Backhouse Independent Partnership Service

In receipt of the advice, an ongoing review service and conducting a periodic annual assessment of suitability as detailed below, I/we agree to pay Backhouse Independent Financial Services Ltd the fees as detailed below:

We have provided you with the following services.

- Initial Meeting to Determine Objectives and Needs
- Conduct a Full Financial Review
- Conduct an Assessment and Explanation of Attitude to Investment Risk
- Obtain information on your existing investments or policies

Once you engage our services, we will:

- Research Appropriate Solutions
- Arrange a further meeting with you.
- Provide written confirmation of our advice
- Make Recommendations
- Help complete and documentation as a result of our advice.
- Complete Administration and Document Processing for Specific Advice

Ongoing Advice and Service

We will provide you with the following ongoing services:

- Ongoing Administration and Document Processing
- Issue a quarterly written report with updated portfolio statements
- Ongoing Investment Advice / Communication
- Ongoing Phone and/or Email Support
- A review meeting offered every six months to cover the following:
  - Your portfolio performance
  - Changes to your personal circumstances
  - Whether your current insurances and protection cover remains appropriate *(if applicable)*
  - Retirement planning (*if applicable*)
  - Identify tax changes that may affect your investments
  - Your estate planning arrangements (*please note that the Financial Conduct Authority does not regulate taxation and trust advice*).
  - Any information required for your accountant or other professionals
  - Review your documents to minimise paperwork
  - Update our Factfind Questionnaire, periodically
- Trust Advice (Where Applicable)
- Referral to other professionals

Periodic Assessment of Suitability

We will also provide you with the following suitability assessment annually and reconfirm the following in writing:

- Your investment objectives
- Your financial situation
- Your knowledge and experience
- Your attitude to risk
- Your investment strategy and your attitude to risk are in line with your current circumstances and investment objectives

- The amount or level of financial loss you are willing to accept
- The costs and charges applied to your portfolio over the review period
- The cumulative effects of these costs on the investment return
- Whether or not the advice still remains suitable

Fee Agreement

Enter below as applicable

Regular Premium Fee	£………… Per Month Paid for ….. Months £………… Total Fee
Fixed Fee	£…………..…
Fee as a percentage of the amount invested or transferred for implementation Fee in cash terms of the amount invested or transferred for implementation	….………..% £…………..
Fee as a percentage of funds under management for ongoing service. Fee in cash terms for funds under management for ongoing service.	….………..% £……………

The actual ongoing advice fee charged will vary depending upon how the investment performs and it will increase as the fund grows, it will decrease if the fund value decreases or an income or lump sum is withdrawn

Payment Method

Cheque made payable to the company	☐
Facilitation via the provider Lump Sum Regular Premium Payment via BACS	 ☐ ☐ ☐

Client Name (s)		
Client Signature (s)		
Date of Agreement		