



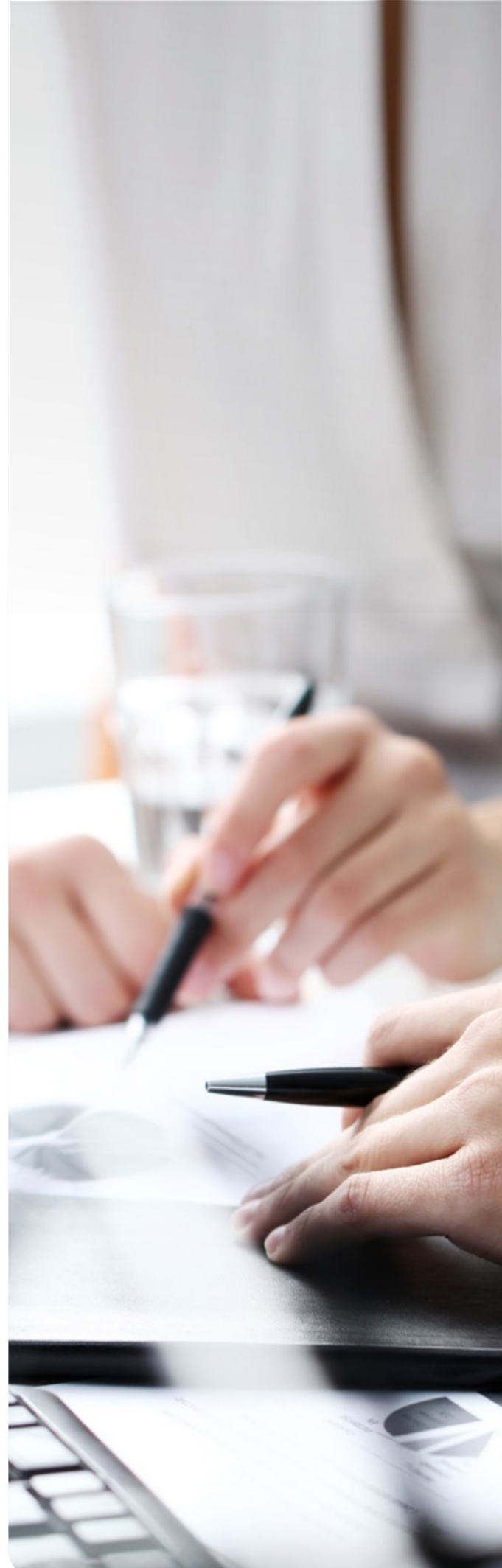
Personal Client Agreement





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Pay Us For Our Services?

*“To provide professional financial advice which protects and enhances our clients’ assets and builds long-term relationships based on trust, mutual respect and integrity.”*



# Octo Financial Planning Ltd

## Purpose Of This Document What We Do

This document sets out the basis on which we will conduct business with you on your behalf. It is an important document and we would ask you to read it carefully and if you are unsure of any of its terms please ask. This document has been designed to be given to consumers considering buying certain financial products or seeking financial advice. It explains the service being offered and how you will pay for it.

The latest version of this document is available to download from our website or please ask us for a copy which we will be happy to supply.

## Who We Are

Octo Financial Planning Ltd is an appointed representative of 2plan wealth management Ltd.

The key foundation of our business model is providing professional financial advice. The "client experience" is paramount and all our advisers pride themselves in building lasting professional client relationships.

Our primary focus is on the provision of wealth management services for private investors and corporate clients throughout the UK.

The range of services covers all aspects of pensions, investments, insurance and mortgage business.

The business model centres on highly structured technology-based processes. This enables us to deliver a highly streamlined cost-efficient service proposition for all our clients.

## What Can You Expect As A Client?

- Professional and personal advice from a qualified adviser
- Support from one of the UK's leading financial advisory firms, regulated by the Financial Conduct Authority (FCA)
- Access to our unique wealth management process
- A commitment to provide transparent costs and charges
- Security and safety with an embedded commitment to regulatory and professional standards throughout.

## What We Stand For

We act solely on behalf of our clients and have their best interests at heart at all times.

Professional financial planning does however, come at a cost in much the same way as obtaining professional legal or accountancy advice.

As Warren Buffett said  
*"Price is what you pay – Value is what you get"*

## Our Commitment To You

The "client experience" is paramount and all our advisers pride themselves in building lasting professional client relationships.

We aim to ensure that all our clients will always view Octo Financial Planning Ltd as their trusted adviser.

