



Lyndhurst

Financial Management

Client Agreement 2017

Helping you make better
financial decisions

This Client Agreement: outlines our agreement with you, including the services that we will provide and the cost of those services.

Harpenden
01582 715777

www.lyndhurstfm.co.uk
admin@lyndhurstfm.co.uk

Hitchin
01462 441100

Client Agreement: Letter of Engagement

The provisions of this client agreement will take effect immediately that they are provided to you and will continue in force until they are cancelled by you or us, or they are replaced by an updated client agreement. For your own benefit and protection you should read these terms carefully. If you do not understand any point please ask for further information.

Authorisation & Regulation

Lyndhurst Financial Management Ltd is authorised and regulated by the Financial Conduct Authority (FCA), the independent watchdog that regulates financial services.

The company's FCA number is 154621. You can check this on the FCA's register by visiting the FCA's website <https://register.fca.org.uk/> or by contacting the FCA on 0845 606 1234 or by post writing to 25 The North Colonnade, Canary Wharf, London, E14 5HS. You can also obtain further information from the FCA at <http://www.fca.org.uk/consumers>.

We will act on your behalf for the purposes of arranging and advising on mortgages, life assurance, investments, pensions and insurance.

The 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. Cash deposits are covered up to a maximum limit of £75,000 per firm. Most types of investment business are covered for up to a maximum limit of £50,000. Insurance advising and arranging is covered for 90% of the claim, without any upper limit. Home Finance (e.g. mortgage advice and arranging) is covered for 100% of the first £50,000. Further information about compensation scheme arrangements is available from the FSCS Website <https://www.fscs.org.uk/what-we-cover/compensation-limits/>. The FSCS can be contacted at the following address: Financial Services Compensation Scheme, 10th Floor, Beaufort House, 15 St Botolph Street, London, EC3A 7QU.

Client Classification

Each client with whom we do business is categorised so as to identify the level of regulatory protection to be applied. In providing investment services to you, unless we notify you in writing to the contrary, we will categorise you as a 'retail client'. This means that you are afforded the highest level of protection under the regulatory system and should have the right to take any complaint to the Financial Ombudsman Service.

As a retail client, you have a right to request to be treated as an 'elective professional client', either generally or in respect of a particular service, type of transaction or product. Such a request must be made in writing and we will consider any requests received on a case by case basis against the criteria set out in the regulator's rules.

We will inform you of the FCA protections you will lose as a result of such a re-categorisation, together with the scope of that re-categorisation. If, following such a request, you are categorised as an elective professional client, you must keep us informed of any change in your circumstances that could affect your classification.

We may also advise on products and services which are not regulated by the FCA and will tell you where this is the case.



Whose products do we offer?

We offer an independent advice service from the whole market for investment, pension and mortgage products; from a range of providers for assurance and insurance products for Life Assurance, Critical Illness Cover, Private Medical Insurance, Income Protection products, Buildings and Contents, and from a limited number of insurers for ASU and Landlords Insurance. Please ask us for a list of insurers.

What service will we provide you with?

The service we provide is explicitly related to advising on, and arranging Retail Investment Products, as defined by the FCA with effect from 31/12/2012.

We offer an initial discussion (at our cost) when we will describe our services and explain the payment options available. If you decide to proceed, we will gather and analyse personal information about you, your finances, your needs and objectives and your attitude to risk.

We will take into account any restrictions that you wish to place on the type of products you would be willing to consider. We will then discuss any action we think you should take and, with your agreement, provide advice and recommendations. Your stated objectives will also be reiterated in the report, which will be presented to you, along with details of any special risks associated with the product(s) recommended. Thereafter, with your agreement, we will initiate the relevant actions recommended.

Full details of the products we may recommend to you, including, for example, the minimum duration of the product, information on the right to cancel or whether no right to cancel arises and any other early termination rights and penalties, will be covered in the relevant product disclosure information you will receive before conclusion of any contract.

Unless by prior arrangement (e.g. through one of the Lyndhurst service levels), any products we have arranged for you, will not be kept under review but we will advise you upon your request. However, we may contact you in the future by means of an unsolicited promotion (by telephone, post, email or SMS) should we wish to discuss the relative merits of a particular product or service which we feel may be of interest to you.

