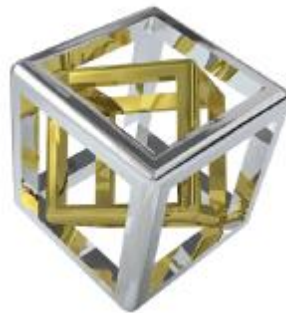


Client Service Agreement

- 📖 Terms of Engagement
- 📖 Service Proposition
- 📖 Fee Agreement

3D Financial Planning



01737 225989

Terms of Engagement

3D Financial Planning is a firm of financial planners (we, our or us) and an appointed representative of Best Practice IFA Group Limited, a network that promotes a high level of market standards through the provision of resources, technology, training and support. Best Practice IFA Group Limited is authorised and regulated by the Financial Conduct Authority. The registration number is 223112 and a full list of its appointed representatives can be found on the FCA register www.fca.org.uk/firms/systems-reporting/register.

Introduction

This document is aimed at providing you with a brief overview of our Firm and to introduce our services to you in more detail, from which you may then select the service and remuneration package that best suits your needs. We will discuss this with you so that you fully understand what is offered and how it will benefit you. Should you have any questions on any element of this please do not hesitate to ask us.

Advice Services

The firm is authorised to advise on and arrange Life Assurance, Pensions, Investments, and General Insurance and Mortgages (covered by a separate agreement). We are bound by the rules of the FCA.

3D Financial Planning are authorised to provide products and services to UK residents, whilst on UK soil.

The definition used of a "UK resident" is very simply, based on "habitual residency", which will be achieved if the individual has been in the UK for 183 or more days in the previous 12 months.

We offer advice on an "Independent" basis. This means that we provide unbiased, unrestricted advice based on a comprehensive and fair analysis of the relevant market, giving due consideration to the full range of retail investment, pension and life products available in the marketplace which may be suitable for you. We are constantly reviewing the market to ensure that the services and products we offer are appropriate for our clients.

Where we recommend particular investment strategies and products to you, these will be selected based on your personal circumstances, financial goals, and objectives. We'll consider a number of factors, including the services you need, your investment experience, the cost of investing, how much risk you are prepared to accept, how much risk you need to take in an investment product and how much of a drop in its value you could withstand.

The areas we can advise on include:

- Pensions
- Investments
- Equity Release
- Annuities
- Protection

For further details please refer to our client services brochure / website.

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

Our services include:

- **Financial planning:** It's important to identify what you might want to achieve and how you can do this. We can help you to identify your goals and create a plan for your finances to help you achieve them.
- **Retirement planning:** It's important to know whether the money you are saving towards retirement will provide you with sufficient funds to meet your retirement objectives. We can work with you to proactively plan for your retirement and help you decide on the options available once at retirement.
- **Protection planning:** Most of us want to protect the things that are important to us, our family, business, and quality of life. Protection planning can help to provide peace of mind in the event of your income changing due to unexpected events. We can help you plan for the best way to protect you, your family, or your business.
- **Inheritance tax and Estate Planning:** Estate planning isn't just about passing on money when you die – it's also about enjoying life now and ensuring you have enough to live on. This is why it's so important to start planning early. We can show you how much money you will need, help you to pass on assets in the most effective way, and work with you to reduce or manage any Inheritance Tax liability.

Investment Objectives and Restrictions

Once you have signed this Agreement, any subsequent advice or recommendation offered to you will be based on your stated objectives, acceptable level of risk and any restrictions you wish to place on the type of investments, policies or companies you are willing to consider. Details of your stated restrictions and objectives will be included in the Suitability Report we will issue to you to confirm our recommendation. Unless confirmed in our initial discussion, to the contrary, we will assume that you do not wish to place any restrictions on the advice we give you.

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 don't provide advice on options, futures, and other derivative contracts as we believe that these are unlikely to be suitable for our clients. We do not refer or provide advice about debt packagers. For further details please refer to our client services brochure / website.

Call recording

Our telephone calls are not recorded, therefore in line with our regulatory and legal obligations; no advice or instructions can be given or received over the phone, nor can we discuss any of your recommendations over the phone, even if you have already received a written or face to face recommendation. Any call received regarding your products or the advice that you have received will be brought to an end, as we are unable to discuss this over the phone. All advice, recommendations and instructions will need to be given and will only be provided in writing or face to face.

