

CLIENT AGREEMENT & SERVICE PROPOSITION

The Full Picture
Financial Planning

ABOUT

Independent

We're independent, which means we're not limited to a restricted range of products and can advise on the best solution to meet your objectives.

What we do

Investment advice – We make sure your investments are: suitable, efficient, working hard for you, and aligned to your risk profile/objectives.

Financial planning – Creating and implementing a long-term strategy to help you meet your lifetime financial goals through the efficient management of your finances. It is about giving you peace of mind if you are "on track", and about creating direction to your finances if you aren't. It's also about making sure you're taking immediate steps where possible to optimise your finances to reach your long-term goals.

What we don't do

Transactional advice – Any investment portfolio we implement will typically require ongoing maintenance. We therefore aren't suitable for clients who don't want an ongoing relationship, or just want help with facilitating a one-off transaction.

Time the markets – It's exceptionally difficult to accurately and consistently 'time the markets'. We therefore encourage clients to focus on what we can control and take a long-term approach with their investments.

Qualifications

Peter is a Chartered Financial Planner. This is a symbol of technical competence, commitment to ongoing development and signifies a public commitment to professional standards. He holds relevant qualifications in the following areas:



- Advanced Diploma in Financial Planning
- Diploma in Financial Planning
- Certificate in Paraplanning
- Certificate in Securities Advice and Dealing
- Certificate in Discretionary Investment Management
- Certificate in Pension Transfer Advice

Contact

We're based in central England at Forward House, 17 High Street, Henley-In-Arden, Warwickshire, B95 5AA. Thanks to modern technology, we can work with clients anywhere in the UK.

01564 654 101
contact@thefullpicturefp.co.uk

OUR COSTS

Initial Advice Charge

This is a one-off fee based on the value of the investment we're advising on. The whole amount is charged at the level of the appropriate tier.

You'll have the option to waive this fee if you honestly believe the advice process has not been of any value.

Size of investment we're advising on	% charged
£0-£100k	1.50%
£100k-£250k	1.00%
£250k-£700k	0.75%
£700k-£1.1M	0.65%
£1.1M-£2M	0.40%
£2M+	0.25%

Example 1: £200,000 investment = **1.00%** (equates to £2,000)

Example 2: £1,200,000 investment = **0.40%** (equates to £4,800)

OUR COSTS

Ongoing Advice Charge

The whole amount is charged at the level of the appropriate tier. For example, a £350,000 investment would be charged at 0.75% per year.

Client assets under our management	% charged per annum
£0-£100k	1.00%
£100k-£250k	0.85%
£250k-£700k	0.75%
£700k-£1.1M	0.65%
£1.1M-£2M	0.50%
£2M+	0.40%

Example 1: £350,000 investment = **0.75%** (equates to £2,625)

Example 2: £2,500,000 investment = **0.40%** (equates to £10,000)

Payment options

Most clients pay for our services directly from their pension/investment portfolio. There are some occasions where adviser charging is not possible. If this instance arises, we'll contact you and ask how you wish to proceed.

Insurance Related Products

In the case of any protection business and insurance products, we'll receive a commission from the product provider. This will be disclosed to you prior to proceeding with any application. Any quoted adviser charges do not cover protection business where commission is taken.

INITIAL ADVICE PROCESS

How we typically work:

STEP 1

Getting to know you - We'll develop a clear understanding of your current position, discuss your attitude towards risk, and provide our view of your needs moving forward. If you wish to proceed, the relevant forms will need to be signed at this point.

STEP 2

Review, analysis, creation of report - We'll review your existing pensions/investments, complete our analysis, and research the entire market for the right solution. This can take time, typically around 6 weeks. Once completed, we'll send you a digital report setting our recommendations and the reasons why.

STEP 3

Presentation meeting - We'll discuss our recommendations in detail and answer any questions. Once you're fully satisfied and give the go ahead, we'll implement our recommendations and take care of everything.

