

Client Agreement

LONSDALE
Wealth Management

Part 1 - General Responsibilities

Introduction

This agreement sets out the terms under which our services are to be provided. You have also been provided with a copy of our Client Agreement - Part 2 - Services and Charges which provides an overview of services we offer, our charges for delivering those services and payment methods.

Lonsdale Services Ltd is a financial planning business trading as Lonsdale Wealth Management and Lonsdale Employee Benefits, focussed on helping you understand and plan for your financial future. We are also able to act on your behalf in advising you on investments and non-investment insurance contracts. We offer you an initial discussion at our office (without charge) at which we will

describe our services more fully and explain the payment options. Following our initial discussion, should you decide to go ahead there is a cost for our advice and services.

Full details of what is included in each of our services are provided in our **Client Services Brochure**.

Our Service

The services that you have selected and the charges for those services are confirmed in Section 8 - Your Consent at the end of this agreement. We agree to provide the services selected and you agree to pay us for those services.

We offer both **initial** and **ongoing** services. Any products we have arranged for you will only be kept under review as part of an agreed ongoing service for which you agree to pay. Our ongoing services are optional, however where you agree to purchase an ongoing service, unless otherwise agreed, the ongoing service will be provided as a follow up to the initial service.

Any advice or recommendation that we offer to you, will only be given after we have assessed your needs and considered your financial objectives and attitude to any

risks that may be involved. We will also take into account any restrictions that you wish to place on the type of products you would be willing to consider.

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.

Commencement

This agreement shall commence on the date of signature and shall remain in force until terminated in accordance with Section 5 – Cancellation below.

Our Obligations

> Recommendations

We will confirm to you in writing the basis of our recommendations along with details of any special risks associated with the products recommended.

> 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'. A copy of our best execution policy is available on request.

> Protecting your personal information

Your personal information is important to us. We will endeavour to take all due care to protect this information. We highlight below matters relating to your information that you should be aware of.

Some services are provided to our firm by third parties such as processing business or obtaining compliance or regulatory advice, which warrant the disclosure of more than just your basic contact details. Personal information held by ourselves may be disclosed on a confidential basis, and in accordance with the Data Protection Act 1998, to any such third parties. This information may be transferred electronically (e.g. e-mail) and we, or any such third party, may contact you in future by any means of communication which we consider appropriate at the time.

Product providers, lenders and investment managers may administer your policy, any existing policies you may have with them and provide other services, from

centres in countries outside Europe (such as India and the USA) that do not always have the same standard of Data Protection laws as the UK. However, they are required to put a contract in place to ensure that your information is adequately protected, and they will remain bound by their obligations under the Data Protection Act even when your personal information is processed outside Europe.

> Anti-money laundering

We are required by the anti-money laundering regulations to verify the identity of our clients, to obtain information as to the purpose and nature of the business which we conduct on their behalf, and to ensure that the information we hold is up-to-date. For this purpose we may use electronic identity verification systems and we may conduct these checks from time to time throughout our relationship, not just at the beginning.

> Conflict of interests

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. We will issue any documentation / recommendations and any other communication to you in English (unless agreed otherwise).

Cancellation

> Termination of this Agreement

You or we may terminate this agreement and our authority to act on your behalf at any time, without penalty. Notice of this termination must be given in writing and will take effect from the date of receipt. Termination is without prejudice to any transactions already initiated which will be completed according to this agreement unless otherwise agreed in writing. You will be liable to pay for any services provided prior to termination and any fees outstanding, 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.

> Product cancellation rights

Full details of the products we recommend to you including, for example, the minimum duration of the product, information on your right to cancel or whether no right to cancel exists, and any other early termination rights and penalties, will be covered in the relevant product disclosure information you will receive before the conclusion of any contract.

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, payment 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 will be provided to you.

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.

How You Are Protected

Lonsdale Services Ltd is authorised and regulated by the Financial Conduct Authority (FCA), 25 The North Colonnade, Canary Wharf, London, E14 5HS.