Advice options

We offer a variety of advice options including:

- Execution only (for one-off transactions instructed by you)
- Limited Advice (approaching limited aspects of financial planning only)
- Full Advice (Full Financial Review based on all aspects of financial planning)

We will confirm which of these advice options will be provided prior to your agreement to proceed.

Where you have chosen a full advice service, we aim to provide full and comprehensive advice rather than limiting it to one area of financial planning. This means that we will consider how all your plans and investments overlap and interact with one another in order to formulate the most efficient strategy for your needs.

In order to construct an all-encompassing financial plan for you, we would consider Mortgages, Income Protection, Protection, Pensions, Savings, Investment, Taxation and Trusts.

If you have elected for a focused advice service, we will provide you with information on the types of product and areas of advice that we recommend for you.

Transacting business

By signing these terms of business, you are giving your adviser permission to accept paper, electronic and verbal instructions to transact business on your behalf. This will be especially relevant to switching investment funds. Verbal instructions will only be taken where 3D Financial Planning has call recording facilities. Any instruction received will be considered genuinely given and duly authorised.

Termination

You may terminate this agreement at any time for any reason. Notice of this termination must be given in writing.

You may terminate our appointment at any time without penalty. Please bear in mind that if you give us notice to end these terms with immediate effect and ask us to sell your investments this could result in losses and tax consequences, for which you are responsible, and it may take some time to realise certain assets.

Any pending transactions when notice has been given may not be able to be cancelled and will need to be complete and settled even if this occurs after the date of the notice of termination.

You will need to pay any outstanding amounts owed to us including our fees and any additional expenses incurred by us as a result of the termination up to the date of termination.

We may terminate this agreement on 14 calendar days' notice to you without having to give you a reason.

We may also terminate this agreement or suspend the services being provided to you, immediately by written notice in the following circumstances:

- i. if you fail to respond to our demands for payment or you do not pay us any money you owe us within 7 calendar days of our reminder;
- ii. if you breach any terms of this Agreement and you do not correct this within 5 calendar days notice to do so or such breach cannot be corrected;
- iii. you are unable to pay your debts as they become due, or you undergo an insolvency process (or similar process) that affects you or your property;
- iv. if we need to do so for legal, regulatory or operational reasons or where we suspect fraud, money laundering or other crime;
- v. you do not provide, when requested by us, information which we may reasonably request under this Agreement or if you provide us with false, incomplete, inaccurate or misleading information;
- vi. we reasonably believe that providing services to you might expose us to action or censure from any government, regulator or law enforcement agency;
- vii. we reasonably believe that providing services to you might damage our reputation.

Please note that we may give you the reason for ending this Agreement immediately, but we do not have to.

Termination will not affect accrued rights, responsibilities, existing commitments or any contractual provisions intended to survive termination. This Agreement will continue to govern the legal rights and obligations that arose under this Agreement, or which arise due to the ending of this Agreement.

Client Money

The firm does not handle client's money. We never accept a cheque made out to us (unless it is a cheque in settlement of fees, charges or disbursements for which we have sent you an invoice, which would be made payable to Best Practice IFA Group Ltd) or handle cash.

Customer Classification

Each client with whom the firm does business is categorised to identify the level of regulatory protection applied. We believe in providing our clients with full regulatory protection and we propose to classify you as a 'Retail Consumer' for investment purposes. Where the firm categorises a client as anything other than Retail, you may request re-categorisation to a category that provides a higher degree of protection. We reserve the right to agree to such re-categorisation on a case-by-case basis, however, where we agree to do so; it does not mean that you will have a right to access the Financial Ombudsman Service.

Data Protection

We collect and process your personal data (as such term is defined in the UK General Data Protection Regulation ("GDPR")) in the course of providing our services. We are a data controller (as the term is defined in the UK GDPR) of such personal data, which means we decide the purposes and means of the processing of personal data. Full details of how we process personal data can be found in our Privacy Notice, at www.3dfinancialplanning.co.uk

We may collect and process personal data in relation to your health, where you provide this either in a written application or by speaking with an adviser. This data will be collected and processed in accordance with our Privacy Notice, and used solely for the purpose of researching and advising on one or more products to suit your needs and assisting you with the application for and ongoing management of such products. We may therefore have to pass your health data to third party organisations such as Best Practice IFA Group Limited, financial service providers and/or financial product providers in relation to your application or ongoing management of such services or products (as applicable). We may also have to share your health data with relevant regulators as required by law or regulation. Any such sharing of health data is expressly for the aim of providing you with the best possible advice and financial outcomes. We do not pass your data to third party organisations for marketing purposes. you provide us with your consent to the above processing and sharing of your health data.

