


Personal Client Agreement

This document sets out the basis on which we will conduct business with you and on your behalf. It is an important document and we would ask you to read it carefully and if you are unsure of any of its terms please ask.

The terms of this Personal Client Agreement come into force once both parties have signed this agreement and remain in force until further notice.



2plan wealth management Ltd is authorised and regulated by the Financial Conduct Authority which is the independent watchdog that regulates financial services. This document has been designed to be given to consumers considering buying certain financial products or seeking financial advice. You need to read this important document. It explains the service being offered and how you will pay for it.

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“To provide professional independent financial advice which protects and enhances our clients’ assets and builds long-term relationships based on trust, mutual respect and integrity.”



2plan wealth management

Who We Are

2plan wealth management is a national advisory firm consisting of Independent Financial Advisers (IFAs) and mortgage and protection specialists.

Launched in July 2007 it has grown to become one of the leading firms of Independent Financial Advisers in the UK.

Our head office administration, technology and regulatory teams provide dedicated service and support to all our advisers across the UK.

We pride ourselves on our independent status which is the key foundation of our business model.

This ensures we can advise on products across the whole marketplace.

We act solely in the best interests of our clients at all times. We do not act on behalf of any product provider, bank or insurance company.

The “client experience” is paramount and all our advisers pride themselves in building lasting professional client relationships.

We aim to ensure that all our clients will always view their 2plan wealth management IFA as their trusted adviser.

What We Do

Our primary focus is on the provision of independent wealth management services for private investors and corporate clients throughout the UK.

The range of services covers all aspects of pensions, investments, insurance and mortgage business.

The business model centres on highly structured technology-based processes. This enables us to deliver a highly streamlined cost-efficient service proposition for all our clients.

What Can You Expect As A Client?

- Independent professional and personal advice from a qualified adviser
- Support from one of the UK’s leading IFA firms, regulated by the Financial Conduct Authority (FCA)
- Access to our unique wealth management process
- A commitment to provide transparent costs and charges
- Security and safety with an embedded commitment to regulatory and professional standards throughout.

What We Stand For

As Independent Financial Advisers we are the “trusted adviser to the client”. We act solely on behalf of our clients and have their best interests at heart at all times.

Professional financial planning does however come at a cost in much the same way as obtaining professional legal or accountancy advice.

As Warren Buffet said ‘*Price is what you pay – Value is what you get*’.



About Our Services

Independent or Restricted?

The FCA categorises financial advisers into distinct groups - Independent or Restricted. These are explained below:

Independent Advice: Independent Financial Advisers are able to consider all types of retail investment products from all product providers across the whole of the market which could meet your needs and objectives.

Restricted Advice: Restricted Advisers are as the name states limited in some way as to the extent of the advice they can provide.

2plan wealth management is a firm of Independent Financial Advisers and is fully committed to remaining independent in the future because we genuinely place the client at the heart of our business.

Whose Products Do We Offer?

Investment

<input checked="" type="checkbox"/>	We offer products from the whole market.
<input type="checkbox"/>	We only offer products from a limited number of companies.
<input type="checkbox"/>	We only offer products from a single group of companies.

Insurance

<input checked="" type="checkbox"/>	We offer products from a range of insurers for life, critical illness, income protection insurances, private medical insurance and household insurance.
<input type="checkbox"/>	We only offer products from a limited number of insurers.
<input type="checkbox"/>	We only offer products from a single insurer.

Which Services Will We Provide You With?

Investment

<input checked="" type="checkbox"/>	Independent Advice – We will advise and make a recommendation for you after we have assessed your needs. Our recommendation will be based on a comprehensive and fair analysis of the market.
<input type="checkbox"/>	Restricted Advice – We will advise and make a recommendation for you after we have assessed your needs, but only offer advice on limited types of products, or products from one company or a limited number of companies.
<input type="checkbox"/>	No advice – You will not receive advice or a recommendation from us. We may ask some questions to narrow down the selection of products that we will provide details on. You will then need to make your own choice about how to proceed.