Our Financial Services Register number is 225488. Our permitted business is advising on and arranging pensions, savings and investment products 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.

Unless we notify you in writing to the contrary, we will be treating you as a retail client. This means that you are afforded the highest level of protection under the regulatory system and should have the right to take any complaint to the Financial Ombudsman Service.

> Complaints

If you are dissatisfied with a recommendation we have made you are entitled to make a complaint. We have a complaints procedure that is available on request. If you wish to register a complaint, please contact us:

In writing: Steve Cook, Lonsdale Services Ltd,
3 Curo Park, Frogmore, St Albans,
Hertfordshire, AL2 2DD

By phone: +44 (0) 1727 845500

By e-mail: scook@lonsdaleservices.co.uk

Please be assured we treat complaints seriously. For your further protection if you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service ('FOS'). The Financial Ombudsman Service (FOS) is an agency for arbitrating on unresolved complaints between regulated firms and their clients. Full details of the FOS can be found on its website at www.financial-ombudsman.org.uk.

> Financial Services Compensation Scheme

We are also covered by the Financial Services Compensation Scheme ('FSCS'). You may be entitled to compensation from the scheme if we cannot meet our obligations. This depends on the type of business and the circumstances of the claim.

Investments – most types of investment business are covered for up to a maximum of £50,000.

Insurance – advising and arranging is covered for 90% 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 compensation scheme arrangements is available from the FSCS at www.fscs.org.uk/consumer.

> 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.

General

> Jurisdiction

This agreement is governed by and should be interpreted in accordance with English law and you agree to submit to the non-exclusive jurisdiction of the English Courts.

> Legal and accounting advice

Neither our firm nor our employees are qualified to render legal or accounting advice or to prepare any legal or accounting documents. It is hereby understood and agreed that the onus is on you, the client, to refer to a solicitor or accountant any point of law or accountancy that may arise during the course of discussions with us.

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 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 and 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, if appropriate, advise you on investments which are not readily realisable. We would draw your attention to the risks associated with

these investments as there is a restricted market for them. In some circumstances it may therefore not be possible to deal in the investment or obtain reliable information about its value.

> Unregulated financial products

Our services may also include advice on investments relating to, or executing transactions in **unregulated financial products** including non-mainstream pooled investments such as unregulated collective investment schemes (UCIS). 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.

Insurance related

> Providing information to your insurer

Your insurance / protection cover is based upon the information you provide to the insurance company. 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. For general insurance policies such as car insurance or liability insurance, once cover has been arranged, you must immediately notify the insurers or us of any changes to the information that you have already provided. Failure to provide accurate and up to date information may invalidate your insurance cover and mean that a claim may not be paid.

All other clients (e.g. commercial clients) must still disclose all 'material facts' (any information that may influence the insurer's decision over cover or terms) prior to inception and throughout the period of the policy. Again, failure to disclose material information may invalidate your insurance cover and could mean that a claim may not be paid.

Part 2 - Services & Charges

Introduction

This document provides an overview of services we offer, our charges for delivering those services and payment methods. This document should be read in conjunction with the Client Agreement - Part 1 - General Responsibilities also given to you and which sets out the terms under which our services are to be provided.

Financial Planning And How We Charge For It

For any aspect of our financial planning all actual charges and fees will be fully disclosed to you. We will not charge you until we have discussed your payment options and agreed with you how we are to be paid. We will also let you know if there are any other costs that might arise in connection with the services we provide to you.

Our charges/fees will be VAT exempt unless the work we provide for you only involves advice and/or preparing a report, in which case VAT may be applicable. We will always tell you if you have to pay VAT before we undertake any work for you. Charges for the ongoing service may 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.

Investment Planning

We provide an **independent advice** service. This means that we will make a recommendation for you after we have assessed your needs. Our recommendation will be based on a comprehensive and fair analysis of the market.