In order to collect and process this data, we require your consent to the above processing and sharing of your health data by signing the separate GDPR Consent Form provided to you. This consent can be withdrawn at any time. **Please note that we cannot provide a full range of services without such consent, and withdrawal of consent is likely to require us to cease providing our services to you.**

Please tick this box to confirm you understand and consent to our processing of personal data relating to your health and our passing such special category data to third party service providers.*
(Health information is important for most financial planning, and in some areas such as mortgage, protection and drawing pensions benefits, it is necessary.)

From time to time we send our clients information promoting our services, or other similar services in which we believe you might be interested. If you would prefer not to receive this information, please tick the box below. Alternatively, please contact The Data Protection Officer on 01403 334455 or in writing at Broadlands Business Campus, Langhurstwood Road, Horsham, West Sussex, RH12 4QP.

Please tick this box if you do not wish for us or any company associated with us to contact you for marketing purposes by e-mail, telephone, post or SMS.*

***where client is under the age of 16 consent must be given by either the parent or legal guardian for this data to be processed.**

Material Interest

Occasions can arise where we, or one of our customers, will have some form of interest in business that we are transacting for you. If this happens, or we become aware that our interests or those of one of our other customers conflict with your interests, we will inform you in writing and obtain your consent before we carry out your instructions and detail the steps we will take to ensure fair treatment. We have arrangements in place to ensure our clients are treated fairly, and we have a conflict of interest policy in place to help us manage the risks. You may ask for a copy of this policy at any time. This is intended to operate, monitor and maintain effective organisational and administrative arrangements with a view to taking all reasonable steps to prevent conflicts of interest.

Benchmark Capital

We are an appointed representative of Best Practice IFA Group, which is a subsidiary of Benchmark Capital Limited (Benchmark). In turn, Benchmark is wholly owned by Schroders plc (and together with its affiliates, the Schroders Group). In the interests of disclosure, the companies that fall under Benchmark also include Fusion Wealth Limited and Bright Square Pensions Limited which may feature in recommendations made to you. Additionally, as Benchmark is associated with the Schroders Group, you may receive advice recommendations for funds that are managed by the Schroders Group.

Benchmark also has investments in other financial services firms, such as Rayner Spencer Mills Research (RSMR) which may be used by us or the Schroders Group. RSMR is a specialist investment fund rating agency that provides impartial, whole of market fund recommendations.

Companies within the Schroders Group provide discretionary fund management investment solutions which may contain funds managed by the Schroders Group. These solutions may be recommended to you if these are suitable to meet your financial objectives.

None of the connections disclosed above has an influence on our recommendations or advice. Any product or services will only feature in recommendations made to you if they are suitable to meet your needs and objectives. A board of directors has been appointed to maintain oversight and control of the companies within Benchmark and their procedures are in place to monitor and safeguard our clients' best interests.

Consumer Duty and fair value

Our recommendations will be made after completing the appropriate due diligence in relation to the target market of the products and services involved and will be in line with your attitude to risk, investment objectives and your current circumstances, and we will clearly present the value of the products and services recommended to you.

We will discuss our 'Fair Value Statement' with you and provide you with a copy – it gives you a brief overview of our firm and introduces our services, explaining the value we add and benefits you can expect by engaging with us.

Rights to Cancel

We will inform you of any statutory right to cancel that may apply and the timeframes applicable. For life or pension products, this is usually 30 calendar days. However, there may be occasions where no statutory rights are granted, and we will inform you of this before any contract is initiated and completed.

Complaints

Our complaints procedures are available on request. If you wish to register a complaint, please contact us:

By telephone on 01403 334455

By email to complaints@benchmarkcapital.co.uk

By post to The Complaints Manager, Benchmark Capital, Broadlands Business Campus, Langhurst Wood Road, Horsham, West Sussex, RH12 4QP

If you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service (FOS) further details of the FOS can be found at www.financial-ombudsman.org.uk or by contacting them on 0800 023 4 567.

Compensation Scheme

We are covered by the Financial Services Compensation scheme (FSCS) if we cannot meet our obligations. This is dependent upon the type of business, the circumstances of the claim and the eligibility of the claimant. Most types of investment, insurance, pension business and mortgages are covered by the FSCS up to specific limits, generally these limits are:

Investments	– most types of investment business are covered for up to a maximum of £85,000.
Pensions	– most types of pension business are covered for up to a maximum of £85,000.
Insurance	– most types of insurance contracts are covered for 90% of the claim, without any upper limit.
Mortgages	– advising and arranging is covered up to a maximum of £85,000.