Insurance

<input checked="" type="checkbox"/>	We will advise and make a recommendation for you after we have assessed your needs for life, critical illness, income protection insurances, private medical insurance and household insurance.
<input type="checkbox"/>	You will not receive advice or a recommendation from us. We may ask some questions to narrow down the selection of products that we will provide details on. You will then need to make your own choice about how to proceed.

Mortgages

<input type="checkbox"/>	Your adviser may be able to provide advice regarding mortgages and will arrange this under a separate agreement. Alternatively they will be able to refer you to an appropriately qualified 2plan mortgage adviser.
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Your Rights

2plan wealth management must take steps to ensure you are categorised to give you the appropriate protection under the rules of our regulator, the Financial Conduct Authority (FCA).

Generally we treat individual clients as retail clients for investment business and as a consumer for insurance business.

Clients who are not individuals, such as listed companies, local authorities and larger partnerships or trusts may not have rights under the Financial Ombudsman Service or the Financial Services Compensation Scheme.

What To Do If You Have A Complaint

If you wish to register a complaint, please write to 2plan wealth management Ltd, 3rd Floor, Bridgewater Place, Water Lane, Leeds, LS11 5BZ or telephone 0113 302 1369.

You may also be able to refer your complaint to the Financial Ombudsman Service. Their contact details are:

The Financial Ombudsman Service,
Exchange Tower, London,
E14 9SR.

0800 023 4567
www.financial-ombudsman.org.uk

Who Owns 2plan wealth management Ltd?

Openwork Holdings Ltd owns 75% of the share capital of 2plan Group Ltd, 2plan wealth management Ltd's parent company. Openwork Holdings Ltd's ultimate parent company is Zurich Financial Services, which is incorporated in Switzerland. Zurich Financial Services also owns Zurich Assurance, Zurich Insurance and Sterling ISA Managers Limited.

Who Regulates Us?

2plan wealth management is authorised and regulated by the Financial Conduct Authority.

It is entered on the Financial Services Register under reference number 461598. You can check this by visiting the FCA website (www.fca.org.uk/register) or by contacting the FCA on 0800 111 6768.

Our permitted business is advising on, and arranging pensions, investments, protection, mortgages and non-investment insurance contracts.

Financial Services Compensation Scheme (FSCS)

We are covered by the FSCS. You may be entitled to compensation from the scheme if we cannot meet our obligations. This depends on the type of business and the circumstances of the claim.

Investment

Most types of investment business are covered up to a maximum limit of £50,000.

Insurance

Insurance advising and arranging is covered for 90% of the claim, without any upper limit.

2plan wealth management

Financial Advice Process

If you choose to engage our services, the options are as follows;

