

Client Agreement

Lighthouse Epsom



This is our standard Client Agreement upon which we intend to rely and it is governed by the law of England. Any disputes will be dealt with in this jurisdiction. 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.

At Lighthouse Epsom we offer	
<input checked="" type="checkbox"/>	<p>Independent Investment Advice We offer an independent advice service. <i>We will advise, make a recommendation and arrange any suitable products after we have assessed your needs. Our recommendation will be based on a comprehensive and fair analysis of the market</i></p>
<input checked="" type="checkbox"/>	<p>Restricted Advice for Investments. <i>In order to provide a service which is suitable for our clients, we have chosen to avoid product types that we consider are likely to be too high risk for the majority of our clients. Therefore, the advice we give is classified as restricted in terms of the products we recommend.</i></p>
<p>Independent Advice for</p> <ul style="list-style-type: none"> Non-investment protection contracts - When advising on insurance (e.g. life insurance, critical illness, income protection etc.), we will generally offer products from a range of insurers and we will conduct an impartial and fair analysis of the market. We will advise and make recommendations for you after we have assessed your needs. 	
What are the upfront costs of our investment services?	
<p>Initial meeting to discuss our services, your objectives and assess your financial circumstances</p>	<p>£150</p> <p>This cost may be borne by Lighthouse Epsom at our discretion.</p>
<p>Financial planning report and recommendations</p> <p>For more details of what is included for each option, please see Schedule 1.</p>	<p>Options;</p> <p>Financial Overview from £575 Focused Recommendations from £675 Comprehensive Recommendations from £1,075</p>
<p>Implementing recommendations to set up or make changes to your investments.</p> <p>Minimum fees apply. For more details of our implementation fees, please see Schedule 1.</p>	<p>Pensions and Investments</p> <p>Lump sums (including transfers): Up to 3% (subject to £675 minimum)</p> <p>Regular contributions (new plans and top ups): From £675, agreed on a case by case basis depending on the plan</p> <p>Drawdown Pensions Up to 3% of the funds transferred (subject to a minimum of £1,050).</p> <p>Life Assurance From £675. We may receive commission from product providers for insurance-based products.</p>
<p><i>Example of our costs for investing a lump sum into a retail investment such as an ISA, Unit Trust, Investment Bond or Personal Pension</i></p> <p style="text-align: center;"><i>To set up a £200,000 investment would cost: £2,000 (200,000 x 1%)</i></p>	
<p>Before you commit to any investment you will be provided with details of the specific costs for the recommended investment based on the amount(s) to be invested, the provider and funds. The above are for guidance only and represent typical charges based on the third-party providers we use for these type of investments.</p>	
<p>Fees stated do not include VAT. Please note that the above fees are usually exempt from VAT if you take out a financial product through us because of the advice we give you. If you require advice only (i.e. if you do not take out or intend to take out a financial product through us because of our advice) the above fees are subject to VAT at the prevailing rate. Fees relating to Investment utilising a Discretionary Fund Management Service will also attract VAT</p>	

What are the costs of our optional on-going services (these do not include the providers charges)

Classic service provides: <ul style="list-style-type: none">an annual review of the performance of your investments and whether they continue to be suitable. For more information, please refer to Schedule 2	Up to 0.75% per annum
<i>Example: One year of Classic service on £200,000 investment at 0.75% per annum would cost £1,500 This may increase if the value of your plan increases</i>	
Premier service provides the same as our Classic service and also provides: <ul style="list-style-type: none">an annual review with an adviser to assess your financial position and recommend any changes to your investment portfolio and if necessary make any changes to your investments. For more information, please refer to Schedule 2	Up to 1% per annum
<i>Example: One year of Premier service on £200,000 investment at 1% per annum would cost £2,000 per annum This may increase if the value of your plan increases.</i>	
INSURANCE (Non-investment protection contracts) – What will you have to pay us for our services?	
From £675. We may receive commission from product providers for insurance-based products, we will confirm the amount of commission to be received before you complete any application.	
You will receive a quotation which will tell you about any other fees relating to any particular insurance policy	
Insurance – Protection	
We do not provide an on-going service to clients where we have recommended non-investment based protection contracts.	
Lighthouse Epsom is a professional financial adviser firm and is an appointed representative of Lighthouse Advisory Services Limited, which is authorised and regulated by the Financial Conduct Authority (FCA). The FCA regulates financial services in the UK and you can check our authorisation and permitted activities on the Financial Services Register by visiting the FCA's website https://register.fca.org.uk/ or by contacting the FCA on 0800 111 6768. The FCA firm registration number of Lighthouse Advisory Services Limited is 195199	
The postal address for Lighthouse Epsom is: 126 High Street, Epsom, Surrey, KT19 8BT Telephone number: 01372 740543	
Lighthouse Advisory Services Limited's address is Fairway House, Hunns Mere Way Business Park, Woodingdean, Brighton, BN2 6AH. Telephone: 08000 85 85 90	