STEP 4

Implementation & ongoing advice service begins

ONGOING SERVICE

What's Included

Ongoing portfolio management, due diligence & oversight – To ensure your portfolio remains suitable and optimised over time.

Access to adviser – Via phone, email, Zoom etc.

Regular reporting – Quarterly performance report, although typically you'll have full flexibility to log in and check the performance of any investments at your convenience.

Regular content – Newsletter with educational content.

Reassurance & confidence – That you're making the right financial decisions.

Peace of mind – Removal of financial worry from your life.

Annual Reviews

We'll invite you each year to a review meeting.

Rebalance portfolio – To avoid portfolio drift and keep the risk vs return balance on course.

Tax planning – Maximise any tax allowances where applicable.

Cash flow planning – Stress testing scenarios with you to help you to achieve key objectives/targets and maintain the value of the portfolio in retirement.

Report – Highlighting any tweaks that are required to your portfolio and financial plan, to allow you to meet your objectives.

TERMS & CONDITIONS

Authorisation

The Full Picture Financial Planning is an Appointed Representative of ValidPath Ltd which is authorised and regulated by the Financial Conduct Authority, Number 197107. The Full Picture Financial Planning is an independent intermediary authorised to provide 'whole of market' advice in relation to investments, non-investment protection contracts and home finance products and has considerable skill, knowledge and experience in this field. The Client wishes to engage the Firm to provide financial advice, and the Firm agrees to accept this engagement based on the terms set out in this Agreement. All advice given and recommendations made will be confirmed by us to you in written form, but only after we have assessed your needs and considered your financial objectives and attitudes to any risks that may be involved.

Obligations

The Firm shall provide to the Client the services set out in our 'Client Fee Agreement'. In consideration of us providing you with this service, you agree to comply with the Terms outlined in this Agreement. You shall give us instructions in writing (which may include email at our discretion). Also, at our discretion, we may accept verbal instructions provided that they are confirmed in writing. We shall not perform any transaction on your behalf, unless it is supported by your written instructions.

Client Classification

Unless we notify you in writing to the contrary, we will be treating you as a 'retail client' for investment business and a 'consumer' for insurance business. This means you are afforded the highest level of protection under the regulatory system and have the right to take any complaint to the Financial Ombudsman Service. Unless clearly stated in writing to the contrary, it is our understanding that you forever intend to reside in the United Kingdom and you will advise us immediately if you are considering moving abroad.

Communications

We will communicate with you in English, both verbally and in writing. We may communicate with you by telephone, post, e-mail or in person. Any advice given to you by us shall be in writing. We prefer our clients to give us instructions in writing, to aid clarification and avoid future misunderstandings. We will, however, accept oral instructions provided they are confirmed in writing. We may, at our discretion, refuse to accept instructions although such discretion shall not be exercised unreasonably. All policy documents will be forwarded to you as soon as possible after we receive them. If there are a number of documents relating to a series of transactions, we will normally hold each document until the series is complete and then forward them to you.

Disclosure and Accuracy of Information

The Client is fully responsible for all disclosures made, and the accuracy of information provided within documentation supplied by the client, which may include Client FactFinds, forms, applications or proposals signed by the Client, notwithstanding any assistance given by the Firm, its staff or advisers. The Firm shall also not be liable for the actions, omissions or defaults of any third parties, whether or not such parties were introduced by the Firm.

Client Money

The Full Picture Financial Planning does not handle clients' money. We never accept a cheque made out to us unless the cheque is in settlement of charges or disbursements for which we have sent you an invoice, nor do we handle cash.

Adviser Charging

Our fees take account of the degree of skill and responsibility involved and the time necessary to complete the work, as well as the value of the work itself. In consideration of the advice and services provided by us, you agree to pay us a fee as outlined in our Client Fee Agreement. All fees and any amendments to such will be agreed with you before proceeding. We retain a full record of all work undertaken for each client and can render an interim statement at any point in time on request. The Firm reserves the right to suspend services where fees are not paid in accordance with this Agreement, or where the Client has not acted in accordance with the same. We may exercise our right to claim interest and compensation for debt recovery costs under the Late Payment of Commercial Debts (Interest) Act 1998 if fees aren't paid in accordance with agreed credit terms.

