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Our Client Service Agreement and Terms and Conditions

Welcome to Investment Solutions Wealth Management. Based in Worthing, West Sussex, we have been providing bespoke, Independent Financial Advice to private clients, solicitors, accountants and companies on all aspects of financial planning since 1988.

We are fully independent Chartered Financial Planners. Consequently, our clients benefit from an impartial approach. They also benefit from access to the broadest range of financial products and services available in the UK market.

Whether it be investments, pensions, retirement, equity release, protecting what is important or any other financial matter, the company has a wealth of experience needed to create the solution that's right for you.

The company's strength lies in the commitment to treating customers fairly, client relationships and to an approach of fully understanding and prioritising clients' objectives, desires and aspirations. This document sets out how we will work with you, the services we offer and the cost of these as well as setting out important aspects of our relationship.



Our Initial Services

Whatever financial decisions you want to make, the first step towards making the right decisions to establish a clear understanding of your financial needs. People seek financial advice for many different reasons, so it is important that we understand exactly who you are and what you want to achieve. At our first meeting, of up to one hour and held at our cost, we will:

- Work with you to understand your needs and objectives and help you prioritise these into realistic and achievable goals.
- We will gather information about any existing provision you have, such as existing investments or pensions.
- We will conduct an assessment of your attitude to investment risk, your need for and your ability to take on risk. We will also seek to understand your previous experiences in relation to financial products and investment markets.

As well as general financial planning, our services cover investment planning, retirement planning, protection planning and wealth preservation. We also offer advice in connection with equity release and long-term and regular premium contracts.

We will only start work once we have agreed our services and charges with you. Our actual charges and fees (in pounds and pence) will be agreed with you before we do any work and we will explain your payment options too. We will also let you know where any fees are subject to VAT.

Following our initial meeting, we would expect to carry out research into any of your existing arrangements, and once we are fully furnished with the information we need, we will prepare our recommendations for you, encompassing the following:

- We will make recommendations as to whether any changes should be made to your existing arrangements or whether any new arrangements should be established.
- We will build an investment strategy, including recommending an appropriate asset allocation and underlying investments, to meet your needs.
- We will make recommendations to ensure your assets are arranged in a tax efficient manner.
- We will also provide advice in connection with tax mitigation products where appropriate.
- We will provide you with a written financial plan, which you will be able to discuss with us at a follow up meeting.
- We will work with you to implement any recommendations which we make.

Our initial charges

The way we are paid for our initial services may depend on the type of advice given. Typically, this will be:

- **Investment business** fees agreed and paid by you.
- **Insurance business** fees agreed and paid by you or commission payable by the insurance provider, which is a percentage of the total annual premium.

Wealth Management Services - Funds invested with Investment Solutions

Where you invest funds with us, through investments or pensions, our fees are charged based on the amount invested, as follows:

	Bronze Under £100,000	Silver £100,000 - £250,000	Gold £250,000 - £500,000	Platinum £500,000 +
Implementation Charge Subject to a minimum fee of £995 and a maximum as indicated	4%	3%	2%	1.5%

Where investments are to be made on a regular basis, our charge will be based on the first 12 months investments.



Cash Flow Modelling

If cash flow modelling is needed or requested as part of our financial planning advice, we will charge a fee as follows:

	Bronze Under £100,000	Silver £100,000 - £250,000	Gold £250,000 - £500,000	Platinum £500,000 +
Available upon request	£225	£345	£475	Included in our implementation charge

If cash flow modelling is required as a standalone service, a fee will be charged calculated based on our hourly rates.

Protection Advice

Where we provide protection planning advice, we are an insurance intermediary and will provide advice which is based on a fair and personal analysis of the market. We will be paid either by fees agreed and paid by you, or commission payable by the insurance provider, which is a percentage of the total annual premium.

Annuity Advice – Pension Annuity or Long-Term Care Annuity

We will charge a fee of 1.5% of the fund being used to purchase an annuity (after the payment of tax-free cash for pensions). This fee is subject to a minimum of £995 which will apply to funds below £66,333.