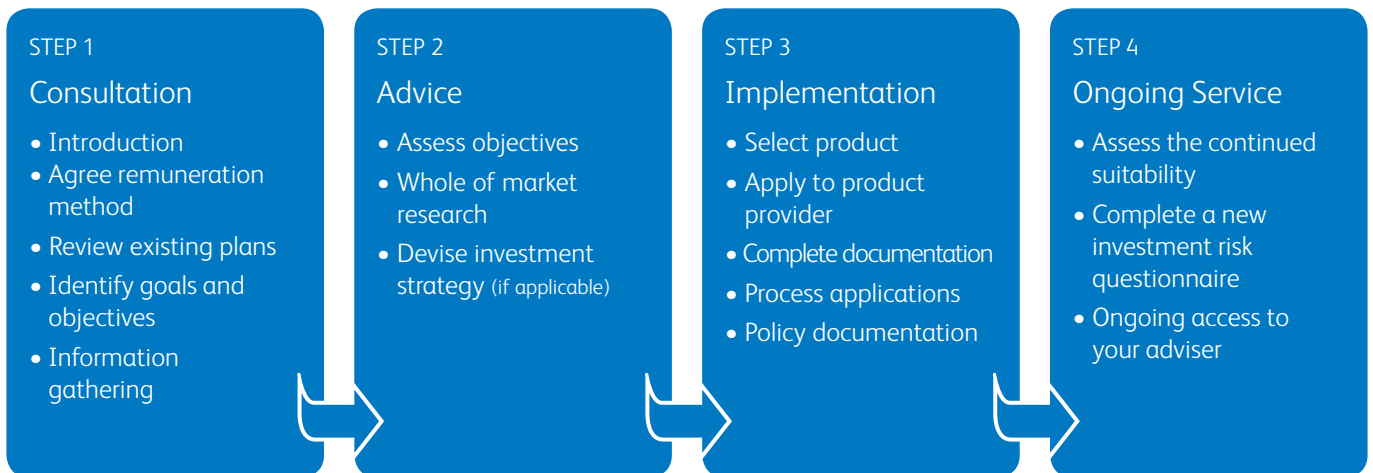
One-Off Advice

Our initial advice will be appropriate for you based on your requirements and circumstances at that time. We will not ensure that any initial advice is still suitable for you at a later date unless you specifically ask us to do so; you can ask us to do this at any time but there may be an additional fee.

Ongoing Service

In addition to any initial advice or if you instruct us to look after your existing investments, you can ask us to undertake further work on an ongoing basis. This is an optional service and details of any ongoing services we offer are set out opposite. You will be charged for this service and this will be agreed with your adviser.

The following provides more information about each stage of the process:



The Consultation

Your 2plan wealth management adviser will first introduce themselves and provide information about 2plan wealth management, how we would like to work with you, the services we can provide and the costs of these services.

We will discuss your financial objectives and goals. We will need to understand your financial planning priorities and timelines for achieving them.

Where we are considering your investment needs we will assess your attitude to investment risk, this will help us to understand how much risk you are willing to take with your capital.

In order to do this we will ask you to complete our psychometric questionnaire, consisting of a variety of questions, which is the first step in the process of establishing your personal risk profile. In conjunction

with your adviser, this will then enable you to ascertain the nature of the investment strategy to follow to meet your financial objectives.

Throughout the fact finding process we will gather personal and financial information from you so we can formulate our recommendations and advice. This will include details about your current financial plans, policies and any commitments.

We cannot guarantee that we can meet all your financial objectives and goals but we can work with you to help you achieve them.

A key part of the Financial Advice Process is deciding what services you would like and to agree how you would like to pay for them. We will not make a charge for work completed without your prior agreement.

Please ensure you are clear with us on the services you want and how you will pay for them before we proceed with any work that may incur a charge for you. You can agree with us that we should not exceed a specified budget limit without first consulting with you and receiving your written commitment to proceed further.

We will not proceed to Step 2 until we fully understand your personal and financial situation, have established your objectives and agreed the remuneration basis. Unless stated otherwise the Consultation stage will be undertaken at our cost.

Advice

Once the Consultation stage has been completed, your adviser will then be able to provide financial advice and where appropriate begin the process of selecting the investments, product wrappers and product providers most suitable to your circumstances.

As Independent Financial Advisers we will base our research on providers and products across the whole of the market.

There are many products and investment styles available. As part of the Advice stage, your adviser will assess your objectives, review any existing plans you have in place, conduct research and based on your attitude to risk devise an investment

strategy in order to recommend the most suitable solution tailored to you. This is a time consuming process but it is a vital and important step in considering options available to meet your financial objectives.

Although we can provide advice on all areas of financial planning you will be given the opportunity to prioritise your own financial planning objectives.

If we agree to review a specific area of planning we will only provide focused advice tailored to your needs at that point. If we provide focused advice we will not consider any other areas of financial planning. We can only advise you on the areas you have asked us to address.

On this basis our advice may have been different if we had conducted a full review or considered other areas of financial planning at the same time.

At this stage there may be a charge incurred for the work carried out and these charges are covered later in the document.

Implementation

The Implementation stage will put in place the recommendations agreed with you on the area or areas of advice identified to meet your needs and objectives. This may also include any broader or more complex planning such as trust work or estate planning. We will assist you in the completion

of the relevant application(s) and any additional information required for submission to the product provider. It is vitally important you check all the information you have provided is correct before you sign any documents. We will then monitor the processing of your application(s) through to policy

issue and ensure you finally receive the related policy documentation.

At this stage there may be a charge incurred for the work carried out and these charges are covered later in the document.

Ongoing Service

We aim to build long-lasting trusted business relationships with all of our clients. This involves recommendations being clearly explained to you with an ongoing service process being put in place to review your plans to ensure that they remain appropriate to your ongoing needs. This is an evolving financial plan and an essential part of continually reviewing your arrangements to ensure that they continue to match the goals and objectives which you have at any given period throughout your financial planning lifetime.

