



# Client Agreement - Investment & Protection Planning

## Part 3 – Client Consent

(v05.18)

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### 1. INTRODUCTION

This part of our Client Agreement confirms the services you have selected and the charges for those services. Our Client Agreement consists of four parts.

#### **This Part 3 must be read in conjunction with our:**

- |   |  |
|---|--|
| • Client Agreement – Part 1 –<br>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 –<br>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](http://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 acknowledge that the Client Agreement will come into effect from the date of signature.

I authorise the transfer of personal information in accordance with the IPA Privacy Notice.

I agree that Investors Planning Associates Ltd or any such relevant third party may contact me in the future in connection with these agreed services by any means of communication (including by electronic communication) considered appropriate at the time.

*cont'd*

**2. YOUR CONSENT (*cont'd*)**

**Services & Charges Agreed**

Initial Service	<input checked="" type="checkbox"/>	Details of agreed fee			
Financial Planning Analysis (Standard)	<input type="checkbox"/>	2% of funds to be invested &/or transferred totalling an estimated		£	
		Minimum £1,000/client applies <input type="checkbox"/>	<b>Agreed fee</b>	£	
Financial Planning Analysis (Complex)	<input type="checkbox"/>	3% of funds to be invested &/or transferred totalling an estimated		£	
		Minimum £1,500/client applies <input type="checkbox"/>	<b>Agreed fee</b>	£	
Financial Planning Report (One-Off)	<input type="checkbox"/>	3% of funds to be invested &/or transferred totalling an estimated		£	
		Minimum £1,500/client applies <input type="checkbox"/>	<b>Agreed fee</b>	£	
Financial Consultancy (One-Off) – Defined Benefit Pension Schemes (DBPS)	<input type="checkbox"/>	Number of DBPS to be analysed			
		Fixed fee of £4,950 + VAT / DBPS applies	<b>Fixed fee</b>	£	
Financial Consultancy (One-Off)	<input type="checkbox"/>	Estimated number of hours @ £275ph			hrs
		Minimum £1,500/client applies <input type="checkbox"/>	<b>Agreed fee</b>	£	
Administration Service (One-Off)	<input type="checkbox"/>	Estimated number of hours @ £175ph			hrs
		Minimum £1,000/client applies <input type="checkbox"/>	<b>Agreed fee</b>	£	
Protection Planning Report (One-Off)	<input type="checkbox"/>	Minimum £1,000/client applies <input type="checkbox"/>			
		Fee <input type="checkbox"/>	<b>Agreed fee</b>	£	
		Commission <input type="checkbox"/>	<b>Estimated commission</b>	£	

**Further details of initial service agreed (Financial Consultancy or Administration only)**

I agree to pay this fee on production of an invoice	<input type="checkbox"/>
I agree for this fee/these fees to be deducted from my investment portfolio immediately following delivery of your service	<input type="checkbox"/>
I agree for this fee to be deducted from my investment portfolio, on a monthly basis in equal instalments over the period of the contract following the date of delivery of your service	<input type="checkbox"/>

*cont'd*



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**2. YOUR CONSENT (cont'd)**

**Services & Charges Agreed (cont'd)**

Ongoing Service	<input checked="" type="checkbox"/>	Details of agreed fee	
Financial Planning Review Service	<input type="checkbox"/>	1% per annum of funds invested &/or transferred totalling an estimated	£
		Minimum £1,000/client pa applies <input type="checkbox"/>	<b>Agreed fee</b> £
		<i>Please Note: The amount of our annual ongoing fee will increase if your fund grows and decrease if your fund reduces.</i>	
I 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			<input type="checkbox"/>
I agree for these fees to be deducted monthly from my investment portfolio commencing one month after first monies invested or transferred			<input type="checkbox"/>
<b>Client Name</b>			
<b>Client Signature</b>			
<b>Date of Signing</b>			
<b>Associate Name</b>			
<b>Associate Signature</b> (on behalf of Investors Planning Associates Ltd)			
<b>Date of Signing</b>			