The Financial Planning Process

There are four stages to the financial planning process, each of which is costed separately, although the initial consultation may be at our cost:

1. Initial consultation and information gathering.
2. Financial Review, Research and Recommendation.
3. Policy arrangement and Implementation.
4. On-going advice – On-going reviews and advice as agreed.

Fees and Charge

We will discuss service and payment options with you.

We will answer any questions you have.

We will not charge you anything until you have agreed how we are to be paid.

For investment business, we will agree a fee with you and offer you the choice of whether to pay that fee directly to us or arrange for the product provider to pay us by deducting the amount from your investment. For example, if you wanted to invest £100,000 and the agreed fee was £3,000, the net amount invested would be £97,000 (total amount minus the fee).

For mortgage, protection and general insurance business please refer to our document “About our Mortgage & Insurance Services and Costs”.

We cannot be held responsible for any contract alteration where you have acted without our advice. If you contact a provider to increase or otherwise change a contract that we have arranged for you, we may receive a payment from the provider. If this happens, we will tell you, in writing, how much we receive.

On-going advice and Periodic Reports

Any on-going advice arrangements will be agreed between us and confirmed in your Fee Agreement.

- **Premier and Classic;** we will review the suitability of your investments on an annual basis. If we agree to do this more frequently this will be detailed in the fee agreement.
- **Transactional;** no further reviews will be offered or automatically undertaken.

Please also see Schedule 2, which provides more information regarding the services offered.

How we treat you

Unless we notify you in writing to the contrary, we will be treating you as a "retail client" for investment business. 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.

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.

With very few exceptions, we will confirm to you in writing the basis of our recommendations along with details of any special risks associated with the products recommended.

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 conclusion of any contract.

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

We may also, on occasion, advise on other financial products, which are not regulated by the FCA under the Financial Services and Markets Act 2000. The Financial Services Compensation Scheme does not apply to any of these products.

Risk warnings



In all cases, we will communicate the risks of acting and not acting on our recommendations to you both verbally and in writing. The performance of an investment is not guaranteed and you are not certain to make a profit. The value of funds can go down as well as up.

Client money

Your adviser is not authorised to handle client money.

Under no circumstances should a cheque for premiums or investment monies of any kind be made payable to your adviser, **Lighthouse Epsom** or Lighthouse Advisory Services Limited, unless you have received an invoice in respect of a fee agreed with your adviser.

Best Execution

For orders in investments, which includes pensions and collective investment schemes (unit trusts), the price of units or shares in the scheme is normally set by the scheme operator or manager and as such, we have little influence over the price available. 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'.

Complaints and redress

Lighthouse Epsom takes care to provide the highest standards of service. However, in the event that you should have a complaint, please contact the Client Liaison Team at Lighthouse Advisory Services on 0800 0858593 or in writing to Client Liaison Team, Lighthouse Advisory Services Limited at Highbank House, Exchange Street, Stockport, SK3 0ET.

We will formally acknowledge your complaint and send you a copy of our formal complaints procedure. We will investigate the matter in line with our procedures and in accordance with the FCA Rules and will report our findings.