However, this is an optional service and we will not automatically provide this to you. You will need to confirm whether you want this service, how you will pay for it and complete the client consent form at the end of this document.

If you opt for this service we will set up an ongoing service schedule which will detail the policies being serviced along with the frequency of future meetings.

As part of the ongoing service a meeting will take place at an agreed frequency. We will contact you before the review meeting in order to arrange a mutually convenient appointment.

The process we will follow with you at this meeting is to;

- Reassess your financial situation at that time
- Complete a new investment risk questionnaire
- Define your attitude to risk
- Appraise your existing investments to ensure alignment with your attitude to risk
- Consider your financial objectives and goals
- Discuss the investment performance
- Ensure the continued suitability of your current investments
- Identify any further financial objectives.

If at some point in the future the financial plans you have in place no longer match your objectives, for example a change of investment fund is required, or your investment portfolio needs realigning with your risk profile, or indeed there are new financial objectives to achieve, your adviser will recommence the Financial Advice Process and provide new recommendations. If any further charges are to apply these will be confirmed before any further work is undertaken.

By appointing 2plan wealth management Ltd, it is your intention to implement any changes, subject to your final approval through your 2plan wealth management adviser.

In addition you will be able to contact your adviser should you have any queries between meetings, as well as being offered the facility to activate your own personal secure 2plan wealth management website. Here you can view your investment portfolio and where available, obtain real-time, online valuations.

What Will You Have To Pay Us For Our Services?

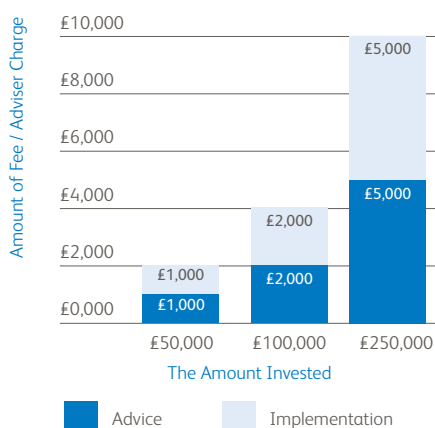
Menu Of Payment Options

For the provision of our professional wealth management and advice services, you can choose how you want to pay for these services from a given menu of options which can be tailored to suit your needs. Prior to commencing any aspect of our work we need to agree with you the services you would like us to deliver and how you will pay for them. No charge will be made until it has been agreed with you.

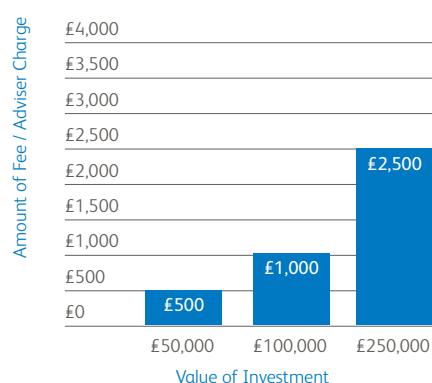
The payment options available to you vary according to the different product types. Where you receive advice with regard to an investment or pension product we will agree a fee, commonly known as an adviser charge. Alternatively for a protection product, we can either be paid a commission from the product provider or agree a fee. We will tell you if you have to pay VAT and if payable you will be sent an invoice on completion of the work done for any charges due.

