



Contents

Working with you.....

3

What you can expect

3

Understanding the cost of our services.....

7

Other legal and regulatory information.....

11

Your declaration

17

Working with you

This document and the terms herein (the "Agreement"), give you an overview of our services, how we will deliver these services to you and how we can help you. It covers how we will work together and the work we will carry out on your behalf, along with an explanation of the fees we charge and the legal and regulatory information we need to disclose to you.

We will discuss your options with you so that you fully understand what we offer and how our services will benefit you. If you have any questions about our services contained within this Agreement, please do not hesitate to ask us.

Who is Lifestyle Wealth Limited?

Lifestyle Wealth Limited is a firm of independent financial planners (we, our or us), an appointed representative of Best Practice IFA Group Limited, a network that promotes a high level of market standards through the provision of resources, technology, training and support. Best Practice IFA Group Limited is authorised and regulated by the Financial Conduct Authority. The registration number is 223112 and a full list of its appointed representatives can be found on the FCA register www.fca.org.uk/firms/systems-reporting/register.

Your advice options

We offer the following advice options:

- **Full advice:** this involves a comprehensive financial review based on all aspects of financial planning.
- **Focused advice:** this involves certain aspects of financial planning only, as specified and agreed with you.

We will confirm which of these advice options will be provided before we start providing our service to you.

Where you have chosen a full advice service, we aim to provide full and comprehensive advice rather than limiting it to one area of financial planning. This means that we will consider how all your plans and investments overlap and interact with one another in order to formulate the most efficient strategy for your needs. In order to construct an all-encompassing financial plan for you, we would consider a range of potential product areas, including Income Protection, Life Protection, Pensions, Savings, Investments, Taxation and Trusts.

If you have elected for a focused advice service, we will provide you with information on the types of product and areas of advice that we recommend for you.

What Can You Expect from Lifestyle Wealth?

Financial Planning is all about people, not simply money. We expect you to be able to engage our services once we have clearly demonstrated how we can help you and the value we can deliver. We will invest our time with you to understand any complexities that need resolving or aspirations that need to be met. We do not charge for this initial consultation; it is your opportunity to decide whether we are the right firm to support you.

It is important that you know what to expect in terms of our services and that you understand our obligations to you. We commit to being professional, clear, and fair in our dealings with you and that any service or advice provided will be your best interests. We will not move forward with a new client unless we have clearly demonstrated the value we get provide.

Where we are required to recommend particular investment strategies or products to you, these will be selected based on your personal circumstances, your financial goals, and stated objectives. We will incorporate many factors into our advice, including the complexities you need resolving, your personal goals and objectives, your investment experience, your individual tax position, the cost of providing you with appropriate solutions, how much investment volatility you are prepared to accept and how much of a drop in its value you can withstand. We have a clear process that will accommodate and demonstrate all these factors in your Lifestyle Financial Plan.

Initial Meeting Without Cost or Obligation

Our first meeting has one clear goal. It is your opportunity to decide whether we are the right people to help you achieve your Lifestyle and Financial goals and whether we can help you overcome your perceived Financial Complexities.

You will leave the first meeting with a clear understanding of whether we can help you. You will get a sense of whether we are the right people with whom to establish a long-term working relationship.

We can meet with you at our office, via a video call or at your home to talk through your aspirations, concerns and goals. We will make sure we understand what it is you are looking to achieve and give you some initial ideas in how we can help you.

This initial meeting will take around an hour. We will subsequently provide you with a detailed summary of our conversation via email, which will allow you to gauge whether we have understood what you are looking to achieve. We will also outline the next steps towards our providing you a tailored solution.

You are under no obligation to proceed at this stage and no costs will have been incurred. You will be given all the necessary information following this meeting to determine whether you will benefit from working with us.

Research and Analysis of your Existing Arrangements

If you decide to proceed, we will ask you to sign this Agreement. This will represent your permission for us to commence work on your behalf for which we will be paid.