Scope of Services

We offer bespoke advice according to your needs and requirements so you receive the most suitable service and advice. This broadly fits into three categories. Our commitment is to provide a level of service that exceeds your expectations and matches your requirements whilst always ensuring the best financial solutions. Failure of financial plans can usually be attributed to a lack of or inappropriate review.

If you commit to one of our on-going service levels (Lyndhurst Dynamic or Lyndhurst Wealth) then we commit ourselves to reviewing your plans giving you 100% peace of mind that you are well looked after. To facilitate this we use some of the most cutting edge financial software and employ independent research from recognised specialists.

1. Initial Consultation and Discovery Meeting

We offer an initial meeting at our offices at our expense – allowing us to discuss your situation and how we might work together. All charges will be agreed with your adviser prior to commencing work. The basis of the charge will be all cash and investments that are being used to satisfy your capital and income objectives. This excludes cash held in your day-to-day current bank account. Any isolated areas of financial advice will be charged for that particular piece of work to be completed.

If you decide to proceed we will then conduct the discovery meeting.

At the discovery meeting we will start gathering information about you, your objectives, your attitude to risk and any existing financial products you may have. We may ask for your authority to contact product providers for more details of these investments and policies.

If you wish the initial meeting to be at another venue there may be a modest charge for travel, meeting room hire etc. If a fee for the initial meeting applies it will be disclosed prior to becoming chargeable.

2. Research to find suitable investment options

Following the Discovery meeting we start to research the market in order to identify investment options that will seek to address your aims and objectives, and within your stated and agreed tolerance for risk. This research will take into consideration your personal situation, your tax status and any other issues of material influence.

3. Providing reports, financial health checks & forecasts

For most clients we will prepare a financial report to give an overview of your current financial situation and how likely you are to meet your financial goals and how our recommendations may improve your position.

There may be specific reports needed on areas such as pensions, inheritance tax, asset protection and investments giving detailed advice.

4. Recommendation of specific investment products, including the prices at which these can be arranged

At this stage we will match specific products to your needs and make personal recommendations for investment products and provider. We may also recommend an appropriate platform service for arranging, safeguarding and administering your investments. We will provide you with illustrations explaining the costs of these products.

Investment funds added to the portfolio at a future date will attract implementation fees.

We will quote separate fees for advice on and the arrangement of insurance policies and advanced tax planning strategies and obtain your agreement prior to commencing any work. (Details of the fees applicable can be found in the 'Our Charges' table within this document).

5. Implementation

Once you have agreed our recommendations we will make the necessary arrangements with the product provider(s) and platform service provider on your behalf to set up the Retail Investment Product.

We consider impartially all types of retail investment products which are capable of meeting your needs and objectives. The range of products we consider is very broad and encompasses all types of retail Investment products, defined by the FCA as being:--

- A life policy
- A Unit Trust
- A stakeholder pension scheme or a personal pension scheme
- An interest in an investment trust savings scheme, or a security in an investment trust, or any other designated investment which offers exposure to underlying financial assets, in a packaged form which modifies the exposure when compared with a direct holding in the financial asset.
- A structured capital at risk product, whether or not any of the above are held within an ISA or CTF.

We will also consider relevant financial products, other than retail investment products which may be appropriate to your investment needs and objectives such as National Savings and Investments, (NS&I) and cash deposits.

Our charge for implementing investment recommendations made in the initial report will typically be a maximum 3% of portfolio value. However for small initial investment amounts this may be exceeded. All charges will be agreed with your adviser prior to commencing work. The basis of the charge will be all cash and investments that are being used to satisfy your capital and income objectives. This excludes cash held in your day-to-day current bank account.

Investment funds added to the portfolio at a future date will attract implementation fees.

We will quote separate fees for advice on and the arrangement of insurance policies and advanced tax planning strategies and obtain your agreement prior to commencing any work.

6. Ongoing Review

Our complete financial planning service will provide you with periodic reviews as an integral part of the service. Review meetings will typically be held annually however in some circumstances this may be extended to every two or more years where appropriate to do so. We will work with you to ensure that both the underlying investment strategy and the products continue to meet your requirements.

Our review service will normally be charged at 1% of your portfolio value. The charge will be based on all cash and investments that are being used to satisfy your capital and income requirements. This excludes cash held in your day-to-day current bank account. The benefit of percentage based fee charging is that it is in our commercial interest to maintain or increase your asset value as opposed to fixed fee charging where we get paid regardless of asset value.