Your Adviser Charge Options	STEP 1 Consultation	STEP 2 Advice	STEP 3 Implementation	STEP 4 Ongoing Service
A percentage (%) of the amount invested	Not applicable.	To be agreed before any work is undertaken. This will typically be 2% of the investment amount. See 'Options For Paying By Fee Or Adviser Charge' opposite.	To be agreed before any work is undertaken. This will typically be 2% of the investment amount. See 'Options For Paying By Fee Or Adviser Charge' opposite.	We will charge you a percentage of your total funds under management. This will typically be 1% per annum. These fees will be deducted from your investment by the product provider and paid to 2plan wealth management.
Hourly Rate Typically we will charge £300 per hour	Not applicable.	Depending on the complexity of the case the time taken to complete Step 2 may vary. For instance, a single ISA recommendation will typically take 3 hours and an IHT solution involving several recommendations will typically take 15 hours.	Depending on the complexity of the case the time taken to complete Step 3 may vary. For instance, a single ISA recommendation will typically take 1 hour and an IHT solution involving several recommendations will typically take 5 hours.	Depending on the complexity of the case the time taken to complete Step 4 may vary. For instance to review a single ISA recommendation will typically take 3 hours and to review an IHT solution involving several recommendations will typically take 10 hours.
Fixed charge (£)	If this is to apply, this will be confirmed before the consultation takes place. Typically this would be £500.	We will confirm the fee amount once we have scoped the task and amount of work due.	We will confirm the fee amount once we have scoped the task and amount of work due.	We will confirm the fee amount once we have scoped the task and amount of work due.

What will you pay based on a 2% Advice fee and a 2% Implementation fee?



What will you pay for Ongoing Service based on a 1% annual fee?



In respect of Ongoing Service we will confirm whether the charge will commence immediately or after a specified month. If paying by a percentage of funds under management, it will usually be paid monthly on the basis of 1/12th of the amount payable. Note: This amount will increase or decrease dependent on the underlying performance of the funds. For example if £100,000 is invested and an adviser charge of 1% has been agreed, if the fund grows to £110,000, then £1,100 will be payable. If the fund falls to £95,000, then £950 will be payable.

Settling Your Adviser Charge

Options For Paying By Fee Or Adviser Charge

- 1 At the completion of each step the agreed payment will become due. You can pay a fee directly to 2plan wealth management. If payment is made by cheque a receipt will always be provided unless VAT is chargeable in which case an invoice will be issued instead. We only accept a cheque made payable to 2plan wealth management Ltd. If payable via a Direct Debit, you will receive advanced notification of any payments due in line with the Direct Debit Guarantee.
- 2 Alternatively, in some circumstances, the charge can be paid via the product provider. This way you still pay a fee but instead of paying 2plan wealth management directly, the fee you pay is deducted from your investment (see example opposite, which assumes a 2% Advice and 2% Implementation (4% total) fee based on a gross investment of £100,000). For your additional security we do not handle your money in respect of premiums payable to product providers or insurance companies. In this case, we never accept a cheque made payable to 2plan wealth management.

You should never make cheques payable directly to your adviser or pay any fees in cash.

Facilitation Of Adviser Charge Via Your Product Provider

Client gross investment (Investment and Fee)	£100,000
Funds received by the Product Provider	£100,000
Fee payment deducted by Product Provider and paid to 2plan wealth management	£4,000
Client net investment	£96,000

Paying By Instalments Through Your Recommended Product (Regular Premium Business Only)

If you buy a financial product, you can choose to have your adviser charge deducted from the product through instalments. Although you pay nothing to us up front, that does not mean that our service is free. You still pay us indirectly through deductions from the amount you pay into your product. These deductions will pay towards settling the adviser charge. These deductions will reduce the amount left for investment.

Based on a monthly premium plan, typically, if you choose to pay by instalments over a 12-month period, these instalments will be deducted from the premium you pay each month and will be allocated to settling the adviser charge. For example if the total cost for advice is £1,000 payable over the first 12 months and the recommendation is to pay £350 per month into an Individual Savings Account then the effect of the charges is as follows;

Month	Monthly contribution	Advice fee deducted	Actual amount available for investment
1-12 (inclusive)	£350	£83.33	£266.67
Total at the end of year one	£4,200	£1,000	£3,200

Keeping Up Your Payments

If you fail to keep up your instalment payments before the adviser charge has been paid then we will ask you to pay the amount that is outstanding. If the recommended product is cancelled before any instalments have been paid, then we will ask you for the full amount of the agreed adviser charge to be paid.

Paying By Commission (Non-Investment Insurance only)

If you buy a non-investment insurance product, we will normally receive commission from the product provider. Although you pay nothing to us up front, this does not mean our service is free. You still pay us indirectly through product charges. Product charges pay for the product provider's own costs and any commission. We will tell you how much the actual amount of commission will be before you complete any application forms, but you may ask for this information earlier. You will receive a quotation which will tell you about any other fees relating to any particular insurance policy.

