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REEVES
INDEPENDENT
— EST 1996 —

Pension, Investments
& Retirement Advice

**CLIENT
AGREEMENT:
INVESTMENT &
PROTECTION ADVICE**

If you would like this document in larger print or in another format, please contact us.

1. INTRODUCTION

This agreement provides details about our services to you and how we charge, so it is important that you read it fully. This information is designed to give you an idea of:

- What we do and how we do it (our services)
- What it is likely to cost and how you can pay us

Reeves - The Pension Specialists is a financial planning business, focused on helping you understand and plan for your financial future. We are also able to act on your behalf in advising you on investments, pensions and non-investment insurance contracts (protection).

The services we have agreed to provide and the cost you have agreed for those services are detailed in a separate fee agreement.

Section 9 (How You Are Protected) includes details of the protections available to you under UK financial services regulation.

If there is something you do not understand, please ask us to explain it.

2. OUR ADVICE

We offer independent investment advice. This means that we consider a wide range of financial strategies and products. Our recommendation will be based on a comprehensive and fair analysis of the market, which is reviewed regularly to ensure that the services and products we offer are appropriate for our clients.

Any investment strategies and products we recommend will be selected based on your personal circumstances, financial goals and objectives.

During your initial complimentary discussion, we will describe our services in more detail and explain the payment options. Following our initial discussion, should you decide to proceed with advice there is a cost for registering as a new client and for our advice and services.

OUR ADVICE PROCESS

This process normally takes place over a period of weeks, or even months, giving you time to consider the facts. We aim to produce early work by telephone and online services but can include face to face if you prefer.

Step 1: Initial call

A telephone call to discuss your current financial situation and your goals for retirement.

Step 2: Policy information

With your written agreement (using a standard letter of authority) we will write to your existing investment/pension providers to gain all facts on existing relevant investments/pensions and other products where needed.

Step 3: Follow-up call

A telephone call where we gather more details on your circumstances and goals. We will complete an initial "Attitude to Risk" questionnaire to help us understand your investment experience, appetite for investment risk and capacity for loss, in line with the Financial Conduct Authority's (FCA) compliance requirements.

Step 4: Policy Analysis

We will assess the information gained from your schemes.

Step 5: Proposal Summary

We will draft an initial report based on our fact finding and detailed policy analysis to date. All costs and charges will be included within this report, as well as initial recommendations. This report may include a proposal to prepare a case for a third-party specialist, for example for mortgage or defined benefit pension scheme advice.

Step 6: Proposal call

A telephone call to discuss the proposal summary, answer any questions which it may raise, discuss our ongoing Portfolio Management Service with you and help you decide on how to proceed in response to Reeves' proposals.

OUR ADVICE PROCESS CONTINUED

Step 7: Client Decision

At this stage you will have the information to decide how to proceed, including future costs. No action should be taken until we have formally completed due diligence.

Step 8: Due Diligence

We will confirm all relevant facts before you sign the forms for transactions. We will also need to confirm your identity, using online tools.

Step 9: Face to Face Meeting

This is where we go through your whole file and confirm important points of understanding. If you want to proceed then all forms are completed and signed.

Step 10: Business Submission and Tracking

We will complete all required administration to process your client agreement. Instances that include third parties may have to be submitted via their administration teams.

Step 11: Portfolio Management Service

If you select an ongoing service then this will commence when new policies / transactions are complete.

Portfolio Management Service (PMS)

Reeves Portfolio Management Service (PMS) provides monthly reviews of your portfolio, reviewing financial, political and environmental events, and proposing changes when suitable. This is communicated to clients via email to provide an understanding of the changes proposed.

As part of our ongoing service we will:

- Handle all fund and policy administration on your behalf.
- Provide regular updates to keep you informed of progress.
- Ensure all your documents are issued in line with your expectations.
- Provide confirmation of our advice and actions in writing, generally by email.

An outline of full Reeves PMS is available on our website.

PMS is subject to change and we will upgrade and amend this ongoing service on a regular basis.

Non-Standard Clients

- We may decide, or you may request an alternative process. We classify this as a non-standard process. These cases are unusual and require very different circumstances. Typically, these cases may be where a special situation arises early in the process. For example, there may be a specific area of work identified, a cautious client that may be too risk averse to benefit from our services or clients that want help in areas different to our usual processes.
- In the event of a non-standard discussion then we may break away from the above process. We may decide to only continue our work by charging a fixed fee. This will always be agreed by you if work is to commence.