Further information about this compensation scheme arrangement and limits that apply to the various types of business can be found on the FSCS website - www.fscs.org.uk or by contacting them on 0800 678 1100.

Law

This agreement and any dispute or claim will be governed and shall be construed in accordance with English law and the parties shall submit to the exclusive jurisdiction of the English courts to settle any disputes or claims which may arise out of (or in connection with) this Agreement between us and you.

Legal Entity Identifiers ('LEI') and registration of UK trusts

For clients other than individuals (for example if you are a company, charity, or trust) you will need to make arrangements to obtain and maintain a LEI code in order for us to act on your behalf. Your adviser will be able to provide further guidance on the application process.

If you are a trust established in the United Kingdom, you must also be registered with HM Revenue and Customs.

Fraud Prevention

3D Financial Planning is committed to upholding the highest standards to preventing fraud and corruption from occurring and to developing an anti-fraud culture and adhering to the standards as required by the UK Bribery Act 2010, Money Laundering, Terrorist Financing and Transfer of Funds Regulations 2017 and Proceeds of Crime Act 2002. To achieve this we have developed and will maintain effective controls to prevent financial crime and fraud and will take all such matters extremely seriously.

Sophisticated fraud attempts via email are notoriously hard to detect and ever-increasing in complexity. We will always remain vigilant and exercise caution whilst communicating with clients and will never send bank details or payment instructions via email, as it is not a secure medium. Should you ever receive such a request or instruction, please notify us immediately via telephone on 01737 225989.

3D Financial Planning 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.

Our Services

It is important that you know what to expect in terms of the services we provide, and that you understand our commitment to you in the provision of those services. We intend to be professional, clear, and fair in our dealings with you, and will always ensure that any service or advice provided is in your best interests.

Target Market

At 3D Financial Planning any recommendation made by an adviser will be after completing the appropriate product governance in relation to target market of funds and is conducive to your attitude to risk and in line with your current circumstances and objectives.

Initial Consultation

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

We will meet with you face-to-face, via Web meeting or telephone conference in order to you to capture important information about your current circumstances. This is our chance to discover your financial priorities, objectives, and aspirations. We will also discuss your attitude towards investment risk and explain how such risk may affect you.

This initial meeting will take approximately two hours and we will close with a summary of our findings and our suggested next steps toward a tailored, yet realistic, solution to your financial needs. There is no obligation to proceed at this stage and no costs will have been incurred.

Research and Analysis

Should you decide to proceed, further to our initial meeting, we will ask you to formalise your permission for us to commence chargeable work for you by signing this Agreement. At this stage, we will begin to undertake the process of thoroughly analysing your current position based on our extensive knowledge of financial markets, and diligently researching potential solutions for your needs.

Should we need to consult with any professional advisers or financial services providers with whom you have an agreement, we will ask for your express consent to do so.

Report Preparation

When we have all the information we require, a full Financial Planning Report will be devised to paint a clear picture of your current position and outline a clear and thoroughly researched recommendation for the solution we believe to be in your best interests.

We will arrange to meet with you to discuss our recommendations in full and take you through our Report step-by-step. You are free to take the report away and give it due consideration before agreeing to move forward to the next stage.

Implementation

Once you feel that you are in a position to make a fully informed decision to proceed, and you have given us your consent to do so, we will begin the process of implementing our recommendations. We will assist you in completing all of the relevant forms and ensuring your applications are processed by the relevant investment houses and providers in a timely manner.

On-going Services

Depending on the size and complexity of your portfolio once in place, you may or may not require on-going management services. It is important to be aware that, in the absence of a specific agreement to provide you with on-going services, your portfolio will not be monitored unless you contact us to ask for a specific service.

As a minimum, our ongoing review service will include an annual review with you in person in the UK. The agenda will typically include:

- A review of your current situation and an update of our initial Fact Find to capture any changes.
- An assessment of your objectives for the next few years.
- A re-appraisal of your attitude to risk, identifying any changes and confirming the ongoing appropriateness of your portfolio.

