



# Client Agreement

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**If you would like this document in larger print or in another format, please contact us.**

We are a financial planning business, focused on helping you understand and plan for your financial future. This information is designed to give you an idea of:

- What we do and how we do it (our services)
- What it's likely to cost and how you can pay us

More detailed information is available on our website [www.bridgeifa.com](http://www.bridgeifa.com)

This document provides details about our services to you and how we charge, so it's important that you read it fully. If there is something you don't understand please ask us to explain it.

## 1. Our services

Whatever financial decisions you have to make, the first step towards making the right decisions is to establish a clear understanding of your financial needs.

People seek financial advice for many different reasons so it's important that we understand exactly who you are and what you want to achieve. At our first meeting we'll gather information about you to help define your needs and priorities.

Our services include:

- **Financial planning:** It's important to identify what you might want to achieve and how you can do this. We can help you to identify your goals and create a plan for your finances to help you achieve them.
- **Retirement planning:** It's important to know whether the money you are saving towards retirement will provide you with sufficient funds to meet your retirement objectives. We can work with you to proactively plan for your retirement and help you decide on the options available once at 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 your income changing due to unexpected events. We can help you plan for the best way to protect you, your family, or your business.

We'll only start work once we have agreed our services and charges with you. We'll give you a copy of our Client Agreement - investment and protection (terms and conditions) which will set out the services we have agreed to provide and confirm how much this will cost.

## 2. Our advice

We offer **independent** investment advice. Where we provide protection planning services, we are an insurance intermediary and will provide advice which is based on a fair and personal analysis of the market. 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 be selected based on your personal circumstances, financial goals, and objectives. We'll consider a number of factors, including the services you need, the cost of investing, how much risk you are prepared to accept in an investment product and how much of a drop in its value you could withstand.

The areas we can advise on include:

Open ended investment companies	Enterprise investment scheme	Phased retirement & income drawdown
Unit trusts	Structured deposit products	Term assurance
ISAs	Venture capital trusts	Critical illness cover
Investment bonds	Pensions	Income protection
Exchange traded funds	Annuities	
Investment trusts		

We don't provide advice in relation to individual share holdings. If this is something you need assistance with, we can refer you to a stockbroker. We also don't provide advice on options, futures and other derivative contracts as we believe that these are unlikely to be suitable for our clients.

### 3. Our charges

The way we are paid for our services may depend on the type of advice given. Typically, this will be:

- **Investment business:** Fees agreed and paid by you
- **Insurance business:** Fees agreed and paid by you or commission payable by the insurance provider, which is a percentage of the total annual premium

More details on these options and how they are paid is found in the following sections on initial and ongoing charges.

Our charges fall into three categories:

**Ongoing charges:** Once your financial plan is in place it's important to keep it under review so it can be adapted, where necessary, as your circumstances change. Our ongoing services are designed to do this.

**Initial charges:** These are the upfront costs of our services. We offer several types of initial service depending on your needs.

**Other Charges:** Additional costs and charges, including taxes, may apply to the financial products we arrange for you.

Our actual charges and fees (in pounds and pence) will be agreed with you before we do any work, and we'll explain your payment options too. We'll also let you know where any fees are subject to VAT.

## Ongoing Charges

Our ongoing services are optional. If you agree to purchase an ongoing service, unless otherwise agreed, the service will be provided as a follow up to the initial service.

	Bespoke	Wealth Management +	Wealth Management	Financial Planning	Transactional
	<i>Post Retirement Mandatory Reviews</i>				
Annual Cost	Up to 1%	1%	1%	1%	Up to 0.25%
Financial Review Reports	2 per year	2 per year	2 per year	1 per year	If required can pay ad-hoc payment to meet minimum fee
Financial Planning Meetings	Unlimited (2 Instigated)	2 per year (2 Instigated)	Opportunity of 2 (2 Instigated)	Opportunity of 1 (1 Instigated)	
Minimum annual income to Bridge Financial	£15,000	£7,500	£2,500	£500	£0.00