The amount you pay will fluctuate with the value of your investment; if your investment increases in value the amount you pay us will also increase and if your investment falls in value the amount you pay us will reduce.

A key component of our on-going review service is continued intermediation to ensure that both the underlying investment strategy and product wrappers continue to be the most appropriate and cost effective in assisting you meet your objectives. Where appropriate we may make recommendations to change or establish further product wrappers, but such recommendations will only be acted upon with your prior approval.

We will endeavour to complete the annual review each year, however, if you do not respond, are not available or decline a review in a particular year we will proceed to the next review date and contact you again at this time. It is advisable to meet with your adviser at your review date whenever possible.

Clients may cancel the on-going review service at any time by providing one months' written notice. As review fees are typically taken monthly there will be no part refund of service fees if your on-going review service is cancelled part way through a review cycle.

The charges listed above can be deducted from your investments (where the provider allows) or paid directly by you. You should note that when paid through the investments it may reduce your personal tax thresholds and/or exemption levels and it could also reduce the amount used for investment. Where this happens we will discuss it with you and confirm it in your personal recommendation report.

On occasion, your circumstances may have changed to the point that a significant amount of work is required. In this case, the services are likely to be subject to a new agreement and therefore you may be asked to sign a new agreement accordingly. Steps 1 to 6 above form a Single Service and by acceptance of this agreement, you accept the need for our on-going review service.

Our service levels

	LYNDHURST ADVICE	LYNDHURST WEALTH	LYNDHURST DYNAMIC
	Our basic Financial Planning service for clients who have a one off need for financial advice and who do not require regular ongoing communication or future advice	Our complete Financial Planning service for clients financial affairs, seeking structured ongoing reviews and communication	Our complete Financial Planning service with added support for clients with significant assets and complex financial affairs. We will work closely with your other professional advisers to ensure a holistic advice service. Includes lifetime cash flow forecasting.
Needs analysis & attitude to risk	Initial only	Initial and ongoing	Initial and ongoing
Recommendations report	Initial report only	Initial and ongoing	Initial and ongoing
Investment service	Having assessed your attitude to risk we will recommend an asset allocation based on our detailed in-house and external research and our understanding of investments and modern investment portfolio theory.		
Rebalancing	Whilst we will not automatically rebalance your investments for you the fund we select may automatically rebalance its holdings on your behalf. Alternatively we are happy to provide this service for an additional fee	Full governance with one annual review which includes a thorough reassessment of your attitude to risk, review of current asset allocation complete portfolio rebalance	Full governance with a minimum of one annual review which includes a thorough reassessment of your attitude to risk, review of current asset allocation complete portfolio rebalance
Statements	Annual updates direct from your investment provider	Annual statement from us of all the investments established by us	Six monthly statement from us of all the investments established by us
Review meetings	Whilst we do not offer a proactive service to transactional clients we are available to help with administration queries. We are also happy to help in the future should clients require future financial advice however an additional charge will be applicable	One financial review meeting per annum	Minimum of one financial review meeting per annum
Communication	Reactive phone and e-mail support	Proactive advice and communication in relation to your investments and funds	Proactive advice and communication including unlimited phone and e-mail support
Minimum portfolio value	Generally for clients with less than £150,000 to invest	£150,000	£500,000
Additional Optional Services			
Lyndhurst Prime	An optional service for clients of Lyndhurst Wealth. The service provides regular monitoring of your portfolio against specific moving averages, monthly market commentary and quarterly valuations. The minimum portfolio value is £200,000.		
My Planning	An optional service most suitable for clients of Lyndhurst Advice. A secure online system which allows you to view your holdings financial situation, secure documents and update your risk profile on an iPad or PC.		

What will you have to pay us for our services?

We charge a fee for our services.

We will inform you in writing the maximum amount of any such fee and the length of time applicable.

In the event that you cancel a service provided by us via a platform or product provider, and where you have agreed for that platform/product provider to facilitate our fees by deduction from the amount you invest, we reserve the right to raise an invoice to recover the costs of our services we have provided to you.

We may, at our discretion, use ongoing commission from existing plans in force prior to 01/01/2013 (such as renewal commission, trail commission, commission earned as a result of plans having automatic increases, or cost of living increases or even a proportion of initial commissions) to reduce future fees. However, until such times as any such commission is used in this way, it is considered to be the property of Lyndhurst Financial Management Ltd.