- A review of previously recommended arrangements and confirmation of their ongoing suitability (authorised areas only).
- An evaluation of your investment's performance against your objectives and circumstances.
- Update your cashflow forecast taking into account any changes to your circumstances to ensure you are on track to meet your objectives.
- A review of your inheritance tax (IHT) position.
- If pension planning is within scope, we will discuss future projections and comment on whether targets are realistic
- An annual rebalancing of your portfolio, if required.
- Annual valuations.
- Meetings with a discretionary fund manager if applicable.
- Confirmation of advice costs and charges.

Discretionary Management Facility

Where possible, we will offer you the opportunity to run your investments on a discretionary basis, this means that your portfolio will run in real time as there is no need to advise you every time an underlying change needs to be made. The obvious benefit of this approach is that trading can be done easily and efficiently and dealing charges will, in most cases be reduced.

3D Financial Planning has direct agreements in place with selected Discretionary Fund Manager's (DFM's) some of which are as 'Agent as Client' and some "Agent of Client". In instances whereby we make a recommendation for a DFM service, we will confirm the contractual arrangement in place.

If we recommend you use a DFM that operate on an agent as client basis, you agree by signing this Agreement that you authorise us to act as your agent and on your behalf in implementing an agreed discretionary management service. This means you will have no direct contractual relationship with the DFM and your key point of contact for this service will be with us. As a result, you may have no direct recourse against the DFM in the event of a complaint. This does not remove your right to refer complaints to the Financial Ombudsman, but it does affect how you pursue the complaint.

If we recommend you use a DFM that operate on an agent of client basis, you agree by signing this Agreement that you authorise us to intermediate and act on your behalf to implement an agreed discretionary management service. This means you will have a direct contractual relationship with the DFM and the DFM will recognise you as its contracting client. You will be able to raise a complaint directly to the DFM in accordance with your agreement with the DFM.

If we make a recommendation for a DFM service, we will confirm which of the above arrangements apply. We will also inform you of the additional fees in relation to this service.

Our work typically includes:

- Undertaking appropriate due diligence and recommending a DFM service that we believe best meets your needs and objectives
- Where applicable, attending initial meetings with you and the DFM and ensuring that your relationship with the DFM is established correctly (this will not be applicable where the service offered is a model portfolio service)

A 'Holistic Plan'

Where a full advice option has been agreed, we aim to provide all our clients with full and comprehensive advice rather than limiting it to one product. This means that we will consider how all your plans and investments overlap and interact with one another in order to formulate the most efficient strategy for your needs. This can be concisely summarised by the phrase "the whole is more than the sum of its parts".

In order to construct an all-encompassing financial plan for our clients, we will consider Mortgages, Income Protection, Protection, Pensions, Savings, Investment, Taxation and Trusts with a full advice proposition.

How we charge

Working with a professional financial planner provides expertise and peace of mind. We build multi-decade trust-based relationships with our clients. We need to understand what really matters most to you and your family, what you are trying to achieve in life and how we can help you to achieve those goals.

We are committed to ensuring that our services represent excellent value for money, and we will always make you aware of any charges and fees before they are incurred.

Our fees are based wholly upon the provision of our qualified and professional expertise; the time taken to analyse your circumstances and devise an appropriate strategy going forward; the design of an appropriate summary report to communicate this strategy to you; and also takes into account our firms exposure to regulatory, commercial and financial risk.

Your adviser will confirm the fee level given your situation prior to undertaking work.

Should we undertake initial research towards your goals, but you subsequently do not proceed with our recommendations; we will raise an invoice for an agreed fee in order to recoup our costs. This payment will need to be made by cheque or bank transfer. Should you agree to proceed, and we go ahead with the implementation of your strategy, it can be arranged for your total fees to be deducted from the investment amount at outset, via the product provider, so long as the recommended product provider can facilitate this.

Alternatively, you may prefer to make your payment to us by cheque or bank transfer. Any cheques should be made payable to Best Practice IFA Group Limited. Your choice can be made in the Client Declaration section of this document.

In some circumstances (for protection planning or equity release business only) we may receive a commission payment from a product provider. Typically, the commission payment will be offset against the charges you pay us for our services. If the commission payment relates to a regular contribution policy and you stop paying premiums on that policy, we may be obliged to refund the commission received back to the policy provider. In such cases, we reserve the right to request the full payment of any outstanding balance of charges for our services.

