



CLIENT AGREEMENT

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This is our standard client agreement upon which we intend to rely. For your own benefit and protection you should read these terms carefully before signing them. If you do not understand any points please ask us for clarification as soon as convenient. Please contact us at:

- **Telephone:** 01252 788888
- **E-mail:** info@chadneybulgin.co.uk
- **Website:** www.chadneybulgin.co.uk
- **In Writing:** Chadney Bulgin LLP, 89 Fleet Road, Fleet, Hampshire, GU51 3PJ.

1. The Financial Conduct Authority (“FCA”) authorises the firm to provide financial advice

Chadney Bulgin LLP is authorised and regulated by the FCA, 12 Endeavour Square, London, E20 1JN. Our reference number is 483323. Our permitted business is advising on and arranging pensions, savings and investment products, non-investment insurance contracts and mortgages (including lifetime mortgages). You can check this on the Financial Services Register by visiting www.fca.org.uk/firms/systems-reporting/register or by contacting the FCA on 0800 111 6768.

2. The firm is a Chartered Independent Financial Adviser

Chadney Bulgin is a Chartered firm which provides Independent Financial Advice to a wide range of Personal and Corporate Clients.

We provide comprehensive financial planning advice for individuals, businesses and trusts on investments, savings, retirement planning, non-investment insurance (e.g., life assurance and critical illness insurance) and mortgages (including Lifetime Mortgages).

We offer you an initial discussion (for which we bear the cost) at which we will describe our services more fully and explain the payment options. If you decide to go ahead, we will:

- Gather and analyse personal financial information about you and your needs and objectives;
- Recommend and discuss any action we think you should take;
- With your agreement, arrange relevant solutions for you;
- Agree an ongoing service.

Investments and Pensions. We offer **independent** investment advice. This means that we consider a wide range of financial strategies and products. We are constantly reviewing the market to ensure that the services and products we offer are appropriate for our clients.

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

The areas we can advise on include:

- Life assurance
- Investment bonds
- Pensions
- Annuities
- Phased retirement & investment drawdown
- Long term care
- Term assurance
- Critical illness cover
- Income protection
- Mortgages
- Unit trusts
- Open ended investment companies
- ISAs
- Structured deposits
- Investment trusts
- Exchange traded funds
- Enterprise investment schemes
- Venture capital trusts
- Structured products
- Equity Release

We don't provide advice in relation to individual share holdings. If this is something you need assistance with, we can refer you to a stockbroker.

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.

For further details please refer to our website.

Non-investment protection contracts. We also advise on non-investment protection products (e.g., term life assurance, income protection and critical illness) from a range of insurers.

Mortgages We advise on mortgages from the whole of the market. Where we propose to do so we will provide you with a separate Client Agreement detailing the services we offer and the costs of those services.

IMPORTANT INFORMATION ABOUT CHADNEY BULGIN LLP & TATTON ASSET MANAGEMENT PLC ("TAM")

If we think that it would be in your interests, we will:

- Invest, or recommend that you invest, in the products manufactured by Tatton Investment Management Ltd, Tatton Onshore Tax Strategies Ltd, Paradigm Mortgage Services LLP, Paradigm Partners Ltd and any other firm that TAM may acquire in the future that offers relevant products and/or services.
- Use, or recommend that you use, the services of Tatton Investment Management Ltd, Tatton Onshore Tax Strategies Ltd, Paradigm Mortgage Services LLP, Paradigm Partners Ltd and any other firm that TAM may acquire in the future that offers relevant products and/or services.

Tatton Investment Management Ltd, Tatton Onshore Tax Strategies Ltd, Paradigm Mortgage Services LLP, Paradigm Partners Ltd (the "Companies") are wholly owned subsidiaries of TAM.

Chadney Bulgin LLP owns 23995 of the shares issued by TAM which is considered to be a minority shareholding. The value of these shares depends, at least in part, on how profitable the Companies are, and how profitable they are expected to be.

TAM's shareholders may also receive a dividend payment from TAM, once or twice a year. How likely it is that a dividend will be paid, and how big that payment will be, also depends, at least in part, on how profitable the Companies have been.

We have systems and controls in place to make sure that our shares in TAM do not create any possible disadvantage for you.

3. Your aims and objectives

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

Any advice or recommendation 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. So that we can recommend suitable products or services to you, it is important for us to gather information that is up to date, complete and accurate.

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.

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

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

In executing or transmitting 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'.

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.

Under the terms of this agreement, we may, if appropriate, advise you on investments which are not readily realisable. We would draw your attention to the risks associated with these investments as there is a restricted market for them.

Where we agree to provide you with a service that includes an ongoing review of the suitability of the investments we have recommended, we'll carry out this review at least annually. To do this we will need to make contact with you to assess whether the information we hold about you remains accurate and up to date. We'll issue you with a report setting out the results of our assessment and, if relevant, any updated recommendations.

Any ongoing service will be agreed with you in writing in a fee and services agreement. We may contact you in the future by means of an unsolicited promotion (by telephone, email or post) should we wish to discuss the relative merits of a particular product or service which we feel may be of interest to you.

Neither Chadney Bulgin nor its 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 to refer to a solicitor or accountant any point of law or accountancy that may arise during the course of discussions with us.

Please be aware that investments can fall as well as rise, and that you may not get back the full amount invested. The price of investments we may recommend may depend on fluctuations in the financial markets, or other economic factors, which are outside our control. Past performance is not necessarily a guide to future performance. Specific warnings relevant to the investments, investment strategies or other products we recommend will be confirmed to you in your suitability report.

Our services may also include advice on investments relating to, or executing transactions in **unregulated financial products** including non-mainstream pooled investments such as unregulated collective investment schemes (UCIS). Accordingly, you should carefully consider whether such investments are suitable for you in light of your personal circumstances and the financial resources available to you.

4. We keep full Records for at least 6 years

We keep records of all your transactions for at least six years. You, or your appointed agent, have the right to inspect the records at a mutually convenient time. As we treat all our clients' records as confidential, we reserve the right to give you copies of our records where in certain circumstances to release the original would compromise other clients' confidentiality.

5. We do not accept payment to this company except for the payment of our fees

Chadney Bulgin is not permitted to handle client money and we cannot accept a cheque made out to us (unless it is in respect of an item for which we have sent you an invoice) or handle cash.

6. We will endeavour to send on your documentation without delay

We will register all investments and other arrangements in your name unless you instruct us otherwise in writing. All policy documents will be forwarded to you as soon as practicable after we receive them. If there are a number of documents relating to a series of transactions, we will normally hold each document until the series is complete and then forward them all to you.

7. You will have the right to cancel any arrangements we make but you may not get back the full invested amount

In most cases you can exercise a right to cancel by withdrawing from the contract. In general terms you will normally have a 30 day cancellation period for a life, health protection or pension policy and a 14 day cancellation period for all other arrangements (unit trusts, ISAs, etc).

For pure protection policies the start of the cancellation period will normally begin when you are informed that the contract has been concluded or, if later, when you have received the contractual terms and conditions. In other cases, the cancellation period will begin on the day the contract is concluded or, if later, the day on which you receive the contractual terms and conditions. Instructions for exercising the right to cancel, if applicable, will be contained in the relevant product disclosure information which will be issued to you.

If you cancel a single premium contract, you may be required to pay for any loss you might reasonably incur in cancelling it which is caused by market movements. This means that, in certain circumstances, you might not get back the full amount you invested if you cancel the policy and our fee may not be refundable (see section 16 below).

8. We cannot guarantee to meet a deadline where an outside agency is relied upon

Where a particular product (e.g. a structured product) is being recommended and a deadline exists, every effort will be made to set up the product before the deadline. However, as products can be withdrawn with little or no notice and outside agencies (e.g. the Royal Mail) may be involved, Chadney Bulgin cannot be held responsible for missing a deadline unless the firm has delayed transmission of the application.

9. If you have a Complaint we will take it very seriously and endeavour to resolve it quickly

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

In writing: The Compliance Officer, Chadney Bulgin LLP, 89 Fleet Road, Fleet, Hants, GU51 3PJ

By phone: 01252 788888

By e-mail: compliance@chadneybulgin.co.uk

For your further protection if you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service ('FOS'). Full details of FOS can be found on its website at www.financial-ombudsman.org.uk

Please be assured we treat all complaints very seriously.

10. Further investor protection may be available

We have briefly set out some information about the Financial Services Compensation Scheme (FSCS) below. If you would like further information about compensation scheme arrangements, details are available at www.fscs.org.uk or call 0800 678 1100.

Most of the products we advise on are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if product providers or we cannot meet our obligations. This depends on the type of business and the circumstances of the claim.

The actual level of compensation you receive will depend on the basis of your claim. The FSCS only pays compensation for financial loss. Compensation limits are per person per firm, and per claim category (listed below).

Investment

Eligible claims related to most types of investment business are covered for 100% of a claim up to a maximum of £85,000 per person per firm.

Insurance

In the majority of cases, eligible claims related to advising and arranging of protection products are covered for 90% of the claim, without any upper limit.

Mortgages (including equity release but importantly not including either consumer or business buy-to-let mortgages) – advising and arranging is covered up to a maximum limit of £85,000.

Deposits

Money in accounts like current and savings accounts, including cash Individual Savings Accounts (ISA's) are covered up to £85,000 per authorised firm. It should be noted that 'authorised firms' may have different brands. The FSCS will provide a £1million protection limit for temporary high balances held with your bank, building society or credit union if it fails. A temporary high balance would apply when payments have been received in respect of specified life events, details of which can be obtained from FSCS.

11. We will try to avoid any conflicts of interests but if one occurs...

We will endeavour always to act in the best interests of you our client. However, circumstances can arise where we or one of our other clients may have some form of interest in business being transacted for you. If this happens or we become aware that our interests or those of one of our other clients conflict with your interests, we will write to you and obtain your consent before we carry out your instructions, and detail the steps we will take to ensure fair treatment.

From time to time we may attend training events delivered by product providers, fund managers and platforms. Some of the cost of providing this training may be passed to you as part of the total charges you pay.

12. Ending this agreement

We may terminate this agreement by giving you at least 20 business days' written notice. You may terminate this agreement at any time, without penalty. Notice of termination must be given in writing and will take effect from the date of receipt. Any transactions already initiated will be completed according to this agreement unless otherwise agreed in writing. You will be liable to pay for any services we have provided before cancellation and any outstanding fees, if applicable.

13. Protecting your personal information

To provide our services properly we'll need to collect information about your personal and financial circumstances. We take your privacy seriously and will only use your personal information to deliver our services.

Processing of your personal data is necessary for the performance of our contract for services with you and in meeting our obligations to preventing money laundering or terrorist financing. Generally this is the lawful basis on which we intend to rely for the processing of your data. (Please see the reference to special categories of data below). Our policy is to gather and process only that personal data which is necessary for us to conduct our services appropriately with you and to prevent money laundering or terrorist financing.

We adopt a transparent approach to the processing of your personal data. Sometimes, we may need to pass your personal information to other organisations. If you apply to take out a financial product or service we'll need to pass certain personal details to the product or service provider.

We may engage the services of third party providers of professional services in order to enhance the service we provide to you. These parties may also need to process your personal data in the performance of their contract with us. Your personal information may be transferred electronically (e.g. by email or over the internet) and we, or any relevant third party, may contact you in future by what we believe to be the most appropriate means of communication at the time (e.g. telephone/ email /letter etc.).

The organisations to whom we may pass your details also have their own obligations to deal with your personal information appropriately. Sometimes a product or service may be administered from a country outside Europe. If this is the case, the firm must put a contract in place to ensure that your information is adequately protected.

We will issue you with our Privacy Notice. This is a separate document which provides more information about the nature of our personal data processing activities and includes details of our retention and deletion policies as well as your rights of access to the personal information that we hold on you.

As part of this agreement we'll ask you to consent to the transfer of personal information in accordance with the protections outlined above.

Special categories of personal data: there are certain categories of personal data that are sensitive by nature. The categories include: data revealing racial or ethnic origin, political opinions, religious or philosophical beliefs, trade union membership and data concerning health. Depending on the nature of the products and services that you engage us for we may need to obtain your sensitive personal data particularly in relation to health. Our policy is that should we require any special category of personal data we will only gather this with your explicit consent.

If you are concerned about any aspect of our privacy arrangements please speak to us.

14. We may need you to assist us in our EU duty to carry out Anti-money laundering checks

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

15. We will disclose all charges and fees to you

All charges and fees will be fully disclosed to you and are disclosed in summary form in section 17 below. The precise charges relating to any work or recommendations we make will be confirmed in your suitability report or relevant product disclosure information that is provided to you.

We will inform you if VAT becomes payable on any of our services

In respect of any regular premium policy which we have arranged for you, should you subsequently cease to pay premiums on the policy and in consequence we are obliged to either refund the commission that has been paid to us, or forego future regular payments of commission, we reserve the right to charge you a fee representing the amount we have to repay, or would have been paid, for a period of up to four years after commencement of the policy. We will confirm the exact amount that will need to be repaid by you and the timescale over which it will need to be repaid in the suitability report we will send you when a recommendation is made. We will not charge any such fee if you exercise your right to cancel in accordance with any cancellation notice sent to you by the life insurance company.

There is no additional cost to you for using a means of distance communication.

16. Our remuneration

Following our initial discussion (for which there is no charge), there is a cost for our services. We offer a variety of methods by which we can be remunerated so that you can select the method that best suits your needs. We will discuss your payment options with you and answer any questions you have.

We will not charge you until we have agreed with you how we are to be paid. We will also tell you if you have to pay any other costs that might arise in connection with the services we provide to you.

17. Financial Planning initial charges

You can pay for our advised services either by paying a fee or by payment from within a product (known as adviser charging) or a combination of the two. Our charges relating to new work e.g., factfinding, new investments and one-off reviews are as follows:-

Initial Service	Initial Charges
<p>Lifestyle Cashflow Planning</p> <p>Initial analysis of your income, expenditure and existing investments followed by an analysis of your potential cashflows</p>	<p>Minimum fee £750; Maximum fee £2,500</p> <p>For example, a fee of £1,000 for the analysis of your circumstances, including a number of “what if” scenarios which highlight the impact of specific occurrences on your financial affairs.</p> <p>For example, a fee of £2,500 for all of the above, plus a written report outlining the findings of the analysis together with high level recommendations.</p>
<p>Financial Planning</p> <p>This service includes:</p> <ul style="list-style-type: none"> • Agreeing your financial goals and objectives • Establishing your attitude to and understanding of risks • Reviewing your current plans, investments and assets • Undertaking research to identify appropriate plans and solutions • Providing a personalised report and recommendations • A face to face meeting to discuss our recommendations • Implementation of agreed recommendations 	<p><u>Report Fee</u></p> <p>Report fee £500 Venture Capital Trust (VCT)/Enterprise Investment Scheme (EIS) Report fee £750 Trustee Report Fee – dependent on requirements</p> <p><u>Investment Analysis Fee</u> (Where analysing existing investments) £500 - £2000 dependent on complexity.</p> <p><u>Financial Planning Implementation Fee</u></p> <p>First £100,000 at 1.5% £100,000 - £500,000 at 1% £500,000 - £1,000,000 at 0.5% £1,000,000 - £2,000,000 at 0.25% Over £2,000,000 at 0.1% (subject to a minimum of £500)</p> <p>For example, a fee of £2,000 for the recommendation and implementation of a £20,000 ISA and £80,000 unit trust.</p> <p>For example, a fee of £2,250 for the recommendation and implementation of a £100,000 EIS.</p>
<p>Retirement Planning</p> <p>This service includes:</p> <ul style="list-style-type: none"> • As above for financial planning, but with a focus on retirement planning 	<p><u>Personal Pensions</u></p> <p>Report fee £500 plus an additional £500 analysis per existing arrangement (NB where ongoing Adviser Charge is in excess of £3,500, up to two pots will be analysed free of charge).</p> <p><u>Implementation Fee</u></p> <p>As per Financial Planning Implementation Fee for new monies Pension transfers – flat rate 0.5%</p>

	<p><u>Safeguarded Rights Pension Analysis</u> (Chadney Bulgin does not offer pure Defined Benefit pension advice) Report Fee of £1,000 for each separate policy/arrangement</p> <p><u>Implementation Fee</u> As per Financial Planning Implementation Fee</p> <p><u>Pension Transfer in Divorce</u> Report fee £500 plus an additional £500 analysis per existing arrangement</p> <p><u>Implementation Fee</u> As per Financial Planning Implementation Fee</p> <p><u>Lifetime Allowance and/or Annual Allowance Report</u> Report fee £1,500</p> <p>For example, a fee of £2,000 for the analysis of two existing pension plans with a total value of £100,000 and the subsequent implementation of a pension transfer.</p>
<p>Care Fees Planning Recommendation report and subsequent implementation of recommendations</p>	<p>Care Fees Report £750 plus Implementation fee as per recommended product</p>
<p>Annuity Purchase Recommendation report and subsequent implementation of recommendations</p>	<p>Annuity Report fee £750 plus Implementation fee of 0.50% of fund value. For example a fee of £900 for funds of £30,000.</p>
<p>Structured Products Recommendation report and subsequent implementation of recommendations</p>	<p>Report fee £750 for new monies £250 for maturing plans plus Implementation fee of 1% of fund value. For example a fee of £1,050 for new funds of £30,000.</p>
<p>Top-ups to Existing Funds (Clients must have been with Chadney Bulgin over a year)</p>	<p><u>Valuation Plus</u> - As per Financial/Retirement Planning charges <u>Advisory and Wealth</u> - Up to £60,000 no charge</p>
<p>Equity Release Recommendation report and subsequent implementation of recommendations</p>	<p>Report fee £750, plus lender procurement fee; the amount will be confirmed in the Key Features Illustration</p>

18. Paying your adviser charge

Our charges will become payable on completion of our work and should be settled within 28 business days. Please note (as referred to in the table above) a minimum charge may be applied even if you choose not to invest in a product.

We do not accept payments by cash, however, payment can be made by the following methods:-

- I. Cheque, debit or credit card.
- II. You may pay our charges via deductions from the financial product(s) that you might invest in, where the product/platform provider allows this. Please note that if you choose to pay by deduction from a financial product this will reduce the amount left for investment and may, depending on your circumstances, have other consequences. Although you may pay nothing to us up front that does not mean that our service is free. You still pay us indirectly through deductions from the amount you pay into your product.
- III. If your investments are held on a platform (a platform is an online investment administration service) you may choose to pay our charges out of the funds held within the platform cash account (where the platform provider offers this facility).

Where you invest in a regular contribution contract (where contributions are made on a monthly, quarterly or annual basis), you can choose to have our charge deducted from the product in instalments (where the product / platform provider is able to offer this facility). Our normal approach will be for the payment to be spread over a maximum of 12 months. Exact details will be confirmed in writing with you.