We will discuss your payment options with you, confirm whether VAT will be applicable to our fees and answer any questions you may have. No fees will be raised until agreement has been reached on how we will be remunerated for our services.

Protection Planning and Products

Suitable if you're looking for the best way to protect you, your family or your business through products such as critical illness cover, health insurance and life cover. Product providers continue to pay a commission to Lyndhurst Financial Management Ltd for the implementation of such plans. In normal circumstances the commission earned satisfies the charge for advice. If any fees need to be charged in addition to the commission earned you will be notified prior to taking out the policy. If you prefer to pay a fee only for this service you must notify us in advance. Fees vary based on the complexity of your situation and the recommendation. Typically for arranging a single policy our fee would be £550 which includes 2 hours adviser time at £200.00 p/h and 2 hours Paraplanner time at £75.00 p/h.

Payment of Fees

Initial Financial Planning fees will be due on presentation of the initial report and invoiced accordingly. Implementation fees will be due for settlement when the initial actions agreed have been completed. Annual fees will accrue from the inception of the implementation phase.

Where our ongoing fees are met by payments from investments held on a nominee platform, these will be paid monthly. The calculation of which may either be a fixed monetary amount or a percentage of the value of your portfolio.

Where applicable payments will be taken from the products cash account, if the cash account balance is less than the fees required units will be sold as tax efficiently as possible from the largest holding, or where possible from a selection of holdings in order to aid the rebalance of your portfolio.

Where you choose to meet our fees personally, we will issue an invoice which will be due for settlement within 30 days of the date of issue noted on the invoice. Should payment not be received within this timeframe, we reserve the right to charge interest on the outstanding balance at a rate equivalent to the base rate set by the Bank of England plus four per cent.

Our charges

	LYNDHURST ADVICE Financial advice / on demand service	LYNDHURST WEALTH Wealth Management	LYNDHURST DYNAMIC Wealth Management inc. Lifetime Cash Flow Reporting
	Our charges are always agreed with you in advance of any chargeable work being completed on your behalf.		
Including one or more of the below. • Initial financial review • Cash flow forecast • Defined Benefit Transfer • Research & recommendation report	Based on specific requirements. (this fee can be offset against implementation where appropriate)	£1,500 (this fee can be taken from a product where appropriate) The fee quoted is for a 'standard report'. This may be higher for a 'complex' report or multiple reports. We will let you know if your requirements are 'complex' before starting any work.	£3,000 (this fee can be taken from a product where appropriate) The fee quoted is for a 'standard report'. This may be higher for a 'complex' report or multiple reports. We will let you know if your requirements are 'complex' before starting any work.
Implementation charge on new business effective from date of receipt of this agreement	Up to 3% For example an investment of £50,000 would attract a maximum implementation charge of £1500.	Up to 3% For example an investment of £150,000 would attract a maximum implementation charge of £4500.	1% For example an investment of £500,000 would attract an implementation charge of £5000.
Annual service fee	We may receive a small renewal fee from your investment providers up to 0.5% and you agree this is retained by us in order that we are able to maintain an open file on your behalf and deal with administration queries you may have as they arise.	1.0% of the value of the portfolio (subject to a minimum of £1,500 pa) deducted from invested funds For example an investment of £150,000 would attract annual fees of £1500 pa.	1.0% of the value of the portfolio (subject to a minimum of £5,000 pa) deducted from invested funds For example an investment of £500,000 would attract annual fees of £5000 pa.
Lyndhurst Prime annual service fee		Annual service fee plus 0.5% of the value of the portfolio deducted from invested funds For example an investment of £200,000 would attract additional annual fees of £1000 pa.	Annual service fee plus 0.5% of the value of the portfolio deducted from invested funds For example an investment of £500,000 would attract additional annual fees of £2500 pa.
My Planning	Free for existing clients who wish to receive online valuations and review their investment risk.		

VAT

In most cases our services are exempt from VAT. The following services carry VAT at the standard rate;

- If you agree at outset that you wish to receive advice-only service that does not require the adviser to arrange any investment products. This includes the provision of general financial advice, tax planning, financial health checks, reviews and reports.
- If we introduce you to a discretionary fund manager for a bespoke investment management service
- In some circumstances our charges may also be subject to VAT, and we will confirm in writing if this applies.