If you are still unhappy with the outcome and you are eligible to do so, you will have the right to take an eligible complaint to the **Financial Ombudsman Service** and we will provide details of how to do so at that stage. Details of how the Financial Ombudsman Service can help can be found on their website; www.financial-ombudsman.org.uk/consumer/complaints.htm or you can ring the consumer help line, 0800 0234567 or 0300 1239123



Financial
Ombudsman
Service

Professional indemnity insurance

Lighthouse Advisory Services Limited maintains Professional Indemnity Insurance that covers **Lighthouse Epsom**.

Compensation limits

We are covered by the Financial Services Compensation Scheme (FSCS). If you make a valid claim against the company in respect of the advice provided and we are unable to meet our liabilities in full, you may be entitled to redress from the FSCS. The FSCS provides protection against an authorised investment firm going out of business.



The amount of redress available will depend on the type of business and the circumstances of the claim:

Type of business	Maximum FSCS compensation
Deposits:	100% of the first £85,000
Investments: £50,000 per person per firm (for claims against firms declared in default from 1 January 2010).	100% of the first £50,000
Long-term insurance (e.g. life assurance) per person per firm (for claims against firms declared in default from 3 July 2015)	100% of the claim with no upper limit
General insurance advice and arranging: unlimited (for claims against firms declared in default from 1 January 2010)	90% of the claim with no upper limit. Compulsory insurance is protected in full.

Termination

This agreement may be terminated, in writing, by either party giving not less than 10 business days' notice to the other party, but without prejudice to the completion of transactions already initiated.

- I. **Initial Advice:** You will be liable to pay for any advice or services that you have received prior to the date of termination. This means that where we have agreed the advice and services that we will provide for you and we have agreed to receive payment for these, by means of a fee, you will have to pay us for any work we have completed up to the date of termination.
- II. **On-going Advice:** You have the right to cancel payment for our on-going services with immediate effect. Where you hold assets within a WRAP or Platform, you need to be aware that there may be terms and conditions applicable, such as your agreement with the provider in respect to facilitating our fees, which means you may need to instruct the provider directly and arrange for the removal of assets from the WRAP or Platform or appoint another adviser who will be able to access your assets and provide further on-going advice to you.

Your responsibilities

All answers on proposal forms or any other document or statement made are your responsibility.

- You are responsible for providing complete and accurate information which insurers require in connection with any proposal for insurance cover. This is particularly important before taking out a policy or at renewal but it also applies throughout the life of the policy.
- If you fail to disclose any material information to the insurance company, this could invalidate the policy and mean that claims may not be paid.
- You should check all details on any proposal form or Statement of Facts and pay particular attention to any declaration you may be asked to sign.
- You should read all insurance documents issued to you and ensure that you are aware of the cover, limits and other terms that apply.
- You should pay particular attention to any warranties and conditions as failure to comply with them could invalidate your policy.
- You should inform us immediately of any changes in circumstances that may affect the services provided by us or the cover provided by your policy.

We strongly advise you to retain copies of all correspondence that you send us, for your own protection.

Money Laundering

Where we are required to verify your identity in accordance with the FCA rules, no investment will be made until such verification has been obtained. If the required verification is not forthcoming within a reasonable period, we will be unable to arrange any investments for you. We may use and search the records of credit reference or fraud prevention agencies to check your identity to satisfy the requirements of the UK Money Laundering Regulation 2007, Proceeds of Crime Act 2002 (as amended), the Terrorism Act 2000, the Anti-terrorism, Crime and Security Act 2001 and FCA rules. Such searches will not affect your credit rating, although they can be seen by anyone reviewing your credit report in the future. By signing this agreement, you are consenting to Lighthouse Advisory Services Limited validating your personal identification and address via these means. Please inform us if this is not acceptable.

Privacy Notice

Your personal data will be processed by Lighthouse Financial Advice Limited and Lighthouse Advisory Services Limited, which are part of Lighthouse Group plc (the "Group").

This privacy notice is to let you know how companies within the Group will look after your personal data. This includes what you tell us about yourself, what we learn by having you as a customer, and the choices you give us about what marketing information you want us to send you.

