



ONGOING SERVICE CLIENT AGREEMENT

This Ongoing Service Client Agreement is made between:

First party: _____ (the firm)

Second party: _____ (the client/s)

1. Introduction

1.1 This agreement sets out the general conditions under which the firm's services are to be provided to the client, including details of the specific services required and the firm's charges for these services. This agreement must be read in conjunction with the firm's **Terms and Conditions, About Our Services and Fees, and Client Agreement** documents.

2. Obligations

2.1 The client agrees to provide the firm with full and frank details about their personal, financial and other circumstances including knowledge and experience, risk appetite, ability to tolerate losses, capacity to accept losses and the client's aims and objectives in respect of any financial needs. The client has the legal capacity to enter into this agreement.

2.2 The firm confirms that it has the necessary delegated regulatory permissions to provide advice and services in those areas as disclosed in the firm's About Our Services and Fees document.

2.3 The client has agreed to appoint the firm as their agent.

2.4 The firm has agreed to act as the agent for the client in relation to the services recorded at clause 3 below.

2.5 Unless otherwise confirmed in writing, the firm agrees to treat the client as a Retail Client.

3. Service

3.1 The firm agrees to provide the client with an ongoing service in relation to financial instruments held by the client as listed below:

Provider	Product	Policy Number

3.2 All ongoing services include the monitoring of the client's financial instruments to assess that all of these financial instruments continues to be suitable to meet the client's aims and objectives.

Our main service propositions include the monitoring of your policies to ensure that your products continue to meet your requirements needs, and arranging any changes to your product or portfolio of products that may be required. The level of ongoing service that you wish to be provided with will be from one of the following two options:

FINANCIAL PLANNING SERVICE

This is an ongoing service which will monitor on an annual basis the ongoing suitability of investment and pension products we have arranged for you, based on your circumstances at the time we arranged those products.

This service level is suitable for customers who have an uncomplicated investment or pension portfolio of products or regular premium products such as savings and or pensions and are seeking our help to review and manage these. The aim of this level of ongoing service is to help the customer establish an achievable growth in wealth. This service is also intended to help the customer achieve a sound understanding of the financial markets.

WEALTH MANAGEMENT SERVICE

This is an ongoing review service which will monitor on an annual basis the ongoing suitability of investment and pension products we have arranged for you, based on your current circumstances.

This service level is suitable for customers who have an established investment or pension portfolio of products or have a range of assets forming the basis of their wealth and upon which they are seeking to review and manage with our help. The aim of this level of ongoing service is to help our customer maintain and grow the value of their wealth or to ensure that investment income levels are maintained. This level of service also provides additional contact with your financial adviser to discuss your broader financial planning requirements and where more active management of your investment and pension affairs may be required. This level of service is also intended to help the customer increase their knowledge and experience in the financial markets.

The ongoing service that we are being engaged to provide can be summarised following:

Ongoing Review Service	Financial Planning	Wealth Management
Annual statements from provider	•	•
Ongoing Annual Valuation	•	•
Consolidated annual investment report and valuations		•
Ongoing due diligence of funds and products	•	•
General enquiries regarding existing products	•	•
Annual suitability review of products against current client circumstances		•
Annual review of suitability against client's original circumstances with access to adviser upon request, £20,000 to £500,000	•	
Annual review of suitability meeting against the client's current circumstances £100,000 to £500,000+		•
Annual review of suitability meeting against the client's original circumstances with access to adviser upon request, £500,000 to £1,000,000	•	
Annual performance review report £1,000,000+	•	
Annual review of suitability meeting against the client's current circumstances £500,000 to £1,000,000+		•
Annual performance review report £500,000 to £1,000,000+		•
Annual Ongoing Service Confidential Review questionnaire	•	•
Quarterly Newsletters (general)	•	•

Treasury Budget bulletin updates	•	•
Cashflow forecasting based on individual circumstances as discussed and agreed with the Adviser	•	•
Ad hoc communications regarding pertinent major market developments	•	•
Overview of costs incurred during the year	•	•

Other Benefits	Financial Planning	Wealth Management
Independent assessment of advice	•	•
Access to specialist advice	•	•
Signposting to other trusted sources of financial services not provided directly	•	•

4. Payment

4.1 The client agrees to the firm collecting payment as an agent of In Partnership in respect of the firm’s Ongoing Service by:

- 1. Direct Payment from you (e.g. Direct Debit or Bank Transfer) as an annual or monthly payment
- OR
- 2. A deduction from your investments/pension funds

PLEASE TICK:

Payment Option: 1 or 2 for **Ongoing Service Level:** Financial Planning or Wealth Management

Amount £ _____ OR _____ % annually of the value of the client’s financial instruments/portfolio.

(e.g. for investable assets of £20,000 our annual fee would be £ _____)

5. Cessation of the agreement

5.1 The client agrees to settle in full any outstanding payments due to the firm at the time of the termination of this agreement. The firm agrees to provide the client with full details of all incomplete transactions at the time of the termination of the agreement, to assist the client in achieving completion of these.

6. Declaration

6.1 This document is our standard Ongoing Client Agreement upon which we intend to rely. For your own benefit and protection you should read this agreement carefully. If you do not understand any point please ask for further information and explanation before signing this agreement.

Signature for firm Name : Dated
(Please Print)

Signature for client Name : Dated
(Please Print)

Signature for client Name : Dated
(Please Print)