

# Client Agreement



1. This agreement sets out the terms under which we will provide our services to you and how we charge. **It is an important document and we would ask you to read it carefully and if you are unsure of any of its terms please ask us to explain it.**
2. This agreement sets out our respective obligations and should be read in conjunction with the information in our **Fee Agreement** and **Service Proposition** document which have also been provided to you.
3. If you have a question or concern about any aspect of our services please contact us at:
  - **Telephone:** 01279 712523
  - **E-mail:** info@nockoldswealth.co.uk
  - **Website:** www.nockoldswealth.co.uk
  - **In writing:** Nockolds Wealth, 6 Market Square, Bishop's Stortford, Herts, CM23 3UZ
4. The terms of this Agreement come into force immediately on acceptance (implied or actual) of its terms by you and will remain in force until cancelled by us or you, or replaced by a later version.
5. The section headed 'Useful Information About Our Services' includes details of the protections available to you under UK financial services regulation. The cost for our services are shown in the section headed 'Our Charges'.

## Who Authorises Us to Advise You?

6. Nockolds Wealth Ltd is an appointed representative of Hanbury Wealth Management Ltd, which is authorised and regulated by the Financial Conduct Authority (FCA). Our FCA firm reference number is **669520**.

Our permitted business is advising and arranging pensions, savings and investment products and non-investment insurance contracts.

You can check this on the Financial Services Register by visiting [www.fca.org.uk/register](http://www.fca.org.uk/register) or by contacting the FCA at 12 Endeavour Square, Stratford, London E20 1JN or telephone 0800 111 6768.
7. Unless we tell you otherwise, we'll treat you as a **retail client** for investment business. This means that you are given the highest level of protection available under the UK's regulatory system.

## Our Advice

8. 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.
9. 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 of a drop in its value you could withstand.
10. The areas we can advise on include:

– Life assurance	– Open ended investment companies
– Investment bonds	– ISAs

- Pensions	- Structured deposits
- Annuities	- Investment trusts
- Phased retirement and income drawdown	- Exchange traded funds
- Term assurance	- Enterprise investment schemes
- Critical illness cover	- Venture capital trusts
- Income protection	- Structured capital at risk products
- Unit trusts	

11. We don't provide advice in relation to individual share holdings. If this is something you need assistance with, we can refer you to a stockbroker or discretionary investment manager.
12. 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.
13. 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.

## Our Services

14. Whatever financial decisions you have to make, the first step towards making the right decisions is to establish a clear understanding of your financial needs.
15. People seek financial advice for many different reasons so it's important that we understand exactly who you are and what you want to achieve. At our first meeting we'll gather information about you to help define your needs and priorities.

### Our Services Include:

16. **Financial planning:** It's important to identify what you might want to achieve and how you can do this. We can help you to identify your goals and create a plan for your finances to help you achieve them.
17. **Retirement planning:** It's important to know whether the money you are saving towards retirement will provide you with sufficient funds to meet your retirement objectives. We can work with you to proactively plan for your retirement and help you decide on the options available once at retirement.
18. **Protection planning:** Most of us want to protect the things that are important to us, our family, business and quality of life. Protection planning can help to provide peace of mind in the event of your income changing due to unexpected events. We can help you plan for the best way to protect you, your family or your business.

We will only start work once we have agreed our services and charges with you.

## Our Obligations

### Our Recommendations

19. Before providing advice we'll assess your needs, consider your financial objectives and assess your attitude to any risks that may be involved. If you don't 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.
20. We will outline from the outset whether our advice will cover your entire financial planning needs or whether it will focus on a specific area giving consideration to any restriction you place on what advice you want.
21. Before making any recommendations we'll carry out a suitability assessment so that we are able to act in your best interests.
22. We'll 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've recommended.
23. Where we agree to provide you with a service that includes an ongoing review of the suitability of the investments we have recommended, we'll carry out this review at least annually. To do this we will need to make contact with you to assess whether the information we hold about you remains accurate and up to date. We'll issue you with a report setting out the results of our assessment and, if relevant, any updated recommendations.
24. **Please be aware that investments can fall, as well as rise in value, and that you may not get back the full amount invested. Levels of income from investments may fluctuate.** 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.
25. **For insurance products, your insurance policy may lapse if you do not keep up to date with regular premium payments and you may therefore not be covered if a claim is made.**
26. Specific warnings relevant to the investments, investment strategies or other products we arrange are provided in the relevant product literature provided.
27. 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'll explain the respective responsibilities of ourselves and the DFM in relation to your investments.  
  