Client money

Lyndhurst Financial Management Ltd is not permitted to handle client money and we cannot accept a cheque made out to us (unless it is in respect of an item for which we have sent you an invoice) or handle cash.

Treating Customers Fairly

We are committed to providing the highest possible levels of service to our clients and have embraced the Financial Conduct Authority 'Treating Customers Fairly' principle. To this end, we would welcome any feedback you have on any element of our service, whether positive or negative. This will help us to ensure we are providing the services clients require and improve upon any areas about which you may have a concern.

Although we have a complaints procedure, we would rather that clients are satisfied and raise any concerns prior to there being a problem. Please feel free to speak to your adviser at any time.

Best execution

In executing or transmitting orders on your behalf to third parties, we will take all reasonable steps to ensure that we obtain the best possible result for you in terms of best execution.

Risk warnings

Please be aware that the value of investments can fall as well as rise, and that you may not get back the full amount invested. The price of investments we may recommend may depend on fluctuations in the financial markets, or other economic factors, which are outside our control. Past performance is not necessarily a guide to future performance. Specific warnings relevant to the investments, or investment strategies, we recommend will be confirmed to you in your report.

Documentation

Your investments will be registered in your name unless you instruct us otherwise in writing. All Policy Documents will be forwarded to you as soon as practicable after we receive them. If there are a number of documents relating to a series of transactions, we will normally hold each document until the series is complete and then forward them to you.

Instructions

We prefer our clients to give us instructions in writing, to aid clarification and avoid future misunderstandings. We will accept instructions by email from the email address provided to us by you and recorded on our systems.



Cancellation rights

In most cases you can exercise a right to cancel, by withdrawing from the contract recommended to you. In general terms you will normally have a 30 day cancellation period for a life, pure protection, payment protection or pension policy and a 14 day cancellation period for all other policies.

The start of the cancellation period will normally begin, for pure protection policies, when you are informed that the contract has been concluded or, if later, when you have received the contractual terms and conditions. In other cases, the cancellation period will begin on the day the contract is concluded or, if later, the day on which you receive the contractual terms and conditions. Instructions for exercising the right to cancel, if applicable, will be contained in the relevant product disclosure information which will be issued to you.

If you cancel a single or regular premium contract, we may require you to pay for any loss you might reasonably incur in cancelling it which is caused by market movements. This means that, in certain circumstances, you might not get back the full amount you invested if you cancel the policy.

You may cancel the agreement between you the client and us the Intermediary in writing and at any time.

What to do if you have a complaint

Our clients value the service we provide and often recommend us to others. In the unlikely event that you are not satisfied and wish to register a complaint, please contact the Compliance Officer at our address detailed above. Our written complaints procedure is available upon request. If you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service (FOS). Further information about the FOS is available from their website www.financial-ombudsman.org.uk.

Conflicts of interest

We will always act in the best interests of our clients. However, circumstances can arise where we or one of our other customers may have some form of interest in business being transacted for you. If this happens or we become aware that our interests or those of one of our other customers conflict with your interests, we will write to you and obtain your consent before we carry out your instructions, and detail the steps we will take to ensure fair treatment.

Updating your personal information

It is important to keep us up to date of any changes to your personal circumstances including contact information. The information we hold about you will be used as the basis of our advice processes. Any changes to this information may affect the quality of advice and service we are able to offer and therefore you should notify us of any changes as soon as possible.

Data protection

In order to provide you with products and services we need to gather personal and financial information about you this will be kept even if you are no longer a client for legal and regulatory reasons. This includes information obtained from you or third parties, such as employers and credit reference agencies which will be recorded and disclosed on any other credit search, fraud prevention agencies or other organisations.

This may include sensitive information about racial or ethnic group, physical or mental health, sexual life, criminal proceedings and offences. You have the right to access information we hold about you. You can access a copy of these records by contacting us in writing, addressed to the Data Protection Officer at our address detailed overleaf. We are entitled to charge a fee for this service of up to £10. If any of the information we hold is incomplete or inaccurate please tell us and we will correct it.

Personal information will be kept and maintained on computer records for compliance and monitoring purposes. Information may be passed to other financial firms in the course of providing services. We may provide information to our regulators and their successor. We may also provide information to our auditors, and professional advisers. We will retain records after our business relationship has ended for legal and regulatory purposes. The disclosing of client information to third parties is dealt with in accordance with the Data Protection Act 1998.