Throughout our advice process we will consider several 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 of a drop in its value you could withstand.

REEVES ADVICE AREAS

Open ended investment companies (OEICs)	Individual Savings Accounts (ISAs)
Structured products (including structured deposits)	Unit trusts
Investment trusts	Investment bonds
Enterprise investment scheme	Venture capital trusts
Exchange traded funds	Pensions
Phased retirement/drawdown	Annuities
Term assurance	Critical illness cover
Income protection	Business protection

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 also do not assist in the purchase of options, futures and other derivative contracts as we believe that these are unlikely to be suitable for our clients.

Our advised protection planning services are suitable if you are looking for the best way to protect you, your family or your business through products such as critical illness cover, health insurance and life cover.

Where we provide protection planning services, we are an insurance intermediary and will provide advice which is based on a fair and personal analysis of the market from a range of insurers.

3. OUR SERVICE

We offer initial advice and an ongoing service. Any products that we arrange for you will only be reviewed as part of an agreed ongoing service, for which we charge a fee.

Our ongoing services are optional. However, if you purchase an ongoing service, our initial charges are discounted.

We will only provide formal recommendations and provide advice when we have assessed your goals and needs, personal and financial circumstances and performed due diligence where needed. We will assess your risk profile before finalising any advice and consider any restrictions that you wish to place on the type of products you would be willing to consider.

As part of our advice process we produce a series of interim reports to assist client understanding and confirm our thoughts at that point in time. When we are aware that some valuable information is still outstanding then we will mark these reports as draft. No actions should be taken based on a draft document.

In some circumstances, we may provide you with a non-advised service where you will not receive advice or a recommendation from us. Where this is the case we will provide details of our non-advised services and charges separately.

Service Proposition

Our service proposition is for clients who have accumulated significant investment and/or pension funds, alongside other assets, and recognise the need for expert advice.. This will include the following:

- An initial financial review with a focus on retirement planning.
- Presentation of an initial report.
- Regular portfolio valuations (available online via client portals).
- Regular meetings to review investments, objectives and your current situation.
- Access to expertise and experience.

Ongoing Service and Review

Our ongoing service includes an annual review of your investments under our management.

An annual review is not the only service you will receive. Once you are engaged as a client, you will have access to expertise and experience at any time, via telephone, email or letter (additional charges may apply, but only after agreement with you once we have a clear identification of the project to be undertaken).

Other areas of advice we are usually asked to consider include:

- Protection for you, and if appropriate, for your business.
- Taxation planning, to ensure that you maximise the use of allowances and investment structures.
- Inheritance tax, will and estate planning including the use of trusts.
- Income/Lump Sum Withdrawal advice without initial charge.

An outline of our ongoing service proposition is included in the table below. Please note that service levels do vary depending on the value of your funds under our management. Full details of this are available on our website.

List of Services	Ongoing Service Included	Transactional Only
Annual statement of holdings	✓	✓
Access to our support team	✓	
Ongoing access to your adviser	✓	
Review meetings at agreed intervals including:	✓	
<i>Review of Objectives/ Financial Situation</i>	✓	
<i>Review of Risk Profile & Capacity for Loss</i>	✓	
<i>Review of Investment Suitability</i>	✓	
<i>Review of Asset Allocation (if required)</i>	✓	
<i>Review of tax and legislative changes</i>	✓	
<i>Confirmation of aggregated costs & charges</i>	✓	

4. FINANCIAL PLANNING AND HOW WE CHARGE FOR IT

We will always inform you of our specific advice charges in advance. This will be in writing, normally included within the proposal summary report and confirmed in a suitability letter.

Most clients prefer to pay their advice charges through their policies. This is not always possible. Some clients prefer to make payments through direct payments from their own accounts. In this case we will issue invoices. It is your choice how you pay.

We will also let you know if there are any other costs that might be incurred in connection with the services we provide to you. This may include third party work.

Financial advice and arrangement of investments are exempt of VAT. For report writing only, the charges may attract VAT. We will always tell you if you must pay VAT before we undertake any work for you. In the event of the HMRC charging retrospective VAT then we reserve the right to come back and do the same for clients.

