles Dean Ltd will work with you throughout your lifetime to help you achieve your financial goals.

We aim to build long-lasting, professional relationships with all our Clients, based on trust, and for this reason two different levels of on-going service are available to suit your needs. However, we also recognise that some clients do not wish to have an on-going relationship with us and will prefer to pay an ad-hoc fee whenever advice is required. For this reason, Charles Dean Ltd can also offer a purely transactional service.

**On-going Service Levels:**

Category:	Enhanced	Standard
Annual fee-deducted from your plans	<b>1% p.a.</b>	<b>0.5% p.a.</b>
Access to your account administrator	✓	✓
Bespoke analysis and charts of performance for your portfolio	✓	✓
Dealing with Pension Trustees, Managers & Administrators	✓	✓
Dealing with Discretionary Fund Managers	✓	✓
Goal setting	✓	✓
Portfolio risk analysis	✓	✓
Updating providers with changes in your contact details	✓	✓
Certifying Documents	✓	✓
Annual review meeting face to face/internet/telephone	✓	✓
Top ups to existing investments/savings plans	✓	£100.00
Fund switches	✓	£50.00
Dealing directly with your other Professional advisers	✓	Time Costed
Dealing with Tax-Free Cash (PCLS) Requests	✓	£150.00
Total Portfolio Closure	✓	£250.00
Ad Hoc meetings as required	✓	Time Costed
Assisting other professionals with investment CGT calculations	✓	Time Costed
Responding to HMRC enquiries	✓	Time Costed
Quarterly valuation of your plans	✓	N/A
Annual valuation of your plans	N/A	✓

**For any services not listed above or not included as part of your service level a minimum fee of £150 applies and will be charged on a time-cost basis.**

Examples include handling the sale of policies/funds, payroll support services, Workplace pension support, researching annuity options, completion of/signing of additional paperwork.

**Example of an Enhanced On-Going Advice Charge:**

On a fund of £50,000 your annual ongoing service charge would be £500 per annum. If your fund increases in value to £60,000 then this will equate to an on-going service charge of £600 per annum.

**Example of a Standard On-Going Advice Charge:**

On a fund of £50,000 your annual ongoing service charge would be £250 per annum. If your fund increases in value to £60,000 then this will equate to an on-going service charge of £300 per annum.

### **Transactional Service:**

Any work carried out will be discussed beforehand and be subject to our standard initial advice fee rates or under our minimum administrative fee of £150, dependent on the size of the undertaking required.

There will be no on-going charge for our services as we will not be providing an on-going service to you.

### **Time Cost Rates:**

Where a time cost may be chargeable this will be discussed with you in advance and an estimate of the time needed to complete your transactions will be given. The following hourly rates apply:

<b>Director/Financial Adviser:</b>	<b>£200 per hour</b>
<b>Paraplanner:</b>	<b>£125 per hour</b>
<b>Administrator:</b>	<b>£75 per hour</b>

### **Miscellaneous:**

#### **Cancellation of on-going advice fees:**

We do not have a cancellation period therefore if you wish to terminate our relationship it will be done with immediate effect.

If you cancel the payment of on-going advice fees, please be aware that this will result in the provided on-going service ceasing with immediate effect. Over time this could result in your financial arrangements not remaining suitable for your needs and your investments no longer performing as desired. We would therefore strongly encourage you to contact us first if you are intending to cancel the on-going Service to discuss what other options are available to meet your needs.

#### **VAT:**

It is likely that the majority of implementation fees will be VAT exempt. However, some on-going service fees may be liable for VAT depending on the nature of the service we agree with you. If this is the case, you would be required to pay the VAT rate applicable at the time (currently 20%). We will inform you if VAT is payable on any element of the services offered. Please note where VAT is payable, we are required to pass this on to Her Majesty's Revenue and Customs (HMRC).

**Fee Schedule – Initial - Client Copy**

‘The Adviser’ agrees to provide ‘The Client’ with the selected service at the fee specified.	Fee
<b>Financial Advice relating to any or all of –</b> <ul style="list-style-type: none"> <li>• Capital investment</li> <li>• Pensions and retirement planning</li> <li>• Savings</li> <li>• Protection</li> <li>• Administration</li> <li>• Ad hoc services</li> </ul>	____% of amount invested or flat fee of £ (Subject to minimum charges)

**Fee Schedule – On-going**

	Fee	✓
<b>Fee for annual servicing</b> The actual fees paid will vary in line with any fluctuations in the value of the portfolio. This means that as the investments rise in value, the corresponding percentage-based fee will also rise. Conversely, should the value of the investments decrease, then the corresponding percentage-based fee will also decrease.	____ % per annum Standard Enhanced	<input type="checkbox"/>
<b>Review service not wanted</b> The Client understands that investments will not be proactively reviewed and that they might become unsuitable and/or that The Client will not be advised of any changes that might be appropriate. The Client can request a review at any time, which will be charged at an agreed fee.	No charge	<input type="checkbox"/>