Prior to providing you with any advice we will take time to understand your current needs, circumstances, attitude to risk and capacity for loss. Any advice provided will be confirmed to you in writing.



# About My Services

## Financial Advice

I am able to provide restricted financial advice and will make a recommendation after I have assessed your needs. My advice will be based on products from a limited number of companies that 2plan wealth management has carefully selected, including funds from Omnis Investments Limited and risk-rated model portfolios actively managed by Openwork Wealth Services Limited, both sister companies within the Openwork group.

## Whose Products & Services Do We Offer?

### Investments and Pensions

I offer products from a carefully selected range of product providers for investment and pensions. This includes retail financial products such as Individual Savings Accounts and Personal Pension Plans.

I will advise and make a recommendation for you after I have assessed your needs.

You are advised that because the value of investments can fall as well as rise, you may not get back the full amount invested. Past performance is not a guide to future performance. Any other risks associated with any product we may recommend to you will be explained within the documentation provided to you as part of the Octo Financial Planning Ltd advice process.

### Non-investment Insurance

I am an insurance intermediary representing you, not an insurer. I offer products from a limited number of insurers, for life assurance, critical illness, income protection insurance, private medical and household insurances. I will advise and provide you with a personal recommendation after I have assessed your insurance needs and arrange the recommended policy with the insurer on your behalf.

You have the option of paying for this service as a fee, or alternatively, we can be paid by a commission from the recommended insurer which is a percentage of your total annual premium.

It is your duty to disclose any relevant and requested details regarding your personal circumstances to the recommended insurance provider, both before the insurance contract commences and throughout the duration of the contract. Failure to do so could mean that the insurance is invalidated or any claims will be refused.

### Proposition Summary

Please see the proposition summary for details of the providers we offer investment, pension and insurance products from.

### Client Classification

Octo Financial Planning Ltd will classify you as a retail client for investment business and as a consumer for non-investment insurance business which means you are afforded all protections under the rules of the Financial Conduct Authority (FCA).

Should you wish to be classified differently for investment business, please discuss this with your adviser. Your adviser will inform you should your circumstances dictate that we would need to classify you differently for non-investment insurance business.

Please note that should you wish to be considered as a different classification of client for investment business, such as a professional client or eligible counterparty you must inform us in writing. This will not affect your rights and you will still have access to the relevant protections in force for all clients.

For more information on client classification please visit our website:

. The latest version of this document is available to download from our website or please ask us for a copy which we will be happy to supply.





## What To Do If You Have A Complaint

We have a complaint handling process and this can be located on our website or provided to you separately, please ask us for a copy which we will be happy to supply.

If you wish to register a complaint, please write to 2plan wealth management Ltd, 3rd Floor, Bridgewater Place, Water Lane, Leeds, LS11 5BZ or telephone 0113 302 1360 or email us at [admin@2plan.com](mailto:admin@2plan.com).

You may also be able to refer your complaint to the Financial Ombudsman Service. Their contact details are:

The Financial Ombudsman Service,  
Exchange Tower, London,  
E14 9SR.  
0800 023 4567  
[financial-ombudsman.org.uk](http://financial-ombudsman.org.uk).

## Who Owns 2plan Group Ltd?

2plan Group Ltd is a wholly owned subsidiary of Openwork Holdings Ltd.

## Omnis Investments and Openwork Wealth Services Limited

Some of the investment products we offer have access to funds provided by Omnis Investments Ltd. This includes the 2plan Omnis Managed Portfolio Service (2plan OMPS) provided by Openwork Wealth Services Limited (OWSL) which utilises the Omnis funds. Omnis and OWSL are companies within the Openwork Group controlled by Openwork Holdings Limited.

As the Authorised Corporate Director of the funds Omnis Investments Limited is paid an annual management charge from the funds. This is not an additional cost to you but is paid out of the Ongoing Charges Figure disclosed in the Key Investor Information Document.

## Who Regulates Us?

Octo Financial Planning Ltd is an appointed representative of 2plan wealth management Ltd which is authorised and regulated by the Financial Conduct Authority (FCA).

It is entered on the Financial Services Register under reference number 461598. You can check this by visiting the FCA website ([www.fca.org.uk/register](http://www.fca.org.uk/register)) or by contacting the FCA on 0800 111 6768.

2plan's permitted business is advising on, and arranging pensions, investments, protection, mortgages and non-investment insurance contracts.

## 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.

### Investment

Most types of investment business are covered up to a maximum limit of £85,000.