Your Commitment

We will need you to ensure that we are notified of all relevant aspects of your personal and financial circumstances and are informed as soon as practical of any changes to your financial prospects or circumstances. We need you to read any reports supplied. We need you to formally approve and sign the client consent form. We need you to send any requested information back as swiftly as possible to enable us to provide a superior service and produce reports or provide advice in an accurate and timely manner. We may also need your authority to speak with your other professional advisers such as your accountant or solicitor where required.

Policy Documents And Contract Notes

We will forward to you all documents showing ownership of your investments as soon as practicable 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.

Material Interests

We offer independent financial advice, but occasions can arise where we, or one of our other clients, will have some form of interest in the business which we are transacting for you. If this happens, or we become aware that our interests or those of one of our other clients conflict with your interests, we will inform you in writing and obtain your consent before we carry out your instructions. There may be occasions when we will be unable to act for one of the parties.

Data Protection

We are registered under the Data Protection Act 1998. It is understood that we keep personal and financial information with regard to your circumstances on file (electronic and/or paper based) as required to be able to advise you as to your financial planning needs. We confirm that this information will not be used, or transferred by us to any other firm or company, other than is required in the processing of business.

We confirm that we cannot be held responsible for the information held on your file becoming inaccurate due to your change of circumstances if you fail to inform us of those changes.

Where certain business services are provided to 2plan wealth management Ltd by third parties then circumstances may arise which warrant the disclosure of more than just your basic contact details. On these occasions such as processing business, and obtaining compliance and regulatory advice, you agree that personal information held by 2plan wealth management Ltd may be disclosed on a confidential basis, and in accordance with the Data Protection Act 1998, to such third parties. You agree that this information may be transferred electronically, e.g. email. You also agree that we, or any such company, may contact you in future by any means of communication which we consider appropriate at the time.

We keep records of our business transactions for at least six years. We reserve the right to amend these terms at our discretion where changes in regulation, law etc. necessitate by giving you notice in writing. These terms of business shall be governed by and construed according to English Law. Any disputes shall be determined in the English Courts.

Identity Verification

As part of our advice process we are required to obtain evidence of your identity. In order to complete this we may perform an electronic identity check and keep this record on your file.

Professional Indemnity Insurance

2plan wealth management Ltd shall at all times maintain professional indemnity insurance to at least the minimum level specified by the FCA.

Termination Of Authority

You or we may terminate our authority to act on your behalf at any time, without penalty. Notice of this termination must be given in writing and will take effect from the date of receipt. Termination is without prejudice to any transactions already initiated which will be completed according to these terms of business unless otherwise agreed in writing. You will be liable to pay for any transactions made prior to termination and any charges which may be outstanding.

Cancelling Your Ongoing Service

If you feel you no longer require any ongoing service then you can write to 2plan wealth management Ltd, 3rd Floor, Bridgewater Place, Water Lane, Leeds, LS11 5BZ and tell us this. We will then inform your 2plan wealth management adviser and cancel any ongoing charges. Under these circumstances, if we then later receive a payment for this service (for example, because there is some difficulty in stopping the payment from being deducted from the investment), we will then refund the payment to you.

Client Consent

Investment, Savings and Retirement Planning

Having understood the 2plan wealth management Financial Advice Process, you confirm that it is your intention to proceed with the purchase of a financial product(s) providing the advice and recommendation(s) meets your needs. However, you understand that you are not under any obligation to purchase the product(s) recommended.

Client 1

Client 2

Our main line of business is providing advice on where to invest your money. We can also provide advice on savings accounts such as bank or building society products and we would charge appropriate fees for this. Please tick this box if you would like us to discount these products from our research process.

Client 1

Client 2

Payment by Adviser Charge. The following confirms the agreed fees for each step of the 2plan wealth management Financial Advice Process.