Cost of Initial Services

Initial Consultation (1st meeting)	Free of charge
Fees for research, analysis and implementing advice	1% to 3% of the value of the funds invested based on the complexity of the advice given and the firm's exposure to various risks, up to a maximum of £15,000. See table below for examples.
Hourly rate	Alternatively, we may charge on an hourly rate. In this instance, we will explain and agree this fee with you prior to any advice being given or work being undertaken. Our normal practice is to enter into a fee agreement, and you will be asked to sign a separate "Letter of Engagement" which details the scope of work and fee agreed on our hourly rate. Also, should we undertake research and analysis work on your behalf, but you decide not to take up our recommendations, we reserve the right to charge you a fee to cover our time on the above basis. See table below for examples.
Should you agree to proceed, and we go ahead with the implementation of your strategy, it may be possible for your total fees to be deducted from the investment amount via the product provider.	

Scale of Initial Fees

<p>Example 1; For a straightforward, non-complex investment recommendation such as a cash investment into a General Investment Account, the costs may typically be as follows: investment of £300,000; TOTAL FEE £300,000 x 1% = £3,000</p>	<p>Example 2; For a more complex review and recommendations encompassing several existing pensions and investments, the costs may typically be as follows: Investment of £300,000; TOTAL FEE £300,000 x 2% = £6,000</p>	<p>Example 3; For a very complex review and recommendations encompassing several existing pensions and investments, consideration of issues such as the Annual and Lifetime Allowance and inheritance tax planning and working with other professionals, the costs may typically be as follows: Investment of £300,000 TOTAL FEE £300,000 x 3% = £9,000</p>
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Hourly Rate

Example 1
<p>For a straight forward, non-complex investment recommendation report, such as reviewing a single General Investment Account (GIA), that you decide not to take up our recommendation, the cost may typically be as follows:</p> <p>Financial Planner/Adviser, 8 hours @ £200 per hour Paraplanner, 6 hours @ £100 per hour Administrator, 2 hours @ £75 per hour Total, 12 hours work £2350</p>
Example 2
<p>For a more complex review and recommendation report encompassing several existing pensions and investments together with financial forecasting, that you decide not to take up our recommendation, the costs may typically be as follows:</p> <p>Financial Planner/Adviser, 12 hours @ £200 per hour Paraplanner, 12 hours @ £100 Administrator, 3 hours @ £75 per hour Total, 24 hours work £3,825</p>

Invoice Procedure

Invoices are issued within 10 days of either an advice service being finalised and/or presented, or in the case of Implementation fees, within 10 days of your product/s being commenced.

Our Fees do not include;

Will Writing

Trusts advice

Complex tax calculations/advice

In addition, we will pass on any third-party expense such as Capital Gains Tax (CGT) reporting or third-party discretionary management fees which we may be invoiced on your behalf. If we do need to charge you for any of these services a fee will be agreed with you in advance. 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.

Refunds and Cancellation Policy

Fees are payable subsequent to our Professional Advice Services being provided, and therefore refunds are not available in normal circumstances. Fees paid in respect of regular or annual services are not refundable; however, any on-going services may be cancelled upon request, and fees will be payable up to the date of termination. Please also see your Rights to cancel above, in respect of cancelling individual products or policies.

Should a refund be required due to any element of dissatisfaction on your part, this should be approached via our normal Complaints procedure as outlined above. We will try to resolve the issue to your satisfaction, which may include offering a discretionary refund.

Cost of On-going Management Services

Whether you have a sizable and complex portfolio of products, or one or two modest investments, it is important to consider how these should be managed going forward.

We can provide an on-going service designed to expertly maintain and monitor your portfolio. The benefit of this is to ensure that your objectives and attitude to risk are correctly aligned with your holdings over an extended period of time. In addition, on-going advice services ensure that developing and future financial objectives are taken into account.

Furthermore, aspects of your financial arrangements can change over time, including your goals and risk profile as well as the underlying asset's risk characteristics. On-going service can help adapt and position your arrangements to manage such changes and influencing factors.

The availability of some services is dependent upon the type of financial plan we implement for you.

I have three different levels of service depending on what you wish to receive as every client is different– Transactional, Preferential or Executive.

I would advise you which we feel is most appropriate, however it is your choice as to what level of on-going service you would like to receive.

Tax Efficient Pension Fee Collection

We will advise you the most tax efficient way of paying our fees.

Value added Tax

As we act on your behalf as an intermediary our fees are presently exempt from VAT which means we do not usually have to make an additional charge of 20%. If we do have to charge you for a service which is subject to VAT we will inform you in advance.