Paying for our services with a regular payment (e.g. in a pension or life policy)
<p>Example:</p> <p>We typically take our initial service charge from the monthly payments you make to your product. The example below shows how this works for a £300 per month savings product:</p> <ul style="list-style-type: none">• Total cost of our initial service to set up the product is £600. The payment is taken from the first 2 months.• Each month you pay your premium for the product of £300. At the end of the first 12 months you will have invested £3,000 and £600 pays our initial service charge.

Our charges will become payable on completion of our work and should be settled within 28 business days. Please note (as referred to in the table above) a minimum charge may be applied even if you choose not to invest in a product.

19. Ongoing services

We can offer you three levels of ongoing service designed to provide periodic reviews to ensure that recommended products remain relevant to your circumstances. Once the service level is agreed, we will contact you to provide the information that is appropriate to the service level you have chosen.

A summary of what is included in each of these services is below:-

Services Provided	Valuation Plus	Advisory	Wealth Planning
Annual valuation	✓	✓	✓
Newsletters	✓	✓	✓
Online Access	✓	✓	✓
Telephone advice	✓	✓	✓
Online Document Portal for sending, receiving and storing important financial planning documents	✓	✓	✓
Annual Investment Report to include ongoing suitability of investments		✓	✓
Annual Adviser Meeting		✓	✓
Rebalancing of Investment Portfolios		✓	✓
Keeping you up to date with current legislation		✓	✓
Ongoing Analysis of risk and capacity for loss		✓	✓
Use of Tax Breaks eg ISA		✓	✓
Income Tax advice		✓	✓
Top ups to existing investment free of charge (up to £60,000)		✓	✓
Estate Planning to include Tax Advice around Inheritance Tax		✓	✓
Tax Advice around Capital Gains Tax			✓
Cash Flow Planning			✓
Face to face ad hoc Adviser meetings by Agreement			✓
Bespoke Portfolios (for example including EIS)			✓
Trust Planning			✓
Professional Update (provide updates to other professional Parties)			✓

Our charges relating to ongoing services are as follows;

Ongoing Service	Ongoing Charges								
Valuation Plus	0.5% per annum of funds under management (minimum fee £500) For example a fee of £500 for funds under management of £100,000.								
Advisory	<table border="1"> <thead> <tr> <th>Funds under management</th> <th>Charge</th> </tr> </thead> <tbody> <tr> <td>Up to £250,000</td> <td>0.75%</td> </tr> <tr> <td>Balance from £250,001 to £500,000</td> <td>0.625%</td> </tr> <tr> <td>Balance above £500,000</td> <td>0.50%</td> </tr> </tbody> </table> <p>Subject to a minimum fee of £1,000 For example a fee of £1,000 for funds under management of £120,000 For example a fee of £2,187.50 for funds under management of £300,000 For example a fee of £3,937.50 for funds under management of £600,000</p>	Funds under management	Charge	Up to £250,000	0.75%	Balance from £250,001 to £500,000	0.625%	Balance above £500,000	0.50%
Funds under management	Charge								
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Wealth Planning	<table border="1"> <thead> <tr> <th>Funds under management</th> <th>Charge</th> </tr> </thead> <tbody> <tr> <td>Up to £250,000</td> <td>1.00%</td> </tr> <tr> <td>Balance from £250,001 to £500,000</td> <td>0.75%</td> </tr> <tr> <td>Balance above £500,000</td> <td>0.50%</td> </tr> </tbody> </table> <p>Subject to a minimum fee of £1,500 For example a fee of £1,500 for funds under management of £150,000 For example a fee of £3,625 for funds under management of £400,000 For example a fee of £5,625 for funds under management of £750,000</p>	Funds under management	Charge	Up to £250,000	1.00%	Balance from £250,001 to £500,000	0.75%	Balance above £500,000	0.50%
Funds under management	Charge								
Up to £250,000	1.00%								
Balance from £250,001 to £500,000	0.75%								
Balance above £500,000	0.50%								

Payments for ongoing charges can be made either by:

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

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

The amount of our annual ongoing charges may increase as the size of your fund grows.

