Terms of Business for Financial Planning – Our Advisory Services

Wealth
Financial Planning
Jersey Limited

Financial Planning – The Services We Offer

Financial Planning is a service provided by Wealth Financial Planning Jersey Limited which is authorised and regulated by the Jersey Financial Services Commission (JFSC) under the Financial Services (Jersey) law 1998.

Wealth Financial Planning Jersey Limited, provides advice and services in the following areas.

- Personal Financial Planning
- Corporate & Fiduciary Financial Planning
- International Financial Planning

Wealth Financial Planning Jersey Limited will complete an "Initial discovery meeting" to ascertain which of our services may be most suitable for you or your organisation. We will describe our services in detail and explain our fee structure, as well as your payment options.

- For Personal Financial Planning we will agree the most suitable service level from our Private Client Menu.

For Corporate and International Financial Planning, the complexities and variation of requirements, require us to offer a tailored service agreement and fee proposal designed for your specific requirements.

If you decide to use our services, then we will:

- Use objective and financial information provided by you in relation to you or your client's circumstances, to recommend or advise an appropriate solution for your particular requirement.

This may include, but is not exclusively limited to, advice both on existing or the provision of new financial arrangements such as:

- **Investments** – Collective Funds, Investment Platforms and Discretionary Investment Managers
- **Financial Protection** – Individual, Trustee, key-man and group financial protection arrangements
- **Retirement** – Retirement Annuity Trusts, Self Invested Pension Companies, Corporate Schemes and international transfers (QROPS)

The Jersey Financial Services Commission

Wealth Financial Planning Jersey Limited is authorised and regulated by the Jersey Financial Services Commission (JFSC) for the conduct of Investment Business, under the Financial Services (Jersey) law 1998.

Our Company Registration Number is IB 000268. The JFSC web site is www.jerseyfsc.org and their address is PO Box 267, 14-18 Castle Street, St Helier, Jersey JE4 8TP.

How Will Wealth Financial Planning Jersey Limited be remunerated

All fees and charges payable, will be discussed and confirmed in writing to by way of our client service proposition, fee proposal or suitability letter. We will not charge you for any advice until you have signed and agreed how we are to be paid.

Ongoing Services and Regular Reviews

We offer our clients a range of service levels dependent on individual requirements. As a minimum we will write to all our active clients and offer you an annual opportunity to join us in reviewing your financial planning objectives and existing arrangements.

If you have not selected one of our service level options, yet we have arranged a financial product for you, we will not automatically contact you to review the on-going suitability of that product in relation to your circumstances.

Treating Customers Fairly

Wealth Financial Planning Jersey Limited appreciate that any financial planning should provide both peace of mind and ensure that our clients receive value for money. We believe in forging long term relationships with our clients.

We will endeavour to make communications clear, fair and not misleading. We will always seek to be accountable, use Integrity, impartiality whilst building a trusting relationship with our clients and we expect the same from the clients in return.

Switching Funds and Administrative Instructions

If you wish us to switch investment funds within your portfolio, then we will require you to give us instructions in writing. These can be by letter, email, fax, signature statements on switch instructions or on Wealth Financial Planning Jersey Limited's authorisation switch template. You must agree and approve that the switch instruction fits with your risk reward attitude. Fund switching within some products is free and unlimited; however we reserve the right to charge a switch fee if switches exceed more than 6 switches per annum.

Verbal Fund Switch Instructions

Wealth Financial Planning Jersey Limited may accept, at our discretion, verbal instructions, provided that you confirm the instruction, in writing, at a later date.

Ownership and Custody of Assets

All investments will be registered in your name or in the name of your appointed Trustee or director. We do not hold client cash or any investment product in any of the directors personal names or in the name of the company, Wealth Financial Planning Jersey Limited. We will forward you the policy, contract note or other documents showing ownership of your financial arrangement, as soon as practicable, after we receive them from the issuing company. We do not hold custody of assets, but we may recommend product providers that can offer this service. We therefore do not accept client cheques made payable to us except in settlement of charges for fees.

Termination of Contract

Either Wealth Financial Planning Jersey Limited or the Client may terminate the Contract entered into between them by either party giving to the other party three months' notice of such termination in writing in which event:

A. the Contract shall automatically terminate at the end of such three month period;

B. in the case that the Client's Contract with Wealth Financial Planning Jersey Limited is to provide investment advice then the Client's obligation to pay investment advisory fees to Wealth Financial Planning Jersey Limited pursuant to the terms of the Contract shall continue to be due and payable during the aforesaid three month notice period.

Reclaim of Financial Protection Fees

In the event that Wealth Financial Planning Jersey Limited suffers a claw back of fees paid by a provider for the arrangement of financial protection products and which have been rebated either in full, or in part to the client, Trustee or Director, we will seek to reclaim the rebated fees on a pro rata basis, as set out in our returned fee agreement.

Complaints

Should you have any cause for complaint with regard to our advice or our services provided, you should contact Wealth Financial Planning Jersey Limited or write to the Compliance Officer.

Risk Warnings

Investments of any kind have risks attached. World events can have catastrophic effects on what can sometimes be viewed as even the lowest risk investment products.

We would also bring to your attention the following:

- Past performance is not necessarily a guide to future performance.
- The Value of your investments can rise and fall.
- You may not get back the amount you originally invested.
- Income received from your Investments may rise and fall and may not be guaranteed.
- Taxation rates and tax reliefs can change over time which can effect your personal circumstances and financial situation in the future.
- Some funds, such as Emerging Markets, Commodities, Hedge Funds and funds that hold other currencies other than Sterling can offer even greater risks to your capital. They also may deal infrequently and may delay redemption.
- Your risk reward attitude may change with market sentiment or change in personal circumstances, therefore you must inform us of these changes immediately and arrange a review of your investments.
- Failure to disclose any personal health information on applications for life or critical illness insurance policies can result in non payment of benefits.

Wealth Financial Planning Jersey Limited maintains Professional Indemnity Insurance as required by the Jersey Financial Services Commission.

Client Declaration

I hereby acknowledge and confirm that, having had appropriate advice from my adviser and having carefully read, considered and understood the above Terms of Business and Wealth Financial Planning Jersey Limited's Service Brochure or Fee Proposal I would wish to instruct and contract with Wealth Financial Planning Jersey Limited in providing the following service:

☐ Transactional Service ☐ Wealth Management Account ☐ Wealth Premier Account

☐ Bespoke Fee Proposal and Service Agreement

I/We acknowledge receipt of the Wealth Financial Planning Jersey Limited Terms of Business Letter and confirm by my/our signatures that I/We have read, understood and agree with these terms.

Signed ____________________

Client name ____________________

Date __________

Signed ____________________

Client name ____________________

Date __________