> Initial charges

Our initial charges relating to new work such as client take-on, new investments and one-off reviews are as follows:

Initial Service	Initial Charges										
<p>Financial Review</p> <p>An initial financial review with a view to you becoming an ongoing client or potentially making an additional investment of greater than £50,000. For sums of less than £50,000 please refer to the One-Off Advice Process.</p>	<p>We use a tiered charging structure based on the percentage of any funds invested / transferred. These charges are applied as follows:</p> <table border="0"> <tr> <td>£50,000 to £100,000</td> <td>3.00% of sum invested</td> </tr> <tr> <td>£100,001 to £200,000</td> <td>2.00% of sum invested</td> </tr> <tr> <td>£200,001 to £600,000</td> <td>0.50% of sum invested</td> </tr> <tr> <td>£600,001 to £1,000,000</td> <td>0.30% of sum invested</td> </tr> <tr> <td>Above £1,000,001</td> <td>0.10% of sum invested</td> </tr> </table> <p>Below are examples of how our charges could apply:</p> <ul style="list-style-type: none"> <input type="checkbox"/> If you invested £50,000, our fee would be 3% of £50,000 = £1,500 <input type="checkbox"/> If you invested £200,000, the first £100,000 would incur a fee of 3.0% and the remaining £100,000 would incur a fee of 2.00% i.e. <ul style="list-style-type: none"> <input type="checkbox"/> 3.00% of £100,000 = £3,000 <input type="checkbox"/> 2.00% of £100,000 = £2,000 <p>£3,000 + £2,000 = Total fee £5,000</p>	£50,000 to £100,000	3.00% of sum invested	£100,001 to £200,000	2.00% of sum invested	£200,001 to £600,000	0.50% of sum invested	£600,001 to £1,000,000	0.30% of sum invested	Above £1,000,001	0.10% of sum invested
£50,000 to £100,000	3.00% of sum invested										
£100,001 to £200,000	2.00% of sum invested										
£200,001 to £600,000	0.50% of sum invested										
£600,001 to £1,000,000	0.30% of sum invested										
Above £1,000,001	0.10% of sum invested										
<p>Financial Planning Report (one-off)</p> <p>Suitable if you just want help on a specific area e.g. an analysis of your current pension position.</p>	<p>We operate on a fixed fee basis depending on the complexity of the area(s) being reviewed:</p> <ul style="list-style-type: none"> <input type="checkbox"/> Our minimum charge for a 'non-complex' report is £1,000 + VAT <input type="checkbox"/> Our minimum charge for a 'complex' report is £1,700 + VAT <input type="checkbox"/> Our minimum charge for a pension transfer report is £2,500 + VAT. This will cover any additional fees we incur e.g. should we require an independent actuarial report. <input type="checkbox"/> We will let you know whether your requirements are 'complex' or 'non-complex' before starting any work for you. We will send you an engagement letter before we commence work detailing our specific fees for your requirements. <p>Following presentation of our report further services will be subject to an additional charge.</p>										

Initial Service	Initial Charges												
<p>One-off advice service</p> <p>Suitable if you just want help on a specific area but don't want a full financial planning review and are not looking for ongoing support afterwards.</p>	<p>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:</p> <ul style="list-style-type: none"> ❑ Administrator: £75 per hour: Responsible for sending out paperwork and requests for information. ❑ Research planner: £150 per hour: Usually responsible for entering your details on our system and conducting initial research based on your criteria ❑ Adviser: £250 per hour: Responsible for conducting all fact finding and constructing your financial solution. <p>The following examples show what our average costs are;</p> <p>Average charge to a new client based on a £50,000 investment:</p> <table border="1" data-bbox="550 674 1495 927"> <tbody> <tr> <td>Administrator</td> <td>4 hours at £75 per hour</td> <td>£300</td> </tr> <tr> <td>Research planner</td> <td>3 hours at £150 per hour</td> <td>£450</td> </tr> <tr> <td>Adviser</td> <td>4 hours at £250 per hour</td> <td>£1,000</td> </tr> <tr> <td colspan="3">Average cost for a new £50,000 investment = £1,750</td> </tr> </tbody> </table>	Administrator	4 hours at £75 per hour	£300	Research planner	3 hours at £150 per hour	£450	Adviser	4 hours at £250 per hour	£1,000	Average cost for a new £50,000 investment = £1,750		
Administrator	4 hours at £75 per hour	£300											
Research planner	3 hours at £150 per hour	£450											
Adviser	4 hours at £250 per hour	£1,000											
Average cost for a new £50,000 investment = £1,750													

