

## CLIENT AGREEMENT (Retail Clients)

Roberts Clark Independent Financial Solutions Limited  
 Trading Styles: [NeedAnAdviser.com](http://NeedAnAdviser.com) and [FinancialAdvice.net](http://FinancialAdvice.net)  
 Head Office: 1 Stret Constantine, Newquay, Cornwall, TR7 1GH  
 Telephone: 01637 838260 (Cornwall), 01543 677444 (Midlands),  
 020 8144 7620 (London). Facsimile: 01841 531123  
 Email: [info@financialadvice.net](mailto:info@financialadvice.net)  
 Web Site: [www.financialadvice.net](http://www.financialadvice.net)



### OUR REGULATION AND PERMITTED BUSINESS

The Financial Conduct Authority is the independent watchdog that regulates financial services. Roberts Clark Independent Financial Solutions Limited is an Independent Intermediary and is authorised and regulated by the Financial Conduct Authority (FCA) to give such advice and is bound by their rules. Our Financial Services Register number is 192598. Our permitted business is advising on, making arrangements in and arranging (bringing about) savings, investments, non-investment insurance contracts, regulated mortgage contracts (including home purchase products such as lifetime mortgages and home reversion plans) and pensions, including the specialist activities of pension transfers and pension opt outs. We may also undertake certain business that is not regulated by the Financial Conduct Authority and where this is the case, we will tell you. Any unregulated business might be referred to our separate company Save Money Save Tax Limited, but we will tell you if this is the case. You can check our authorisation and permissions on the Financial Services Register by visiting [www.fca.org.uk/firms/systems-reporting/register](http://www.fca.org.uk/firms/systems-reporting/register) or by contacting the FCA on 0800 111 6768. Their address is 25 The North Colonnade, Canary Wharf, London, E14 5HS.

Roberts Clark Independent Financial Solutions Limited has permission from the FCA to arrange and advise on customer buy to let business and we are also registered as credit brokers.

### OUR SERVICES

Roberts Clark Independent Financial Solutions Limited offers independent advice and products from the whole market. We are not tied or linked to any one company or their products. We are independent and we act impartially when giving advice and arranging products. We work on your behalf when giving advice and arranging products. We do not operate panels of products or providers when giving advice but instead select from the whole market. We will act honestly, fairly and professionally in our dealings with you and in accordance with your best interests. We will always take reasonable care to ensure the suitability of our advice. We will obtain sufficient personal and financial information about you to enable us to meet our responsibilities to give suitable advice, relevant to the services we provide. Where you decline to provide relevant personal or financial information, you must understand that the lack of such information may adversely affect the quality of advice and service we can provide.

Whilst we always offer independent advice, financial products transacted with you on an Execution Only basis or where you do not require advice from us will be transacted without such advice. In the case of Execution Only or no advice transactions, the merits of the transaction and suitability in your personal circumstances will not be entered into with you. We will offer you independent advice but you can still choose not to receive it.

### EXECUTION ONLY TRANSACTIONS

If you invest on an Execution Only basis and do not take our advice, you are responsible for the choices and decisions you make. If the product turns out to be unsuitable you will not be able to complain about us or the product provider, as the decision was your own and not after receiving our advice regarding the suitability to your personal circumstances. If you are in any doubt regarding the suitability of products, you should ask us for advice. We will make a charge for that advice. If you receive any advice from us, including limited or focused advice, any resultant transaction will not be classed as Execution Only, because you will have received our advice on the suitability of the transaction based on your personal circumstances.

### SUITABILITY OF TRANSACTIONS WHEN ADVICE HAS NOT BEEN RECEIVED FROM US

Where product transactions are carried out after having received information from us, either from our newsletters, publications, surveys, direct marketing (financial promotions) or in response to a telephone enquiry or written request for details on specific products, or where you have received such information following a telephone conversation with one of our advisers or administrative employees or from one of our web sites, Roberts Clark Independent Financial Solutions Limited cannot accept responsibility as to the suitability or otherwise of the product(s) that has/have been placed through us. You should (and are encouraged to) request advice from us so that you can be advised on an informed basis as to whether or not a product is suitable for your needs, objectives, attitude to investment risk and circumstances. This paragraph does not apply to Execution Only transactions or transactions we have been asked to process without advice. It only applies to transactions in products we have brought to your attention by one of the mediums mentioned above.

