1. INTRODUCTION

This agreement sets out the terms under which our Services are to be provided.

This document must be read in conjunction with:

• Client Agreement – Part 1 – General Information and Responsibilities	which sets out the terms under which our services are to be provided
• Client Services Brochure	which provides full details of what is included in each of our services
• Client Agreement – Part 2 – Services and Charges	which provides an overview of services we offer, our charges for delivering those services and payment methods

If you have not been provided with copies of any of these documents, please ask your adviser for one or view them on our website at www.investorsplanning.co.uk

This is our standard Client Agreement upon which we intend to rely.

Therefore, for your own benefit and protection you should read these terms carefully before signing them.

If you do not understand any point please ask for further information before signing them.

This Client Agreement replaces any previous agreements and understandings we have with you, and will only be modified where confirmed in writing.

2. YOUR CONSENT

I/We acknowledge that the Client Agreement will come into effect from the date of signature.

I/We authorise the transfer of personal information, on a confidential basis and in accordance with the Data Protection Act 1998, between Investors Planning Associates Ltd and any relevant third parties.

I/We agree that Investors Planning Associates Ltd or any such relevant third party may contact me in the future by any means of communication (including by electronic communication e.g. email) considered appropriate at the time.

We may wish to contact you in the future so that we can provide information about other services that may be of interest to you.

Please tick if you would like to receive information about our other services by means of:

Email ☐ Phone ☐ SMS ☐ Post ☐

2. YOUR CONSENT (cont'd)

Services & Charges Agreed

Initial Service	☒	Details of agreed fee			
Financial Planning Analysis (Standard)	☐	2% of funds to be invested &/or transferred totalling an estimated			£
		Minimum £500/client applies	☐	**Agreed fee**	**£**
Financial Planning Analysis (Complex)	☐	3% of funds to be invested &/or transferred totalling an estimated			£
		Minimum £750/client applies	☐	**Agreed fee**	**£**
Financial Planning Report (One-Off)	☐	3% of funds to be invested &/or transferred totalling an estimated			£
		Minimum £750/client applies	☐	**Agreed fee**	**£**
Financial Consultancy (One-Off)	☐	Estimated number of hours @ £275ph			hrs
		Minimum £750/client applies	☐	**Agreed fee**	**£**
Administration Service (One-Off)	☐	Estimated number of hours @ £175ph			hrs
		Minimum £500/client applies	☐	**Agreed fee**	**£**
Protection Planning Report (One-Off)	☐	Minimum £750/client applies			☐
		Fee	☐	**Agreed fee**	**£**
		Commission	☐	**Estimated commission**	**£**

Further details of initial service agreed (Financial Consultancy or General Assistance only)

I/We agree for this fee/these fees to be deducted from my/our investment portfolio immediately following delivery of your service	☐
I/We agree to pay this fee on production of an invoice immediately following delivery of your service	☐
I/We agree for this fee to be deducted from my/our investment portfolio, on a monthly basis in equal instalments over the period of the contract following the date of delivery of your service	☐

2. YOUR CONSENT (cont'd)

Services & Charges Agreed (cont'd)

Ongoing Service	☒	Details of agreed fee			
Financial Planning Review Service	☐	1% per annum of funds invested &/or transferred totalling an estimated			£
		Minimum £750/client pa applies	☐	**Agreed fee**	**£**
		Please Note: *The amount of our annual ongoing fee will increase if your fund grows and decrease if your fund reduces.*			

I/We agree to enter into a standing order agreement for these fees to be paid monthly commencing one month after first monies invested or transferred with any balancing adjustment for the next 12 months to be agreed at the annual review	☐
I/We agree for these fees to be deducted monthly from my/our investment portfolio commencing one month after first monies invested or transferred	☐

Client Name(s)	Mrs Jo-Anne Smithson	
Client Signature(s)		
Date of Signing		
Associate Name	Mr Ehson Dejahang	
Associate Signature		
Date of Signing		