Pension Release

For clients looking to release their pension values in full we will charge a fee of 1% of the fund value being released, subject to a minimum fee of £750 applicable for funds valued at less than £75,000.

Equity Release

Our fee for new equity release cases is a minimum of £1,000. The fee will be offset by any commission received.

Other Wealth Management Fees

Hourly rates will be charged as follows for services requested and delivered over and above those stated in the service agreement, e.g. additional meetings:

Director	£200.00 per hour
Financial Adviser	£175.00 per hour
Investment & technical research	£100.00 per hour
Administration	£75.00 per hour

We will provide you with a personalised quote for any work to be carried out on an hourly rate charge prior to starting any work.

Other charges

Depending on the services we provide, there may be costs and charges (including taxes), not charged by us, but related to the financial products we arrange for you. These charges may be one-off charges (payable up front) or charges payable on an ongoing basis. For example:

- **Service costs:** If your investments are held on a platform (an online investment administration service) or held with a DFM, the platform provider / DFM will make a charge for administering / managing your investments.
- **Investment costs:** These are the costs relating to the manufacturing and managing of your investments – for example, fees charged by the investment fund manager, costs relating to investment transactions.

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

Before we provide you with our advice, we will add together all the costs and charges payable so that you are able to understand the overall costs of our services and recommendations. This is referred to as aggregated costs and charges information.



Independent Advice

We offer independent investment advice. This means that we consider a wide range of financial strategies and products. We are constantly reviewing the market to ensure that the services and products we offer are appropriate for our clients.

Where we recommend particular investment strategies and products to you, these will be selected based on your personal circumstances, financial goals and objectives. We'll consider a number of factors, including the services you need, the cost of investing, how much risk you are prepared to accept in an investment product and how much drop in its value you could withstand.

The areas we can advise on include:

- Open Ended Investment Companies
- Exchange Traded Funds
- Venture Capital Trusts
- Long Term Care
- Critical Illness
- Annuities
- Unit Trusts
- ISAs
- Structured Products including structured deposits
- Equity Release
- Income Protection
- Phased Retirement & Income Drawdown
- Investment Trusts
- Investment Bonds
- Enterprise Investment Schemes
- Term Assurance
- Pensions

We do not provide advice in relation to individual share holdings. If this is something you need assistance with, we can refer you to a stockbroker. We don't provide advice on options, futures and other derivative contracts as we believe that these are unlikely to be suitable for our clients.

Examples of how our fees are calculated

Here are some examples of how our fees could work if you invest funds with us:

- If you invested £20,000 with us our minimum fee of £995 would apply
- If you invested £75,000 with us our fee could be 4% - £3,000
- If you invested £300,000 with us our fee could be 2% - £6,000
- If you invested £750,000 with us our fee could be 1.5% - £11,250

Here are some examples of how our fees for other services could work:

- If you took annuity advice with a fund of £150,000 our fee would be 1.5% - £2,250
- If you took advice in connection with pension release with a fund of £50,000 our minimum fee of £750 would apply
- If you took advice in connection with pension release with a fund of £200,000 our fee could be 1% - £2,000
- If you require standalone cash flow forecasting which requires two meetings with your adviser (non-director), each of an hour long and 4 hours of technical research time, the fee based on our hourly rate charges would be £750.

How can our fees be paid?