3D Financial Planning – Service Levels

Transactional	Preferential	Executive
<p>You do not require on-going advice and do not wish to pay a regular retainer or fees, but still want to know we are available should you need financial advice in the future.</p> <p>There are no monthly retainers or other regular fees and work will only be undertaken at your request.</p> <p>Your file will only be updated when you have requested a service.</p> <p>Your portfolio will not be monitored.</p> <p>A fee will need to be charged for updating your file before any work is commenced. This will be agreed with you in advance and will be based on the appropriate hourly rate for the work involved. This may be offset against any other fees or commission earned.</p> <p>Fees will be agreed with you for each service prior to work commencing</p>	<p>You require on-going advice once a year to review your financial position and create a financial plan to meet your own financial goals.</p> <p>Annual ongoing adviser charge of 0.75% of your pensions/investments, subject to a minimum annual fee of £2,500 and a maximum of £15,000 which can be paid via an adviser charge applied to your investments or as a fee paid separately.</p> <p>Your file will be updated after each annual review, and we will provide you a full annual review looking at your financial objectives and we provide a lifetime Cash Flow forecast. This analyses your incomes, expenditures, savings and investments to illustrate whether certain financial objectives are achievable, and how certain decisions regarding your finances will be likely to affect you many years down the line.</p> <p>Your portfolio will be monitored, and a risk assessment questionnaire will be completed at each annual review.</p> <p>Monthly Newsletter providing up to date financial market and legislation updates.</p> <p>Budget Newsletter providing updates following the annual budget on all key changes.</p> <p>Access to 3D Financial Planning Platform where you can monitor your investments online.</p>	<p>You require on-going advice twice a year to review your financial position and create a financial plan to meet your own financial goals.</p> <p>Annual ongoing adviser charge of 0.75% of your pensions/investments, subject to a minimum annual fee of £5,000 and a maximum of £15,000 which can be paid via an adviser charge applied to your investments or as a fee paid separately.</p> <p>Your file will be updated after each annual review, and we will provide you a full annual review looking at your financial objectives and we provide a lifetime Cash Flow forecast. This analyses your incomes, expenditures, savings and investments to illustrate whether certain financial objectives are achievable, and how certain decisions regarding your finances will be likely to affect you many years down the line.</p> <p>Your portfolio will be monitored, and a risk assessment questionnaire will be completed at each annual review.</p> <p>Monthly Newsletter providing up to date financial market and legislation updates.</p> <p>Budget Newsletter providing updates following the annual budget on all key changes.</p> <p>Providing strategic updates to your other professional advisers and end of year taxation information</p> <p>Access to 3D Financial Planning Platform where you can monitor your investments online.</p>

It should be noted that the above list is not exhaustive, and there may be many more features and options of service that can be made available to you on request. Correspondingly, not all services may feature as part of any one specified investment product.

Preferential Service

Example 1	Example 2	Example 3
Portfolio value of £300,000 = Minimum fee £2,500 per year. (Minimum fee)	Portfolio value of £350,000 at 0.75% = £2,625 per year	Portfolio value of £600,000 at 0.75% = £4,500 per year

Executive Service

Example 1	Example 2	Example 3
Portfolio value of £650,000 = Minimum fee £5,000 per year. (Minimum fee)	Portfolio value of £700,000 at 0.75% = £5,250 per year	Portfolio value of £1,000,000 at 0.75% = £7,500 per year

Ongoing fees are based upon the prevailing value of your portfolio.

Example of first year combined fees for Preferential service:

Example 1	Example 2	Example 3
Portfolio value of £300k initial fee 1% = £3,000	Portfolio value of £350k initial fee 2% = £7,000	Portfolio value of £350k initial fee 3% = £10,500
Portfolio value Ongoing fee at 0.75% = £2,500 (minimum fee)	Portfolio value Ongoing fee at 0.75% = £2,625 year	Portfolio value Ongoing fee at 0.75% = £2,625 per year
Total fees for the first year £5,500	Total fees for the first year £9,625	Total fees for the first year £13,125

*Please note that funds under management will fluctuate and the fees payable will change, depending on the value of your investment.

Opting Out

You may decide to "opt-out" of any on-going management service. You are free to do so, however, please take note of the following;

- If your financial circumstances, objectives and attitude to risk change over time, the structure of your investment portfolio may no longer be in your best interests
- As financial markets fluctuate, the way your assets are allocated in your portfolio may become unbalanced and ultimately expose you to more equity risk than you wish to accept
- Any negotiated discounts may cease should you opt out of ongoing services;
- Any product or service providers may change their charging structure
- Any negotiated discounts and subsequent rebates in respect of fund charges will cease should you opt out of on-going services. The monetary value of the rebates varies widely, but typically equates to 0.5-1% per annum.
- If you use a Wrap Platform the provider may apply a charge if you do not have a nominated adviser on your account. Typically, this is 0.5% per annum
- We must be notified either verbally or in writing of your request to opt out of the ongoing review service
- You may opt back in to on-going services at any time.