We will begin the process of thoroughly analysing your current position based on your agreed Lifestyle Goals. We will clearly identify any Complexities that are troubling you and any Aspirations you wish to accomplish. We will ask you for detailed financial information, which will form the basis of the advice we will provide. We will contact all providers of your existing investments, pensions and other associated financial arrangements and gather all appropriate information relevant to your circumstances.

We will analyse all this information and compare your arrangements with those available within the market as a whole. If we need to consult with any other professional advisers or financial service providers with whom you already have an agreement with, we will ask for your written consent to doing so.

Specific Recommendations for You

When we have all the information we require, and we have confirmed your Lifestyle Goals and any Complexities you wish to resolve, we will prepare a full Lifestyle Financial Planning Report for you that will set out your current position and outline thoroughly researched recommendations we believe to be in your best interests. We will discuss these recommendations with you and guide you through the complexities of what is being proposed. You are free to keep our recommendations to read and consider before agreeing to move forward to the next stage.

Implementation of Your Lifestyle Financial Plan

Once you are happy that you fully understand our recommendations and the reasons why they have been provided, you can give your consent to begin the process of implementing our proposals. We will help you to complete any paperwork and we will take responsibility in processing your applications via the relevant investment firms and providers, keeping you informed at each stage of the process.

Ongoing Suitability Review Service (Lifestyle Review Service)

It is likely you will want ongoing review services to make sure our advice adapts to any changes in external factors that might influence your circumstances and responds to your own changing needs. Our Lifestyle Review Service is optional and can be cancelled if you decide you no longer need advice from us. If you do not agree to us providing an ongoing review services, your investment portfolio will not be monitored and the suitability of our initial advice will not be reviewed.

As a minimum, our ongoing Lifestyle Review Service will include an annual review with you in person in the UK, plus unfettered access to us at any time by phone or email. The Lifestyle Review Service will typically cover (but is not limited to)

- A review of your personal circumstances and an update of our initial Fact Find to capture any changes to your financial circumstances.
- A re-assessment of your personal and financial objectives and analysis to determine whether you remain on track to achieving your goals.
- A re-appraisal of your attitude to investment volatility and capacity for loss, identifying any changes and confirming the appropriate construction of your investment portfolio.
- A review of previously recommended arrangements and confirmation of their ongoing suitability (authorised areas only).
- An evaluation of your investment portfolio performance
- If planning for financial independence is within the scope of your review, we will discuss future projected values of your pensions and advise you on whether your financial goals are realistic.
- An annual rebalancing of your portfolio, as appropriate
- Annual and periodic valuations as required.
- Meetings with a discretionary fund manager if applicable.
- Confirmation of annual advice costs and investment charges.
- Income tax and Capital Gains Tax information to assist with the completion of your annual Tax Return.

Discretionary and Investment Management Solutions

In exceptional circumstances, we may recommend a third-party discretionary fund management service to manage your investments. This means that your portfolio can be maintained in real time without receiving any instructions from you each time an investment decision is made and implemented. The benefit of this approach is that portfolio transactions can be implemented quickly and efficiently, and dealing charges will, in most cases, be reduced.

We have agreements in place with selected discretionary fund managers (DFMs) and their products operate on an 'agent as client' or 'agent of client' basis.

If we recommend you use a DFM that operate on an agent as client basis, you agree by signing this Agreement that you authorise us to act as your agent and on your behalf in implementing an agreed discretionary management service. This means you will have no direct contractual relationship with the DFM and your key point of contact for this service will be with us. As a result, you may have no direct recourse against the DFM in the event of a complaint. This does not remove your right to refer complaints to the Financial Ombudsman, but it does affect how you pursue the complaint.

If we recommend you use a DFM that operates on an agent of client basis, you agree by signing this Agreement that you authorise us to intermediate and act on your behalf to implement an agreed discretionary management service. This means you will have a direct contractual relationship with the DFM and the DFM will recognise you as its contracting client. You will be able to raise a complaint directly to the DFM in accordance with your agreement with the DFM.

