Client Support Agreement

For Investment and Pension Plans

This agreement is issued on behalf of **Truly Independent Ltd™**
Principal Office address:
Pacific House, Parkhouse, Carlisle, Cumbria, CA3 0LJ
Registered Office address:
Forsyth House, 93 George Street, Edinburgh, EH2 3ES.
Company Registration No: SC367442.

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Website: www.trulyonline.co.uk

TRULY INDEPENDENT

Financial Advice for Everyone

Represented by: (Adviser Name)

And: (Client Name(s))

Residing at: (Client Address)

This agreement is supplementary to the Client Advice Agreement that I have already discussed and supplied you with, and sets out the basis on which we charge for our services.

In order to clarify the expectations of all parties and to provide transparency of charges, we set out in this document the services available and associated costs. Please feel free to contact us if you wish to discuss any aspect of these terms.

Ongoing Client Support

Your financial and personal objectives may alter over time due to changes in your lifestyle or circumstances. We believe it is essential to ensure that the investment or pension plan we recommend continues to be suitable for you.

We offer our clients a choice of ongoing Client Support Facilities as we recognise that all clients do not have the same service requirements. Therefore, even though we do provide guidelines by way of our different propositions you are free to choose the level of service that best suits your needs and those of the product we have recommended.

It should be noted that should you choose not to select one of our Client Support Facilities then the default facility will apply, which is access to Information only, for which there is no charge.

Should we need to increase our charges, you will be given notice of this fact and the opportunity to decide whether to continue with the revised level of charges.

Our fees for the ongoing Client Support facilities are set out in the following table:

Client Support Facilities		Classic	Classic Plus (*Bespoke)
Information	Access to your portfolio valuations online	✓	✓
	Secure messaging and updates	✓	✓
	Access to all information on mobile devices	✓	✓
	Access to your detailed information online	✓	✓
	24 hour telephone answering service	✓	✓
Access and Review	On-going access to your adviser	✓	✓
	Annual Product Review:	✓	✓
	• Review of Financial Objectives	✓	✓
	• Review of Risk Profile	✓	✓
	• Review of Product Performance	✓	✓
	• Review of Product Suitability	✓	✓
Bespoke (*Classic Plus must show a ticked list of agreed client support facilities and the associated fee)	Financial Health Check		
	Tax Planning		
	Estate Planning		
	Income / Expenditure Review and Forecasting		
	Annual Portfolio Rebalancing		
	Trustee Meetings		
	Existing Client Agreement (Pre 2013)		
	Legacy Product (if ticked, refer to notes)		
Fees	Ongoing cost based on the value of your investment*	0.5% £........................	................% £........................
	*Please note the monetary amount displayed above is based on your initial investment value. This amount can increase and decrease in line with your investment.		

Legacy Products Notes for Fixed Fee agreements:

Only legacy products (pre 31.12.2012) can be charged on a fixed basis rather than a percentage as follows:

- The product must be shown not to allow ‘adviser charging’
- The product is not suitable or appropriate to be transferred to a post RDR equivalent product
- The fixed charge must be based on the Classic Facility of £currency value x 0.5% pm (e.g. Fixed Charge = £72,000 x 0.5% = £360 (£30per month)
- The fixed charge is reviewable annually
- The charge is collected via ‘Standing Order’ or ‘Cheque’
- The charge is accompanied by a ‘Recurring Fee’ template
- The annual amount must be added to the Fees box as ‘Bespoke’

Plan Type:	Provider:	Plan Number:	Initial Investment Amount:

Initial Advice Charge

£ ....%

☐ Transfer of Servicing (*please tick*)

Ongoing Support Charge

I would like to subscribe to the following on-going Client Support Facility:
(*please tick the appropriate box*)

☐ **Default (Information Only)**

I understand that there is no fee for this service and gives access to information about the investment or pension plan. Not all plan providers offer 'real time valuations'.

☐ **Classic Facility (Access and Review)**

I understand that the fee for this service is based on 0.5% of the value of the plan each year.

☐ **Classic Plus Facility (Bespoke)**

I understand that the fee for this service is based on ....% of the value of the plan each year. This has been agreed with my adviser and is specific to my individual needs or that of the plan.

I agree that the cost of the ongoing Client Support Facility be paid by (*please tick*):

☐ A deduction from the policies we hold

☐ Being paid directly by me on a monthly/quarterly/yearly basis

In signing this Client Support Agreement, I confirm that the charges have been fully explained to me.
I understand that I can cancel this support facility at any time by contacting Truly Independent Ltd™ or Plan provider.

Signed ....

Client Name ....

Date ....

Signed ....

Client Name ....

Date ....

Signed ....
on behalf of Truly Independent Ltd™

Adviser Name ....

Date ....