*\*£500 minimum fee for post-retirement clients*

## Client Maintenance

	Bespoke	Wealth Management +	Wealth Management	Financial Planning	Transactional
Fund Switches	✓	✓	✓	✓	✗
Bed & ISA	✓	✓	✓	✓	✗
Withdrawals	✓	✓	✓	✓	✓
Top Ups (Up to annual ISA/ Pension allowance)	✓	✓	✓	✗	✗
Small value transfers/investments (£50k and under)	✓	✗	✗	✗	✗

## Introduction of new clients

	Bespoke	Wealth Management +	Wealth Management	Financial Planning	Transactional
Introduction call from Adviser support team	✓	✓	✗	✗	✗
Video/Phone call on client portal	✓	✓	✗	✗	✗
Guided cashflow planning	✓	✓	✗	✗	✗

## Additional Services

	Bespoke	Wealth Management +	Wealth Management	Financial Planning	Transactional
Family Tax and Legacy Planning Review (whole family)	✓	x	x	x	x
Full Cashflow Planning and presentation	<i>Mandatory for all post-retirement clients</i>				x
Access to Adviser Support (Acknowledgment within)	✓ (48hrs)	✓ (48hrs)	✓ (72hrs)	✓ (72hrs)	Centralised Support (72hrs)
Sister Companies	✓ (Some services included up to £1,000)	✓ (Some services included up to £500)	✓	✓	✓
Adhoc Advice included	✓	✓	✓	✓	x
Access to Client Portal	✓	✓	✓	✓	✓
Monthly Newsletter	✓	✓	✓	✓	x
Quarterly Market Updates	✓	✓	✓	x	x
Onboarding Process	✓	✓	✓	✓	✓
Advice Implementation process	✓ (Weekly Updates)	✓ (Regular Updates)	✓ (Regular Updates)	✓ (Regular Updates)	✓ (Submission and Completion)

### Payment options

Ongoing charges can be paid in a number of ways:

1. A regular fee, paid by standing order
2. By deduction from your investment(s) on a monthly, quarterly, six-monthly or annual basis, where the product / platform provider or DFM is able to offer this facility
3. For investments held on a platform (an online investment administration service) you may choose to pay our charges out of the funds held in the platform cash account, although it's important to maintain sufficient funds in the account to cover our charges as they become payable.

### Initial charges

Bespoke	Wealth Management +	Wealth Management	Financial Planning	Transactional
Up to 1.0%	1.5%	2.0%	3.0%	3.0%

## Payment options

### **Initial charges can be paid in a number of ways:**

- Cheque, electronic transfer (unfortunately, we cannot accept payments by cash).
- Payment via deductions from the financial product(s) you invest in or (if relevant) deductions from the amount invested with a discretionary fund manager (DFM). Most product providers / DFMs offer this facility but using it will reduce the amount you have left to invest and may, depending on your circumstances, have other consequences (we'll discuss this with you beforehand).
- For investments held on a platform (an online investment administration service) you may choose to pay our charges out of the funds held in the platform cash account, although it's important to maintain sufficient funds in the account to cover our charges as they become payable.

### **Other Charges**

Depending on the services we provide, there may be costs and charges (including taxes), not charged by us, but related to the financial products we arrange for you. This may also occur if your case requires an additional level of complexity. Charges may be one-off charges (payable up front) or charges payable on an ongoing basis. For example:

- Service costs: If your investments are held on a platform (an online investment administration service) or held with a DFM, the platform provider / DFM will make a charge for administering / managing your investments
- Investment costs: These are the costs relating to the manufacturing and managing of your investments, for example, fees charged by the investment fund manager, costs relating to investment transactions
- We'll always disclose any third-party costs as part of making our recommendations

### **Aggregated costs and charges**

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 costs of our services and recommendations. This is referred to as aggregated costs and charges information.

# Services Agreed & Client Declaration

This document outlines our standard Client Fee Agreement, which is intended to protect both parties involved. We strongly advise you to read these terms carefully before signing them. It is important that you fully understand each point mentioned. If you require any further information or clarification, please do not hesitate to ask.

I/We acknowledge that this Agreement will come into effect once it has been signed and will remain in force until terminated, subject to a 20 day notice period. This Agreement is governed and shall be interpreted in accordance with English law and both parties shall submit to the exclusive jurisdiction of the English Courts.