This notice explains how we do this and tells you about your privacy rights and how the law protects you.

Data Protection law says that we can only use personal data if we have a proper reason to do so. This includes sharing it outside Lighthouse Group plc. For example (and as described in more detail below) in different scenarios the following reasons may justify our processing of your data:

- To fulfil a contract we have with you, or
- When it is our legal duty, or
- When it is in our legitimate business or commercial interest (provided that our legitimate interest is not overridden by your rights), or
- When you consent to it.

1. Information we collect about you;

The personal data that we collect from or about you includes the following:

- name
- date of birth
- address
- phone numbers
- email
- recording of calls you make to our advisers
- information about your health where relevant to the products or services that we provide to you
- information about any trade unions you're a member of in circumstances where you contact us as a result of your trade union membership
- demographic information and other information provided by you
- information about your visit to our website, including technical information about how you access our web services such as your IP address, information about how and when you use our website (products you viewed or searched for, page response times, and length of visits to certain pages).

We may also need to collect data about other people such as your spouse, children or other related parties or third party beneficiaries. Depending on the nature of the data and what we propose to do with it (which will always relate to the service we provide to you or to them), we may require you to provide them with certain information (which may include this policy) or may ask for their consent.

2. How we collect information about you;

We may collect information in a variety of ways including:

- directly from you when you voluntarily provide this information to us, for example during phone calls, via our website, or at a meeting;
- through your browser or device or through our servers;
- from other sources, such as: other Group advisers, third party product providers, your other advisers, credit reference agencies, professional introducers, affinity groups, third parties that we purchase your personal data from and other relevant third parties.

We use cookies on our websites to help us to improve the performance of our websites and to provide you with a better user experience. For more information on the cookies we use and the purposes for which they are used please refer to the relevant policies on the website.

3. How we use your personal data, and our justification for doing so:

We use your personal data for a variety of purposes related to the services that we provide. From a legal perspective, there are various reasons for doing so. We have set out our uses and our reasons in the table below.

What we use your personal data for:	Our reasons
Primarily, we use your data and data about you and your family to provide financial advice to you and to complete and administer transactions on your behalf. We use, analyse, and assess your data to maintain and develop our relationship with you.	We use your data in this way either because we have a contract with you (for example, a contract to provide you with financial advice) or because it is in our legitimate interests to do so (for example, it is in our interests to measure customer satisfaction and 'troubleshoot' any customer issues).
To respond to complaints and seek to resolve them.	The FCA also requires us to hold records in respect of advice and guidance we give to you for a statutory period

	and, accordingly, we will use this data in order to comply with our regulatory obligations.
We may use information about your health to help us provide the most appropriate financial advice for you and may share this with third party product providers as described below.	In some instances, the third party product provider will require information about your health in order to provide an indication of costs, for example if you require life assurance. In other instances health information may improve the outcome for you, such as when obtaining a personalised annuity rate. Where required to do so by law, we will make sure we have consent from you before passing on any data relating to your health.
We may use your personal data to tell you about relevant products and offers ("marketing").	We can only use your personal data to send you marketing messages if we have consent from you to do so or, in some cases, we can rely on a legitimate interest. You can ask us to stop sending you marketing messages by contacting us at any time. You will, however, still receive statements and other important information such as changes to your existing products and services since we need to send those messages to make sure that you receive information that you need. We may ask you to confirm or update your choices if you take out new products or services with us in future. We may also ask you to do this if there are changes in the law, regulation, or the structure of our business.
To monitor the use of our website and ensure that our website is presented in the most effective and relevant manner for you and your device(s).	We have a legitimate interest to ensure that our website works properly and that our products and services are high quality and efficient.
We may record calls you make to us and will use this data for training and quality assurance purposes (where your call is recorded we will tell you in advance).	We use data in this way for a variety of reasons. It may be pursuant to a legal obligation and it is also in our legitimate interests to review recorded calls for quality control purposes.
We may use your data to make checks with credit rating agencies to authenticate and verify your identity and credit status where you are interested in a product, which requires this.	We will make credit checks when it is in our legitimate interests and appropriate to do so in order to manage our financial risk. For example, we will undertake credit checks when advising you regarding the availability of certain mortgages.
To detect, investigate, report and seek to prevent financial crime.	In some cases we will need to use your personal data to fulfil a legal obligation or comply with regulations that apply to us. This includes where we receive a legitimate request from a law enforcement agency or for the purposes of detecting fraud. For example, we undertake money-laundering checks on all our customers.
To manage risk for us and our customers.	
To obey laws and regulations that apply to us.	