Other charges

Depending on the services we provide, there may be costs and charges (including taxes), not charged by us, but related to the financial products we arrange for you. These charges may be one-off charges (payable up front) or charges payable on an ongoing basis. For example:

- **Service costs:** If your investments are held on a platform (an online investment administration service) or held with a DFM, the platform provider / DFM will make a charge for administering / managing your investments.
- **Investment costs:** These are the costs relating to the manufacturing and managing of your investments – for example, fees charged by the investment fund manager, costs relating to investment transactions.
- Include here any other additional charges that may be relevant.

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

Aggregated costs and charges

Before we provide you with our advice, we will add together all the costs and charges payable so that you are able to understand the overall costs of our services and recommendations. This is referred to as aggregated costs and charges information.

Client Declaration

This document represents our standard Terms of Engagement, upon which we intend to rely. For your own benefit and protection you should read these terms carefully before signing below. If you do not understand any point please ask for further information.

Fee Agreement

Our typical charges are based on the Scale of Fees outlined above. This Agreement is designed to confirm and formalise our discussion regarding the services we provide. Where our charges are based upon a percentage of initial investment amount and/or on-going contract value, due to the ease of calculation, we will not confirm the fee in specific monetary terms.

Where our charges are defined by an hourly rate, we will provide an estimate of the overall cost to you before proceeding.

For funds under management with an agreed percentage based, charge, please be aware that as the fund grows the charge will increase. Where our charges are defined by an hourly rate, we will provide an estimate of the overall cost to you before proceeding. You should seek legal advice in respect of your own specific requirements to ensure the validity of this agreement. You should seek legal advice in respect of your own specific requirements to ensure the validity of this agreement.

An invoice in respect of Professional Advice Fees will be raised upon completion of the initial service, or upon completion of any associated transaction/s or product/s, to meet the cost of our services to you.

Aggregated costs and charges

Before we provide you with our advice, we will add together all the costs and charges payable so that you are able to understand the overall cost of our services and recommendations. This is referred to as 'aggregated costs and charges information'.

Fees Agreed

Initial fees; please select one of the following options;

Tick this box if you agree that our initial Fees are to be deducted from your investment	<input type="checkbox"/>
Tick this box if you agree to pay our initial Fees by cheque/bank transfer	<input type="checkbox"/>

On-going Management Services; please opt in or out of on-going services below

Tick this box if you do not require any on-going services. Your investments will not be kept under review, and any services you request in future may be subject to further charges. Transactional	<input type="checkbox"/>
Tick this box if you agree to pay our agreed fee for on-going management services, by annual/monthly deduction from your investment Preferential or Executive	<input type="checkbox"/>
Tick this box if you agree to pay our agreed fee for on-going management services, by annual/monthly Direct Debit	<input type="checkbox"/>

Pensions with safeguarded benefits (please select one of the following options)

Tick this box if you would like to review any pension arrangements with safeguarded benefits (if this box is ticked you will be, if necessary, referred to an alternative adviser, to advise you in this area who will also provide and talk you through the Service Charter Addendum).	<input type="checkbox"/>
Tick this box if either you have no pensions with safeguarded benefits, or you do have but do not require any advice on these arrangements.	<input type="checkbox"/>

Agreed basis of fee payment

Initial, % of Investment	
Hourly rate * See separate fee agreement	
On-going	

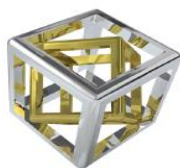
Customer Name(s)	
Customer signature(s)	
Date	

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 by you or us in accordance with this Agreement.

I/We confirm that I/We are UK resident, and that all advice given by 3D Financial Planning on their products and services will be given whilst physically in the United Kingdom.

I/We also confirm that I/We will also notify 3D Financial Planning immediately, if there are any change to my/our residential address.

Any ongoing service has been agreed whilst you remain a UK Resident. I/We confirm that should I/We become a resident of any other country in the future that I/We will need to inform 3D Financial Planning as soon as this happens if I/We wish to continue to engage your services. This agreement is governed and shall be interpreted in accordance with English law and both parties shall submit to the exclusive jurisdiction of the English Courts.



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