Charges for the ongoing service will not be liable to VAT (unless the initial service was liable to VAT) where both the initial and ongoing services are part of the same package.

4A. PENSION AND INVESTMENT ADVICE CHARGES

We charge for our services by a charge known as an adviser charge.

The adviser charges will be a fixed amount or will be based on a percentage of the amount you invest.

There are two types of adviser charges which may apply, initial and ongoing.

The table below shows the advice cost of arranging and implementing agreed actions where new money is invested. This generally applies where new money is placed onto a platform or in a new product.

We do not charge for switches of funds already held within a platform. For example, ISA to Pension and/or fund switches, aside from where tax relief is added. This is classed as new money added to the portfolio and is charged according to our standard fee structure.

Our initial charges are discounted for clients who agree to utilise our ongoing Portfolio Management Service and thus pay an ongoing fee to Reeves. We discount our initial charges for clients wishing to build a long-term relationship with us.

Initial Advice Charges

	No Ongoing Service	Discounted Charges Where Ongoing Service Applies
Standard charges are based on investment amounts being advised on at that time.	4%	Funds up to £300,000 @ 2.99%. Over £300,000 @ 0.5%.
For advising and setting up regular payments	A fixed fee of 4% of one year's worth of annual contributions (minimum £500)	<ul style="list-style-type: none"> A fixed fee, equal to 0.5% of one year's worth of gross annual contributions, paid in equal instalments over 12 months. Subject to a minimum fee of £10. Will not be waived should the contributions be cancelled within the first year of contributing.
Example 1: New client with a total investment/transfer value of £100,000.	£4,000 (@4%)	<ul style="list-style-type: none"> Initial £100,000 @ 2.99% = £2,990.
Example 2: New client with a total investment/transfer value of £350,000	£14,000 (@4%)	<ul style="list-style-type: none"> First £300,000 @ 2.99%. Remaining £50,000 @ 0.5%. Total Initial Adviser Charge as a weighted average 2.63% - £9,205.

<p>Example 3: New client with a total investment/transfer value of £500,000</p>	<p>£15,000 maximum fee (4% = £20,000)</p>	<ul style="list-style-type: none"> • First £300,000 @ 2.99%. • Further £200,00 @ 0.5%. • Total Initial Adviser Charge as a weighted average = 1.99% (£9,950).
<p>Example 4: Existing client with £300,000 or more already with us, with a further £50,000 to invest.</p>	<p>£2,000 (@4%)</p>	<ul style="list-style-type: none"> • The £300,000 already with us ensures these. additional funds attract a 0.5% charge (£250).
<p>Example 5: New client setting up regular pension contributions of £240pcm net (£300pcm gross). £3,600 per annum</p>	<p>£500 minimum (4% = £144)</p>	<ul style="list-style-type: none"> • £18 fixed fee. • Paid in monthly instalments of £1.50.
<p>Example 6: Existing client setting up regular pension contributions of £2000pcm net (£2,500pcm gross), £30,000 per annum.</p>	<p>£1,200 (Fixed fee)</p>	<ul style="list-style-type: none"> • £150 fixed fee. • Paid in monthly instalments of £12.50.

Minimum Initial Charge

We have a minimum charge of £1,000 per new client in all cases. This does not apply to existing clients making incremental investments.

Example: A new client transferring pensions with a total transfer value of £20,000.

With ongoing service: 2.99% = £598, therefore £1,000 minimum fee is applied.

Without ongoing service: 4% = £800, therefore £1000 minimum fee is applied.

Maximum Initial Charge

An initial adviser fee will never be greater than £15,000 for a single piece of business.

VAT

Our charges are not subject to VAT and can be taken from your investment upon receipt by the policy provider or can be paid directly by you.

Ongoing Advice Charges

Standard charges are based on fund value at each fee review	<ul style="list-style-type: none">• 1.1% of funds up to £500,000• 0.55% of funds above £500,000
Example 1: If your investments are valued at £100,000	<ul style="list-style-type: none">• $£100,000 \times 1.1\% = £1,100$ pa (£91.67 pcm)
Example 2: If your investments are valued at £250,000	<ul style="list-style-type: none">• $£250,000 \times 1.1\% = £2,750$ pa (£229.17 pcm)
Example 3: If your investments are valued at £500,000	<ul style="list-style-type: none">• $£500,000 \times 1.1\% = £5,500$ pa (£458.33 pcm)
Example 4: If your investments are valued at £750,000	<ul style="list-style-type: none">• $£500,000 \times 1.1\% = £5,500$ pa (£458.33 pcm)• $£250,000 \times 0.55\% = £1,375$ pa (£114.58 pcm)• Total = £6,875 pa (£572.92 pcm)

VAT

Our charges are not subject to VAT and can be taken from your investment upon receipt by the policy provider or can be paid directly by you.