We will undertake appropriate due diligence and only recommend a DFM that we believe best meets your needs and objectives. We will also attend initial meetings with you and the DFM.  
  
In some circumstances we may need to act as your 'agent' in relation to the part of your portfolio held with a DFM. This means that you won't have a direct contractual relationship with the DFM and the DFM will instead treat our firm as its client. Before setting up this type of arrangement we'll explain the implications to you.
28. We may occasionally recommend investments that are not readily realisable. We'll only do this where appropriate but, if we do, we'll 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.

29. We will make arrangements for all your investment policies and/or contracts to be registered in your name unless you first instruct us otherwise in writing. You have a right to inspect copies of contract notes and entries in our records in relation to transactions on your behalf. In that request we reserve the right to give you copies of such documents rather than access to the original records.
30. We will forward to you all documents showing ownership of your investment policies and/or contracts as soon as practicable after we receive them. All such documents may be sent by post and this would be at your risk. Where a number of documents relating to a series of transactions is involved, we will normally hold each document until the series is complete and then forward them to you.

### Financial Crime

31. 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'll 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 reserve the right to approach third parties and to delay any of your applications until adequate verification of identity has been obtained.

### Best Execution

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

We have a best execution policy. If you want to see a copy of it, please ask us.

### Conflicts of Interest

33. Although we'll always try to act in your best interests there may be situations where we or one of our other clients has some form of interest in the 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 own interests, we'll write to you and ask for your consent to proceed before we carry out any business for you. We'll also let you know the steps we'll take to make sure you are treated fairly.

We are not connected to any product provider.

We have a conflicts of interest policy. If you want to see a copy of it, please ask us.

### Communicating With You

34. Our normal ways of communicating with you are by telephone, post, e-mail, SMS text message or in person. Our communications will be in English.
35. We require our clients to give us instructions in writing, or we may confirm our understanding in writing (by post or by e-mail) in order to avoid any future misunderstandings. This will usually be in the form of a proposal or application form. We will, however, accept oral instructions in certain instances provided they are subsequently confirmed in writing.

## Recording Telephone Calls

36. To ensure we carry out your instructions accurately, to help us to continually improve our service and in the interests of security, we may record and monitor your telephone communications or conversations with us.

Copies of our telephone recordings will be available on request, for a period of 5 years after the recording was made.

## Your Obligations

37. This section sets out your obligations in agreeing to receive our services.
38. This agreement is personal to you and not assignable. We may accept instructions from and give information to third parties or your other advisers on your behalf where you have confirmed in writing we may do so. We cannot accept any responsibility for errors in information supplied by such persons. Where you are a trustee, director or officer of any trust, corporation or LLP requiring advice you warrant to us that you have full authority to act on behalf of the same and there are no restrictions on the limits of our advice of which we have not been made aware. We will not be responsible for advising on compliance with your trust, trustee, director or officer obligations.

## Providing Information About Your Circumstances

39. Our advice will be based on the information that you give so it's 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.
40. You hereby acknowledge that in the event of you receiving our assistance in the completion of any investment or insurance application or policy proposal forms that you will in any event continue to bear full responsibility for the accuracy and completeness of the information entered on such forms. Therefore, you understand that inclusion of incorrect information or omission of any material facts may result in the insurance, investment or policy to which the application or proposal relates to being adversely adjusted, made void and/or any claim(s) made against it being refused.

## Legal and Accounting Advice

41. 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.

## Cancellation and Amendments

### Ending This Agreement

42. You or we may terminate our authority and/or this agreement to act on your behalf 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.

Ongoing services can be cancelled at any time by simply informing us in writing, but please note that we reserve the right to charge you for services provided prior to cancellation.

If you fail to keep up payments in respect of your ongoing service charge, we will terminate our relationship with you.

### Amendments

43. From time to time it may be necessary to amend the terms set out in this agreement where it's not necessary to issue a new agreement. If this is the case, we'll write to you with details of the changes at least 28 business before they are due to take effect.
44. Where a material change is made to the agreement (e.g. in relation to services or costs, or where changes in regulation or law necessitate), we will issue you with a new client agreement. You will also be given the option to accept our new agreement or terminate our authority.

### Product Cancellation Rights

45. 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.

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, protection, or pension policy and a **14-day cancellation** period for all other policies.

Instructions for exercising the right to cancel, if applicable, will be contained in the relevant product disclosure information which we will provide to you.

46. If you cancel a single premium 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.

## Useful Information About Our Services

### What If Things Go Wrong?

47. If you are unhappy with our advice or any aspect of our services, we encourage you to contact us as soon as possible. We'll do our best to resolve your concerns.

Please write or call the **Compliance Manager at Hanbury Wealth Management Ltd, Apex House, 18 Hockerill Street, Bishop's Stortford, Herts, CM23 2DW, Tel. 01279 466706.**

48. We have a complaints procedure and we can provide further details on request. If you do have a complaint, and you are not happy with our response, the Financial Ombudsman Service (FOS) may be able to help. The FOS settles disputes between financial services business and their clients. Full details are available at [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk) (or you can contact them at the Financial Ombudsman Service, Exchange Tower, London E14 9SR, Tel: 0800 023 4567).

### Additional Peace of Mind

49. The Financial Services Compensation Scheme (FSCS) is the UK's statutory compensation fund for clients of authorised financial services firms who are unable to pay claims against them, usually because they have gone out of business.

You may be able to claim compensation from the FSCS if we can't meet our obligations. The amount of compensation available will depend on the type of business and the circumstances of the claim. We can provide more specific information on request, but as a guide:

- **Investments** - eligible claims for most types of investment business are covered for up to 100% of a claim up to a maximum of £85,000 per person per firm.
- **Insurance** - in the majority of cases, eligible claims about the advising and arranging of protection products are covered for 90% of the claim, without any upper limit.

50. Further information about compensation scheme arrangements, limits and eligibility is available from the FSCS at [www.fscs.org.uk](http://www.fscs.org.uk).

### Client Money

51. For your additional security **we do not handle client's money**. We never accept a cheque made out to us (unless it is a cheque in settlement of our fees or other charges or disbursements for which we have sent you an invoice). We do not handle cash. Cheques for payment will be required to be paid direct to the product provider.

### Benefits We May Receive

52. 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.

53. 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.

### Governing Law and Jurisdiction

54. This agreement shall be governed by and construed according to English law. Any disputes shall be determined in the jurisdiction of the English Courts.

### Our Charges

55. The way we are paid for our 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.

More details on these options and how they are paid is found in the following sections on initial and ongoing charges.

56. Our charges fall into the following categories:

- **Initial charges:** these are the upfront costs of our services. We offer several types of initial service depending on your needs.
- **Ongoing charges:** once your financial plan is in place it is important to keep it under review so it can be adapted, where necessary, as your circumstances change. Our ongoing services are designed to do this.

57. 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.

## Initial Charges

Service Description	Charges
<p>A general financial planning service, which may include investment and / or retirement planning.</p> <p>This service includes:</p> <ul style="list-style-type: none"> <li>- An initial meeting to find out more about you (we don't charge for this initial meeting).</li> <li>- Agreeing your financial goals and objectives.</li> <li>- Establishing your attitude to and understanding of risks.</li> <li>- Reviewing your current plans, investment and assets.</li> <li>- Undertaking research to identify appropriate plans and solutions.</li> <li>- Assessing the potential impact of key events on your plans.</li> <li>- Providing a personalised report and recommendations.</li> <li>- A face to face meeting to discuss our recommendations.</li> <li>- Implementation of agreed recommendations</li> </ul>	<p><b>% of funds invested (tiered):</b></p> <p>We use a tiered charging structure based on the percentage of any funds invested / transferred. These charges are applied as follows:</p> <ul style="list-style-type: none"> <li>- £0 - £500,000 - 3% (subject to a minimum fee of £750)</li> <li>- £500,001 - £1,000,000 - 2%</li> <li>- Greater than £1,000,000 - 1%</li> </ul> <p><b>Here are some examples of how our charges could apply:</b></p> <ul style="list-style-type: none"> <li>- If you invested £15,000 our fee would be our minimum fee = £750</li> <li>- If you invested £250,000, our fee would be 3% of £250,000 = £7,500</li> <li>- If you invested £600,000, the first £500,000 would incur a fee of 3% and the remaining £100,000 would incur a fee of 2%, i.e.: <ul style="list-style-type: none"> <li>- 3% of £500,000 = £15,000</li> <li>- 2% of £100,000 = £2,000</li> </ul> </li> </ul> <p>Total fee = £17,000</p>
<p><b>Referrals to a discretionary fund manager:</b></p> <p>Where we recommend that some or all of your funds are invested with a discretionary fund manager (DFM) we'll help to manage the relationship between you and the DFM.</p>	<p>We'll charge you separately for our work to establish the relationship between you and recommended discretionary fund manager (DFM). You'll need to pay these charges in addition to the charge for our own services and in addition to the DFM's own charges.</p>
<p>This work typically includes:</p> <ul style="list-style-type: none"> <li>- Undertaking appropriate due diligence and recommending a DFM service that we believe best meets your needs and objectives</li> <li>- Attending initial meetings with you and the DFM and ensuring that your relationship with the DFM is established correctly</li> </ul>	<p>Our charge is in line with the tiered % model noted directly above, plus VAT, of any initial funds invested with the DFM.</p> <p><b>Here is an example of how our charges could apply:</b></p> <ul style="list-style-type: none"> <li>- If you invested £400,000, our fee would be 3% of £400,000 = £12,000 plus VAT = £14,400</li> <li>- If you invested £600,000, the first £500,000 would incur a fee of 3% plus VAT and the remaining £100,000 would incur a fee of 2% plus VAT, i.e. £17,000 plus VAT = £20,400</li> </ul>

### One off advice service:

We appreciate that sometimes you may just be looking for help in a particular area on a one off /ad hoc basis. For example, you may just want us to review your current pension plan(s) to provide a snapshot of your current retirement provision. You may just want a second opinion on advice provided by a third party. You may be nearing or at retirement and want help considering your retirement options.

This service may be suitable if you're looking for a specific piece of one off advice, limited to a particular area. Our charge will be based on the amount of work required to meet your needs.

We offer two payment options for this service - a fixed fee or an hourly rate.

#### Fixed Fee:

We can operate on a fixed fee basis, for which the fee will be dependent on your circumstances and the complexity of the area(s) being reviewed:

- Our typical charge for a non-complex retirement planning service' is £2,000.
- Our typical charge for a full financial review, including cash flow modelling is £4,000

We'll provide you with a personalised quote for the work to be carried out before starting any work.

#### Hourly Rate:

If you would prefer, we can also operate on an hourly rate basis. We will always present you with a personalised quote before undertaking any work that might be charged for. Our charges are based on the following hourly rates:

**Director:** £250 per hour. Senior adviser, responsible for establishing your circumstances, needs and financial objectives and recommending a suitable financial solution.

**Adviser:** £180 per hour: Responsible for establishing your circumstances, needs and financial objectives and recommending a suitable financial solution.

**Paraplanner:** £110 per hour: Responsible for entering your details on our system and conducting initial research based on the criteria established with your adviser.

**Administrator:** £60 per hour: Responsible for sending out paperwork and requests for information.

#### Here's an examples of our average charges in relation to an investment of £250,000:

Director: 6 hours @ £250 ph = £1,500

Paraplanner: 10 hours @ £110 ph = £1,110

Administrator: 4 hours @ £60 ph = £240

Total cost = £2,840

Please note, having concluded our one-off service (via a fixed fee or hourly rate), further services will be subject to an additional charge.