		STEP 1 Consultation	STEP 2 Advice	STEP 3 Implementation	STEP 4 Ongoing Service
Not required		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
At our cost		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
A percentage of the gross amount invested / ongoing value of investment			<input type="text" value=""/> %	<input type="text" value=""/> %	<input type="text" value=""/> %
Actual cash amount			£ <input type="text" value=""/>	£ <input type="text" value=""/>	£ <input type="text" value=""/>
Hourly rate £ <input type="text" value=""/>	No. of hours		<input type="text" value=""/>	<input type="text" value=""/>	<input type="text" value=""/>
	Total cost		£ <input type="text" value=""/>	£ <input type="text" value=""/>	£ <input type="text" value=""/>
	Not to exceed		£ <input type="text" value=""/>	£ <input type="text" value=""/>	£ <input type="text" value=""/>
Fixed charge	£ <input type="text" value=""/>	£ <input type="text" value=""/>	£ <input type="text" value=""/>	£ <input type="text" value=""/>	
Payable directly from the client	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Facilitated by the product provider	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Frequency of payments		<input type="text" value=""/>	<input type="text" value=""/>	Ongoing payment to start immediately <input type="checkbox"/> or on month <input type="checkbox"/>	

Ongoing Service (Tick if required)

- Reassess your financial situation at that time; complete a new investment risk questionnaire; define your attitude to risk; appraise your existing investments to ensure alignment with your attitude to risk; consider your financial objectives and goals; discuss the investment performance; ensure the continued suitability of your current investments; identify any further financial objectives. In addition provide ongoing advice and implementation (available if you are transferring the servicing of existing policies to your adviser).

How It's Delivered

- Face to Face Telephone Web-enabled meeting

How Often

- Quarterly 6 Monthly Annually

Non-Investment Insurance

We can be paid by fee, commission or a combination of both. You have a choice about how to pay. Please confirm below:

Payment by fee Insert amount of agreed fee £

Payment by commission. The amount to be confirmed by your adviser if a product is recommended

Combination of fees and commission Insert amount of agreed fee £

Please insert your email address to confirm you wish to activate your personalised website and that you want 2plan wealth management to obtain a weekly electronic valuation (where available) on your behalf.

Email

Email

I/We understand and consent to the terms of this Personal Client Agreement and I/We hereby authorise the transfer of information, as described above, on a confidential basis when warranted between such third parties.

I/We authorise you to liaise with my/our other professional advisers in exchanging relevant personal information pertinent to my/our financial planning requirements and to rely on any such information provided.

I/We agree that the terms of business of this Personal Client Agreement will come into effect from the date of issue.

PARTIES

2plan wealth management Ltd (company registration number 05998270) of 3rd Floor, Bridgewater Place, Water Lane, Leeds, LS11 5BZ (the "Company"); and

Name of Client 1

Name of Client 2

Address

Client 1 Signature

Client 2 Signature

Date signed

--	--	--	--	--	--	--	--

Signed

Adviser

Signature

Date of issue

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Adviser Charge Agreement Terms And Conditions

Any agreements are made between you and 2plan wealth management Ltd. Registered Office: 3rd Floor, Bridgewater Place, Water Lane, Leeds, LS11 5BZ.

Whereby it is agreed:

1. In consideration for providing the services of an Independent Financial Adviser the client will pay a fee to 2plan wealth management Ltd as above. The client indicates the agreed options when signing this agreement.
2. Where appropriate, expenses, disbursements and Value Added Tax will be added to the charge.
3. All payments shall be made payable to 2plan wealth management Ltd.
4. Where VAT is payable an invoice will be issued by 2plan wealth management Ltd.
5. Should any payment remain outstanding beyond 28 days, 2plan wealth management Ltd reserves the right to charge interest at 3% over the base rate of The Bank of England for any period in excess of 28 days that the payment remains outstanding.
6. We may change the Terms, including our fees and charges, from time to time in whole or in part either with immediate effect, by your written agreement with your Independent Financial Adviser or by 2plan wealth management notifying you of any changes in writing and providing you with 30 days' notice. If you feel you no longer require any ongoing service then you can write to us at the address above and tell us this. We will then inform your Independent Financial Adviser and cancel any ongoing charges.

Client Consent

Investment, Savings and Retirement Planning

Having understood the 2plan wealth management Financial Advice Process, you confirm that it is your intention to proceed with the purchase of a financial product(s) providing the advice and recommendation(s) meets your needs. However, you understand that you are not under any obligation to purchase the product(s) recommended.