If we make a recommendation for a DFM service, we will confirm which of the above arrangements apply. We will also inform you of the additional fees in relation to this service.

Our work typically includes:

- Undertaking appropriate due diligence and recommending a DFM service that we believe best meets your needs and objectives.
- Where applicable, attending initial meetings with you and the DFM and ensuring that your relationship with the DFM is established correctly (this will not be applicable where the service offered is a model portfolio service).

Cancellation of ongoing review services

If you have selected an ongoing review service, you can cancel at any time if you decide you no longer need our services. If you are considering cancelling an ongoing service, please consider the following:

- If your financial circumstances, objectives and attitude to risk change over time, the structure of your investment portfolio may become less suitable.
- As financial markets fluctuate, the composition of your portfolio may become unbalanced and ultimately expose you to more risk than you wish to accept.
- Any negotiated discounts may cease.

Should you (or we) cancel your agreement with us, we will disengage you as a client of Lifestyle Wealth Limited and all fees payable to us will cease.

Understanding the cost of our services

At Lifestyle Wealth Limited, we have a very simple fee structure.

- We charge you nothing for our Initial Discovery Meeting.
- We charge you a fixed fee of £995 to undertake a Lifestyle Financial Review.
- We charge you an Implementation Fee of up to 1% of your invested assets or if you invest new money, as recommended in your Lifestyle Financial Plan.
- We charge you 1% pa of the assets managed on your behalf by Lifestyle Wealth to continue advising and supporting you.

Lifestyle Wealth's core aim is to deliver you value. We look to cut out and deal with your financial complexities and to help you achieve financial independence and lifelong wellbeing. We have built multi-decade trust-based relationships with more than 300 clients, which is our aim for all our new client relationships. We strive to understand what really matters most to you and your family and we will help you to live your best life. We will be your Trusted Adviser.

We are committed to ensuring that our services represent demonstrable value for money and we will always make you aware of any charges or costs before they are incurred.

Our fees are linked to the value you derive from our service. To this end, we will demonstrate the value you will receive from working with us before you are charged. We will ask you for periodic feedback on our services so we can understand what 'value' means to you.

You can be reassured we are a team of highly qualified professionals with years of experience in helping our clients. Our expertise is understanding the Lifestyle goals and aspirations of our clients and to provide you with a route to success. The complexities of the financial services world need to be simplified and adapted to best support our client's desired outcomes. You can leave us to deal with these complexities so you can concentrate on living your best life.

If you agree to proceed, you can choose whether your fees are deducted from your investment amount (assuming the recommended product provider can facilitate this), or you can make your payment to us by bank transfer.

If you agree that we should undertake initial research towards your goals, but you subsequently decide not to proceed with our recommendations, you will still need to pay the agreed fee in relation to this service as set out in this Agreement.

Should we arrange Life Insurance for you we may receive a commission payment from a product provider. If we do receive a commission payment, no additional fees will be payable by you in relation to this service. If the commission payment relates to a regular contribution policy and you stop paying premiums on that policy, we may need to refund the commission received back to the product provider and we will request from you the payment of any outstanding balance of fees for our services.

Cost of initial services

Lifestyle Review Meeting (1st meeting following initial free consultation)	£995
Fees for research, analysis and implementing advice.	Up to 1% of any assets we invest on your behalf.

Full details of costings of our fees structure with supporting examples for transparency are detailed below.

Charges for regular premium contracts

In cases where a recommendation is made for a regular contribution contract – such as a Personal Pension, an ISA, or another investment vehicle into which monthly contributions are made, we do not make any additional charge.

Invoice procedure

An invoice for our Initial Fee of £995 per person will be issued prior to the Lifestyle Financial Review Meeting. This should be paid prior to the meeting taking place.