Hourly rates	Director - £200.00	Paraplanner - £125.00	Administrator - £75.00
Description of service to be provided			

How will the fees be funded?	(Tick all applicable)	✓
Directly by ‘The Client’		<input type="checkbox"/>
By deduction from the value of The Client’s pensions and/or investments funds		<input type="checkbox"/>
By commission from the product provider(s)		<input type="checkbox"/>

### Confirmation of Receipt - Client Copy

These are our standard Notices and Agreements upon which both parties can rely. For your own benefit and protection, you should read the terms carefully before signing this declaration. If you do not understand any point, please ask for further information.

**Services and Charges:**

Details of the services we offer and the charges for those services are set out within our Services and Charges document and will be covered by a separate Fees agreement.

**Electronic marketing:**

Please tick this box if you are happy for us to contact you by e-mail for marketing purposes.

**Personal data processing:**

Please tick this box if you do not consent to us processing any sensitive personal data.

(We reserve the right to decline to give advice if you choose not to provide this information.)

**Your consent and declaration:**

I/We agree that the Client Agreement will come into effect from the date of signature and confirm my/our consent and agreement to the Best Execution Policy, Conflict of Interest Statement, Services and Charges, and Data Protection Notice.

Before signing, please contact us if you have any queries or concerns regarding the contents of these documents.

**Acceptance**

- I/We have read this Agreement carefully.
- I/We have received a copy of the document headed 'Important Information'.
- I/We fully understand my/our obligations to pay the fees due.
- I/We fully understand that the above fees are charged directly by 'The Adviser' and do not include any charges that may be levied by product providers or funds managers, which will be disclosed separately.
- I/We agree to and accept the terms of this agreement.

Client name		Signature		Date:
Client name		Signature		Date:
Adviser	Jon Hurst	Signature		Date:

**Fee Schedule – Initial - Adviser Copy**

‘The Adviser’ agrees to provide ‘The Client’ with the selected service at the fee specified.	Fee
<b>Financial Advice relating to any or all of –</b> <ul style="list-style-type: none"> <li>• Capital investment</li> <li>• Pensions and retirement planning</li> <li>• Savings</li> <li>• Protection</li> <li>• Administration</li> <li>• Ad hoc services</li> </ul>	____% of amount invested or flat fee of £ (Subject to minimum charges)

**Fee Schedule – On-going**

	Fee	✓
<b>Fee for annual servicing</b> The actual fees paid will vary in line with any fluctuations in the value of the portfolio. This means that as the investments rise in value, the corresponding percentage-based fee will also rise. Conversely, should the value of the investments decrease, then the corresponding percentage-based fee will also decrease.	____ % per annum Standard Enhanced	<input type="checkbox"/>
<b>Review service not wanted</b> The Client understands that investments will not be proactively reviewed and that they might become unsuitable and/or that The Client will not be advised of any changes that might be appropriate. The Client can request a review at any time, which will be charged at an agreed fee.	No charge	<input type="checkbox"/>

Hourly rates	Director - £200.00	Paraplanner - £125.00	Administrator - £75.00
Description of service to be provided			

How will the fees be funded?	(Tick all applicable)	✓
Directly by ‘The Client’		<input type="checkbox"/>
By deduction from the value of The Client’s pensions and/or investments funds		<input type="checkbox"/>
By commission from the product provider(s)		<input type="checkbox"/>



### Confirmation of Receipt - Adviser Copy

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Please tick this box if you are happy for us to contact you by e-mail for marketing purposes.

**Personal data processing:**

Please tick this box if you do not consent to us processing any sensitive personal data.

(We reserve the right to decline to give advice if you choose not to provide this information.)

**Your consent and declaration:**

I/We agree that the Client Agreement will come into effect from the date of signature and confirm my/our consent and agreement to the Best Execution Policy, Conflict of Interest Statement, Services and Charges, and Data Protection Notice.

Before signing, please contact us if you have any queries or concerns regarding the contents of these documents.

**Acceptance**

- I/We have read this Agreement carefully.
- I/We have received a copy of the document headed 'Important Information'.
- I/We fully understand my/our obligations to pay the fees due.
- I/We fully understand that the above fees are charged directly by 'The Adviser' and do not include any charges that may be levied by product providers or funds managers, which will be disclosed separately.
- I/We agree to and accept the terms of this agreement.

Client name		Signature		Date:
Client name		Signature		Date:
Adviser	Jon Hurst	Signature		Date:

