



Client Agreement

What we do, how we do it and
how we charge

Welcome To TFP Financial Planning

Welcome! On behalf of the entire TFP team, we'd like to personally welcome you to the TFP community. Thank you for entrusting us to help you have a happier, healthier and wealthier retirement.

We're looking forward to working with you and your family in the months and years ahead. As your new financial partner, our goal is to do the heavy lifting so you can spend your time and money on what matters most to you.

Our purpose is to provide the best **Human-Focused Financial Planning** possible, to build excellent long term relationships with our clients. We believe that the secret to any successful relationship is to have clear expectations from the beginning. We ask that you read the principles by which we operate, what you can expect from us, and what we expect from you, as our client.

The first step in beginning our work together is your completion and review of the below document pack.

Documents to be reviewed and signed...

1. Our Terms of Business
2. Your Service & Fee Agreement
3. Client Engagement Standards
4. Privacy Policy & Marketing Declaration

To a happier, healthier and wealthier retirement...



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Terms of Business...



Introduction

This agreement sets out the terms under which our services are to be provided, including details of the specific services and a summary of our charges for those services.

TFP Financial Planning Ltd is an established Chartered Financial Planning company which provides independent financial advice to private clients, business owners and trustees. We are focused on helping you understand and plan for your financial future.



We are independent

We are independent for investments and pension business. This means we will assess a range of relevant products available on the market which is diverse in terms of product type and provider, to ensure your investment objectives can be suitably met. We are not limited in the type of product or provider in terms of having any close links with any firms or any contractual relationship with a third party that may impair the independent basis of our advice to you.

When looking to address your protection needs, we will provide advice based on a fair and personal analysis of the market.



Our services

We consider a wide range of financial strategies and products and are constantly reviewing the market to ensure that the services and products we recommend are appropriate for our clients. We offer you an initial meeting at our cost and without obligation at which we will describe our services fully, explain the payment options and establish whether we can help you. It also gives you a chance to evaluate if we are the right firm for you.

If you decide to proceed, we will gather and analyse personal financial information about you, your needs and objectives, discuss any action(s) we think you should take and with your agreement, arrange relevant solutions. We will only start work once we have agreed our services and charges with you. Our primary aim is to provide you with valuable advice, which is transparent, independent and easy to understand.

Our permitted business enables us to advise on:

- | | | | | | |
|--------------------------|-----------------------------|----------------------------|------------------------------------|--|--------------------------|
| ✓
Life Assurance | ✓
Investment Bonds | ✓
Pensions | ✓
Annuities | ✓
Phased Retirement & Income Drawdown | ✓
Long-term care |
| ✓
Term assurance | ✓
Critical Illness Cover | ✓
Income Protection | ✓
Unit Trusts | ✓
Open Ended Investment Companies | ✓
ISAs |
| ✓
Structured Deposits | ✓
Investment Trusts | ✓
Exchange Traded Funds | ✓
Enterprise Investment Schemes | ✓
Venture Capital Trusts | ✓
Structured Products |

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 do not provide advice on options, futures and other derivative contracts as we believe that these are unlikely to be suitable for our clients.

Our obligations

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 an 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 to ensure we are able to act in your best interests.

We will confirm any recommendations we make in writing along with details of any special risks which may be associated with the products or investment strategies we have recommended. At your written request, we will provide a copy of our recommendations to a third party specified by you.

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

Please be aware investments can fall, as well as rise, and 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 returns. Specific warnings relevant to the investments, investment strategies or other products we arrange are provided in the product literature. Any investments arranged on your behalf will be registered in your name.

With regard to those deemed to be a professional client, we may consider your expertise as a professional when complying with the requirements to provide you with a general description of the nature and risks of particular transactions. We are entitled to assume in relation to the products, transactions and services for which you are categorised as a professional client, you have the necessary level of experience and knowledge to understand the risks involved, for the purposes of assessing suitability.

Discretionary Investment Manager

We may recommend you invest in model portfolios provided by a third-party Discretionary Investment Manager (DIM). If you accept the recommendation, by signing this client agreement you provide us with your explicit authority to act as your agent only for the purpose of procuring and entering into an agreement with the recommended DIM to provide the model portfolios.

- We will appoint the DIM in the capacity as your agent, the DIM will treat us as its 'professional client' and will have no direct contractual relationship with you.
- In the event the DIM breaches its duties in relation to the services provided to the financial adviser, you may not have the ability to bring a complaint against them through the Financial Ombudsman Service.
- This does not affect any rights you may have to bring complaints against us in relation to the services we provide to you this is dealt with elsewhere in this client agreement.
- In the event the DIM is unable to meet its liabilities to the investor, the rules of the Financial Services Compensation Scheme do allow us to bring a claim to the FSCS, the FSCS will then treat the claim as being raised by you.

Not readily realisable assets

We may on occasions, and if appropriate, advise you on investments which are not readily realisable. Where this is the case, we will draw your attention to the risks associated with these investments as there is a restricted market for them. In some circumstances, it may therefore not be possible to deal in the investment or obtain reliable information about its value.

Client money

We are not permitted to handle client money or cash. We cannot accept a cheque made out to us unless it is in respect of an item for which we have sent you an invoice. Crossed cheques for premiums or investment monies can only be made payable directly to the product provider. No premiums or investment monies of any kind should be paid or made payable to anyone else.

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. You must advise us if you do not wish this check to take place.

Best Execution

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 we obtain the best possible result for you. This is referred to as 'best execution'.

We have a best execution policy. If you would like to see a copy of this document, please ask us.

Conflicts of interest

Although we will 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 our interests or those of one of our other client's conflict with your own interests, we will write to you and ask for your consent to proceed. We will also let you know the steps we will take to make sure you are treated fairly.

We have a conflicts of interest policy. If you would like to see a copy of this document, please ask us.

Referrals to third parties

There may be occasions whereby we would refer you to a specialist for specific advice such as tax advice. Should you pursue our suggestion to use the third party introduced to you, you should note that we are not responsible for the advice that they give you. You will be subject to their terms and conditions. They will agree their charges for their advice direct with you.

Occupational pension transfer advice

We will not actively review the suitability of any defined benefit transfer pensions which you may have which you have accrued in previous or current employment, unless you specifically ask us to do so, or we agree it is appropriate to do so. However, we will obtain from each scheme up to date details of your benefits accrued in order to update your financial plan. Please note we do not conduct any transaction on an insistent client basis.

Communicating with you

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

Continuity of service on death

In the event of your death, our advisory service will continue for the benefit of the survivor and/or your executors. This will include obtaining valuations for Probate, where possible (and if appropriate) raise funds from your investments to cover Inheritance Tax prior to the issue of Grant of Probate and assisting in the disposal or transfer of assets. Since any investments which we have arranged for you will continue to be managed and reviewed, the firm will continue to receive the agreed adviser charges, until the executors of the estate advise us otherwise.



Your obligations

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

Providing information about your circumstances

Our advice will be based on the information you give so it is important that you provide us with relevant and accurate 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.

Payment for services

- By signing this agreement, you are agreeing to pay the charges for our services as outlined in the separate declaration document. We will tell you if any payments are subject to VAT.
- Our initial charges are payable once we have completed our agreed work and must be settled within 7 days.
- 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 the plan, 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.
- Only products we have arranged for you will be kept under review as part of an ongoing service for which you have agreed to pay. Our ongoing services are optional, but 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.
- Ongoing services can be cancelled at any time by informing us in writing but please note we do reserve the right to charge you for services we have provided before 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 the onus is on you to refer any point of law or accountancy which may arise during discussions with us, to a solicitor or accountant.
- The company and its representatives are not qualified to provide any legal advice and will not provide any opinion as to whether a client should complain about any previous advice received unless explicitly agreed.
- Please note that if you reside outside of the UK, you may wish to seek further advice from a local adviser in your place of residence regarding the impact of our advice in relation to local taxation, practices and law. This is because the advice we provide you will be on the basis of being a UK Independent Financial Adviser and we do not have specialist knowledge of any legislation, taxation or financial practices outside of the UK.

Benefits we may receive

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 occasionally refer you to a cash management platform, accountant, mortgage broker etc where we may receive an introducers fee.