### Insurance

Insurance advising and arranging is covered for 90% of the claim, without any upper limit.

## Methods Of Communication

Unless you advise us otherwise, we will communicate with you via one or more of the following methods, face to face, email, secure website, SMS, telephone and letter.

We will communicate with you at all times in the English language. All documents provided and written by Octo Financial Planning Ltd as well as other documents we leave with you from relevant third parties will be written in the English language. Calls may be monitored and recorded for record-keeping, training and quality-assurance purposes.

## Best Execution

It is our policy to transact your business in order to achieve the best possible results for you in terms of the nature and price of the products selected, transaction charges, administration and service excellence when transmitting orders to other entities for execution. For the investment products that we arrange, the price paid will always be that stated by the product provider and disclosed to you.

Further details of this policy can be found on our website or provided to you separately, please ask us for a copy which we will be happy to supply.

## Professional Indemnity Insurance

2plan wealth management shall at all times maintain professional indemnity insurance to at least the minimum level specified by the FCA.

## Vulnerable Clients

We understand that from time to time our clients may find themselves dealing with circumstances which could mean they are potentially vulnerable. For example, a change in health, caring for a family member or coping with the loss of a loved one. There are many different types of vulnerability, and what makes one person vulnerable might not affect someone else. When we are vulnerable, our need for financial advice may change. However, admitting vulnerability or seeking help can sometimes feel hard.

If this is something you would like to discuss with your adviser please ask for a copy of our Vulnerable Client Guide. This guide is designed to help explain vulnerability and the ways in which we might be able to support you. If you feel any of the circumstances in the brochure apply to you, please talk to us.

# Octo Financial Planning Ltd

## Financial Advice Process

If you choose to engage our services, the options are as follows;

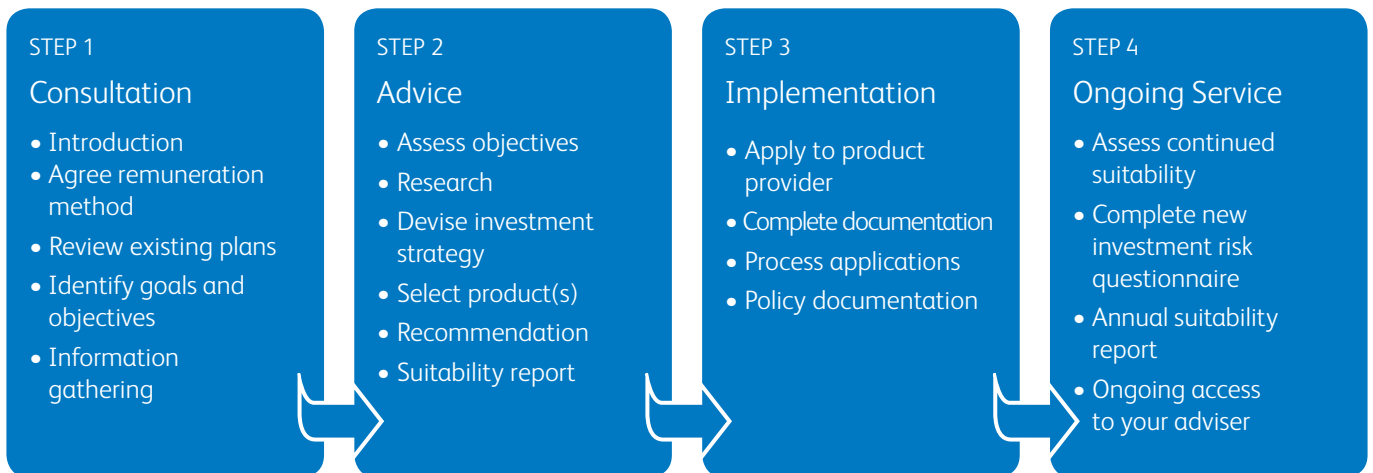
### One-Off Advice

Our initial advice will be appropriate for you based on your requirements and circumstances at that time. We will not ensure that any initial advice is still suitable for you at a later date unless you specifically ask us to do so; you can ask us to do this at any time but there may be an additional fee.

### Ongoing Service

In addition to any initial advice or if you instruct us to look after your existing investments, you can ask us to undertake further work on an ongoing basis. This is an optional service and details of any ongoing services we offer are set out opposite. You will be charged for this service and this will be agreed with your adviser.