4. Whom we share your personal data with;

Some services are provided to our firm or advisers 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. In such cases personal data held by the Group may be disclosed on a confidential basis, and in accordance with relevant data protection law.

Other professional advisers:

Depending on the instructions we receive from you, we may pass your data to other professional advisers to enable us to provide advice most suited to your circumstances. Usually, this would be referrals to accountants, solicitors, tax advisers and sometimes to specialist advisers in the financial and insurance industry if we believe you may benefit from the expertise of such third parties. We, and any third party specialist advisers to whom we introduce you, will pass your data to product providers, lenders and investment managers when you agree to make an investment, or purchase or amend policies or mortgages.

Sharing data to comply with laws:

There may be scenarios where we are subject to a legal obligation to disclose or share your personal data, such as with law enforcement agencies, regulatory bodies (such as the Financial Conduct Authority) or public authorities in order to prevent or detect crime. We will only ever disclose your personal data to these third parties to the extent we are required to do so by law.

International Group data processing and Group structure:

Lighthouse Group shares various operations and business processes. We may share your personal data with any member of our Group to fulfil our contracted obligations to you, or because it is in our legitimate interests to do so. We may also share your personal data if the make-up of Lighthouse Group Plc changes in the future:

- We may choose to sell, transfer or merge parts of our business or our assets. Or we may seek to acquire other businesses or merge with them.
- During any such process, we may share your data with other parties. We will only do this if they agree to keep your data safe and private.
- If there is a change to our Group, then other parties may use your data in the same way as set out in this notice.

5. Transfers of your data outside of Europe:

Product providers, lenders and investment managers may administer your policies, including any policies you already have with them, and provide other services from centres in countries outside the European Economic Area (the "EEA") (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 that ensures that your information is adequately protected, and they will remain bound by their obligations under the relevant data protection law even when your personal information is processed outside the EEA.

If we do transfer information to investment or insurance companies outside the EEA, we will make sure that it is protected in the same way as if it was being used in the EEA. We will use one of these safeguards:

- Transfer it to a non-EEA country with privacy laws that give the same protection as the EEA.
- Put in place a contract with the recipient that means they must protect it to the same standards as the EEA.
- For data sent to the USA, transfer it only to organisations that are part of Privacy Shield. This is a framework that sets privacy standards for data sent between the US and EU. It makes sure those standards are similar to what is used within the EEA.

6. If you choose not to give personal data:

We may need to collect personal information by law, or under the terms of a contract, we have with you. If you choose not to give us this personal information, it may delay or prevent us from meeting our obligations. It may also mean that we cannot perform services needed to run your accounts or policies. It could mean that we cancel a service you have with us.

Any data collection that is optional would be made clear at the point of collection.

7. The way we store your data:

We keep records of all your transactions. You, or your appointed agent, have the right to inspect the records at a mutually convenient time. As we treat all our client records as confidential, we reserve the right to give you copies of your records if, in certain circumstances, releasing the original would compromise other clients' confidentiality. Unless you tell us otherwise, when we arrange products for couples or joint parties we will assume that information can be passed freely between us and the parties involved with the contract.

8. Keeping your personal data safe:

We take the security of your data very seriously and have implemented various strategies, controls and measures to protect the integrity and confidentiality of your data. We keep these measures under review, including by reference to broader industry standards,

9. How long we keep personal data:

We will keep your data for as long as necessary which would typically be for the whole of your life. We need this data to allow us, where agreed, to provide an on-going service and to allow us, if required, to undertake future reviews and fulfil our obligations to regulators.