Useful information about our services

Who authorises us to advise you?

- We are authorised and regulated by the Financial Conduct Authority (FCA), 12 Endeavour Square, Stratford, London, E20 1JN. www.fca.org.uk. **Our firm reference number is 667433.**
- You can check our details on the Financial Services Register by visiting the FCA's website <https://register.fca.org.uk/s/> or by contacting the FCA on 0800 111 6768.
- Unless we tell you otherwise, we will treat you as a retail client for investment business. This means you are given the highest level of protection available under the UK's regulatory system.

What if things go wrong?

If you are unhappy with our advice or any aspect of our services, we encourage you to contact us as soon as possible. Our contact details are shown below. We will do our best to resolve your concerns.

In writing: The Compliance Officer, TFP Financial Planning Ltd, 65B High Street, Maldon, Essex CM9 5EP.

Telephone: 01621 851563

Email: casey@tfp-fp.com

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.

If your complaint relates to products or services you have bought from us online, or by other electronic means such as by email, you may refer your complaint to the online dispute resolution (ODR) platform at <http://ec.europa.eu/odr>.



You are protected

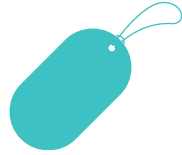
The Financial Services Compensation Scheme (FSCS) is the UK's statutory compensation fund for customers of authorised financial services firms who are unable to pay claims against them, usually because they have gone out of business.

You may be able to claim compensation from the FSCS if we cannot 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 a maximum of £85,000.

Insurance - non-investment protection cover for compulsory insurance is 100% of the claim with no upper limit and for other non-compulsory insurances, the cover is 90% of the claim with no upper limit.

Further information is available from the FSCS at www.fscs.org.uk.



Our Charges

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



Financial Planning & Investment Business

Fixed fees agreed and paid by you.



Insurance Business

Fixed 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 can be found in the following sections on initial and ongoing charges.

Our charges fall into the following categories:

Initial Charges

These are the upfront costs of our services. We offer an 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 service is designed to do this.

Our estimated charges and fees (in pounds and pence) will be agreed with you before we do any work and we'll explain your payment options too. We will also let you know where any fees are subject to VAT.

We reserve the right to increase our ongoing fee by CPI and will review this every 12 months. Any increase in the fee will be communicated and agreed before being implemented.

Payment options for initial charges

Initial charges can be paid in several 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 will 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 is important to maintain sufficient funds in the account to cover our charges as they become payable.
- 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 is a percentage of the total annual premium and we will tell you the amount before we carry out business for you.

Payment options for ongoing charges



Ongoing charges can be paid in several ways:

- A regular fee paid by standing order.
- By deduction from your investment(s) on a monthly basis, where the product/platform provider or DFM can 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 is important to maintain sufficient funds in the account to cover our charges as they become payable. This may require us to instruct your product/platform provider to sell units in your existing investment funds and these deductions could reduce the amount left for investment and may, depending on your circumstances, have other consequences. If you select this option, we will discuss the implications of using this payment method with you prior to putting it in place.

Initial Service Charges

We charge a fixed fee for our initial services depending upon the complexity of your situation, the scope of the advice proposed, and the anticipated time cost of providing you with the service you need.

In estimating the time costs, we refer to our hourly charges, which are:

		
Financial Planner £200 per hour	Paraplanner £100 per hour	Administrator £60 per hour

In some circumstances we will charge an additional fee to reflect the increased risk or complexity of the advice required. This includes providing advice about defined benefit pension transfers or opt outs.

On completion of the planning stage of our Lifestyle Financial Planning process our minimum initial fee would become payable by invoice. However, if you were to proceed to the implementation stage our initial fee would become payable on completion of this work; by invoice or deduction from invested or transferred funds.

If having completed the Lifestyle Financial Planning process, you continue to implementation of our advice and then elect not to proceed, we reserve the right to charge our minimum implementation fee of £1,500 in addition to the Lifestyle Financial Planning fee to cover our time for researching and providing you with our recommendations.