We are legally obliged to verify the identity of our customers and retain these records. We may verify your identity by carrying out an electronic check with an independent agency. This will involve an electronic search of information, including access to databases and credit data. As a Lyndhurst client you consent to us undertaking this check of your identity.

You also consent to us or any company associated with us, to contact you for marketing purposes by e-mail, telephone, post or SMS. Please confirm to us in writing if you do not wish to consent to the above.

Anti-Money Laundering

We are legally obliged to verify the identity of our clients and retain these records. We may verify your identity by carrying out an electronic check with an independent agency. This will involve an electronic search of information, including access to databases and credit data. By signing this form you consent to us undertaking this check of your identity. We may well need to verify your identity on an on-going basis.

Amendment

We reserve the right to make material changes to this agreement with 30 days written notice.

Rights of third parties

This agreement excludes any rights which may be conferred upon third parties by the Contracts (Rights of Third Parties) Act 1999.

Termination of this agreement

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 fees outstanding as outlined in any fee agreement in place, if applicable.

Your consent

For your own benefit and protection you should read these terms carefully before signing them. If you do not understand any point, please ask for further information.



I/We hereby authorise the transfer of information, as described above on a confidential basis when warranted between such third parties. I/We confirm that the details of my/our policies arranged through or serviced by Lyndhurst Financial Management Ltd may be disclosed to either party named above until such time as written instruction is received from the policy holder to the contrary.

I/We agree that the Letter of Engagement will come into effect from the date of issue.

I/We confirm that I/we give Lyndhurst Financial Management Ltd consent to contact me/us by telephone to discuss advising on or arranging financial or insurance products in future.

Services Selected by you						
I/We agree to pay any fees applicable to Lyndhurst Financial Management Ltd for the selected service as indicated below. Further charges may also be applicable for third party services and in relation to any products recommended. These charges will be fully disclosed prior to any applications being completed.						
Please Tick	Lyndhurst Advice		Lyndhurst Wealth		Lyndhurst Dynamic	
Initial Assessment and Report Fee (Where applicable)		£	£1,500	£	£3,000	£
Implementation Fee	Up to 3%		Up to 3%		1%	
Ongoing Fee (Per Annum)	0.5%		1%		1%	
Financial Review Frequency (Months)	N/A		12		12	
Portfolio Valuation Frequency (Months)	N/A		12		6	
Additional services	My Planning		Lyndhurst Prime		Lyndhurst Prime	
Additional Ongoing Fee (Added to the ongoing fee above)	N/A		0.5%		0.5%	
Notes (Additional notes to clarify current agreement)						

Your Agreement	Client 1	Client 2	Adviser
Name			
Signature			
Date Signed			

Version 16

TREATING CUSTOMERS FAIRLY

Lyndhurst Financial Management

PRINCIPLES

Treating Customers Fairly (TCF) is integral to our business practices.

It is a core element in the way we behave and transact business. Our commercial dealings always take full account of the principle of Treating Customers Fairly.

We aim to provide full information to our clients covering the benefits, risks and costs of any recommended product or service provided.

Our intention is to inform in a clear, fair and not misleading way so that our clients can understand what they can reasonably expect from service and from any policy or plan recommended.

We aim to honour all commitments we make to our clients, if any dissatisfaction should occur we will investigate the underlying cause and take appropriate action whenever necessary.

Our reputation is important to us, therefore, client satisfaction is vital and Treating Customers Fairly is implicit in all our dealings.

Lyndhurst Financial Management Ltd is
Authorised & regulated by the Financial Conduct Authority



Lyndhurst
Financial Management

Your consent (Firm copy)

For your own benefit and protection you should read these terms carefully before signing them. If you do not understand any point, please ask for further information.

I/We hereby authorise the transfer of information, as described above on a confidential basis when warranted between such third parties. I/We confirm that the details of my/our policies arranged through or serviced by Lyndhurst Financial Management Ltd may be disclosed to either party named above until such time as written instruction is received from the policy holder to the contrary.

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Initial Assessment and Report Fee (Where applicable)	£		£1,500	£	£3,000	£
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Financial Review Frequency (Months)	N/A		12		12	
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Additional Ongoing Fee (Added to the ongoing fee above)	N/A		0.5%		0.5%	
Notes (Additional notes to clarify current agreement)						

Your Agreement	Client 1	Client 2	Adviser
Name			
Signature			
Date Signed			