4B. PROTECTION PLANNING

Our advised protection planning services are suitable if you are looking for the best way to protect you, your family or your business through non-investment insurance contracts such as critical illness cover, health insurance and life cover. We advise on non-investment insurance contracts from a large range of insurers.

You can pay for our advised protection services by:

- Commission (where this is available – a charge may be payable if commission is unavailable)
- A fixed charge

Where we are paid by commission we will tell you the amount before we carry out any business for you. Although you may pay nothing to us up front, this does not mean that our services are free. You still pay us indirectly through deductions from the amount you pay into your product.

We may agree to rebate any commission due into the plan and invoice you directly for an agreed fee. This would be negotiated after any recommendation that was made.

4C. 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), the platform provider 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, charges applied by the investment fund manager or costs relating to investment transactions.

We will always disclose any third-party costs as part of making our recommendations. Should you decide you no longer want to pay an ongoing adviser fee and receive our Portfolio Management Service, please be aware that additional charges may be applied by the platform.

Aggregated costs and charges

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.

Discretionary Fund Management

Where investments are held with our preferred Discretionary Fund Manager (LGT Vestra), the Discretionary Fund Manager will make a charge for administering/managing your investments. The charge is 0.15% of funds under management per annum.

5. OUR OBLIGATIONS

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 wish to discuss an area of financial planning and do not want that area to form part of the advice given, we can exclude it, if you instruct us to do so. This may of course have a bearing on any advice 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.

Best execution

In transmitting investment applications on your behalf to third parties, we will take all reasonable steps to ensure that we obtain the best possible result for you. This is referred to as best execution.

Anti-money laundering - We need to check your identity

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.

Conflict of interests - We must legally declare any that affect our advice

We will endeavour always to act in the best interests of you, our client. However, circumstances can arise where we or one of our other clients may have some form of interest in business being transacted for you.

If this happens or we become aware that our interests or those of one of our other clients conflict with your interests, we will write to you and obtain your consent before we carry out your instructions and detail the steps we will take to ensure fair treatment.

Other benefits we may receive

From time to time we may attend training events funded and/or delivered by product providers, fund managers and platforms. These events are designed to enhance our knowledge and ultimately therefore enhance the quality of service we provide to our clients. Further details are available on request.

Communicating with you

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

Client money

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

Our Ethical Policy

We are committed to providing the highest standard of financial advice and service possible. The interest of our clients is paramount to us and to achieve this we have designed our systems and procedures to place you at the heart of our business. In doing so, we will:

- Be open, honest and transparent in the way we deal with you
- Not place our interests above yours
- Communicate clearly, promptly and without jargon
- Seek your views and perception of our dealings with you to ensure it meets your expectations or to identify any improvements required
- Where possible we will adapt our communication means with you according to your needs.

6. YOUR OBLIGATIONS

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

Providing Information About Your Circumstances

As our advice will be based on the information that you provide, 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.

For protection planning, where you are buying insurance as an individual, this means that you must take 'reasonable care' to answer all questions asked by the insurer fully and accurately. Failure to disclose material information may invalidate your insurance cover and could mean that a claim may not be paid.

Payment for Services

Once the services to be provided have been agreed, we will issue a fee agreement for sign off prior to commencing any work. Your selected payment method will also be confirmed in the fee agreement.

Our initial charges are payable once we have completed our agreed work.

In some limited circumstances (for protection planning business) 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.

Our ongoing services are optional and any products we have arranged for you will only be kept under review if agree to purchase the ongoing service. The ongoing service will be provided as a follow up to the initial service.

Where our charges are based on a percentage of your investments, the amount of our ongoing charges you pay will fluctuate with the value of your investment; if your investment increases in value, the amount you pay us will also increase and if your investment falls in value, the amount you pay us will also decrease.