Initial Service

Our initial service will be suitable if you are looking for a full review, a detailed understanding of your overall financial position, long-term planning needs and want to receive an ongoing service. This will involve three stages and you will typically have 4 meetings with your Financial Planner and support team, which will take around 10-12 weeks.

Initial Service Charges



Getting Organised

- Agreeing your financial goals and objectives.
- Gathering all relevant personal information, including details of your existing finances, including your assets, liabilities, income and expenditure.
- Establishing your attitude to and understanding of investment risks, including your capacity for loss and risk tolerance.
- Understand your values and vision for a successful retirement.



Planning

- Complete a comprehensive analysis of your existing finances, including your savings, pensions, investments, personal protection and tax planning arrangements.
- Reviewing and analysing the information gathered in detail against your stated objectives.
- Undertaking research and analysis to identify appropriate plans and solutions. Create a Lifetime Financial Forecast (cash flow modelling) of your wealth over your lifetime.
- Stress test your situation, including various 'What-if' scenarios considering the potential impact of key events on your plans.
- Face to face meeting(s) to explain, review and discuss your Lifetime Financial Forecast.



Strategy

- Providing a detailed personalised report and recommendations.
- A face to face meeting to discuss our research, analysis and recommendations in detail.
- Implementation of agreed recommendations (if applicable).
- A meeting to review the paperwork you have received, answer any questions, arrange access to our client portal and re-confirm our agreed ongoing service.

**WealthGPS
Planning
£2,500**

**Advice &
Implementation**
Minimum Cost - £2,500
Maximum Cost - £7,500

If we provide advice on Defined Benefit or Final Salary pension transfers, this will incur a minimum additional charge of **£7,500**.

The exact fee will depend on the complexity of your situation and the work involved. We will confirm the amount in writing before work begins.

Ongoing Service Charges

We charge a fixed fee for our ongoing service depending upon the complexity of your situation, the scope of the advice proposed, and the anticipated time cost of providing you with the service you need. Our monthly ongoing service fees become payable the first month following the completion of our initial advice work.

We will occasionally agree a different charging basis for ongoing services, such as a time costed fee in arrears, or a percentage of assets under advice. We will typically only do this to provide consistency for clients moving to us from another adviser.

Our **WealthGPS** Financial Planning Service includes the following:

- At least one annual face-to-face meeting with your Financial Planner, in our offices or at your home or workplace to review your Lifetime Financial Planning. Which includes a detailed review of your personal situation and your financial goals and objectives.
- A full review of your portfolio and the investment management strategy to ensure it remains aligned to your Lifetime Financial Plans. Including a review of your attitude to risk, tolerance for risk, investment objectives and capacity for loss.
- Coaching to prevent you doing the wrong thing, at the wrong time, for the wrong reason.
- Unlimited access to your Financial Planner and team during business hours and between our face-to-face meetings.
- Information and updates regarding changes to legislation that may affect you including the ongoing use of tax planning opportunities.
- An assessment of the potential impact of key events on your plans, including contingency planning for unforeseen events and recommendations for changes as needed.
- An annual summary setting out the outcome of your review with confirmation of any recommended changes.
- Liaison with your other professional advisers, including solicitors and accountants.

We offer four levels of ongoing service (as detailed below). While every client receives the service detailed above, the exact level of support depends on the complexity of their financial situation.

We will discuss and agree with you the most appropriate tier based on our understanding of your current financial situation.

WealthGPS Family

£1,250 per month
(£15,000 per annum)

WealthGPS Core

£750 per month
(£9,000 per annum)

WealthGPS Essential

£500 per month
(£6,000 per annum)

WealthGPS Lite

£350 per month
(£4,200 per annum)

Ongoing Fee Examples

These are examples only and are dependent on your personal circumstances, the actual time spent, and the complexity of the work involved.

WealthGPS Family

Typically, you would be age 55 plus with more than £2 million of investible assets, and an overall net worth of £3 million plus. You are seriously considering or are already retired and have a complex mix of retirement and savings accounts, as well as other assets such as rental properties and company incentive schemes etc.

