Roberts Clark Independent Financial Solutions Limited

financial advice.net

Multi-award winning independent financial advisers and chartered financial planners with 9000+ pages online.

Service reference: IR/Q1/V1060317

Initial Review Instructions

Documents to Read/Keep:

1. **"Documents to Keep"** pack

Documents to Complete/Sign/Return (quote pack):

2. **Client Agreement** final 'signature' page
3. **Quotation Form** tick ☑ service required and sign/return
4. **Agency Authority Letters** appointing us as your adviser, we need one for each pension, investment, insurance company so that they will talk to us

Return to:

- **Freepost ROBERTS CLARK** (if posting in UK that's all you need)
- If posting from overseas use full UK address: **Roberts Clark IFS Ltd, 1 Stret Constantine, Newquay, TR7 1GH, United Kingdom.**

Need Help?

- Telephone: **01637 838260**
- Website: **contact us online**
- Email: **contact@financialadvice.net**

Best wishes

Ashley Clark ACII, FPFS
Chartered Financial Planner
Director

Check List: What needs to be returned? (✓)

☐ Client Agreement - signed
☐ Quotation Form - signed
☐ Agency Authority Forms (one for each pension/investment/insurance company

Head Office & Administration
1 Stret Constantine
Newquay
Cornwall
TR7 1GH
United Kingdom
Tel: 01637 838260

Midlands & North
Tel: 01543 677444

London & South East
Tel: 020 8144 7620

South West
Tel: 01637 838260

Overseas & Expatriate
+44 (0)1637 838260

Fax (All Offices):
+44 (0)1841 531123

Email:
info@financialadvice.net
Web:
www.financialadvice.net

Blank Page Intentional

Please print, sign and return the following pages

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QUOTATION DOCUMENT (to be returned)

None Face to Face: Initial Review Insurance, Pensions and Investments:
Acceptance and Instruction to Proceed (IR/Q1/V1060317)

Please print, complete, ✓ boxes, sign and return

To research and report on your current insurance, pensions and investment portfolio to include a full review of premiums you pay, the charges, investments returns, values, the funds you are invested in and all their available funds to you with my analysis and recommendations for fund switches, retention or transfer paying particular attention to your attitude towards risk and the current economic climate. We will arrange and handle any/all fund switch instructions.

Our fees are based upon the number of policies/plans/funds that you want us to review and whether you prefer to settle fees upfront or when the review has been completed

Please ☑ preferred option/number of plans

No. Policies/ Plans	**Non Face to Face** (paid upfront)		**Non Face to Face** (paid on completion)		**Face to Face Fee** (paid upfront)		**Face to Face Fee** (paid on completion)	
1 plan	☐	£450	☐	£510	*For info only*	*£540*	*For info only*	*£600*
Up to 3 plans	☐	£600	☐	£680	*For info only*	*£720*	*For info only*	*£800*
Up to 6 plans	☐	£900	☐	£1,020	*For info only*	*£1,080*	*For info only*	*£1,200*
Up to 9 plans	☐	£1,200	☐	£1,360	*For info only*	*£1,440*	*For info only*	*£1,600*
10+ plans	☐	£1,600	☐	£1,700	*For info only*	*£1,800*	*For info only*	*£2,000*
These are one off fees.	**Saving you 25%** (paid up front)		**Saving you 15%** (paid on completion)		**Saving 10%** For information only		**Standard Fee** For information only	

VAT NOTE:
The majority of work for this task is for **Professional Financial Advice** meaning fees include VAT.

WHY IS VAT CHARGEABLE ONLY ON SOME SERVICES?
Under HM Revenue & Customs rules, we are required to charge VAT for supplies of services for financial advice, research and other general services to clients. However, where we act as Intermediators (i.e. 'middlemen') to bring about the application of and/or completion of a qualifying Financial Services Contract we do not have to charge VAT for this service. Where the majority of work is advice, we must charge VAT for that work. Where the majority of work is intermediation, we are not required to charge VAT.

FEES PAID FROM POLICY CHARGES EXPLAINED
Commission for most policy types was replaced by Adviser Charging Rules on 01/01/2013. However, you can still choose to have our adviser fees paid from policy charges. Any upfront fee paid to secure a discount off our fees is still payable by you at the start. On completion of works our fee may be paid in full or in part by a charges deduction from the policy/investment funds. When this has been paid, if there is still a fee shortfall we will send you an invoice to pay. If there is enough to cover our fee, there will be no further bill to pay. If you have already paid an upfront fee to secure a discount, we will send you a refund of any excess fees paid up front.

The above quotations include all costs and timings for remote and/or face to face meetings, letters, emails, faxes and telephone call costs to completion of these works. They also include allowances for FCA regulatory fees that we are required to pay due to the nature of our authorisation, allowances for contributions to the Financial Ombudsman Service and Financial Services Compensation Scheme should insurers, banks, investment companies or financial advisers become insolvent and unable to meet their liabilities. Also included are costs for maintaining compulsory Professional Indemnity Insurance for the protection of both our clients and ourselves.

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Your Payment Details (if applicable)

If you wish to pay fees upfront to secure the 25% discount *(✓ your preferred option)*

☐ **By Cheque - UK** bank account in British Pounds only:
Cheque payable to " Roberts Clark IFS Limited" enclosed for the invoice total.