The following provides more information about each stage of the process:



## Consultation

Your Octo Financial Planning Ltd adviser will first introduce themselves and provide information about Octo Financial Planning Ltd, how we would like to work with you, the services we can provide and the costs of these services.

We will discuss your financial objectives and goals. We will need to understand your financial planning priorities and timelines for achieving them.

Where we are considering your investment needs we will assess your attitude to investment risk and capacity for loss, this will help us to understand how much risk you are willing to take with your capital.

In order to do this we will ask you to complete our investment risk questionnaire consisting of a variety of questions, which is the first step in the process of establishing your personal risk profile. In conjunction with your adviser, this will then enable you to ascertain the nature of the investment strategy to follow to meet your financial objectives.

Throughout the fact finding process we will gather personal and financial information from you so we can formulate our recommendations and advice. This will include details about your current financial plans, policies and any commitments.

We cannot guarantee that we can meet all your financial objectives and goals but we can work with you to help you achieve them.

A key part of the Financial Advice Process is deciding what services you would like and to agree how you would like to pay for them. We will not make a charge for work completed without your prior agreement.

Please ensure you are clear with us on the services you want and how you will pay for them before we proceed with any work that may incur a charge for you. You can agree with us that we should not exceed a specified budget limit without first consulting with you and receiving your written commitment to proceed further.

We will not proceed to Step 2 until we fully understand your personal and financial situation, have established your objectives and agreed the remuneration basis. Unless stated otherwise the Consultation stage will be undertaken at our cost.

Only by assessing your information and attitude to risk is your adviser able to confirm the suitability of any investment products you currently hold or that may be recommended to you. The responsibility for carrying out these assessments remains with your financial adviser and applies to all investment based recommendations when advising you to sell, buy or hold.

If we are unable to obtain the necessary information from you to assess suitability then we will be unable to make any recommendations to you and we will inform you of this.

## Advice

Once the Consultation stage has been completed, your adviser will then be able to provide financial advice and where appropriate begin the process of selecting the investments, product wrappers and product providers most suitable to your circumstances.

As part of the Advice stage, your adviser will assess your objectives, review any existing plans you have in place, conduct research and based on your attitude to risk devise an investment strategy in order to recommend the most suitable solution tailored to you. This is a time consuming process but it is a vital and important step in considering options available to meet your financial objectives.

As part of this stage, we will fully explain the advice and any associated products to you. This will include the nature, features, costs and risks of these investments. We will also confirm how these investments meet your risk profile.

Should your adviser recommend that you switch from one particular financial product to another, your adviser will assess the costs and benefits of this and inform you to ensure that the benefits of switching outweigh the costs where appropriate.

Although we can provide advice on all areas of financial planning you will be given the opportunity to prioritise your own financial planning objectives.

If we agree to review a specific area of planning we will only provide focused advice tailored to your needs at that point.

If we provide focused advice we will not consider any other areas of financial planning. We can only advise you on the areas you have asked us to address.

On this basis our advice may have been different if we had conducted a full review or considered other areas of financial planning at the same time.

At this stage there may be a charge incurred for the work carried out and these charges are covered later in the document.

We will issue you with a document which explains why we have concluded that the advice and recommendations provided are suitable for you, this is referred to as a suitability report.

This report will be provided for you to read and understand, before any implementations are made. We will ask you to confirm that you have read and understood the recommendations before moving to Step 3.

## Implementation

The Implementation stage will put in place the recommendations agreed with you on the area or areas of advice identified to meet your needs and objectives. This may also include any broader or more complex planning such as trust work or estate planning.

We will assist you in the completion of the relevant application(s) and any additional information required for submission to the product provider. It is vitally important that you check all of the information you have provided is correct before you sign any documents.

We will then monitor the processing of your application(s) through to policy issue and ensure you finally receive the related policy documentation.

At this stage there may be a charge incurred for the work carried out and these charges are covered later in the document.

## Ongoing Service

We aim to build long-lasting trusted business relationships with all of our clients. This involves recommendations being clearly explained to you with an ongoing service process being put in place to review your plans to ensure that they remain appropriate to your ongoing needs. This is an evolving financial plan and an essential part of continually reviewing your arrangements to ensure that they continue to match the goals and objectives which you have at any given period throughout your financial planning lifetime.

However, this is an optional service and we will not automatically provide this to you. You will need to confirm whether you want this service, how you will pay for it and complete the client consent form at the end of this document.

As part of the ongoing service a meeting will take place at an agreed frequency, at least annually.