All fees are based upon your circumstances as set out in the fact find, subsequent discussions, and the scope of advice you have instructed us to undertake, and are subject to change if the scope of the work you require us to carry out changes. We will advise you of any such changes before continuing with our work. If you cancel or amend any product which results in us having to refund payment to a product provider, we reserve the right to charge you a reasonable fee to recompense us for the time taken to arrange your plans.

Initial Adviser Charge Waive

In our commitment to providing value, you'll have the option to waive our initial adviser fees if you honestly believe the advice process has not been of any value to you. This is our satisfaction guarantee. It does however remain at the discretion of the firm.

Anti-Money Laundering

We are required by the anti-money laundering regulations to verify the identity of our clients, to obtain information as to the purpose and nature of the business which we conduct on their behalf, and to ensure that the information we hold is up to date. For this purpose, 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.

Material Interests & Professional Ethics

We will act honestly, fairly and professionally, with a focus on our 'Clients' best interest'. We will be open, honest and transparent in the way we deal with you, we will not place our interests above yours, we will seek to communicate clearly and without jargon, and we will always seek your views in order to best meet your expectations.

If we become aware of a connected party or a conflict of interest in relation to business that we are transacting on your behalf, we shall cease such work and disclose the matter in full to you. However, we do recognise that occasionally situations may arise where we or one of our other clients have some form of interest in business transacted for you. If this happens or we become aware that our interests or those of one of our other clients conflict with your interest, we will write to you and obtain your consent before we carry out your instructions, and detail the steps we will take to ensure fair treatment.

Financial Services Compensation Scheme (FSCS)

We're covered by the FSCS. You may be entitled to compensation from the scheme if we cannot meet our obligations. This depends on the type of business and the circumstances of the claim. Typical examples are:

Investment - Most types of investment business are covered up to a maximum limit of £85,000 if the firm failed after 01/04/2019.

Deposits - £85,000 per person per firm (for claims against firms declared in default from 1st January 2017). For joint accounts, up to £170,000 is covered.

Insurance - Insurance advising and arranging is covered for 90% of the claim, without any upper limit. For compulsory classes of insurance, insurance advising and arranging is covered for 100% of the claim, without any upper limit

Rights to Change or Cancellation

In relation to any specific financial transaction, 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, however this will be explained before any contract is concluded. If you cancel a single premium (investment) contract, you may be required to pay for any loss you might reasonably incur in cancelling it, which is caused by market movements. This means that, in certain circumstances, you might not get back the full amount you invested if you cancel the policy. The Terms laid out in this Agreement are subject to change from time to time and any new Terms published by us will automatically supersede all others, once a copy has been sent to you, except for changes to our charges and fees which will take effect one month after we have notified you of such changes.

Limitation of Our Responsibility and Liability

Nothing in these terms detracts from or avoids our responsibility to provide you with suitable advice and service, nor from your right to complain to the Financial Ombudsman. Subject to our duties or liabilities under the Financial Services and Markets Act and the other provisions of these terms, we shall only be liable to you for any loss or damage you may suffer as a direct result of any services which we provide to you to the extent that such loss or damage arises as a result of fraud, negligence, or wilful default by us.

You accept that:

We are only responsible for transactions that we advise you to undertake and for which you have paid us our normal agreed fee.

Where you are not paying us an ongoing fee for any particular investment, we shall not provide any further advice in relation to that investment or be responsible in any way for the oversight thereof.