### OUR DEALINGS WITH YOU (CLIENT CLASSIFICATION)

Unless otherwise notified in writing, we have categorised you as a Retail Client and you will be afforded all of the client protection associated with this categorisation. As a non-Professional Client you will receive the highest level of client protection, including access to the Financial Ombudsman Service (FOS) if we cannot resolve disputes and the Financial Services Compensation Scheme (FSCS), where applicable.

Further details are provided later in this document. If you believe we have categorised you incorrectly, please ask us to review our decision. Please also understand that other client categories may mean a lower level of client protection.

#### **CLIENT INSTRUCTIONS**

We prefer our clients to give us instructions in writing, to avoid possible disputes. If any instructions are given orally they should subsequently be confirmed in writing. We may refuse, at our discretion, to accept certain instructions, although such discretion will not be exercised unreasonably.

#### **TERMINATION**

You, or we, may terminate instructions or this Client Agreement at any time, without penalty. Notice of such termination must be given in writing and will take effect from the date of receipt. In terms of termination by Roberts Clark Independent Financial Solutions Limited, you will be deemed to be in receipt of our notice of termination two working days after posting. Termination is without prejudice to the completion of any transactions already initiated, which will be completed according to this Client Agreement, unless otherwise agreed in writing by us. We shall be entitled to remuneration from you for work undertaken prior to such termination and payment of any fees outstanding should be made within our usual timescales detailed in this document. This Client Agreement will remain relevant to any transactions, whether initiated or completed, before notice of termination was given.

#### **CLIENT MONEY**

As a firm we do not handle client money. We never handle cash or accept a cheque or other method of payment made out to us unless it is in settlement of our own fees for which we have sent you an invoice.

#### **SUITABILITY OF ADVICE**

We will confirm to you in writing in the form of a Suitability Report the basis of our reasons for recommending transactions executed on your behalf in terms of suitability based on your personal and financial circumstances. You should raise any questions or notify us of any inaccuracies as soon as possible, as our advice will be based on the information we hold about you.

#### **POLICY OWNERSHIP**

We act as your agent in advising you and arranging transactions. We never own the investments that you buy through us. We will make arrangements for all of your investments to be registered in your name unless you first instruct us otherwise in writing. We will forward to you all documents showing ownership of your investments as soon as is practical after we receive them. Where a number of documents relating to a series of transactions is involved, we will normally hold each document until the series is complete and then forward them to you.

We cannot accept responsibility for non-delivery of any applications, cheques or other documents once they have been entrusted to Royal Mail or any other delivery service.

Where your dealings through us also relate to another Professional and we have instigated or recommended those dealings, we will fully identify the Professional to you, together with the capacity in which he or she act, their full address and contact details.

#### **FINANCIAL PROMOTIONS (OUR CONTACT WITH YOU)**

We shall be entitled to make an unsolicited telephone call or personal visit to you regarding products or services (including mortgages) that may be of interest, only if we have received your consent to do so. Your signature on this Client Agreement will evidence your consent. However, we will not contact you at times or places when or where you have advised us not to make such contact. If you decide you no longer want to receive financial promotions from us, please write to us at the address on the front page of this Client Agreement.

#### **PAYMENT FOR OUR SERVICES**

We offer all initial discussions about your needs free of charge. We will fully describe our services and our fees. During the initial discussion we will gather and analyse personal information about you, your finances, your needs and objectives, your attitude and tolerance towards investment risk, your previous investment experience and then discuss any action we think you should consider.