As part of this service we will;

- Reassess your financial situation at that time
- Complete a new investment risk questionnaire
- Define your attitude to risk
- Appraise your existing investments to ensure alignment with your attitude to risk
- Consider your financial objectives and goals
- Discuss the investment performance
- Ensure the continued suitability of your current investments
- Identify any further financial objectives
- Issue a suitability report

By agreeing to ongoing service, this will ensure we are able to maintain up-to-date information about you.

If at some point in the future the financial plans you have in place no longer match your objectives, for example a change of investment fund is required, or your investment portfolio needs realigning with your risk profile, or indeed there are new financial objectives to achieve, your adviser will recommence the Financial Advice Process and provide new recommendations.

If any further charges are to apply these will be confirmed before any further work is undertaken.

By appointing Octo Financial Planning Ltd, it is your intention to implement any changes, subject to your final approval through your Octo Financial Planning Ltd adviser.

In addition you will be able to contact your adviser should you have any queries between meetings, as well as being offered the facility to activate your own personal secure website. Here you can view your investment portfolio and where available, obtain real-time, online valuations.

Should there be any changes to your personal or financial circumstances, please inform us as soon as possible.

For certain investment related products, the recommended product provider will issue you with an annual statement confirming the total amount of fees and charges that you will have paid over the previous year. This will be regardless of whether you have opted for our ongoing service or not. If you have opted to receive our ongoing service, our fees facilitated by the provider will also be included.

# What Will You Have To Pay Us For Our Services?

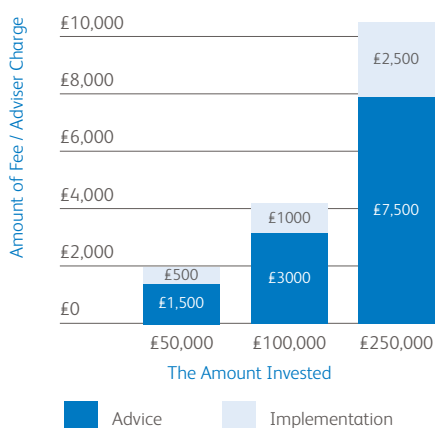
## Menu Of Payment Options

For the provision of our professional wealth management and advice services, you can choose how you want to pay for these services from a given menu of options which can be tailored to suit your needs. Prior to commencing any aspect of our work we need to agree with you the services you would like us to deliver and how you will pay for them. No charge will be made until it has been agreed with you.

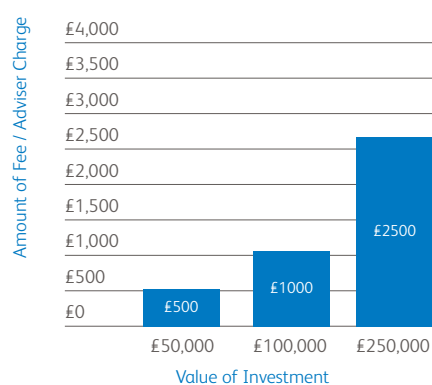
The payment options available to you vary according to the different product types. Where you receive advice with regard to an investment or pension product we will agree a fee, commonly known as an adviser charge. Alternatively for a protection product, we can either be paid a commission from the product provider or agree a fee. We will tell you if you have to pay VAT and if payable you will be sent an invoice on completion of the work done for any charges due.

Your Adviser Charge Options	STEP 1 Consultation	STEP 2 Advice	STEP 3 Implementation	STEP 4 Ongoing Service
A percentage (%) of the amount invested	Not applicable.	To be agreed before any work is undertaken. This will typically be 3% of the investment amount. See 'Options For Paying By Fee Or Adviser Charge' opposite.	To be agreed before any work is undertaken. This will typically be 1% of the investment amount. See 'Options For Paying By Fee Or Adviser Charge' opposite.	We will charge you a percentage of your total funds under management. This will typically be 1% per annum. These fees can be paid to us by you or will be deducted from your investment by the product provider and paid to 2plan wealth management.
		The maximum we would charge as a percentage for Step 2 and Step 3 would be 4% combined.		
Hourly Rate  Typically we will charge £300 per hour	Not applicable.	Depending on the complexity of the case the time taken to complete Step 2 may vary. For instance, a single ISA recommendation will typically take 3 hours and an IHT solution involving several recommendations will typically take 15 hours.	Depending on the complexity of the case the time taken to complete Step 3 may vary. For instance, a single ISA recommendation will typically take 1 hour and an IHT solution involving several recommendations will typically take 5 hours.	Depending on the complexity of the case the time taken to complete Step 4 may vary. For instance to review a single ISA recommendation will typically take 3 hours and to review an IHT solution involving several recommendations will typically take 10 hours.
		We will provide you with a bespoke estimate of the time required before we commence any work. We will not charge for any further work unless agreed with you.		
Fixed charge (£)	If this is to apply, this will be confirmed before the consultation takes place. Typically this would be £500.	We will confirm the fee amount once we have scoped the task and amount of work due.	We will confirm the fee amount once we have scoped the task and amount of work due.	We will confirm the fee amount once we have scoped the task and amount of work due.