> Paying our initial charges

Our charges are payable on completion of our work and must be settled within 28 business days. Payment can be made either by:

1. Cheque (we do not accept payments by cash).
2. You may pay our charges via deductions from the financial product(s) that you might invest in, where the product/platform provider allows this. Please note that if you choose to pay by deduction from a financial product this will reduce the amount left for investment and may, depending on your circumstances, have other consequences. Although you may pay nothing to us up front that does not mean that our service is free. You still pay us indirectly through deductions from the amount you pay into your product.

3. If your investments are held on a platform (a platform is an online investment administration service) you may choose to pay our charges out of the funds held within the platform cash account (where the platform provider offers this facility).

If you select option 2 or 3 we will discuss how it works and the implications of using this payment method with you prior to putting it in place.

> Our ongoing charges

Any products we have arranged for you will only be kept under review as part of an agreed ongoing service for which you agree to pay. Any ongoing service will be agreed with you and confirmed in our engagement letter. The charge for this service will commence alongside the initial charge.

We offer **five levels of ongoing service**. Full details of what is included in each of these services are available in our Client Services Brochure.

Ongoing Service	Ongoing Charges												
<p>Foundation Service</p> <p>If you want less regular contact with your adviser, this service includes an attitude to risk review every two years.</p>	<p>This service is open to those clients with assets under review of under £100,000</p> <p>The fee is £500 p.a.</p> <p>Where applicable, VAT will be charged at the prevailing rate and fees will increase in line with inflation.</p>												
<p>Annual Financial Planning Service</p> <p>If you want more regular contact with your adviser, this service includes an annual meeting with your adviser to review and update your financial plan.</p>	<p>This service is open to those clients with assets under review of over £100,000 where they are receiving an ongoing service and advice fee of:</p> <table border="0"> <tr> <td>£75,000 to £150,000</td> <td>1.00% per annum</td> </tr> <tr> <td>£150,001 to £200,000</td> <td>0.80% per annum</td> </tr> <tr> <td>£200,001 to £300,000</td> <td>0.70% per annum</td> </tr> <tr> <td>£300,001 to £400,000</td> <td>0.50% per annum</td> </tr> <tr> <td>£400,001 to £500,000</td> <td>0.40% per annum</td> </tr> <tr> <td>Greater than £500,001</td> <td>0.20% per annum</td> </tr> </table> <p>For £200,000 invested this would mean an annual fee of £1,900. The minimum fee for this service, including any governed investment strategy discount, is £750 p.a.</p> <p>If a third party governed investment strategy or an external Discretionary Fund Management service is used, then the above fees will be reduced by 15%. The reason the fee is lower is because there is less work for Lonsdale to undertake. This would mean that the fee for £200,000 invested would be £1,615.00 p.a.</p> <p>Where relevant, if we are not using a single provider to facilitate the investment recommendation, our fee will be 20% higher as there is more work for Lonsdale to undertake. This would mean for a fund of £200,000 the fee would become £2,280 p.a.</p> <p>Please note that the above advice fee may be calculated and amended once a year at the review meeting.</p> <p>Where applicable, VAT will be charged at the prevailing rate and fees will increase in line with inflation.</p>	£75,000 to £150,000	1.00% per annum	£150,001 to £200,000	0.80% per annum	£200,001 to £300,000	0.70% per annum	£300,001 to £400,000	0.50% per annum	£400,001 to £500,000	0.40% per annum	Greater than £500,001	0.20% per annum
£75,000 to £150,000	1.00% per annum												
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£400,001 to £500,000	0.40% per annum												
Greater than £500,001	0.20% per annum												

Ongoing Service

Six Monthly Financial Planning Service

If you want more regular contact with your adviser, this service includes a six monthly meeting with your adviser to review and update your financial plan.