If you are happy with our initial discussions and wish to proceed and use our services, we will provide you with a written quotation fully detailing our suggested works and the costs involved. The quotation is generally broken down into specific tasks, as you may wish to proceed in stages, rather than all at once. The choice about which tasks to proceed with is yours and the quotation has space for you to indicate this. The quotation is designed to meet the needs of all clients and gives you the option to have face to face or non face to face dealings with us. It also gives you the option of paying up front for our services or paying on completion of the works we do for you. It also gives you the option for our fees to be paid from any policy you take out. There are cost savings where you choose to deal with us remotely and where you choose to pay up front for our services.

Our quotation for the works and costs involved will be sent to you so that you can decide in private which options are best for you, without pressure. All options and discounts will be shown on the quotation. You will need to sign this Client Agreement and the quotation in order to give your authority for us to start work for you. We will not do any work unless you sign these two documents, so please raise any questions with us before signing. Dealing with you in this way helps you to understand our

proposals, confirm you are happy with how we will work for you and what we will be paid. This helps you to make informed decisions and understand the costs involved.

Whether you buy a product or not, you will pay a fee for our advice and services. Where you buy a product you can choose whether our fee will be paid from the product (the policy) or to pay it yourself personally. Our fees are based on either hourly rates or fixed fees and you will be given a full breakdown in the quotation. You can ask us for an estimate of how much we might charge you in total for particular work. You can also ask us not to exceed a maximum amount without checking with you first. Anything we agree about the works to be undertaken and our fees will always be confirmed in writing.

With effect January 2013 product providers are not permitted to pay commission to advisers where you have received advice resulting in a product being taken out. This only applies to pensions, investments and savings products. For other products and for products you take out without receiving advice (including Execution Only), commission might still be available. If this is the case then you can decide whether our fees are settled from the commission available or pay them yourself personally, in order to reduce the initial or ongoing policy charges.

**Our settlement terms for invoiced fees are 14 days from the date of the invoice.** The invoice will detail all payment options available at the time. These are generally cash, cheque, debit or credit card, bank transfer and PayPal. Where you choose to settle our invoice by credit card, debit card or PayPal then there will be a surcharge of 2.95% of the invoice amount to cover the additional charges and expenses incurred by us for those methods of payment. Payment by cash, cheque and bank transfer do not carry any additional charges. To keep your costs low, we recommend you pay by cash, cheque or bank transfer.

We reserve the right to ask for staged or part payments whilst we are providing services to you, dependent upon the amount of work involved and the time taken with you or on your behalf. Where you live outside the UK we generally ask for a deposit to be paid when you instruct us to start work for you. If you choose to pay for our advice and services at the start of our dealings to benefit from any discount in place at the time, then no deposit will be required because you will have already paid in full.

If you require advice regarding a possible transfer of defined benefit pensions or pensions with safeguarded rights, we will ask you for an initial payment before we conduct any research on your behalf. This fee is to cover the transfer value analysis exercise required, for which we engage a specialist external company. If you require advice on home finance products (including mortgages, lifetime mortgages and home reversion plans) we will ask you for an initial payment before we conduct any research on your behalf. These initial payments are not refundable.

#### **Late Payment Charges**

**To cover the costs of additional administration caused by late payment, we regret we must make additional charges.** If our invoice is still outstanding after 30 days, we will send you a payment reminder and include an administration fee of £50 including VAT. If our invoice is still outstanding after a further 7 days, we will send a final payment reminder with a further administration fee of £50 including VAT. Interest will start to accrue from day 38 on the full amount outstanding (including the £100 late payment fees) at the rate of 2 percent above Bank of England Base Rate, until the invoice is settled. If payment is not received by 60 days from the date of the invoice, then we will commence formal recovery procedures via the courts and interest will continue to accrue until settlement is received. You will also be liable for all recovery and court costs we incur.