We will not be liable for any losses, damages, liabilities, or claims incurred due to:

- a. The fall in value of any investments held by you.
- b. any service-related issues or delays caused by third parties which are beyond our control.
- c. the completeness or accuracy of the information prepared by a third party.
- d. the loss of any documentation (including without limitation share certificates or other documents of title) in the UK postal system.
- e. the alteration or loss of confidentiality of any emailed information or electronic message.
- f. penalties, surcharges, interest, or additional tax liabilities arising from the supply by you or others of incorrect or incomplete information, or from the failure by you or others to supply any appropriate information or from your failure to act on our advice or to respond promptly to communications from us or the tax authorities.
- g. reliance by any third party on our advice or work unless we have consented in writing to the same.
- h. a failure or delay in implementing instructions as a result of our inability to verify the authenticity of the instruction or where we consider the instruction to be unclear or ambiguous.
- i. transactions that you conduct without our specific advice and without paying us our normal fee. For the avoidance of doubt, this means, for example that if we recommend you invest in a portfolio consisting of funds A, B, C, D and E, and you subsequently invest in one or more of those funds without conducting the transaction via our company, we are not liable in any way for any consequence of that transaction.

Law & Related Provisions

The validity, construction and performance of these Terms is governed and shall be construed to be in accordance with English Law and the parties shall submit to the exclusive jurisdiction of the English Courts. Each party irrevocably waives any right it may have to object to any action being brought to those courts, to claim that the action has been brought to an inappropriate forum or to claim that these courts do not have jurisdiction.

All advice given by the Firm takes into account taxation and other legislation applying in England and Wales only. We accept no responsibility or liability for any financial or other loss incurred by you through our advice or otherwise due in any way to other taxation, regulatory or legislative regimes. If you think you might be subject to any tax or legislative regime outside of England and Wales, then we recommend you seek specialist advice before you proceed with any recommendations made by us.

Any notice given under these Terms shall be in writing and shall be deemed to have been duly given if left or sent by first class post or registered post and shall be deemed to have been received by the addressee two working days following despatch of the notice, or if by hand, simultaneously with the delivery. To prove the giving of notice, it shall be sufficient to show that it was despatched.

You shall not be entitled to assign or transfer the benefit of the Terms contained in this Agreement. We are entitled to assign or transfer the benefit of the Terms.

A person who is not a party to these Terms shall have no right under the Contracts (Rights of Third Parties) Act 1999 to enforce any part of these Terms. This clause does not affect any right or remedy of any person which exists or is available otherwise than pursuant to the Act.

Save where with reasonable foresight the breach could have been avoided, neither party shall be liable to the other for any loss or damage outside the reasonable control of both parties.

Termination

The authority to act on your behalf may be terminated at any time without penalty by either party giving seven days' notice in writing to that effect to the other, but without prejudice to the completion of transactions already initiated. Any transactions effected before termination and a due proportion of any period charges for services shall be settled to that date. This Agreement will terminate automatically if:

Either party commits a material breach of the terms thereof;

The Firm ceases to be regulated by the FCA or another appropriate regulatory authority (except for the purpose of amalgamation or reconstruction);

Either party becomes bankrupt or goes into liquidation, except for the purpose of amalgamation or reconstruction.

Recommendations & Risks

Any recommendation provided will be on the basis of a personal analysis. We will confirm to you in writing the basis of our recommendations along with details of any risks associated with the products recommended. All investments carry a degree of financial risk. It is important not only that you understand the potential risks associated with any investment we recommend, and that degree of risk is acceptable to you, but that any potential losses could be tolerated when considering your overall financial objectives. 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 recommend will be confirmed to you in your suitability report. Under the terms of this agreement we may, if appropriate, advise you on investments which are not ready realisable. We would draw your attention to the risks associated with these investments, as there is a restricted market for them. In some circumstances it may therefore not be possible to deal in the investment or obtain reliable information about its value. Investment products all carry some risk whereby their value and any income derived from them can go down as well as up. No guarantees are given by us either expressly or by implication on the future performance of any investment, and past performance should not be taken as any indication of future prospects.

Record Keeping

We will record all transactions on our files, along with copies of relevant documentation. These records will be maintained indefinitely. You have a right to inspect copies of our records relating to your transactions.