If you wish to implement the recommendations outlined in your Lifestyle Financial Review, we will inform you of the Implementation Fee to be paid by you, to be deducted from any investment you choose to arrange or review via Lifestyle Wealth Limited.

What is not included in our fees?

Additional services such as cash-flow modelling, advice on trusts and complex tax advice, may incur separate charges. In addition, we will pass on any third-party costs such as capital gains tax reporting or third-party discretionary management fees. If we do need to charge you for any of these services a fee will be agreed with you in writing in advance.

We do not provide legal or accounting advice for you although we will provide the information upon which such advice can be based. For this, you will need to engage another professional adviser, such as a solicitor or accountant.

Refunds and cancellation policy

Our initial fee becomes payable before our services are provided, so a refund is only available if you decide not to go ahead with the Lifestyle Financial Review meeting. Fees paid in respect of regular or annual services are not refundable. However, any ongoing services may be cancelled upon request, with fees payable up to the date of termination. Please also see the 'Right to cancel for third party products' section below, in relation to cancelling individual products or policies.

If you are dissatisfied with our services, please let us know under our UK complaints procedure. We will always try to resolve the issue to your satisfaction, so always let us know if something isn't right.

Cost of ongoing review services

We expect to provide you our ongoing Lifestyle Review Service to help ensure you remain on track to achieve your personal and financial goals. We will arrange an Annual Review Meeting with you at our office, at your home or place of work or via a Video Meeting. We will undertake ongoing investment monitoring and periodic reporting, ad hoc advice as required by you, phone calls, unlimited email correspondence provided by a team who know you as an individual. Your personal and financial circumstances will change over time, so our ongoing Lifestyle Review Service helps to ensure your financial journey adapts to reflect these changes.

The Adviser Charge is calculated daily and paid to us monthly. Approximately 3% of your overall portfolio will be held in Cash to cover ongoing fees and charges. This will be topped up periodically.

Adviser Charge: 1% per annum, based upon the prevailing value of your portfolio.
Examples as follows:

Example 1 Portfolio value of £100k = £1,000 per year	Example 2 Portfolio value of £250k = £2,500 per year	Example 3 Portfolio value of £500k = £5,000 per year *See below
---	---	---

*Please note that the actual amount payable each year will fluctuate as the value of your portfolio changes.

Example of first year's combined Adviser Charges:

Example 1 <ul style="list-style-type: none"> Portfolio value of £100k Lifestyle Financial Review fee £995 Lifestyle Implementation Fee £1,000 (1% of invested sum) Portfolio value Ongoing fee £1,000 per year Total fees for the first year £2,995 	Example 2 <ul style="list-style-type: none"> Portfolio value of £250k Lifestyle Financial Review fee £995 Lifestyle Implementation Fee £2,500 (1% of invested sum) Portfolio value Ongoing fee £2,500 per year Total fees for the first year £5,995 	Example 3 <ul style="list-style-type: none"> Portfolio value of £500k Lifestyle Financial Review fee £995 Lifestyle Implementation Fee £5,000 (1% of invested sum) Portfolio value Ongoing fee £5,000 per year Total fees for the first year £10,995
---	---	--

Other charges

Depending on the services we provide, there may be costs and charges (including taxes) related to the financial products and/or services we arrange for you that are charged by third parties. These charges may be one-off and payable up front or payable on an ongoing basis. For example:

- **Service cost:** If your investments are held on a platform (an online investment administration service) or managed by a discretionary fund manager (DFM), the platform provider or DFM will charge for administering and/or managing your investments. This is typically around 0.25% pa
- **Investment costs:** These are the costs relating to the managing of your investments – for example, fees charged by the investment fund manager or costs relating to investment transactions. These will be in the range of 0.15% to 1.5% depending upon the provider.
- **Travel Costs:** If we are asked to travel to your home or to another venue to meet with you or your professional advisers, we reserve the right to charge you a fee to reimburse our travel costs. Travel costs are charged at 50p per mile, so if we have a 60-mile round trip the cost will be £30.