What will you pay based on a 3% Advice fee and a 1% Implementation fee?



What will you pay for Ongoing Service based on a 1% annual fee?



In respect of Ongoing Service we will confirm whether the charge will commence immediately or after a specified month. If paying by a percentage of funds under management, it will usually be paid monthly on the basis of 1/12th of the amount payable. Note: This amount will increase or decrease dependent on the underlying performance of the funds. For example if £100,000 is invested and an adviser charge of 1% has been agreed, if the fund grows to £110,000, then £1,100 will be payable. If the fund falls to £95,000, then £950 will be payable.



# Settling Your Adviser Charge

## Options For Paying By Fee Or Adviser Charge

- 1 At the completion of each step the agreed payment will become due. You can pay a fee directly to 2plan wealth management either by BACS/electronic banking, cheque or Direct Debit. We will supply you with details of 2plan wealth management's bank account upon request. If payment is made by cheque a receipt will always be provided unless VAT is chargeable in which case an invoice will be issued instead. We only accept a cheque made payable to 2plan wealth management. If payable via a Direct Debit, you will receive advanced notification of any payments due in line with the Direct Debit Guarantee.
- 2 Alternatively, in some circumstances, the charge can be paid via the product provider. This way you still pay a fee but instead of paying 2plan wealth management directly, the fee you pay is deducted from your investment (see example opposite, which assumes a 3% Advice and 1% Implementation (4% total) fee based on a gross investment of £100,000). Remember that by asking us to take our charges from your plan, not only are you effectively reducing the value of your investment today but also reducing any future growth. For your additional security we do not handle your money in respect of premiums payable to product providers or insurance companies. In this case, we never accept a cheque made payable to 2plan wealth management.

You should never make cheques payable directly to your adviser or pay any fees in cash.

## Facilitation Of Adviser Charge Via Your Product Provider

Client gross investment (Investment and Fee)	£100,000
Funds received by the Product Provider	£100,000
Fee payment deducted by Product Provider and paid to 2plan wealth management	£4,000
Client net investment	£96,000

## Paying By Installments Through Your Recommended Product (Regular Premium Business Only)

If you buy a financial product, you can choose to have your adviser charge deducted from the product through installments. Although you pay nothing to us up front, that does not mean that our service is free. You still pay us indirectly through deductions from the amount you pay into your product. These deductions will pay towards settling the adviser charge. These deductions will reduce the amount left for investment.

Based on a monthly premium plan, typically, if you choose to pay by installments over a 12-month period, these installments will be deducted from the premium you pay each month and will be allocated to settling the adviser charge. For example if the total cost for advice is £1,000 payable over the first 12 months and the recommendation is to pay £350 per month into an Individual Savings Account then the effect of the charges is as follows;

Month	Monthly contribution	Advice fee deducted	Actual amount available for investment
1-12 (inclusive)	£350	£83.33	£266.67
Total at the end of year one	£4,200	£1,000	£3,200

## Keeping Up Your Payments

If you fail to keep up your installment payments before the adviser charge has been paid then we will ask you to pay the amount that is outstanding. If the recommended product is cancelled before any installments have been paid, then we will ask you for the full amount of the agreed adviser charge to be paid.

## Paying By Commission (Non-Investment Insurance only)

If you buy a non-investment insurance product, we will normally receive commission from the product provider. Although you pay nothing to us up front, this does not mean our service is free. You still pay us indirectly through product charges. Product charges pay for the product provider's own costs and any commission. We will tell you how much the actual amount of commission will be before you complete any application forms, but you may ask for this information earlier. You will receive a quotation which will tell you about any other fees relating to any particular insurance policy.

## Your Commitment

We will need you to ensure that we are notified of all relevant aspects of your personal and financial circumstances and are informed as soon as practicable of any changes to your financial prospects or circumstances. We need you to read any reports supplied. We need you to formally approve and sign the client consent form. We need you to send any requested information back as swiftly as possible to enable us to provide a superior service and produce reports or provide advice in an accurate and timely manner. We may also need your authority to speak with your other professional advisers such as your accountant or solicitor where required.