20. Non-advised services

You can pay for our non-advised services on the basis of commission or fee. We will tell you how we get paid and the amount before we carry out any business for you.

21. Equity Release Advice

Equity release is a way of releasing the wealth tied up in your property. With an equity release scheme you have to be over a certain age (typically over 55) and own your own home. There are two main types of equity release plans on the market – Lifetime Mortgages and Home Reversion Plans.

Where you are eligible for equity release we advise on equity release products. This means we will advise and make a recommendation after we have assessed your needs.

We offer equity release products from the whole market.

You pay for our equity release services by a combination of fee and commission from the equity release provider.

Paying by Fee

We charge a fee of £750 at outset. We may also receive a fee or commission from the equity release lender in addition to the fee charged to you which will be disclosed on the Key Facts Illustrations you will receive relating to your chosen product.

You will receive a Key Facts Illustration when considering a particular equity release product which will tell you about any fees relating to it.

If we charge you a fee, and your equity release does not go ahead, you will receive:

- No refund if we have carried out credit searches, research and sourced a suitable mortgage provider

22. Protection Planning

Our advised protection planning services are suitable if you are looking for the best way to protect you, your family or your business through products such as critical illness cover, health insurance and life cover. We advise on non-investment protection products e.g. term assurance, income protection and critical illness from a range of insurers. You can pay for our advised protection services by commission.

Paying by commission

Where we are paid by commission we will tell you the amount before we carry out any business for you. Although you may pay nothing to us up front that does not mean that our service is free. You still pay us indirectly through deductions from the amount you pay into your product.

In respect of any regular premium policy which we have arranged for you, should you subsequently cease to pay premiums on the policy and in consequence we are obliged to either refund the commission that has been paid to us, or forego future regular payments of commission, we reserve the right to charge you a fee representing the amount we have to repay, or would have been paid, for a period of up to four years after commencement of the policy. We will confirm the exact amount that will need to be repaid by you and the timescale over which it will need to be repaid in the suitability report we will send you when a recommendation is made. We will not charge any such fee if you exercise your right to cancel in accordance with any cancellation notice sent to you by the life insurance company.

Providing information to your insurer

Your insurance / protection cover is based upon the information you provide to the insurance company. Where you are buying insurance as an individual, this means that you must take 'reasonable care' to answer all questions asked by the insurer fully and accurately. For general insurance policies such as building and contents insurance once cover has been arranged, you must immediately notify the insurers or us of any changes to the information that you have already provided. Failure to provide accurate and up to date information may invalidate your insurance cover and mean that a claim may not be paid.

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

Client Engagement Agreement

This is our standard terms of business upon which we intend to rely. For your own benefit and protection you should read these terms carefully before signing them. Please sign a copy of this agreement and return it to us. If you do not understand any point please ask for further information.

I authorise the transfer of information, on a confidential basis when warranted between any such third parties. I acknowledge that this agreement will come into effect from the date of issue.

Initial Service <small>(see Section 17)</small>	Financial Planning	Retirement Planning	Care Fees Planning	Lifestyle Cashflow Planning	Annuity Purchase	Structured Products	Top-ups to Existing Portfolios	Equity Release
Tick to confirm	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Report Fee								
Analysis Fee								
Implementation Fee								
Method of payment								

Ongoing Service <small>(see Section 19)</small>	Valuation Plus	Advisory	Wealth Planning
Tick to confirm	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Details of fee agreed	% of a total portfolio value of £ which equates to £ pa		
Method of payment			

Client Name(s) _____

Client Signature(s) _____

Date of issue _____

Date signed _____

Consent - Sensitive personal data

The primary basis on which we intend to process your personal data is for the performance of our contract with you. In the case where we need to process special category (sensitive) data as described above we require your consent by indicating your agreement to the following statement:

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

Client name(s):		
Client signature(s):		
Date:		

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

We may also engage the services of third party providers of professional services in order to enhance the service we provide to you. These parties may also need to process your personal data in the performance of their contract with us. If you wish to know the names of these third parties please contact us for further information.