We will always disclose any third-party costs and charges when making our recommendations.

Aggregated costs disclosure

Before we provide you with our advice, we will add together all the costs and charges payable so that you are able to understand the overall cost of our services and recommendations. This is referred to as 'aggregated costs and charges information'.

Tax efficient pension fee collection

We will advise you about the most tax efficient way of paying our fees. For example, it might be more tax efficient for all your fees to come from a taxable wrapper, such as a General Investment Account (GIA) rather than from your ISA.

Value added tax (VAT)

As we act on your behalf as an intermediary and intend to implement financial solutions our fees are currently exempt from VAT, which means we do not have to make an additional charge of 20%. If we do ever have to charge you for a service which is subject to VAT, we will inform you in advance.

Other legal and regulatory information

What can we advise on?

Lifestyle Wealth Limited is authorised to advise on and arrange Life Assurance, Pensions and Investments. We are authorised and regulated by the Financial Conduct Authority under registration 997556. We are consequently bound by the rules of the Financial Conduct Authority (FCA). Our regulatory permissions allow us to provide advice, products and services to UK residents and those who are physically in the UK.

A UK resident means an individual who has been in the United Kingdom for 183 or more days in the previous 12 months.

We offer independent investment advice. This means that we consider a wide range of financial strategies and products. We are constantly reviewing the market to ensure that the services and products we offer are appropriate for our clients.

Where we recommend particular investment strategies and products to you, these will have been fully researched and selected based on your personal circumstances, financial goals, and objectives. We will consider many factors when recommending a particular investment solution for you, including their investment record, the fees they charge, the volatility of their performance, the financial strength of the company, their administrative support and their general accessibility for their clients.

When considering the services you need, we will take account of your investment experience, how much investment volatility you are prepared to accept, how much risk you need to take to achieve your goals and how much of a drop in value you could withstand without negatively impacting your financial wellbeing.

The Regulated Product areas we can advise on are:

- Pensions
- Investments
- Protection
- Annuities

Our services include:

- **Financial planning:** It is important to identify what you want to achieve and how we can help you. We can help you to identify your goals and create a plan to help you achieve them.
- **Retirement planning:** It is important to know whether the money you are saving will provide you with sufficient funds to give you Financial Independence. We will work with you to proactively plan for your Financial Independence and help you decide on the options available once you reach retirement.
- **Protection planning:** Most of us want to protect the things that are important to us, our family, business, and quality of life. Protection planning can help to provide peace of mind in the event of a personal or financial catastrophe. We will help you plan the best way to protect yourself, your family, or your business.

What can we not advise on?

We do not provide advice in relation to individual share holdings. If this is something you need assistance with, we can refer you to a stockbroker.

We do not provide advice on crypto currencies, options, futures, and other derivative contracts as we do not believe that these are likely to be suitable for our clients.

We do not refer or provide advice about debt packagers.

Client classification

We will classify you as a 'retail client', which will provide you with the highest degree of regulatory protection. If you believe a different classification may be more appropriate for you, please discuss this with us, but please note that this may affect the level of regulatory protection available to you.

Legal Entity Identifiers ('LEI') and registration of UK trusts

For clients other than individuals (for example if you are a company, charity, or trust) you will need to make arrangements to obtain and maintain a LEI code in order for us to act on your behalf. Lifestyle Wealth will be able to provide further guidance on the application process.

If you are acting in your capacity as a Trustee on behalf of a Trust established in the United Kingdom, the Trust must also be registered with HM Revenue and Customs.

Investment objectives and restrictions

Once you have signed this Agreement, any subsequent advice or recommendation offered to you will be based on your agreed objectives, your agreed level of risk tolerance and any restrictions you wish to place on the type of investments, policies, or companies you are willing to consider. Details of any stated restrictions and your objectives will be included in a suitability report that we will issue to confirm our recommendations. We will assume that you do not wish to place any restrictions on the advice we give you unless these are confirmed during our initial discussions.