Our fees can be paid in a number of ways:

- You can settle our fee by cheque or electronic transfer.
- Payment can be made via deductions from the financial product (s) you invest in or (if relevant) from the amount investment with a discretionary fund manager. Most product providers offer this facility but using it will reduce the amount you invest and may have other consequences. We will discuss this in advance with you if this is the case.
- For investments or pensions held on a platform, you may choose to pay us from the platforms cash account.
- If, as a result of our recommendations, you take out a regular contribution product where investments are made on a monthly, quarterly or annual basis, it may be possible to have our initial charges deducted from the product in instalments (where the provider is able to offer this facility). In such cases, our normal approach will be for the payment to be spread over a maximum of 12 months. For example, if you are investing £2,500 per month, the initial charge for our service will be 4% of 12 months investment (£30,000). Our initial fee will be £1,200. The monthly charge over 12 months is £100 per month. Each month you pay your contribution of £2,500 but for the first 12 months, the provider will deduct £100 and pay it to us, leaving £2,400 to be invested.
- In some limited circumstances (protection planning and equity release only) we may receive commission from a product provider in relation to the product we have arranged for you. We will tell you the amount before we carry out business for you.



Please note

Our fees may be subject to VAT and we will advise you if this is the case.

Our initial charges are payable once we have completed our agreed work and must be settled within 14 business days of our invoice.

If you are paying our initial charges by instalment (only applies when you have taken out a regular contribution contract) it's important that you make payments as agreed. Where you miss a payment or cancel the contract from where the payments are coming from, we will cancel the agreement to pay by instalments and invoice you for the remainder of our fee.

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

Any products we have arranged for you will only be kept under review as part of an ongoing service for which have agreed to pay. Our ongoing services are optional and are set down in the next section of this document. If you agree to purchase an ongoing service, unless otherwise agreed, the ongoing service will be provided as a follow up to the initial service.



Our Ongoing Services

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

Funds invested with Investment Solutions	Bronze Under £100,000	Silver £100,000 - £250,000	Gold £250,000 - £500,000	Platinum £500,000 +
We will provide you with access to our Personal Finance Portal on request	✓	✓	✓	✓
Telephone and email access to your named Financial Adviser	✓	✓	✓	✓
Named contact for administration enquiries		✓	✓	✓
All telephone calls and emails responded to within 48 hours (except weekends and bank holidays)	✓	✓		
All telephone calls and emails responded to within 24 hours (except weekends and bank holidays)			✓	✓
You will receive our regular newsletter by email	✓	✓	✓	✓
Monthly Investment Commentary by email	✓	✓	✓	✓
Review Service and Portfolio Management				
We will provide you with:				
-valuation reports				
-investment commentary				
Upon Request (subject to a charge)	✓	✓	✓	✓
Annually	✓	✓		
Bi-Annually			✓	
More frequently				✓
With your agreement, we will make recommendations to rebalance your portfolio to ensure that it remains in line with the agreed investment strategy		✓	✓	✓
There will be no charge to utilise the ISA allowance from existing portfolio	✓	✓	✓	✓
You have the opportunity, to meet with your Financial Adviser to review your position:				
Upon Request (subject to a charge)	✓	✓	✓	✓
Annually		✓	✓	✓
Half Yearly			✓	✓
More frequently				✓
Tax Information				
We will provide you with capital gains and income information with regard to your portfolio and any pension contributions to assist with the completion of your tax return (upon request)		✓	✓	✓
Retirement Planning				
Before retirement we will create a realistic and sustainable action plan, which will test out different retirement options		✓	✓	✓
At retirement we will advise you on your options and recommend the best course of action for you	✓	✓	✓	✓
Cash Flow Modelling				
Upon request	£225	£345	£475	✓
Working with other Professionals				
We will communicate effectively with and will introduce you to Chartered Accountants, Solicitors and other suitable professionals as needs arise	✓	✓	✓	✓
We will provide any other professional with copies of your valuations and/or our advice with regard to tax mitigation and reporting, when instructed by you (the client)	✓	✓	✓	✓
Charge for ongoing advice, monitoring and servicing of your portfolio	0.5% per annum	0.75% per annum	1% per annum	1% per annum



Examples of how our fees are calculated

Here are some examples of how our fees could work:

- If you received our ongoing service for a portfolio of £75,000 you would receive our Bronze service and our fee would be 0.5% - £375 per annum
- If you received our ongoing service for a portfolio of £175,000 you would receive our Silver service and our fee would be 0.75% - £1,312.50 per annum
- If you received our ongoing service for a portfolio of £400,000 you would receive our Gold service and our fee would be 1% - £4,000 per annum
- If you received our ongoing service for a portfolio of £650,000 you would receive our Platinum service and our fee would be 1% - £6,500 per annum

How can our fees be paid?