Further Opportunities

We may contact you in future to discuss other investments or services which we feel may be of interest to you following our initial recommendations. We'll be pleased to advise you at any time you ask and the remuneration basis for the advice will be on the terms applying at that time.

Force Majeure

The Firm shall not be in breach of this Agreement and shall not incur any liability to you if there is any failure to perform its duties due to any circumstances reasonably beyond its control.

Value Added Tax (VAT)

The charges quoted in this Agreement exclude VAT when properly chargeable. Under current legislation, our services are not subject to VAT, but should this change in the future, and where VAT becomes due, we will notify you before conducting any further work.

Registration of Investments

We will arrange for all your investments to be registered in your name unless you first instruct us otherwise in writing.

Client Satisfaction

If at any time you would like to discuss with us how our service could be improved, please do not hesitate to contact us.

If you have a complaint about financial loss, material inconvenience or material distress, please refer this to the Complaints Officer at Validpath Limited, Complaints Department, Maltings, East Tyndal Street, Cardiff, CF24 5EA who will investigate the matter in full and provide you with a formal analysis of their findings.

If you are not satisfied with our response, you have the right to refer the matter to the Financial Ombudsman Service (FOS) within 6 months of the date of our letter.

We reserve the right to reclaim costs and expenses reasonably incurred in defending any complaints to the Ombudsman or Courts or similar system which are of a frivolous or vexatious nature. This applies to circumstances surrounding any products or advice given from this point, as well as previously. If the complaint is not upheld we will recover whatever costs, if any, are allowed.

The Firm is covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if we cannot meet our obligations. This depends upon the type of business and the circumstances of the claim. Our authorising Network (ValidPath Ltd) holds compliant Professional Indemnity Insurance that satisfies FCA requirements.

Annual Review Report

On issue of all future Annual Review Reports, any subsequent advice or recommendation offered to you will be based upon your stated investment objectives and risk profile. Unless otherwise confirmed we will assume that you do not wish to place any restrictions on the advice that we give you, and that the level of risk acceptable to you remains unchanged to that initially stated.

Data Protection & Privacy Notice

The Full Picture Financial Planning Limited acts as controller for the personal information you provide to us. We take your privacy seriously and this Privacy Notice explains your rights together with how we gather, use and share your personal information. We are committed to collecting and using such data fairly and in accordance with the requirements of the General Data Protection Regulation (GDPR).

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. We confirm that all such information requested is essential to the provision of regulated advice and satisfies the requirements of the FCA.

“Processing” includes obtaining, recording or holding information or data, transferring it to other companies associated with us, product providers, the FCA or any other statutory, governmental or regulatory body for legitimate purposes including, where relevant, to solicitors and/or other debt collection agencies for debt collection purposes and carrying out operations on the information or data. If, in order to provide services to you, we are required to pass your personal information to parties located outside of the European Economic Area (EEA), it is entirely possible that those countries do not have Data Protection Laws equivalent to those applying in the UK. Where this is the case, we will take reasonable steps to protect the privacy of your information. We may also contact you or pass your details to other companies associated with us to contact you (including by telephone) with details of any other similar products, promotions, or for related marketing purposes in which we think you may be interested.

The information provided may also contain sensitive personal data for the purposes of the Act, being information as to your physical or mental health or condition; the commission or alleged commission of any offence by you; any proceedings for an offence committed or alleged to have been committed by you, including the outcome or sentence in such proceedings; your political opinions, religious or similar beliefs, sexual life, or your membership of a Trade Union. 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 at the address below:

The Full Picture Financial Planning Limited
Forward House
17 High Street
Henley-In-Arden
United Kingdom
B95 5AA

You may be assured that we and any company associated with us will treat all 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.