Client money

We do not handle clients' money. We cannot accept a cheque made out to us or handle cash.

Where you wish to use a cheque to pay any fees, charges, or disbursements where we have sent you an invoice, this should be made payable to Best Practice IFA Group Limited. Lifestyle Wealth Limited is an Appointed Representative of Best Practice IFA Group Limited, which is authorised and regulated by the Financial Conduct Authority.

Transacting business

By signing this Agreement, you give Lifestyle Wealth Limited permission to accept paper, electronic and verbal instructions to transact business on your behalf. This will be especially relevant to switching any existing investment funds. Any instruction received will be considered genuinely given and duly authorised. Verbal instructions will only be taken where call recording is in place and a copy of the call recording must be retained for our record keeping purposes.

Recording calls and meetings

All telephone calls and meetings are recorded for regulatory and training purposes, and these will be referred to as part of our advice records. All such recordings will be used to minimise ambiguity in our discussions or instructions received and are encrypted for security and integrity purposes. These records will be kept in line with regulatory and statutory requirements, which means they will be securely retained for a period of at least 6 years.

In order to meet our regulatory obligations, phone calls concerning advice and transactions may not be carried out via our advisers' mobile phone number. Any such calls will need to be conducted through the recorded office number stipulated or via a secure Video Call.

Termination

You may terminate this agreement at any time for any reason. Notice of this termination must be given in writing.

You may terminate our appointment at any time without penalty. Please bear in mind that if you give us notice to end these terms with immediate effect and ask us to sell your investments this could result in losses and tax consequences, for which you are responsible, and it may take some time to realise certain assets.

Any pending transactions when notice has been given may not be able to be cancelled and will need to be complete and settled even if this occurs after the date of the notice of termination. You will need to pay any outstanding amounts owed to us including our fees and any additional expenses incurred by us as a result of the termination up to the date of termination.

We may terminate this agreement on 14 calendar days' notice to you without having to give you a reason.

We may also terminate this agreement or suspend the services being provided to you, immediately by written notice in the following circumstances:

- i. if you fail to respond to our request for payment or you do not pay us any money you owe us within 7 calendar days of our reminder.
- ii. if you breach any terms of this Agreement and you do not correct this within 5 calendar days' notice to do so or such breach cannot be corrected.
- iii. you are unable to pay your debts as they become due, or you undergo an insolvency process (or similar process) that affects you or your property.
- iv. if we need to do so for legal, regulatory or operational reasons or where we suspect fraud, money laundering or other crime.

- v. you do not provide, when requested by us, information which we may reasonably request under this Agreement or if you provide us with false, incomplete, inaccurate or misleading information.
- vi. we reasonably believe that providing services to you might expose us to action or censure from any government, regulator or law enforcement agency.
- vii. we reasonably believe that providing services to you might damage our reputation.

Please note that we may not give you the reason for ending this Agreement...

Termination will not affect accrued rights, responsibilities, existing commitments or any contractual provisions intended to survive termination. This Agreement will continue to govern the legal rights and obligations that arose under this Agreement, or which arise due to the ending of this Agreement.

Right to cancel for third party products

We will inform you of any statutory right to cancel that may apply and the timeframes applicable. For life or pension products, this is usually 30 calendar days. However, there may be occasions where no statutory rights are granted, and we will inform you of this before any contract is initiated and completed.

Material interest

Occasions can arise where we, or one of our clients, will 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, conflict with your interests, we will inform you in writing and obtain your consent before we carry out your instructions and detail the steps that we will take to ensure fair treatment.

We have arrangements in place to ensure our clients are treated fairly, and we have a conflict-of-interest policy in place to help us manage any risks that may arise. This is intended to ensure that effective organisational and administrative arrangements are always in place so that we can take all reasonable steps to prevent conflicts of interest. You may ask for a copy of this policy at any time.