Comprehensive Lifestyle Financial Planning

- One comprehensive financial forward planning meeting
- One offsite personalised retirement coaching session
- Unlimited support and contact with the TFP team
- Cashflow forecasting
- Income Management
- Income stress testing
- Discretionary Fund Management
- The TFP Hub (our app)
- WealthGPS One Page Plan
- Including advice and guidance for your children

WealthGPS Core

Typically, you would be age 55 plus with between £1 to £2 million of investible assets, and an overall net worth of £2 to £3 million. You are seriously considering or are already retired and have a number of retirement and savings accounts, you may also have other assets such a rental property and company incentive schemes etc

Comprehensive Lifestyle Financial Planning

- One comprehensive financial forward planning meeting
- One offsite personalised retirement coaching session
- Unlimited support and contact with the TFP team
- Cashflow forecasting
- Income Management
- Income stress testing
- Discretionary Fund Management
- The TFP Hub (our app)
- WealthGPS One Page Plan

WealthGPS Essential

Typically, you would be age 55 plus with between £500k to £1 million of investible assets, and an overall net worth of £1 to £2 million. You are seriously considering or are already retired and have 1 or 2 main retirement and savings accounts

Comprehensive Lifestyle Financial Planning

- One comprehensive financial forward planning meeting
- One offsite personalised retirement coaching session
- Unlimited support and contact with the TFP team
- Cashflow forecasting
- Income Management
- Income stress testing
- Discretionary Fund Management
- The TFP Hub (our app)
- WealthGPS One Page Plan

WealthGPS Lite

You are a few years away and just starting to seriously consider your retirement plans. Typically, you would be age 50 plus with between £250k to £500k of investible assets, with household earnings of over £100,000 and have 1 or 2 main retirement and savings accounts

Comprehensive Lifestyle Financial Planning

- One comprehensive financial forward planning meeting
- Unlimited support and contact with the TFP team
- Cashflow forecasting
- Income stress testing
- Discretionary Fund Management
- The TFP Hub (our app)
- WealthGPS One Page Plan

Cancellation & Amendments

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.

Amendments

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. If this is the case, we will write to you with details of the changes.

Product 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.



Foreign Account Tax Compliance Act (FATCA)

The Foreign Account Tax Compliance Act (FATCA) requires US persons holding an interest in any specified foreign financial assets with an aggregate value exceeding \$50,000 to report related information to the IRS.

It is your responsibility to inform us if you:

- Have US citizenship or lawful permanent resident (green card) status.
- Were born in the US.
- Have a US residence address or US correspondence address (including a US PO box).
- Standing instructions to transfer funds to an account maintained in the United States or directions regularly received from a US address.
- Have a 'in care of' address or a 'hold mail' address.
- Have a power of attorney or signatory authority granted to a person with a US address.

Please note that we are not responsible in any way for any reporting obligations that you may have in relation to FATCA. We may also share your FATCA status with other Financial Institutions, HMRC and/or the IRS if requested.



Law

This Client Agreement is governed and shall be construed in accordance with English law and the parties shall submit to the exclusive jurisdiction of the English Courts.

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



Questions

If you have any questions about any aspect of our services, please contact us using any of these methods:

Service & Fee Agreement...



Services & Fees Agreed

Initial Service	Tick to confirm	Details of Agreed Fee	
Planning			Paid from funds
			Paid by invoice
Advice & Implementation			Paid from funds
			Paid by invoice
Other work: specify details			Paid from funds
			Paid by invoice
Advice relating to protection planning			Paid by Commission
			Paid by invoice

Any payments subject to VAT are shown above.

Ongoing Services	Tick to confirm	Details of Agreed Fee	Payment Frequency (M/Q/A)
WealthGPS Ongoing Planning Service			



Declaration

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 exclusive jurisdiction of the English Courts.

Date of issue:		
Client Name(s):		
Client Signature(s):		
Date Signed:		

Signed on behalf of TFP Financial Planning Ltd:

Adviser Name:	
Adviser Signature:	
Date Signed:	

TFP...

FINANCIAL PLANNING



01621 851563



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TFP Financial Planning Ltd is authorised and regulated by the Financial Conduct Authority. Registered in England & Wales. Company number: 8068582. Registered Office: The Rivendell Centre, White Horse Lane, Maldon, Essex, England, CM9 5QP.