Marketing

From time to time we may wish to contact you to offer additional products or services which may be of interest to you. In order to do this we require your consent by agreeing to one or all of the options:

I / we consent to be contacted for marketing purposes by:

Email **Telephone** **Post**

Client name(s):		
Client signature(s):		
Date:		

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

Privacy Notice

This privacy notice explains how we use any personal information we collect about you.

What information do we collect about you?

We collect information about you when you engage us for financial planning/financial advice/mortgage advice. This information will relate to your personal and financial circumstances. It may also include special categories of personal data such as data about your health, if this is necessary for the provision of our services.

We may also collect information when you voluntarily complete client surveys or provide feedback to us.

Why do we need to collect and use your personal data?

The primary legal basis that we intend to use for the processing of your data is for the performance of our contract with you. The information that we collect about you is essential for us to be able to carry out the services that you require from us effectively. Without collecting your personal data we'd also be unable to fulfil our legal and regulatory obligations.

Where special category data is required we'll obtain your explicit consent in order to collect and process this information.

How will we use the information about you?

We collect information about you in order to provide you with the services for which you engage us.

Who might we share your information with?

If you agree, we may email you about other products or services that we think may be of interest to you.

We won't share your information for marketing purposes with other companies.

In order to deliver our services to you effectively we may send your details to third parties such as those that we engage for professional compliance, accountancy or legal services as well as product and platform providers that we use to arrange financial products for you.

Where third parties are involved in processing your data we'll have a contract in place with them to ensure that the nature and purpose of the processing is clear, that they are subject to a duty of confidence in processing your data and that they'll only act in accordance with our written instructions.

Where it's necessary for your personal data to be forwarded to a third party we'll use appropriate security measures to protect your personal data in transit.

To fulfil our obligations in respect of prevention of money-laundering and other financial crime we may send your details to third party agencies for identity verification purposes.

In the event that your adviser is unavailable you might be contacted by a member of their team, who will have access to your information.

How long do we keep hold of your information?

In principle, your personal data shouldn't be held for longer than is required under the terms of our contract for services with you. However, we're subject to regulatory requirements to retain data for specified minimum periods. We also reserve the right to retain data for longer than this due to the possibility that it may be required to defend a future claim against us. In any case, we'll not retain your personal data for longer than 5 years past the time of your death.

You have the right to request deletion of your personal data. We'll comply with this request, subject to the restrictions of our regulatory obligations and legitimate interests as noted above.

How can I access the information you hold about me?

You have the right to request a copy of the information that we hold about you. If you'd like a copy of some or all of your personal information please email or write to us using the contact details noted below.

When your personal data is processed by automated means you have the right to ask us to move your personal data to another organisation for their use.

We have an obligation to ensure that your personal information is accurate and up to date. Please ask us to correct or remove any information that you think is incorrect.

Marketing

We'd like to send you information about our products and services which may be of interest to you. If you've agreed to receive marketing information, you may opt out at a later date.

You have a right at any time to stop us from contacting you for marketing purposes. If you no longer wish to be contacted for marketing purposes, please contact us by email or post.

Other websites

Our website contains links to other websites. This privacy policy only applies to this website so when you link to other websites you should read their own privacy policies.

What can you do if you are unhappy with how your personal data is processed?

You also have a right to lodge a complaint with the supervisory authority for data protection. In the UK this is:

Information Commissioner's Office

Wycliffe House

Water Lane

Wilmslow

Cheshire

SK9 5AF

0303 123 1113 (local rate)

Changes to our privacy policy

We keep our privacy policy under regular review. This privacy policy was last updated on 01/01/2018.

How to contact us

Please contact us if you have any questions about our privacy policy or information we hold about you: by email at info@chadneybulgin.co.uk

Or write to us at :

Chadney Bulgin LLP

89 Fleet Road

Fleet

Hampshire

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