Benchmark Capital

We are an appointed representative of Best Practice IFA Group, which is a subsidiary of Benchmark Capital Limited (Benchmark). Benchmark is wholly owned by Schroders plc (and together with its affiliates, the Schroders Group). In the interests of disclosure, the companies that fall under Benchmark also include Fusion Wealth Limited and Bright Square Pensions Limited which may feature in recommendations made to you. Additionally, as Benchmark is associated with the Schroders Group, you may receive advice recommendations for funds that are managed by the Schroders Group. Benchmark also has investments in other financial services firms, such as Rayner Spencer Mills Research (RSMR) which may be used by us or the Schroders Group. RSMR is a specialist investment fund rating agency that provides impartial, whole of market fund recommendations.

Companies within the Schroders Group provide discretionary fund management investment solutions which may contain funds managed by the Schroders Group. These solutions may be recommended to you if these are suitable to meet your financial objectives.

None of the connections disclosed above have any influence on our recommendations or advice. Any product or services will only feature in recommendations made to you if they are suitable to meet your needs and objectives. A board of directors has been appointed to maintain oversight and control of the companies within Benchmark and there are procedures in place to monitor and safeguard our clients' best interests.

Consumer Duty and fair value

Our recommendations will be made after completing the appropriate due diligence in relation to the target market of the products and services involved and will be in line with your attitude to risk, investment objectives and your current circumstances. We will clearly present the value of the products and services recommended to you.

We will discuss our 'Fair Value Statement' with you and provide you with a copy – it gives you a brief overview of our firm and introduces our services, explaining the value we add and benefits you can expect by engaging with us.

Financial crime and fraud prevention

We are committed to upholding the highest standards to identify and prevent money laundering, fraud, corruption, and all other financial crime from occurring. We adhere to the standards required by the UK Bribery Act 2010, Money Laundering, Terrorist Financing and Transfer of Funds Regulations 2017 and Proceeds of Crime Act 2002. To achieve this, we have developed and will maintain effective controls to prevent financial crime and will take all such matters extremely seriously.

Sophisticated fraud attempts via email are notoriously hard to detect and ever-increasing in complexity. We will always remain vigilant and exercise caution whilst communicating with you and will never send bank details or payment instructions via email, as it is not a secure medium. Should you ever receive such a request or instruction, please notify us immediately via telephone on 01296 322605.

We will verify your identity before undertaking any business with you. To do this we may use electronic identity verification systems, and we may conduct these checks from time to time throughout our relationship with you, not just at the beginning. These checks may leave a 'footprint' on your credit file, but it will not affect your credit rating.

Complaints

Our complaints procedures are available on request. If you wish to register a complaint, please contact us:

By telephone on 01403 334455

By email to complaints@benchmarkcapital.co.uk

By post to The Complaints Manager, Benchmark Capital, Broadlands Business Campus, Langhurst Wood Road, Horsham, West Sussex, RH12 4QP

If you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service (FOS). Further details of the FOS can be found at www.financial-ombudsman.org.uk or by contacting them on 0800 023 4567.

Compensation scheme

We are covered by the Financial Services Compensation Scheme (FSCS) if we cannot meet our obligations. The extent of cover may be dependent upon the type of business, the circumstances of the claim and the eligibility of the claimant. Most types of investment, insurance, pension business and mortgages are covered by the FSCS up to specific limits. Generally, these limits are:

Investments – most types of investment business are covered for up to a maximum of £85,000.

Pensions – most types of pension business are covered for up to a maximum of £85,000.

Insurance – most types of insurance contracts are covered for 90% of the claim, without any upper limit.

Mortgages – advising and arranging is covered up to a maximum of £85,000.

Further information about the FSCS and the limits that apply to the various types of business, can be found on the [FSCS website](#) or by contacting them on 0800 678 1100.

Data protection

We collect and process your personal data (as defined in the UK General Data Protection Regulation (UK GDPR)) in the course of providing our services. We are a data controller (as defined in the UK GDPR) of such personal data, which means we decide the purposes and means of the processing of personal data. Full details of how we process personal data can be found in our privacy notice, which is provided with this Agreement.