#### **USING COMMISSION OR PAYMENTS FROM A POLICY TO SETTLE OUR FEES IN FULL OR IN PART**

For products including insurance, mortgages and home finance products, product providers offer commission that can be taken to cover some or all of our quoted fees. Commission is also available for pensions, savings and investment products where you take them out on a non advised or Execution Only basis. For pensions, savings and investment products where you receive advice you can also choose at the time for our fees to be paid from the policy you take out. This is generally through either higher policy charges or the amount of the fee will be deducted straight from your investment or pension.

Where you choose for our fees to be paid by product provider commission (or where you pay up front to receive a discount and then have the commission refunded to you) or just paid from the policy itself (for example through increased charges), if you subsequently cease to pay premiums, cancel, surrender or any other event, and in consequence we are obliged to refund some or all of the commission or fee payment that has been paid to us, we will send you an invoice for our fee for settlement. Any commission or fee payment that has not been refunded and retained by us will be offset against the fee invoice we send you. Additionally, if you exercise your right to cancel a policy in accordance with the cancellation notice sent to you by the product provider or just decide not to proceed at all and commission does not become payable to us then we will send you an invoice for our fees for settlement. In short, you must pay a fee for the works we undertake for you, less any commission or fee payment not reclaimed by the product provider. These fees are payable in line with our standard settlement terms detailed earlier.

#### **PAYING FOR HOME FINANCE WORK THAT DOES NOT COMPLETE**

For mortgages and equity release (including lifetime mortgages and home reversion plans), if, after you have signed our fee quotation and Client Agreement you decide that you no longer wish to proceed, your purchase falls through or a lender rejects your application due to non-disclosure of information or any other reason, we will charge you our hourly rate at the time for the work done to the date of you not proceeding. Any fees you have already paid in respect of our charges for the application will be offset from any amount due. These fees are payable in line with our standard settlement terms detailed earlier.

### ***Increasing our Fees***

We always strive to keep our fees low by making improvements in efficiency and technology wherever possible. This has meant we rarely increase our fees. However, with future increases in regulatory fees, insurance premiums, staffing costs and office expenses we therefore reserve the right to increase our advisory and ongoing service fees periodically. Our ongoing service fees are detailed in the brochure “Look After Your Money – financialadvice.net’s Money ‘MOT’ Service”, which will be sent to you before any increases take place. This will enable you to decide if you wish to vary the service you are enrolled onto.

### **INVESTMENT OBJECTIVES**

Following the issue of this Client Agreement, any subsequent advice or recommendations offered to you will be based on your stated investment objectives, attitude and tolerance towards risk and any restrictions you wish to place on the type of investments or policies you are willing to consider. Details of your stated investment objectives will be included in any Suitability Report we issue to you to confirm our recommendation or your transaction. Unless confirmed in writing to the contrary, we will assume that you do not wish to place any restrictions on the advice we give you.

### **INVESTMENT RISK WARNINGS**

For your information and protection, please take note of the following general investment risk warnings. Not all will be relevant to individual contracts or policies but we will inform you of any risks specifically relating to you at the time we provide advice or arrange transactions for you and before you are bound by the terms of the advice or transactions. We will also discuss and agree your own individual attitude and tolerance towards risk:

#### **For investments you make (including regular and lump sum payments)**

- Past performance should not be taken as an indication of future performance.
- You are not certain to make a profit and you may lose money.
- If you cash in your investment you may not get back the full amount of your investment.
- Where you opt to receive income from an investment that is not contractually fixed at a certain rate, that income could go up or down.
- Where you have investments with contingent liabilities you could lose all the money you invested and you may have to pay more later.
- If your investment contains higher volatility (higher risk) funds, then your investment may be subject to sudden and large falls in value and you could get back nothing at all.
- If your investment contains property funds, then it could invest in physical property and land. This can be difficult to sell so you may not be able to sell or cash in this investment when you want to. The provider may have to delay acting on your instructions to sell your investment or the holdings in the property fund. This could be up to and in excess of 12 months.
- The value of property is generally a matter of a valuer’s opinion, rather than fact.
- If your investment is known as one not readily realisable then you may have difficulty selling the investment at a reasonable price and in some circumstances it may be difficult to sell at any price. You should not invest in these types of investment unless you have carefully thought about whether you can afford it and whether it is right for you.
- If your investment has charges at the start of the investment, then if you cash it in or surrender it in the early years you may get back less than you invested. There could be a surrender penalty for cashing in any investment within the first five years (or more).
- If your investment contains with profits funds, then the value of the policy will depend on how much profit the provider makes and how they decide to distribute that profit. In times of poor stock market conditions, the product provider could impose a Market Value Reduction (also known as a Market Value Adjustment) to the value of your investment, meaning a lower cash in value than its face value. This is to ensure you only receive your fair value from the fund.
- If your investment is exposed to foreign currencies, then the rates of exchange between currencies may cause your investment or any income from it to rise or fall.

#### **For Life Insurance Policies**

- You should make sure you understand which benefits of the policy are fixed and which benefits of the policy are not fixed. Make sure the policy does what you need it to and that you are eligible to make a claim.

#### **For Income Drawdown and Short Term / Investment Linked Annuities**

- The value of your fund may be eroded, especially if investment returns are poor and a high level of income is taken. This could result in a lower income in the future.
- The investment returns may be less than those shown in the illustrations.
- Annuity or scheme pension rates may be at a worse level in the future.
- When maximum withdrawals are taken or the maximum short term annuity is purchased, high levels of income may not be sustainable.

#### **Taxation**

- You should be aware that levels, bases and reliefs of taxation can change and you should seek advice regarding your personal taxation circumstances in respect of any financial contract or policy.

### **YOUR RIGHT TO WITHDRAW**

In the case of product recommendations, we will inform you in writing of any right to withdraw or cancel you may have or, if it is the case, we will inform you in writing that no such rights will apply. You will usually have 14 or 30 days in which to change your mind but this will depend on the product you take out. Where your investment buys units in a fund that fluctuates you may

not get back the full amount of your initial investment if the fund has fallen in value between the time of investment and cancellation.

### **ONGOING REVIEW SERVICES**

We automatically enroll all clients that instruct us to work for them onto our Bronze Service and will maintain your client file with transaction documentation and statements received. We will not advise you unless you ask us to do so and there will be a charge for that advice. Although maintaining records for you is a stipulation of the regulator, benefits for you include unnecessary duplication of information (such as us asking for information to comply with Money Laundering regulations), forwarding to you relevant documentation received from product providers and maintaining efficiency in our dealings with you. As a client you will also receive our email newsletters and financial bulletins. As a Bronze Service client you will not receive our investment warnings, which are generally sent in times of stock market volatility, to let you know what action we are taking with our own pensions and investments. You will need to move up to one of our paid for services to receive these investment warning updates. If you have products with other advisers, you can transfer them to us for servicing. You can choose at any time to move up to one of our other services and receive more input, contact and advice from us. You can also choose to cancel any of our ongoing services at any time, in accordance with the Termination section on page 2 of this Client Agreement.

In addition to the Bronze Service, Roberts Clark Independent Financial Solutions Limited also offers three additional levels of service for you to choose from. These are the Silver Service, the Gold Service and the Platinum Service. The level of service chosen will remain current until you sign an updated Client Agreement or you notify us otherwise in writing.

You can choose to pay for our ongoing service fees yourself or the cost can be paid from one or more of your policies. As with our other advisory services there are discounts if you deal with us on a non face to face basis or choose to pay up front, rather than at the end of the review year. If you choose to pay for our ongoing service on a monthly basis via standing order, you will be eligible for the payment up front discount.

We will discuss all service options and discounts with you, so you receive the ongoing service you require with the best value for money. Each service and the fees for them are detailed in the brochure “Look After your Money – financialadvice.net’s Money ‘MOT’ Service”.

### **CONFLICT OF INTEREST AND MATERIAL INTEREST**

Occasions can arise where we or one of our clients may have some form of interest in business that we are transacting for you. If this happens, or we become aware that our interests or those of one of our other clients conflicts with your interests, we will inform you in writing and obtain your consent before we carry out your instructions.

We promise to deal honestly, fairly and professionally with you at all times, including if any material interest or conflict of interest arises.

### **PROFESSIONAL INDEMNITY INSURANCE**

As required by the Financial Conduct Authority, we maintain compliant professional indemnity insurance cover for the protection of our clients in the event of negligence by any employee.

### **COMPLAINTS PROCEDURE**

We maintain an internal complaints procedure and a copy is available to you upon request. If you should have any cause to complain about the services and advice we have provided, please contact the Compliance Officer at Roberts Clark Independent Financial Solutions Limited, 1 Stret Constantine, Newquay, Cornwall TR7 1GH. Our telephone number is 01637 838260.

We promise to deal with your complaint in an honest, fair, professional and objective manner and in line with the regulations for handling complaints. If, following our subsequent investigation and response, you are still not satisfied, you may contact the Financial Ombudsman Service.

Full details of how we handle and investigate complaints are contained within our internal complaints procedure, which is available to you on request at any time. The address of the Financial Ombudsman Service is Exchange Tower, London, E14 9SR. Their telephone number is 0800 023 4567. Their web site address is [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk). Their email address is [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk).

### **COMPENSATION ARRANGEMENTS**

If you make a valid claim against Roberts Clark Independent Financial Solutions Limited and we are unable to meet our liabilities in full, you may be entitled to redress from the Financial Services Compensation Scheme (FSCS). Further information is available from the FCA and the FSCS.

The FSCS also produce an explanatory leaflet “How FSCS Protects Your Money – A Guide to the Financial Services Compensation Scheme” available from its web site or you can order a copy by telephone. The postal address for the FSCS is Financial Services Compensation Scheme, PO Box 300, Mitcheldean, GL17 1DY. Their telephone number is 0800 678 1100. Their web site address is [www.fscs.org.uk](http://www.fscs.org.uk).

**MONEY LAUNDERING REGULATIONS, DATA PROTECTION AND DISCLOSURE OF PERSONAL DATA**

By law, we are bound to comply with the Money Laundering Regulations, as updated periodically, to assist in the reduction of financial crime.

To comply with the Regulations, we must obtain certain evidence of your identity and address. The purpose of the identification requirements is to ensure that we do not carry out financial business or provide investment advice for a client or potential client, without us being aware who you actually are.

The FCA make it clear that we must not carry out relevant regulatory activities unless we have taken reasonable steps to check your identity.

In the conduct of our business with you we will need to collect information about you that we will hold in paper and/or electronic format as data controllers under the Data Protection Act. We can use this information to analyse your current and future needs so that we can ensure that any advice is suitable to your particular circumstances.

The public register of data controllers can be found at <https://ico.org.uk>. A helpline is also available on 0303 123 1113. Our Data Protection registration number is Z4965478.

The FCA requires us to keep records of all our business transactions for at least a set number of years, depending on the type of transaction. However, we will not keep records longer than is necessary.

You or your appointed agent has the right to inspect all records relating to yourself and your transactions through ourselves and, where appropriate, have it corrected or deleted (if the deletion would not be a breach of any known regulations).

All such requests for information must be referred to the Data Protection Officer at Roberts Clark Independent Financial Solutions Limited.

We treat all our clients' records as confidential, so we reserve the right to give you copies of your particular records rather than allowing access to files containing records about other clients. We will supply the information to you within the required timescale of 40 days and we will charge a fee of £10 for the information. Where other firms authorised under the Financial Services & Markets Act 2000 provide investment business services to Roberts Clark Independent Financial Solutions Limited, then circumstances may arise which warrant the disclosure of more than just your basic contact details.