Our fees can be paid in a number of ways:

- You can settle our fee by cheque or electronic transfer.
- Payment can be made via deductions from the financial product (s) you invest in or (if relevant) from the amount investment with a discretionary fund manager. Most product providers offer this facility but using it will reduce the amount you invest and may have other consequences. We will discuss this in advance with you if this is the case.
- For investments or pensions held on a platform, you may choose to pay us from the platforms cash account.

Our charges for ongoing services are normally payable monthly and will start from the month your investment or pension commences. Where fees are facilitated by a product which does not offer monthly payments, we will advise you of this.

Where fees are settled by cheque or electronic transfer, they must be settled within 14 business days of our invoice to you.

Please note

Ongoing services are optional and what you receive will be based on your agreed level of service. You may cancel our ongoing services at any time and any associated fees will also cease. If you choose not to have an ongoing service, but as some point wish us to conduct a full financial review, then we would agree a fee payable for this as a one-off payment each time a review is requested.

- Our fees may be subject to VAT and we will advise you if this is the case
- Our fees are reviewable each year.
- Where our fees are percentage based, the amount of the ongoing charges will increase as the value of your fund grows or fall if the value of your fund falls.
- In some circumstances we may receive ongoing payments (commission) from product providers relating to existing investments you hold. Such payments may be taken into account when determining the charges for ongoing services. We will discuss and agree this with you where relevant.

* Our regular newsletter and monthly investment commentary will be issued by email if we hold a valid email address for you. If you want to receive these by post instead, please contact us to request this.

One off advice service

We appreciate that sometimes you may just be looking for help in a particular area/product on a one off/ad-hoc basis. Our charge for this would be based on the amount of work required to meet your needs and would be confirmed to you in writing prior to any costs being incurred.

Ending this Agreement

We may terminate this agreement by giving you at least 20 business days' written notice. You may terminate this agreement at any time, without penalty. Notice of termination must be given in writing and will take effect from the date of receipt. Any transactions already initiated will be completed according to this agreement unless otherwise agreed in writing. You will be liable to pay for any services we have provided before cancellation and any outstanding fees, if applicable.

Introduction

This agreement sets out the terms under which we'll provide our services to you, so it's important that you read it fully and in conjunction with our Client Service Agreement (what we do and how we charge) document. If there is something you don't understand please ask us to explain it.

If you have a question or concern about any aspect of our services, please contact us at:

- **Telephone:** 01903 2014640
- **Email:** ifa@investment-solutions.co.uk
- **Website:** www.investment-solutions.co.uk
- **In writing:** Grafton House, 26 Grafton Road, Worthing, BN11 1QT

These Terms of Business will be effective from the date of receipt but may be amended by us following any initial interview intended to ascertain your current financial situation, objectives, and attitude to financial risk. Any such amended Terms of Business will be sent to you within 10 working days of that interview. From time to time it may be necessary to amend the terms set out in this agreement where it is not necessary to issue a new agreement for signature. If this is the case, we will write to you with details of the changes at least 10 business days before conducting relevant business, unless we consider it to be impracticable to do so under the circumstances at that time.

Our status

Investment Solutions is a trading name of Investment Solutions Wealth Management Limited of Grafton House, 26 Grafton Road, Worthing, West Sussex, BN11 1QT, who are authorised and regulated by the Financial Conduct Authority who are based at 12 Endeavour Square, London, E20 1JN. Our FCA number is 533559. Our permitted business includes advising on and arranging investments, home finance and general insurance transactions, including life and health insurances. You can check this on the FCA's Register by visiting the FCA's website <https://register.fca.org.uk> or by contacting the FCA on 0800 111 6768. Please be aware that business mortgages, buy-to-let mortgages and loans for timeshare purchase are not regulated home finance contracts.