**YOU MUST CONFIRM YOU HAVE RECEIVED OUR TERMS AND CONDITIONS, OUR DATA PROTECTION STATEMENT AND CONSENT TO US PROCESSING ANY SENSITIVE PERSONAL DATA, CLIENT CLASSIFICATION, SERVICE LEVEL AND FEES ITEMIZED BELOW.**

## Agreed Service Level

Please select the service level that has been mutually agreed upon.

Bespoke	Wealth Management Plus	Wealth Management	Financial Planning	Transactional
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

## Initial Fee for Implementation of Advice

Bespoke	Wealth Management Plus	Wealth Management	Financial Planning	Transactional
Up to 1.0%	1.5%	2.0%	3.0%	3.0%

Initial fee to be charged**	<u>%</u>
	£                      *

*\*Figure is indicative and may fluctuate if fee is to be taken as a % of invested funds as the valuation of funds fluctuate daily*

**Ongoing Management Service Costs**

	Bespoke	Wealth Management +	Wealth Management	Financial Planning	Transactional
	<i>Post Retirement Mandatory Reviews</i>				
<b>Annual Cost</b>	Up to 1%	1%	1%	1%	Up to 0.25%
<b>Financial Review Reports</b>	2 per year	2 per year	2 per year	1 per year	If required can pay ad-hoc payment to meet minimum fee
<b>Financial Planning Meetings</b>	Unlimited (2 Instigated)	2 per year (2 Instigated)	Opportunity of 2 (2 Instigated)	Opportunity of 1 (1 Instigated)	
<b>Minimum annual income to Bridge Financial</b>	£15,000	£7,500	£2,500	£500	£0.00


**\*£500 minimum for post-retirement clients**

<b>Ongoing Charge</b>	<b>%</b>
	£                      *

\* The amount of our annual ongoing charge may fluctuate based on the performance of your investments.

The ongoing management service costs will be paid to us by:-

- Deduction from contract                       Direct payment from you

 I confirm that details of my policies arranged through or serviced by **Bridge Financial Management** may be disclosed to either party named below until such time as written instruction is received from the policy holder to the contrary.

**Client 1**

**Client 2**

Please note that you may withdraw this consent at any time by notifying us at our main business address.

	Client 1	Client 2
<b>Name</b>		
<b>Customer/Trustee signature(s)</b>		
<b>Date Signed</b>		

Adviser Name:	<b>BRIDGE FINANCIAL MANAGEMENT</b>
Signature:	<b>Date:</b>





# Data Protection Statement

# Marketing & Data

## **Marketing**

From time to time, we may wish to contact you to offer additional products or services which may be of interest to you. In order to do this, we require your consent by agreeing to one or more of the options:



**I consent to be contacted for marketing purposes by:**

<b>Client 1</b>	<b>Email</b>	<input type="checkbox"/>	<b>Telephone</b>	<input type="checkbox"/>	<b>Text Message</b>	<input type="checkbox"/>	<b>Post</b>	<input type="checkbox"/>
<b>Client 2</b>	<b>Email</b>	<input type="checkbox"/>	<b>Telephone</b>	<input type="checkbox"/>	<b>Text Message</b>	<input type="checkbox"/>	<b>Post</b>	<input type="checkbox"/>

Please note that you may withdraw this consent at any time by notifying us at our main business address.

## **Sensitive Personal Data**

The primary basis on which we intend to process your personal data is for the performance of our contract with you. In the case where we need to process special category (sensitive) data as described in Appendix A we require your consent by indicating your agreement to the following statement:



**I am aware of my rights under the General Data Protection Regulations and consent to Bridge Financial Management holding and processing my personal data, including special category (sensitive) data, as far as it is necessary for the express purpose of the arranging and administration of financial products.**

<b>Client 1</b>	<input type="checkbox"/>	<b>Client 2</b>	<input type="checkbox"/>
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Please note that you may withdraw this consent at any time by notifying us at our main business address.

We may also engage the services of third-party providers of professional services in order to enhance the service we provide to you. These parties may also need to process your personal data in the performance of their contract with us. If you wish to know the names of these third parties, please contact us for further information.

	<b>Client 1</b>	<b>Client 2</b>
<b>Name</b>		
<b>Customer/Trustee signature(s)</b>		
<b>Date Signed</b>		