## Policy Documents & Contract Notes

We will forward to you all documents showing ownership of your plans/contracts as soon as practicable after we receive them; where a number of documents relating to a series of transactions is involved, we will normally hold each document until the series is complete and then forward them to you.

## Material Interests

There could be an occasion where a material interest or conflict of interest may or does arise. If this happens, or we become aware that our interests or those of one of our other clients conflict with your interests, we will inform you in writing and obtain your consent before we carry out your instructions. There may be occasions when we will be unable to act for one of the parties.

For more information please visit our website or ask us for a copy of our conflicts of interest policy which we will be happy to supply.

## Identity Verification

As part of our advice process we are required to obtain evidence of your identity. In order to complete this we may perform an electronic identity check and keep this record on your file.

## Other Benefits

### We May Receive

We advise on a range of products from a range of firms. Some of these firms provide us with training which enables the enhancement of our services to you.

## Termination Of Authority

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 charges which may be outstanding.

## Cancelling Your Ongoing Service

If you feel you no longer require ongoing service then you can write to 2plan wealth management Ltd, 3rd Floor, Bridgewater Place, Water Lane, Leeds, LS11 5BZ and tell 2plan this. 2plan will then inform your Octo Financial Planning Ltd adviser and cancel any ongoing charges. Under these circumstances, if 2plan then later receive a payment for this service (for example, because there is some difficulty in stopping the payment from being deducted from the investment), 2plan will then refund the payment to you.

## Investment Objectives & Restrictions

Following the issue of this agreement, any subsequent advice or recommendation offered to you will be based on your stated investment objectives, acceptable level of risk and any restrictions you wish to place on the type of investments or policies you are willing to consider. Details of your stated investment objectives will be included within the suitability report we will issue to you to confirm our recommendations. Unless confirmed in writing to the contrary, we will assume that you do not wish to place any restrictions on the advice we give you.

## Recording Of Your Instructions

All written and email instructions received will be saved in line with our record keeping requirements. Where there are conversations relating to investment transactions, either face to face, telephone or web enabled, these will be documented in written format and saved on file. These written notes will capture the material context of these conversations. You are able to request copies of these written notes and these will be supplied to you.

## Data Protection

Octo Financial Planning Ltd and your financial adviser need to collect and use your personal data, and in certain circumstances sensitive personal data in relation to health conditions, dependent upon the type of advice provided. We recognise that the lawful and correct treatment of personal data is very important to provide accurate financial advice and to maintain your confidence in ourselves.

When we handle, process and store your information, it will only be used for the purpose for which it was collected and the fulfilment of any services as a result of our financial advice. We conform with the relevant data protection legislation in force. If your consent has been obtained to use your data for any other purpose it can be withdrawn at any time by writing to Octo Financial Planning Ltd, 3rd Floor, Bridgewater Place, Water Lane, Leeds, LS11 5BZ or emailing to [alan.pearson@octofp.com](mailto:alan.pearson@octofp.com).

A form of profiling (which will give us a clear view of your circumstances) may be used as part of the advice process. Where this is done, you will be shown its recommendations and you will be provided with the opportunity to review and amend its output.

Where certain business services are provided by third parties to assist in the fulfilment of the advice provided, circumstances may warrant the disclosure of more than just your basic contact information. On such occasions your personal information held by Octo Financial Planning Ltd may be disclosed on a confidential basis in accordance with the necessary legislation in force at that point in time. We will ensure that third parties we use agree that our data is managed with the same level of protection as at Octo Financial Planning Ltd.

These services may include evidence to confirm your identity and rules on anti-money laundering. Your details may be made available to third parties where required by law, court order or regulation. This may include police or security services and we may check your information with fraud prevention agencies to prevent or detect fraud. If false or inaccurate details were supplied and we suspect fraud, this will be recorded.

Your data will be stored within the UK and records of our business transactions will be kept for at least six years. You have the right to access, transfer, rectify, erase, restrict and object to the processing of your personal data subject to the provisions of relevant legislation. Whilst we will endeavour to keep your information up to date, we cannot be held responsible for information becoming inaccurate due to your change of circumstances if you fail to inform us of those changes. Should you decide to contact Octo Financial Planning Ltd, please ensure that you do not provide any confidential information as there could be a risk of interception using an unsecure address.