10. Your rights and how to contact us:

The law gives you a number of rights in relation to your personal data and our use of it. You have the right:

- (a) to ask us not to use your personal data for direct marketing purposes;
- (b) to ask to see what personal data we hold about you and to find out about the way that we process the data (and in some circumstances, you can ask us to provide a copy to a third party);
- (c) to ask us to correct or update any personal data which is inaccurate;
- (d) to ask for personal data to be deleted in some (but not all) circumstances where there is no good reason for us to continue to use it;
- (e) to ask us to temporarily stop using your data if you don't believe that we have a right to use it, or to stop us from using your personal data where there is no good reason for us to continue to use it; and
- (f) not to be subject to decisions made solely on the basis of 'automated processing' (i.e. the right not to be subject to decisions made solely by algorithms or computers without input from a human) in certain circumstances.

If you would like to exercise any of the rights listed above, or if you have any queries or concerns about the way that we use your personal data (or any questions about this privacy policy), you can contact the **Client Liaison Team** at **Lighthouse Advisory Services** on **0800 0858593** or in writing to **Client Liaison Team, Lighthouse Advisory Services Limited at Highbank House, Exchange Street, Stockport, SK3 0ET**.

11. How to complain:

Please let us know if you are unhappy with how we have used your personal information. Please refer to the contact details for our Customer Liaison Team shown above.

You also have the right to complain about the use of your personal data to the Information Commissioner's Office. Find out how on their website <https://ico.org.uk/concerns/> or call their helpline on 0303 123 1113.

Conflicts of Interest

Occasions can arise when we or one of our clients may have some form of interest in business that we are transacting for you. If this happens, or we become aware that our interests conflict with yours, which may impact on you, we will decline to deal with you. Our policy is that unless a conflict of interest can be managed without it impacting on clients, we will not deal with that client.

Our Ethical Policy

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

- be open, honest and transparent in the way we deal with you
- explain clearly the areas on which we advise and the services we offer
- act in your best interests at all times with total integrity, not place our interests above yours
- communicate clearly, promptly and without jargon
- seek your views and perception of our dealings with you to ensure they meet your expectations or to identify any improvements required
- discuss and agree fees and payment options in advance, before undertaking any work you ask us to do.

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. Third parties may also provide access to specialist tools or calculators to assist in the advice process. Further details are available on request.

Communications

Communications and correspondence between you and the firm will be made in English unless otherwise agreed by your adviser.

All transactions undertaken by the adviser and instructions made by you must be provided in writing.

In the interest of security, we may monitor and/or record your telephone calls with us.

Distance Marketing Directive

On occasions when it may be necessary to conduct our business without any personal contact, we will advise you if this requires the creation of a distance contract between us. In this contract, you will be provided with additional information as required by the directive.

About this document

Under the rules and guidance of our regulator the Financial Conduct Authority, we are required to disclose to all clients the information contained within this document. Please sign this document once you are happy with its content, retaining one copy for yourself and returning one copy to your adviser. The Terms and Conditions will become effective once Lighthouse Advisory Services Limited has received the duplicate signed copy and will apply until terminated by either party.

By signing these terms and conditions of business:

Please sign this document once you are happy with its content, please complete and sign pages 13 and 14 and return these to your adviser. You should retain pages 1 to 12 for your records.

- 1 You agree that the information we hold about you can be held on computer and/or paper files.
- 2 You agree that information, which you give us, may be disclosed to third parties, including but not limited to credit reference agencies, introducers and product providers, for the purposes of meeting our obligations under anti-money laundering and anti-terrorism legislation and of processing your application, or to another firm upon sale of all or part of our business.
- 3 **Health**, as mentioned in the Data Protection section, health information is classed as sensitive data, we therefore need your consent to hold this information and pass to relevant third parties,
Please tick the appropriate box below
Client 1
I give consent
I refuse consent
Client 2
I give consent
I refuse consent
- 4 **Sensitive / Special types of information**, please confirm that you have no objection to us holding on our records details of Trade Union Membership.
If we need to hold any other special information, we will confirm why and ask you permission to hold it.
Please tick the appropriate box below
Client 1
I give consent
I refuse consent
Client 2
I give consent
I refuse consent
- 5 **Third Party information**, you informed third parties such as your spouse/dependants that you have provided us with their data and confirm that you have consent to disclose to us their personal information. You have explained why this information is required and will provide them a copy of the privacy statement included in this agreement.