In particular, we draw your attention to the fact that we may collect and process personal data in relation to your health where you provide this either in a written application or by speaking with an adviser. This data will be collected and processed in accordance with our privacy notice and used solely for the purpose of researching and advising on one or more products to suit your needs and assisting you with the application for and ongoing management of such products. We may therefore have to pass your health data to third party organisations such as Best Practice IFA Group Limited, financial service providers and/or financial product providers in relation to your application or ongoing management of such services or products (as applicable).

We may also have to share your health data with relevant regulators as required by law or regulation.

Any such sharing of health data is expressly for the aim of providing you with the best possible advice and financial outcomes. We do not pass your data to third party organisations for marketing purposes.

In 'Your declaration' below, you provide us with your consent to the above processing and sharing of your health data.

We may not be able to provide a full range of services without such consent, and withdrawal of consent may require us to stop providing our services to you.

Governing law

This agreement and any dispute or claim will be governed and shall be construed in accordance with English law and the parties shall submit to the exclusive jurisdiction of the English courts to settle any disputes or claims which may arise out of (or in connection with) this Agreement between us and you.

Your declaration

This Agreement represents our standard terms of engagement. For your own benefit and protection, you should read this Agreement carefully before signing below. If you do not understand any point, please ask for further information.

Our typical charges are based on the fees outlined above. This Agreement is designed to confirm and formalise our discussion regarding the services we provide and the fee that will be payable once you have agreed to engage our services. Where our charges are based upon a percentage of the initial investment amount and/or ongoing contract value, we will confirm the fee in specific monetary terms. For funds under management with an agreed percentage-based charge, please be aware that as the fund grows the charge will increase.

You hereby make the following choices and agree to pay the agreed fee(s) for the services selected:

Initial fees

Initial fees to be paid by cheque/bank transfer ☐

Implementation Fee

Implementation fee to be paid via a deduction from your investment product(s) ☐

Ongoing review services (if you would like ongoing services, please select one of the following options)

Ongoing review services with the 1% Adviser Fee fee to be deducted annually/monthly from the investment amount, subject to availability from the provider(s) ☐

Ongoing review services with the agreed fee paid to be paid by cheque/bank transfer ☐

Your confirmations

You hereby confirm that:

- You acknowledge that the Agreement will come into effect once it has been signed by you and will remain in force until terminated by you or us in accordance with this Agreement.
- You are a UK resident and that all advice given by Lifestyle Wealth Limited will be given whilst you are physically in the United Kingdom; and
- You will notify Lifestyle Wealth Limited immediately, if there are any changes to your residential address or financial circumstances that might materially affect the advice we provide.

Data processing

By signing this Agreement, you agree that we may collect and process your personal data including your health data. This consent can be withdrawn at any time but please note that we cannot provide a full range of services without this consent and withdrawal of consent is likely to result in us having to cease providing our services to you.

Please tick this box **to confirm you understand and consent to our processing of personal data relating to your health and our passing such special category data to third-party service providers as listed in this Agreement.** *(Health information is important for most financial planning, and in some areas such as mortgage, protection and drawing pensions benefits, it is necessary.)*

☐

From time to time, we send our clients information promoting our services, or other similar services which we believe you may be interested in. If you would prefer not to receive this information, please tick the box below. Alternatively, please contact The Data Protection Officer on 01403 334455 or in writing at Broadlands Business Campus, Langhurst Wood Road, Horsham, West Sussex, RH12 4QP.

Please tick this box if you **do not wish for us to contact you for marketing purposes** by e-mail, telephone, post or SMS¹

☐

Communications

I/we would like to use your 'Go Green' paperless service.
(You will need to maintain a current email address and notify us promptly of any change)

☐

Client name(s):

Client signature(s):

Date:



**Lifestyle
Wealth**

Lifestyle-wealth.co.uk