On these occasions you are aware that sensitive personal information (e.g. health details) held by us may be disclosed on a confidential basis to such authorised companies. There may also be occasions when the FCA need to look at your personal information and records of transactions held by us, and they may need to contact you directly. In terms of our duty to treat our customers fairly we will not pass your details to any third party for the purpose of them marketing products and services to you. All data will be maintained in-house but may need to be processed outside the European Economic Area, depending on the nature of business we are transacting for you.

**LEGAL INFORMATION**

This Client Agreement is governed by English Law and any dispute will be subject to the exclusive jurisdiction of the Courts in England and Wales. English Law will also govern any pre-contract relationship with us. All contracts and communications will be supplied to clients in English. **The terms contained in this Client Agreement are our standard terms upon which we intend to rely during our dealings with you. Please raise any questions or queries you have before signing it, instructing us to commence work.**

**Please retain this full copy of the Client Agreement for your records.**

**Please sign the duplicate signature page and return it to us, making sure you have ticked the level of service you require, whether it is to be on a face to face or non face to face basis and whether payment is to be made up front or on completion.**

**Where you have chosen to pay by standing order, a mandate will be forwarded to you for completion and submission to your bank.**

ClientAgreement\_V9210217



**PLEASE DETACH, COMPLETE, SIGN AND RETURN THIS PAGE TO US**

tick box  if you would like us to email back a copy of this signed document

I/We sign this copy of the Client Agreement, confirming that I/we have read the above terms and am/are agreeable to Roberts Clark Independent Financial Solutions Limited acting as my/our Independent Financial Adviser.

I/We authorise them to receive any information they may request about my/our financial affairs, policies and or plans. I/We authorise Roberts Clark Independent Financial Solutions Limited to pass information on a confidential basis, when warranted, to such authorised companies in their dealings with me/us.

I/We agree that this Client Agreement will come into effect from the date of issue and will remain in force until replaced or terminated by me/us or Roberts Clark.

**Ongoing Service Options**

Please  the service you require and also how it should be paid for.

**Bronze No Cost**  Enrolment onto this service is **automatic** unless you tell us in writing that you do not wish to receive any form of service from us, once the work you have engaged us for has been completed. This is a 'pay as you go' service.

Main Service Options	Non Face to Face (paid up front or monthly)		Non Face to Face (paid in arrears at end of year)	Face To Face (paid up front or monthly)		Face To Face (paid in arrears at end of year)
	Single Payment	Monthly Standing Order	At the end of the Review Year	Single Payment	Monthly Standing Order	At the end of the Review Year
<b>Payment Basis for Silver, Gold and Platinum Services</b>						
<b>Silver (Full Website Access)</b> (+ 2 guidance sessions per year)	<input type="checkbox"/>	<input type="checkbox"/>	N/A	N/A	N/A	N/A
<b>Gold Yearly</b> (up to 1 policy/fund)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>Gold Yearly</b> (up to 3 policies/funds)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>Gold Yearly</b> (up to 6 policies/funds)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>Gold Yearly</b> (7+ policies/ funds)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>Platinum Quarterly</b> (up to 6 policies/funds)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>Platinum Quarterly</b> (7+ policies/ funds)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

**Having the Cost of your Service Paid from your Policy:** please  the box

It is sometimes possible to have the cost of your chosen service paid from your policy. If you would like to use this option (assuming it is available) please  the box.

**How much is the Money MOT Service?** A description of each service level above and their relevant fees are detailed in the brochure "Look after your Money – financialadvice.net's Money 'MOT' Service".

Signature:	<input type="text"/>	Date:	<input type="text"/>
Print Name:	<input type="text"/>		
Signature:	<input type="text"/>	Date:	<input type="text"/>
Print Name:	<input type="text"/>		

ClientAgreement\_V9210217

PLEASE RETURN TO:

*If posting in UK (company name must be in CAPITALS)*

**Freepost ROBERTS CLARK**

*If posting from overseas*

**Roberts Clark I F S Limited**

**1 Stret Constantine**

**Newquay**

**Cornwall**

**TR7 1GH**

**United Kingdom**