A copy of our privacy policy can also be found on our website;
<https://www.lighthousegroup.plc.uk/privacy-policy/>
Please tick the appropriate box below
Client 1
I have consent and will share the privacy statement with third parties.
I don't have consent
Client 2
I have consent and will share the privacy statement with third parties.
I don't have consent
6. **Marketing**, we may from time to time contact you by post, fax or e-mail with details of products and services, which may be of interest to you. If you would like to receive this information, please indicate your preference by ticking the appropriate option(s).
Please tick if you would like to receive information about our products or services by:
Phone
Email
Letter
Text / SMS messaging
None
- 7 We agree that any consent given by you under paragraphs 1, 2, 3, and 4, in respect of Data Protection may be withdrawn by you at any time by contacting our Client Liaison Team, see the Privacy section for more information.
- 8 Marketing Consent, can be amended or withdrawn at any time by contacting our Client Liaison Team, see the Privacy section for contact details.
- 9 The firm may transfer all or any of its rights and obligations under any agreement entered into with you, to persons or institutions at its discretion.

These are our standard terms and conditions which we intend to rely upon. 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 Agreement will come into effect once signed and by my/our signature(s) I/we confirm that I/we have received, read and understood the terms and conditions in this Agreement and the standard Fee Agreement.

Signed		
Print name		
Address		
Postcode		
Date		

Schedule 1
REPORT AND RECOMMENDATIONS and IMPLEMENTATION FEES

Stage 2; REPORT AND RECOMMENDATIONS

Services	Financial Overview	Focused Recommendations	Comprehensive Recommendations
A summary of your current personal circumstances	✓	✓	✓
A summary of your current financial position	✓		✓
A summary of your financial goals	✓	✓	✓
Details of all your current policies, plans and holdings	✓	✓	✓
Areas where we recommend you take action	✓	✓	✓
A review of a specific issue of concern to you		✓	✓
A comprehensive review of all your financial arrangements			✓
Recommendations about all aspects of your financial arrangements, including product recommendations selected from all those available in the market			✓
FEE	From £575	From £675	From £1,075

Stage 3; IMPLEMENTATION FEES

The fees for implementing our recommendations vary according to the complexity and scope of the work required and the type of products we are implementing (i.e. investments, insurance, etc.).

Your adviser will agree all fees with you before implementing any of the recommendations, At our discretion, we may offset fees due for **Stage 1; Initial Meeting** and **Stage 2; Financial planning report and Recommendations** against the implementation fee. Our standard implementation fees are as follows;

Plan Type	Fee
Investments and pensions Lump sums (including transfers) <ul style="list-style-type: none"> ➢ First £200,000 invested ➢ Balance above £200,000 Regular contributions (new plans and top ups)	Up to 3% (subject to a £675 minimum) * By negotiation From £675, agreed on a case by case basis depending on the plan
Insurance based products	From £675 We may receive commission from product providers for insurance based products. If this is the case we will disclose this to you and at our discretion, we may waive our usual insurance implementation fee.
Drawdown Pension	Up to 3% of the funds transferred, subject to a minimum of £1,050.
Annuity Purchase	Up to 3% of the purchase price, subject to a minimum of £675.

*This payment can either be taken from your investment upon receipt by the policy provider or paid directly by you. If it is taken from your investment by the policy provider, the amount invested in your plan will be your payment minus the fee.

Fees stated do not include VAT. Please note that the above fees are usually exempt from VAT if you take out a financial product through us as a result of the advice we give you.

Schedule 2
ONGOING SERVICE FEES

We have three levels of ongoing service for clients.