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At our cost		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
A percentage of the gross amount invested / ongoing value of investment			<input type="text" value=""/> %	<input type="text" value=""/> %	<input type="text" value=""/> %
Actual cash amount			£ <input type="text" value=""/>	£ <input type="text" value=""/>	£ <input type="text" value=""/>
Hourly rate £ <input type="text" value=""/>	No. of hours		<input type="text" value=""/>	<input type="text" value=""/>	<input type="text" value=""/>
	Total cost		£ <input type="text" value=""/>	£ <input type="text" value=""/>	£ <input type="text" value=""/>
	Not to exceed		£ <input type="text" value=""/>	£ <input type="text" value=""/>	£ <input type="text" value=""/>
Fixed charge	£ <input type="text" value=""/>	£ <input type="text" value=""/>	£ <input type="text" value=""/>	£ <input type="text" value=""/>	
Payable directly from the client	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Facilitated by the product provider		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Frequency of payments		<input type="text" value=""/>	<input type="text" value=""/>	<input type="text" value=""/>	Ongoing payment to start immediately <input type="checkbox"/> or on month <input type="checkbox"/>

Ongoing Service (Tick if required)

Reassess your financial situation at that time; complete a new investment risk questionnaire; define your attitude to risk; appraise your existing investments to ensure alignment with your attitude to risk; consider your financial objectives and goals; discuss the investment performance; ensure the continued suitability of your current investments; identify any further financial objectives. In addition provide ongoing advice and implementation (available if you are transferring the servicing of existing policies to your adviser).

How It's Delivered

Face to Face Telephone Web-enabled meeting

How Often

Quarterly 6 Monthly Annually

Non-Investment Insurance

We can be paid by fee, commission or a combination of both. You have a choice about how to pay. Please confirm below:

Payment by fee Insert amount of agreed fee £

Payment by commission. The amount to be confirmed by your adviser if a product is recommended

Combination of fees and commission Insert amount of agreed fee £

Please insert your email address to confirm you wish to activate your personalised website and that you want 2plan wealth management to obtain a weekly electronic valuation (where available) on your behalf.

Email

Email

I/We understand and consent to the terms of this Personal Client Agreement and I/We hereby authorise the transfer of information, as described above, on a confidential basis when warranted between such third parties.

I/We authorise you to liaise with my/our other professional advisers in exchanging relevant personal information pertinent to my/our financial planning requirements and to rely on any such information provided.

I/We agree that the terms of business of this Personal Client Agreement will come into effect from the date of issue.

PARTIES

2plan wealth management Ltd (company registration number 05998270) of 3rd Floor, Bridgewater Place, Water Lane, Leeds, LS11 5BZ (the "Company"); and

Name of Client 1

Name of Client 2

Address

Client 1 Signature

Client 2 Signature

Date signed

--	--	--	--	--	--	--	--	--	--

Signed

Adviser

Signature

Date of issue

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Adviser Charge Agreement Terms And Conditions

Any agreements are made between you and 2plan wealth management Ltd. Registered Office: 3rd Floor, Bridgewater Place, Water Lane, Leeds, LS11 5BZ.

Whereby it is agreed:

1. In consideration for providing the services of an Independent Financial Adviser the client will pay a fee to 2plan wealth management Ltd as above. The client indicates the agreed options when signing this agreement.
2. Where appropriate, expenses, disbursements and Value Added Tax will be added to the charge.
3. All payments shall be made payable to 2plan wealth management Ltd.
4. Where VAT is payable an invoice will be issued by 2plan wealth management Ltd.
5. Should any payment remain outstanding beyond 28 days, 2plan wealth management Ltd reserves the right to charge interest at 3% over the base rate of The Bank of England for any period in excess of 28 days that the payment remains outstanding.
6. We may change the Terms, including our fees and charges, from time to time in whole or in part either with immediate effect, by your written agreement with your Independent Financial Adviser or by 2plan wealth management notifying you of any changes in writing and providing you with 30 days' notice. If you feel you no longer require any ongoing service then you can write to us at the address above and tell us this. We will then inform your Independent Financial Adviser and cancel any ongoing charges.