It is now common practice to communicate and share information over the internet. Internet communications are not guaranteed to be secure and therefore we will not accept liability for any claims by you for damages or loss arising from a breach of confidentiality, breach of the GDPR regulations, mistakes arising from inaccuracies in the data transmitted by or received by us, or non-delivery of any message from or to us. Should you wish for us not to handle your data in this way, you should inform us of your preference.

Your Privacy Rights

You have the right to object to how we process your personal information. You also have the right to access, correct, sometimes delete and restrict the personal information we use. In addition, you have the right to complain to us by writing to ValidPath Limited, Complaints Department, Maltings, East Tyndal Street, Cardiff, CF24 5EA. You can also complain to the Information Commissioner, who is the data protection regulator, at ico.org.uk/global/contact-us.

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 and 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.

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.

How we gather and use personal information

We need to obtain information about you, so that we can provide the financial advice you require. We use information relating to your personal situation and financial position. 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.

Other: We may also obtain some personal information from recording calls or meetings or by making contemporaneous notes of calls or meetings.

We hold such information as Data Controllers in accordance with the requirements of the Data Protection Act 2018 and the EU General Data Protection Regulation, together 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 for, your circumstances. We will not share your information with any other party except as indicated in this Privacy Notice or where required to do so by any statutory, governmental or regulatory body for legitimate purposes.

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, particularly in relation to any adverse health history you might have. We will seek your consent if required. Where you have given us consent, you have the right to withdraw it at any time.

Where you provide data in relation to another data subject who is not present, for example your spouse, partner or child, we will assume that consent has been provided to you by that individual. This situation may arise where we need information about persons connected to you in order to provide suitable advice, or where this information is needed to appoint them as a beneficiary on a policy. Where appropriate, we may send a copy of this Privacy Notice to the connected data subject.

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 Business and Client Agreement (contract) or for as long as we are required to by relevant regulations.

Sharing and transferring personal information

In the course of providing suitable financial advice, we will need to share your information with certain third parties. The categories of third party we may share your information with are listed below.

- Insurance Providers
- Pension Providers
- Annuity Providers
- Investment Providers
- Investment Platforms
- Providers of Pension Transfer Comparison Reports
- Compliance Advisers
- Legal Advisers
- Back Office Systems Providers
- Third Party Software Providers

We will only share your information with third parties when necessary and will ensure that any third parties that we do share your information with have sufficient data protection processes in place.

CLIENT FEE AGREEMENT

Initial Advice Charge

The client(s) are engaging The Full Picture Financial Planning Limited to produce a suitability report that provides advice and recommendations relating to:

The agreed initial advice charge is of the investment. For example:

Ongoing Service Charge

The client(s) are engaging the firm to service and provide ongoing advice for all funds under advice. The firm will act in accordance with the terms set out in the Client Agreement when servicing and providing ongoing advice for all funds under advice. The fee will be charged yearly for funds under our advice.

The agreed ongoing service charge is: of the investment. For example:

Payment Method

The firm have discussed the Client Agreement and have agreed with the client(s) how the firm is to be paid for the services provided. The payment option agreed is ticked below:

- Direct payment by the client(s) only
 Deduction from the policy only

- Exact fees will depend on investment values at the time and will be confirmed in the Suitability Report.

CLIENT DECLARATION

This is our 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.

Unless otherwise agreed, these Terms of Business apply to any future instructions you give to us. Your continuing instructions will amount to your acceptance of these Terms of Business. We do ask though that you sign and date one copy of this letter for retention on our files. This is to ensure we can be confident that you understand the basis of our relationship.

- I/we agree consent to being contacted for marketing purposes by email, phone, post, or SMS.
- I/we acknowledge that the client agreement will come into effect once it has been signed by all parties and will remain in force until terminated.
- I/we agree to the content in this agreement.
- On the assumption that I/we choose to proceed with your recommendations, I/we agree to pay the fees as set out in the enclosed Client Fee Agreement. However, you will have the option to waive our fees if you honestly believe the advice process has not been of any value to you.

Client Name		Client Name	
Client Signature		Client Signature	
Date		Date	