Services	Premier	Classic	Transactional (not available for Pension Drawdown plans)
Newsletter	✓	✓	✓
Annual review of the on-going suitability of the recommended investment(s) and / or product(s)	✓ See note 1	✓ See note 1	
Portfolio summary and valuation	Quarterly / half yearly	Annually	
Portfolio review See note 2	As required (at least annually)	Annually	
Strategy review meetings See note 2	As required (at least annually)	Annually	
Second opinion on general financial issues	✓		
Introduction to other professional advisers	✓		
Annual fee	Up to 1% of your initial investment or current funds under management. Minimum annual fee is £970	Up to 0.75% of your initial investment or current funds under management.	£0

Notes

1. We will confirm in the suitability reports what investment(s) and/or product(s) are included in this review, it normally only applies to investments which commenced after the 3rd January 2018.

2. If because of a review new plans are required, standard implementation fees may apply.

Examples of our annual fees for our Premier service are:	
Amount invested	1%
£100,000	£1,000
£200,000	£2,000
£300,000	£3,000
* Our minimum annual fee for the Premier service is £970.	

Fees stated do not include VAT. Please note that the above fees are usually exempt from VAT if you take out a financial product through us because of the advice we give you.

Your adviser will tell you if this is not the case. If you require advice only (i.e. if you do not take out or intend to take out a financial product through us because of our advice) the above fees are subject to VAT at the prevailing rate.

If you choose to pay an on-going fee which is based on a percentage of the value of your investment, the fee payable will increase in line with the increase in value of your investment, or reduce if the value of your investment falls.

By signing these terms and conditions of business:

Please sign this document once you are happy with its content, please complete and sign pages 13 and 14 and return these to your adviser. You should retain pages 1 to 12 for your records.

- 1 You agree that the information we hold about you can be held on computer and/or paper files.
- 2 You agree that information, which you give us, may be disclosed to third parties, including but not limited to credit reference agencies, introducers and product providers, for the purposes of meeting our obligations under anti-money laundering and anti-terrorism legislation and of processing your application, or to another firm upon sale of all or part of our business.
- 3 **Health**, as mentioned in the Data Protection section, health information is classed as sensitive data, we therefore need your consent to hold this information and pass to relevant third parties, *Please tick the appropriate box below*
- Client 1**
I give consent
I refuse consent
- Client 2**
I give consent
I refuse consent
- 4 **Sensitive / Special types of information**, please confirm that you have no objection to us holding on our records details of Trade Union Membership.
If we need to hold any other special information, we will confirm why and ask you permission to hold it. *Please tick the appropriate box below*
- Client 1**
I give consent
I refuse consent
- Client 2**
I give consent
I refuse consent
- 5 **Third Party information**, you informed third parties such as your spouse/dependants that you have provided us with their data and confirm that you have consent to disclose to us their personal information. You have explained why this information is required and will provide them a copy of the privacy statement included in this agreement. *Please tick the appropriate box below*
- A copy of our privacy policy can also be found on our website; <https://www.lighthousegroup.plc.uk/privacy-policy/>
- Client 1**
I have consent and will share the privacy statement with third parties.
I don't have consent
- Client 2**
I have consent and will share the privacy statement with third parties.
I don't have consent
6. **Marketing**, we may from time to time contact you by post, fax or e-mail with details of products and services, which may be of interest to you. If you would like to receive this information, please indicate your preference by ticking the appropriate option(s). *Please tick if you would like to receive information about our products or services by:*
- Phone
Email
Letter
Text / SMS messaging
None
- 7 We agree that any consent given by you under paragraphs 1, 2, 3, and 4, in respect of Data Protection may be withdrawn by you at any time by contacting our Client Liaison Team, see the Privacy section for more information
- 8 Marketing Consent, can be amended or withdrawn at any time by contacting our Client Liaison Team, see the Privacy section for contact details.
- 9 The firm may transfer all or any of its rights and obligations under any agreement entered into with you, to persons or institutions at its discretion.

These are our standard terms and conditions which we intend to rely upon. 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 Agreement will come into effect once signed and by my/our signature(s) I/we confirm that I/we have received, read and understood the terms and conditions in this Agreement and the standard Fee Agreement.

Signed		
Print name		
Address		
Postcode		
Date		