Ongoing Charges

This service is open to those clients with assets under review in excess of £300,000 where you are receiving an ongoing service and advice fee of:

£300,000	0.90% per annum
£300,001 to £400,000	0.80% per annum
£400,001 to £600,000	0.60% per annum
£600,001 to £800,000	0.40% per annum
£800,001 to £1,000,000	0.30% per annum
Greater than £1,000,001	0.10% per annum

For £350,000 invested this would mean an annual fee of £3,100. The minimum fee for this service is £1,500 p.a.

If a third party governed investment strategy or Discretionary Fund Management service is used, then the above fees will be reduced by 15%. The reason the fee is lower is because there is less work for Lonsdale to undertake. This would mean that for £350,000 invested, the annual fee would be £2,635.

Where relevant, if we are not using a single provider to facilitate the investment recommendation, our fee will be 20% higher as there is more work for Lonsdale to undertake. This would mean for a fund of £350,000 the fee would become £3,780 p.a.

Please note that the above advice fee may be calculated and amended once a year at the second review in the year in question.

Where applicable, VAT will be charged at the prevailing rate and fees will increase in line with inflation.

Quarterly Financial Planning Service

If you want more regular contact with your adviser, this service includes a six monthly meeting with your adviser to review and update your financial plan.

This service is generally open to those clients with assets under review in excess of £600,000 where you are receiving an ongoing service and advice fee equivalent to:

£600,000	0.75% per annum
£600,001 to £800,000	0.70% per annum
£800,001 to £1,000,000	0.65% per annum
Greater than £1,000,000	0.25% per annum

For £650,000 invested this would mean an annual fee of £4,850. The minimum fee for this service is £4,000.

If a Third Party Governed investment strategy or Discretionary Fund Management is used, then the above fees will be reduced by 15%. The reason the fee is lower is because there is less work for Lonsdale to undertake. This would mean that the fee on £650,000 invested would be £4,122.50.

Where relevant, if we are not using a single provider to facilitate the investment recommendation, our fee will be 20% higher as there is more work for Lonsdale to undertake. This would mean for a fund of £650,000 the fee would become £5,820 p.a.

Please note that the above advice fee may be calculated and amended once a year at the fourth review in the year in question.

Where applicable, VAT will be charged at the prevailing rate and fees will increase in line with inflation.

Ongoing Service	Ongoing Charges
<p>Bespoke Service</p> <p>We recognise that you may require a Bespoke Service and we are willing to discuss that and agree that service with you individually.</p>	<p>This service will typically be on a time cost or project fee basis and will specifically relate to what you want us to do.</p> <p>The basis of the total fee will be based on:-</p> <ul style="list-style-type: none"> <input type="checkbox"/> Administrator: £75 per hour: Responsible for sending out paperwork and requests for information. <input type="checkbox"/> Research planner: £150 per hour: Usually responsible for entering your details on our system and conducting initial research based on your criteria <input type="checkbox"/> Adviser: £250 per hour: Responsible for conducting all fact finding and constructing your financial solution. <p>Where applicable, VAT will be charged at the prevailing rate and fees will increase in line with inflation.</p>
<p>Please Note:</p> <ul style="list-style-type: none"> • The amount of our annual ongoing charges may increase as the size of your fund grows. • In some circumstances we may receive ongoing payments (commission) from product providers relating to existing investments you hold. Such payments may be taken into account when determining the charges for ongoing services. We will discuss and agree this with you where relevant. 	

> Paying our ongoing charges

Payment of ongoing charges can be made either by:

1. A regular fee, paid by cheque
2. By deduction from your investment(s) on a monthly, quarterly, six-monthly or annual basis, where the product / platform provider is able to offer this facility

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.