## Payment Options

Initial charges can be paid in a number of ways:

- Cheque, or electronic transfer (unfortunately, we cannot accept payments by cash).
- Payment via deductions from the financial product(s) you invest in or (if relevant) deductions from the amount invested with a discretionary fund manager (DFM). Most product providers / DFMs offer this facility but using it will reduce the amount you have left to invest and may, depending on your circumstances, have other consequences (we'll discuss this with you beforehand).
- For investments held on a platform (an online investment administration service) you may choose to pay our charges out of the funds held in the platform cash account, although it's important to maintain sufficient funds in the account to cover our charges as they become payable.
- If, as a result of our recommendations, you take out a regular contribution product (e.g. where investments are made on a monthly or quarterly basis), our normal approach will be for the first regular contribution to be taken as our initial fee with all subsequent contributions being fully invested on your behalf. Here's an example to show how this could work based on a £500 per month policy:
  - The initial charge for our service will be £500.
  - The first monthly contribution of £500 is paid to us in full by your product provider, to cover our initial charge.
  - Each month thereafter your contributions of £500 are invested in full for your benefit with the product provider.
- In some limited circumstances (for protection planning only) we may receive commission from a product provider in relation to an insurance product we have arranged for you. The amount of commission we receive will vary depending on the type of policy and (sometimes) the term of the policy or your age. The amount of commission is a percentage of the total annual premium and we'll tell you the amount before we carry out business for you.

## Ongoing Charges

58. 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.

Ongoing Service	Ongoing Charges
<p>Our ongoing annual review service is designed to make sure that your investment portfolio stays on track to meet your financial goals. This service includes:</p> <ul style="list-style-type: none"> <li>– An annual face to face or telephone meeting (your choice) with your adviser.</li> <li>– A review of your financial goals and objectives.</li> <li>– An up to date valuation of your current investments.</li> <li>– A review of how your investments are invested.</li> <li>– Assessing the potential impact of key events on your plans.</li> <li>– Implementation of agreed changes.</li> <li>– A report setting out the results of the review and confirming any changes made.</li> <li>– Access to our client team who will respond and deal with ad hoc queries.</li> </ul>	<p><b>% of funds under management:</b></p> <p>Our annual ongoing charge for this service is 1% of the total market value of the investments funds that we manage on your behalf, subject to a minimum fee of £500 per annum.</p> <p>Here are some examples of how our charges could apply:</p> <ul style="list-style-type: none"> <li>– For a fund of £25,000, our fee would be our minimum fee = £500 per annum.</li> <li>– For a fund of £250,000 our fee would be 1% of £250,000 = £2,500 per annum</li> <li>– For a fund of £600,000 our fee would be 1% of £600,000 = £6,000 per annum</li> </ul> <p>Please note that our charges will increase as the value of your investment funds increases.</p>
<p><b>Discretionary fund manager monitoring:</b></p> <p>Where some or all of your funds are invested with a discretionary fund manager (DFM) we'll help to manage the relationship between you and the DFM and monitor their performance. This work typically includes:</p> <ul style="list-style-type: none"> <li>– Reviewing the DFM's performance on a quarterly basis.</li> <li>– Attending annual review meetings to ensure the DFM service continues to meet your needs, objectives and mandate.</li> </ul>	<p><b>Managing relationship between client and DFM:</b></p> <p>We'll charge you separately for our work to manage the relationship between you and the DFM.</p> <p>Our charge is 1% plus VAT of any funds invested per annum.</p> <p><b>Here are some examples of how our charges could apply:</b></p> <ul style="list-style-type: none"> <li>– If you invested £400,00, our fee would be 1% of £400,000 = £4,000 plus VAT = £4,800</li> <li>– If you invested £600,00, our fee would be 1% of £600,000 = £6,000 plus VAT = £7,200</li> </ul> <p>Please note that our charges will increase as the value of your investment funds increases.</p>
<p><b>Payment Options</b></p>	

Ongoing charges can be paid in a number of ways:

- A regular fee, paid by standing order.
- By deduction from your investment(s) on a monthly, quarterly, six-monthly or annual basis, where the product / platform provider or DFM is able to offer this facility.
- For investments held on a platform (an online investment administration service) you may choose to pay our charges out of the funds held in the platform cash account, although it's important to maintain sufficient funds in the account to cover our charges as they become payable.