Our ongoing services can be cancelled at any time by simply informing us in writing. Please note that we reserve the right to charge you for services provided prior to cancellation.

Legal and Accounting 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.

7. COMMENCEMENT

This agreement shall commence on the date of signature and shall remain in force until terminated in accordance with Section 8 - Cancellation below.

8. CANCELLATION

Termination of 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.

Product cancellation rights - standard rights as per all authorised forms

In most cases you can exercise a right to cancel by withdrawing from the contract. In general terms you will normally have a 30 day cancellation period for a life, non-investment protection contracts, payment protection or pension policy and a 14 day cancellation period for all other policies. For investments this will typically start when funds are invested and for pure protection policies this will normally begin when you are informed that the contract has been concluded or, if later, when you have received the contractual terms and conditions. Instructions for exercising the right to cancel, if applicable, will be contained in the relevant product information issued to you.

If you cancel a contract with an underlying investment, you may incur a loss due to market movements. This means that, in certain circumstances, you might not get back the full amount you invested if you cancel the policy.

9. HOW YOU ARE PROTECTED

All our clients are treated as retail clients unless otherwise advised in writing. This means that you are afforded the highest level of protection under the regulatory system.

Financial Conduct Authority

We are authorised and regulated by the FCA, 12 Endeavour Square, Stratford, and London, E20 1JN. Our Financial Services Register number is 839943.

Reeves – The Pension Specialists is a trading style of Reeves Independent Limited, which is the authorised firm, and is a part of the Reeves Group.

Our permitted business is advising on and arranging investments, pensions and non-investment insurance contracts. You can check this on the Financial Services Register by visiting the FCA's website www.fca.org.uk/firms/systems-reporting/register or by contacting the FCA on 0800 111 6768.

Financial Services Compensation Scheme (FSCS)

We are also covered by the Financial Services Compensation Scheme. 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.

- Deposits – up to £85,000 per eligible person, per bank, building society or credit union
- Investments – if you have a valid claim against a firm that has failed - up to £85,000 per eligible person, per firm
- Pensions – if your pension provider fails - 100% of your claim, with no upper limit
- Pensions – if your SIPP operator fails – up to £85,000 per eligible person, per firm
- Pensions – bad advice - you could be eligible to claim compensation up to £85,000 per eligible person, per firm
- Insurance – in the majority of cases, eligible claims about the advising and arranging of protection products are covered for either 90% or 100% of the claim, without any upper limit

We may also, on occasion, advise on other financial products which are not regulated by the Financial Conduct Authority (FCA). The Financial Services Compensation Scheme does not apply to any of these products. Further information about the compensation scheme is available from the FSCS at www.fscs.org.uk/consumer.

Complaints

If you are dissatisfied with a recommendation we have made you are entitled to make a complaint.

If you wish to register a complaint, please contact us:

In writing: Reeves Independent, National Advice Centre, 2nd Floor, Park View House, Front Street, Benton, Newcastle Upon Tyne, NE7 7TZ

By phone: 0800 989 0029

By e-mail: nigel@reevesifa.com

Please be assured we treat complaints seriously. A summary of our internal complaints handling procedures for the reasonable and prompt handling of complaints is available on request.

If you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service at www.financial-ombudsman.org.uk or by contacting them on 0800 023 4567. The Financial Ombudsman Service is a free and easy-to-use service that settles complaints between consumers and businesses that provide financial services.

Investment Related Documentation

We will endeavour to make arrangements for all your investments to be registered in your name unless you first instruct us otherwise in writing. All policy documents will be forwarded to you as soon as reasonably practicable 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.

Investment Performance & Risks

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 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.

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.

Unregulated financial products

Our services may also include advice on investments relating to or executing transactions in unregulated financial products. Accordingly, you should carefully consider whether such investments are suitable for you in light of your personal circumstances and the financial resources available to you.

Benefits we may receive

Under the rules of 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.

We may attend training events which are 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 does not affect our obligation to act in your best interests. Please ask us if you require further details.

CLIENT AGREEMENT DECLARATION

This is our standard client agreement upon which we intend to rely. For your own benefit and protection, you should read these terms carefully before signing them. If you do not understand any point, please ask for further information.

I/We acknowledge that the client agreement will come into effect from the date of issue.

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.

Client Signature

Client Name

Date

Client Signature

Client Name

Date

Signed on behalf of firm

Date