Client Categorisation

Unless you receive confirmation in writing to the contrary, in all our dealings on investment matters you will be treated as a Retail Client. On insurance matters you will be treated as a Commercial Customer or a Consumer, depending on whether you are acting for business purposes or not.

Communicating with You

Our normal ways of communicating with you are by telephone, video calling, post, e-mail, SMS text message, our client portal or in person. Our communications will be in English.

We may ask you to confirm your instructions to us in writing as this helps to avoid any future misunderstandings.

Our Recommendations

Before providing advice, we will assess your needs, consider your financial objectives, and assess your attitude to any risks that may be involved. If you do not want to discuss a particular area of financial planning and that area should not form part of the advice given, we can exclude it, if you instruct us to do so. This might of course have a bearing on the advice that might have been given.

Before making any recommendations, we will carry out a suitability assessment so that we are able to act in your best interests.

We will confirm any recommendations we make in writing (our suitability report) along with details of any special risks that may be associated with the products or investment strategies we have recommended.



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

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

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

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

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

Fact Find Information

Our advice will be based on the information that you give so it is important that you provide us with accurate and up to date information when we request details about your circumstances and objectives. This will allow us to provide you with suitable advice. If the information you provide is inaccurate or if you limit the information provided this could affect the suitability of the advice we give. We are entitled to rely on the information provided by you unless we are aware that the information is manifestly out of date, inaccurate or incomplete.

Where you ask us to effect a transaction without receiving financial advice from us, it is important for you to understand that you are responsible for deciding whether the policy chosen meets your demands and needs. We may need to seek information from you to establish whether you have the necessary knowledge and experience to understand the risks involved in the particular transaction.

For the avoidance of doubt, please be aware that when you become a client of our firm, we do not accept any responsibility for advice previously given to you by other firms. Nor is it part of our brief to review the suitability of advice previously given to you, unless we have specifically agreed to do so.

Instructions

Normally, we ask clients to give instructions in writing by completing the relevant application form and signing the appropriate declaration. However, where appropriate the use of e-mail and fax will be acceptable. You will be informed of any taxes or costs that may exist other than our fees, the period for which any illustrations are valid, and of the minimum duration of the contract.

Paying for our services

By signing this agreement, you are agreeing to pay the charges for our services as set out in the confirmation section. Your method of payment is also set out.

Cancellation rights

Full details of any financial products we recommend to you will be provided in the relevant product information you will receive. This will include information about any product cancellation rights along with any other early termination rights and penalties.



Best Execution Policy

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

Conflicts of Interest Policy

In accordance with FCA rules, we are obliged to establish, implement, and maintain a conflicts of interest policy. This policy details the potential material conflicts that have been identified and the procedures and measures adopted to manage them. The firm has policies for identification of conflicts, recording of conflicts and managing of conflicts. We do not have any external shareholders, nor do we own any shares in any financial services companies outside of the Investment Solutions Group.

Benefits we may receive

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

From time to time we may attend training events funded and /or delivered by product providers, fund managers and investment platforms. These events are designed to enhance our knowledge and enhance the quality of service we provide to our clients. As such this doesn't affect our obligation to act in your best interests. Please ask us if you want further details.

Review

When we have arranged a contract for which you have given instructions, we will not give you any further advice unless you request it, but we may contact you shortly before the contract expires to discuss its renewal, if appropriate. Alternatively, we will be glad to advise you, at any time you ask us to.

Ownership

As intermediaries we never own any products you buy or transact through us. All purchases will be registered in the name(s) of the client(s) unless otherwise agreed in writing. We will forward to you all documents showing ownership of your purchases as soon as it is practical after we receive them. In some cases, the documentation will be sent to you direct from the product provider.

Financial Crime

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

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

We may also request that you inform us how any monies being invested were obtained/accumulated. If you provide false or inaccurate information and we suspect fraud or money laundering, we will record this.