☐ **By Bank Transfer: Quoting reference IRQ1**
Account Name: Roberts Clark IFS Limited. Account Number: 00562602. Sort Code: 20 - 85 -13

☐ **By International Bank Transfer: Quoting reference IRQ1**
Account Name: Roberts Clark IFS Limited
IBAN Number: GB59BARC20851300562602
SWIFT BIC Code: BARCGB22

☐ **By** PayPal **Account - Euro/Sterling/US Dollar** transfer online
(www.paypal.com please use email account "paypal@needanadviser.com")

☐ **By Credit / Debit Card** Please debit my card for the invoice total. Card type – please tick ✓

☐	☐	☐	☐	☐	☐	☐
Visa Credit	Visa Debit	Visa Electron	Mastercard	Maestro	Amex	JCB

Card Number:	- - - -	Issue Number (Switch/Solo only):	
Name on Card:			
Issue Date (mm / yy):	/	Expiry Date (mm / yy):	/
CV2 Security Code (last three/four numbers on card reverse):	— — — —		
Address to where card bill is sent:			
		Postcode:	
Signature of Cardholder:		Date:	/ /

Confirmation to proceed [signature(s) required for all clients]

I/we confirm our instructions to proceed with the above. I/we confirm we have read, understand and signed the Roberts Clark Client Agreement. I/we also confirm receipt of various Roberts Clark 'Key Facts' information about our services and costs of our services

Your signature	Partner signature
Print Name	Print Name
Address PostCode	Address PostCode
Date	Date

RETURN ADDRESS: *If posting in UK*
Freepost ROBERTS CLARK" *(ROBERTS CLARK **must** be in CAPITALS)*
If posting from Overseas
Roberts Clark IFS Limited, 1 Stret Constantine, Newquay, Cornwall, TR7 1GH

Settlement of Fees: Invoice on completion of works for any balance due. Payment required within 14 days of the invoice date.

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Web:
www.financialadvice.net

Please print one copy for each pension, investment, insurance plan

Agency Authority

To release information to Roberts Clark IFS Ltd (financialadvice.net/needanadviser.com)

Your Details

**** Your name(s)***	
****Address***	
****Town/City***	
****County***	
****Postcode***	
****Insert Today's Date***	/ /

Details of Pension/Insurance/Investment/Bank/Other Company

**Name of Company*	
**Address*	
**Town/City*	
**County*	
**Postcode*	

Dear Sir

Authority to supply information to Roberts Clark IFS Limited

Please accept this letter as my/our authority appointing Roberts Clark IFS Limited as servicing agent and to supply any information requested by Roberts Clark Independent Financial Solutions Limited with respect to the following contract numbers:

Insert Number/Sort Code for Contract, Policy or Bank Account	***Type of Account, Policy or Contract***	***Full name of Account Holder, Policy Holder or Member***

OPEN AUTHORITY AND ONLINE FUND SWITCHES

IMPORTANT NOTE: ***THIS IS AN OPEN ENDED AUTHORITY*** AND IS VALID UNTIL I/WE GIVE INSTRUCTIONS TO CANCEL THIS AUTHORITY IN WRITING. IF YOU WILL NOT ACCEPT THIS AUTHORITY ON AN OPEN ENDED BASIS, PLEASE LET ROBERTS CLARK KNOW IN WRITING IMMEDIATELY TO AVOID ADDITIONAL COSTS IN THE FUTURE. IF YOU DO NOT LET THEM KNOW AS SOON AS YOU RECEIVE THIS AUTHORITY, I /WE REQUIRE YOU TO SUPPLY REQUESTED INFORMATION ON AN ONGOING BASIS. ***PLEASE ALSO UPDATE YOUR SYSTEMS TO SHOW I/WE GIVE AUTHORITY FOR ROBERTS CLARK TO ADMINISTER FUND SWITCHES ON MY/OUR BEHALF AND ONLINE WHERE POSSIBLE FOR SPEED***.

Yours faithfully

****Your Signature***		****Partner Signature***	
****Print Name***		****Print Name***	
****Date of Birth***		****Date of Birth***	
****National Ins. Number***		****National Ins. Number***	

Once completed please return this authority letter to us at

Roberts Clark IFS Limited, 1 Stret Constantine, Newquay, Cornwall, TR7 1GH. United Kingdom.

This is the signature page from the full client agreement document in the "Documents to Keep" pack - it must be signed and dated.

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)**
Payment Basis for Silver, Gold and Platinum Services	**Single Payment**	**Monthly Standing Order**	**At the end of the Review Year**	**Single Payment**	**Monthly Standing Order**	**At the end of the Review Year**
Silver (Full Website Access) (+ 2 guidance sessions per year)	☐	☐	N/A	N/A	N/A	N/A
Gold Yearly (up to 1 policy/fund)	☐	☐	☐	☐	☐	☐
Gold Yearly (up to 3 policies/funds)	☐	☐	☐	☐	☐	☐
Gold Yearly (up to 6 policies/funds)	☐	☐	☐	☐	☐	☐
Gold Yearly (7+ policies/ funds)	☐	☐	☐	☐	☐	☐
Platinum Quarterly (up to 6 policies/funds)	☐	☐	☐	☐	☐	☐
Platinum Quarterly (7+ policies/ funds)	☐	☐	☐	☐	☐	☐

TO BE DECIDED

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: ______________________ Date: ______________

Print Name: ______________________

Signature: ______________________ Date: ______________

Print Name: ______________________

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