Referrals to a Discretionary Fund Manager (DFM)

As part of our service we may decide to refer you to a Discretionary Fund Manager (DFM) to manage some of your investments. We will only do this if we think it is a suitable solution for you. We will explain to you in writing why we have recommended the services of a DFM and how the selected DFM will manage your money.

If, having assessed your needs and objectives, we consider that a DFM service is an appropriate solution for you we will:

- Undertake appropriate due diligence and recommend a DFM service/provider that we believe best meets your needs and objectives
- Where appropriate, attend initial meetings with you and the DFM
- Ensure that your relationship with the DFM is established correctly
- Review the DFM's performance on an appropriate basis in line with the ongoing service you select
- Where appropriate, attend annual review meetings to ensure the DFM service continues to meet your agreed needs, objectives and mandate

There will be no additional charge for providing this service, indeed we reduce our fees as previously disclosed by 15% as Lonsdale are not undertaking less work. Any work involved is included as part of our initial and ongoing charges for our standard financial planning services.

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 products such as critical illness cover, health insurance and life cover. We advise on non-investment protection products e.g. term assurance, income protection and critical illness from a range of insurers.

You can pay for our advised protection services by:

1. A fee
2. Commission (where this is available)
3. A combination of fee and commission

> Paying by fee

Our fee will be based on an hourly rate basis **subject to a minimum fee of £300.**

Any commission we receive from the product provider can be used to offset this fee. Any surplus will be refunded to you. We will always present you with a personalised quote before undertaking any work that might be charged for. The following example shows what our typical costs would be:

Average charge to a new client requiring family protection against death based on £100,000 of cover

Administrator	1 hour at £75 per hour = £75	Average cost for a new protection client is £975*
Research planner	1 hour at £150 per hour = £150	
Adviser	3 hours at £250 per hour = £750	

*If we received commission from your chosen product provider of £550 this would reduce the fee you pay directly to us to **£425**

> Paying by commission

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 that does not mean that our service is free. You still pay us indirectly through deductions from the amount you pay into your product.

In respect of any regular premium policy which we have arranged for you, should you subsequently cease to pay premiums on the policy and in consequence we are

obliged to refund the commission that has been paid to us, we reserve the right to charge you a fee representing the amount we have to repay, for a period of up to four years after commencement of the policy. We will confirm the exact amount that will need to be repaid by you and the timescale over which it will need to be repaid in the suitability report we will send you when a recommendation is made. We will not charge any such fee if you exercise your right to cancel in accordance with any cancellation notice sent to you by the life insurance company.

Your Consent

This is our standard client agreement upon which we intend to rely. This document should be read in conjunction with the Client Agreement - Part 2 - Services and Charges which has also been provided to you. 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. This client agreement replaces any previous agreements and understandings we have with you, and will only be modified where confirmed in writing.

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

I/We authorise the transfer of personal information, on a confidential basis and in accordance with the Data Protection Act 1998, between Lonsdale Services Ltd and any relevant third parties. I/We agree that Lonsdale Services Ltd, or any such third party may contact me in the future by any means of communication (including by electronic communication e.g. email) considered appropriate at the time.

We may wish to contact you in the future so that we can provide information about other services that may be of interest to you. Please tick if you would like to receive information about our services by means of:

Email Telephone Text message Post Linked In

Date of issue:	
Client name(s):	
Client Signature(s):	
Date:	
Client name(s):	
Client Signature(s):	
Date:	

Because you deserve independent advice and support

Lonsdale Services Limited is authorised and regulated by the Financial Conduct Authority. Membership: 225488. Financial Conduct Authority does not regulate Estate Planning, Lonsdale Pension Trustees Ltd, Tax Planning or Lifetime Financial Planning. The guidance and/or advice contained in this document is subject to the UK regulatory regime and is therefore restricted to consumers based in the UK.

Registered in England: 04573693. Registered Office: 3 Curo Park, Frogmore, St Albans, Hertfordshire, AL2 2DD.

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07-11-2017

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