We will not forward any applications or money to third parties/product providers until our verification requirements have been met. We take no responsibility for any delay where money laundering 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.

Legal and Accountancy Advice

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



Data Protection

To provide our services properly we'll need to collect information on your personal and financial circumstances. We take your privacy seriously and will only use personal information to deliver our services. For further details on how we process personal data, please refer to the Appendix A attached to this document.

What to do if you have a complaint

If you wish to register a complaint, please contact Ivan Lyons at Investment Solutions, Grafton House, 26 Grafton Road, Worthing, West Sussex BN11 1QT or by telephone on 01903 214640. We will acknowledge receipt of the complaint and will send you a copy of our complaints handling procedure. The matter will be investigated in line with that procedure and our findings will be reported to you. If you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service, subject to certain time limits. They will consider complaints from all individuals and businesses with turnover of less than £6.5 million and either a balance sheet total of less than £5 million or fewer than 50 employees. Contact them at: www.financial-ombudsman.org.uk or by phoning on 0800 023 4567.

Treating Customers Fairly

We are committed to "Treating Customers Fairly". We have reviewed the advice and information that we provide to our customers, and the standards of service that we offer. If you have any suggestions on how we might improve our treatment of customers, please let us know."

Compensation and Professional Indemnity

We are covered by the Financial Services Compensation Scheme. Unless you are a corporate client and the company is not a "small company" as defined in the Companies Act, you may be entitled to compensation from the scheme if we cannot meet our obligations. This depends on the type of transaction:

- Deposits are covered for 100% of the first £85,000.
- Compulsory classes of insurance (e.g. motor insurance, employer's liability etc) are covered for 100% of the claim.
- Non-compulsory insurance transactions are covered for 90% of the claim, without any upper limit.
- Any investment life policy savings are protected up to 100% with no upper limit if anything happens to your provider.
- Investments are covered for up to £85,000 per person, per firm.

Further information about compensation arrangements is available from the Financial Services Compensation Scheme (Customer Services – 020 7892 7300).

On occasion we may recommend an investment that is not covered by these compensation benefits eg; an Exchange Traded Fund. This recommendation will only be made once its suitability for you has been established and your acceptance and awareness of this will be sought prior to making any such arrangements.

In addition to the scheme we are also insured for negligence, by any member of staff.

Law and language

Where applicable, our dealings with you shall be governed by the law of England. All information, terms and conditions, and communications shall be in English.

To provide our services properly we will need to collect information about your personal and financial circumstances. We take your privacy seriously and will only use your personal information to deliver our services.

Processing of your personal data is necessary for the performance of our contract for services with you and in meeting our obligations to preventing money laundering or terrorist financing. Generally, this is the lawful basis on which we intend to rely for the processing of your data. (Please see the reference to special categories of data below). Our policy is to gather and process only that personal data which is necessary for us to conduct our services appropriately with you and to prevent money laundering or terrorist financing.

We adopt a transparent approach to the processing of your personal data. Sometimes, we may need to pass your personal information to other organisations. If you apply to take out a financial product or service, we will need to pass certain personal details to the product or service provider.

We may engage the services of third-party providers of professional services in order to enhance the service we provide to you. These parties may also need to process your personal data in the performance of their contract with us. Your personal information may be transferred electronically (e.g. by email or over the internet) and we, or any relevant third party, may contact you in future by what we believe to be the most appropriate means of communication at the time (e.g. telephone/ email /letter etc.).

The organisations to whom we may pass your details also have their own obligations to deal with your personal information appropriately. Sometimes a product or service may be administered from a country outside Europe. If this is the case, the firm must put a contract in place to ensure that your information is adequately protected.

We will issue you with our Privacy Notice. This is a separate document which provides more information about the nature of our personal data processing activities and includes details of our retention and deletion policies as well as your rights of access to the personal information that we hold on you.

As part of this agreement we will ask you to consent to the transfer of personal information in accordance with the protections outlined above.