### Other Charges

59. 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'll always disclose any third party costs as part of making our recommendations.

### Aggregated Costs and Charges

60. To help you understand the overall costs of our services and recommendations we will add together all the costs and charges payable. This is referred to as aggregated costs and charges information.

61. The table below contains an indication of costs for potential solutions that we may recommend, based on an initial investment recommendation being made for £250,000. These figures are purely designed to provide an indication of what the overall costs may look like as we won't know exactly what solutions we will recommend until we have assessed your needs and circumstances.

62. Please note, as we are in the process of arranging your investments, we have assumed the net return to be 5% over the coming twelve months for this example.

Aggregated Costs and Charges	Initial Costs		Ongoing Annual Fees for Subsequent Years*	
<b>Our Service</b>				
Our charges for advice and ongoing services.	3%	£7,500	1%	£2,500
Platform charges: e.g.				
- On the first £25,000	0	0	0.45%	£112.50
- From £25,000 to £100,000			0.30%	£225.00
- From £100,001 to £500,000			0.25%	£375.00
<b>Investment / product</b>				

Model Portfolio 5 (£250,000)	0	0	0.74%	£1,875		
<b>Aggregated overall costs</b>	<b>3%</b>	<b>£7,500</b>	<b>2.04%</b>	<b>£5,087.50</b>		
<b>Cumulative effect of charges on your investments</b>						
<b>Investment value (after charges)</b>	<b>12 month return after initial and ongoing costs and charges (net return)</b>		<b>Total initial and ongoing costs and charges for first 12 months</b>		<b>Return before initial and ongoing costs and charges</b>	
<b>Initial investment</b>	<b>After 12 months</b>	<b>%</b>	<b>£</b>	<b>£</b>	<b>%</b>	<b>£</b>
<b>£250,000</b>	<b>£262,500</b>	<b>5%</b>	<b>£12,500</b>	<b>£12,587.50</b>	<b>10.04%</b>	<b>£25,087.50</b>

\*for simplicity, in this example the value of the investment remains unchanged for subsequent years.

We will confirm the actual aggregated costs and charges based on our recommendations within our suitability report.

## Marketing Consent

63. 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 more of the options:

I / we consent to be being contacted by Nockolds Wealth Ltd for marketing purposes by:

Email  Telephone  Text Message  Post

Client Name(s): .....

Client Signature(s): .....

Date: .....

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

## Data Protection

64. To provide our services properly we'll 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.
65. 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'll need to pass certain personal details to the product or service provider.
66. 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). If you wish to

know the names of these third parties please contact us for further information.

- 67. 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.

More information is held in our Privacy Notice, which can be found on our website.

### Special Categories of Personal Data

- 68. 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.

### Consent - Sensitive personal data only

I / we consent to the processing of sensitive personal data as far as it is necessary for the services I / we require from Nockolds Wealth Ltd

Client Name(s): .....

Client Signature(s): .....

Date: .....

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

## General Client Consent

**69. 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.**

I/We acknowledge that this Client Agreement will come into effect once it has been signed by all parties and will remain in force until terminated.

I/We understand and consent to the terms of this Client Agreement and I/we hereby authorise the transfer of information, as described above, on a confidential basis when warranted between such third parties.

I/We authorise you to liaise with my/our other professional advisers in exchanging relevant personal information pertinent to my/our financial planning requirements and to rely on any such information provided.

**Client Name(s):** .....

**Client Signature(s):** .....

**Date:** .....

**Signed for and on behalf of the firm:**

**Adviser:** .....

**Signature:** .....

**Date of Issue:** .....