Special categories of personal data: there are certain categories of personal data that are sensitive by nature. The categories include data revealing racial or ethnic origin, political opinions, religious or philosophical beliefs, trade union membership and data concerning health. Depending on the nature of the products and services that you engage us for we may need to obtain your sensitive personal data particularly in relation to health. Our policy is that should we require any special category of personal data we will only gather this with your explicit consent.

If you are concerned about any aspect of our privacy arrangements, please speak to us.

Client Name Client Name

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.

This agreement is governed and shall be interpreted in accordance with English law and both parties shall submit to the exclusive jurisdiction of the English Courts.

I/we wish to opt for:

Wealth Management Services

Initial service only		Initial and ongoing services		Ongoing service only	
	Bronze Under £100,000	Silver £100,000 - £250,000	Gold £250,000 - £500,000	Platinum £500,000 +	Other *
Implementation Charge	4% (min £995)	3%	2%	1.5%	
Charge up to for ongoing advice, monitoring and servicing of your portfolio	0.5% per annum	0.75% per annum	1% per annum	1% per annum	
Please select your chosen level of service:					
Fee payment method: ** delete as appropriate	Initial fee: ** Invoice / Product Deduction		Ongoing fee: ** Invoice / Product Deduction / Combination		

* Please confirm level of service agreed

Protection or Equity Release Advice

Fee with commission offset		Fee only		Commission only	
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Pension Release or Annuity Advice – Pension Annuity or Long-Term Care Annuity

Fee	
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Other Services

See Bespoke Fee Agreement	
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Client Name Client Name

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.

This agreement is governed and shall be interpreted in accordance with English law and both parties shall submit to the exclusive jurisdiction of the English Courts.

I/we wish to opt for:

Wealth Management Services

Initial service only		Initial and ongoing services		Ongoing service only	
	Bronze Under £100,000	Silver £100,000 - £250,000	Gold £250,000 - £500,000	Platinum £500,000 +	Other *
Implementation Charge	4% (min £995)	3%	2%	1.5%	
Charge up to for ongoing advice, monitoring and servicing of your portfolio	0.5% per annum	0.75% per annum	1% per annum	1% per annum	
Please select your chosen level of service:					
Payment method: ** delete as appropriate	Initial fee: ** Invoice / Product Deduction		Ongoing fee: ** Invoice / Product Deduction / Combination		

* Please confirm level of service agreed

Protection or Equity Release Advice

Fee with commission offset		Fee only		Commission only	
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Pension Release or Annuity Advice – Pension Annuity or Long-Term Care Annuity

Fee	
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Other Services

See Bespoke Fee Agreement	
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Yours sincerely,

Client Signature Client Signature

Date of Agreement Date of Agreement

Client Name Client Name

The primary basis on which we intend to process your personal data is for the performance of our contract with you. In the case where we need to process special category (sensitive) data as described above we require your consent by indicating your agreement to the following statement:

I / we consent to the processing of sensitive personal data as far as it is necessary for the services I / we require from Investment Solutions Group of companies.

Client Signature Client Signature

Date of Agreement Date of Agreement

Please note that you may withdraw this consent at any time by notifying us at our main business address.

We may also engage the services of third party providers of professional services in order to enhance the service we provide to you. These parties may also need to process your personal data in the performance of their contract with us. If you wish to know the names of these third parties please contact us for further information

Marketing

From time to time we may wish to contact you to offer additional products or services which may be of interest to you. In order to do this, we require your consent by agreeing to one or all of the options:

I / we consent to be contacted for marketing purposes by:

Email	<input type="checkbox"/>	Telephone	<input type="checkbox"/>	Post	<input type="checkbox"/>	Portal	<input type="checkbox"/>	Other	<input type="checkbox"/>
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Please note that all regular newsletters and investment commentary will only be issued by email unless you request otherwise.

Client Signature Client Signature

Date of Agreement Date of Agreement

Please note that you may withdraw this consent at any time by notifying us at our main business address.