If you wish to obtain details of your personal information or make a complaint in relation to your personal data, you can write to us at any time. Please address any correspondence to: Data Protection Officer, Octo Financial Planning Ltd, 3rd Floor, Bridgewater Place, Water Lane, Leeds, LS11 5BZ. In addition, you can make a complaint to the Information Commissioners Office, contact details can be found at [www.ico.org.uk](http://www.ico.org.uk).

We reserve the right to amend our policy as above at our discretion or where regulation and law necessitate. The latest version of this policy will be available at [privacy.2plan.com](http://privacy.2plan.com)

# Client Consent

## Investment, Savings & Retirement Planning

Having understood the 2plan wealth management Financial Advice Process, you confirm that it is your intention to proceed with the purchase of a financial product(s) providing the advice and recommendation(s) meets your needs. However, you understand that you are not under any obligation to purchase the product(s) recommended.

Client 1

Client 2

Our main line of business is providing advice on where to invest your money. We can also provide advice on savings accounts such as bank or building society products and we would charge appropriate fees for this. Please tick this box if you would like us to discount these products from our research process.

Client 1

Client 2

Payment by Adviser Charge. The following confirms the agreed fees for each step of the 2plan wealth management Financial Advice Process.

		STEP 1 Consultation	STEP 2 Advice	STEP 3 Implementation	STEP 4 Ongoing Service
Not required		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
At our cost		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
A percentage of the gross amount invested / ongoing value of investment			<input type="text" value=""/> %	<input type="text" value=""/> %	<input type="text" value=""/> %
Actual cash amount			£ <input type="text" value=""/>	£ <input type="text" value=""/>	£ <input type="text" value=""/>
Hourly rate	No. of hours		<input type="text" value=""/>	<input type="text" value=""/>	<input type="text" value=""/>
	Total cost		£ <input type="text" value=""/>	£ <input type="text" value=""/>	£ <input type="text" value=""/>
	Not to exceed		£ <input type="text" value=""/>	£ <input type="text" value=""/>	£ <input type="text" value=""/>
Fixed charge		£ <input type="text" value=""/>	£ <input type="text" value=""/>	£ <input type="text" value=""/>	£ <input type="text" value=""/>
Payable directly from the client		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Facilitated by the product provider or payable directly from the client, if conclusion is advice only.			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Frequency of payments			<input type="text" value=""/>	<input type="text" value=""/>	Ongoing payment to start immediately or on month <input type="checkbox"/>

## Ongoing Service

Reassess your financial situation at that time; complete a new investment risk questionnaire; define your attitude to risk; appraise your existing investments to ensure alignment with your attitude to risk; consider your financial objectives and goals; discuss the investment performance; ensure the continued suitability of your current investments; identify any further financial objectives: confirm your annual fees; issue a suitability report. In addition provide ongoing advice and implementation (available if you are transferring the servicing of existing policies to your adviser). 2plan wealth management will also attempt to obtain a weekly valuation of your investment and pension funds where available.

Please tick to confirm ongoing service is required and insert your email address.

Client 1  Email

Client 2  Email

## How It's Delivered

Face to Face  Telephone  Web-enabled meeting  Email/Postal

## How Often

Quarterly  6 Monthly  Annually

## Non-Investment Insurance

We can be paid by fee, commission or a combination of both. You have a choice about how to pay. Please confirm below:

Payment by fee  Insert amount of agreed fee  £

Payment by commission. The amount to be confirmed by your adviser if a product is recommended

Combination of fees and commission  Insert amount of agreed fee  £



## Communication via a Secure Document Portal

2plan wealth management, their group companies and your financial adviser may communicate by sending you a link to a Secure Document Portal. This enables communications to be delivered efficiently and safely whilst reducing paperwork.

## Would you like to receive information from 2plan wealth management, their group companies and your financial adviser?

2plan wealth management, their group companies and your financial adviser believe it is important to keep in touch with you and would like to occasionally send you information about products, services, news and events.

Yes, I would like to receive information as described above. Please tick all boxes which apply:

Client 1: By Post  By Email

Client 2: By Post  By Email

If at any point you wish to withdraw your consent, please email [admin@2plan.com](mailto:admin@2plan.com) or write to us at 2plan wealth management Ltd, 3rd Floor, Bridgewater Place, Water Lane, Leeds, LS11 5BZ.

## PARTIES

2plan wealth management Ltd (company registration number 05998270) of 3rd Floor, Bridgewater Place, Water Lane, Leeds, LS11 5BZ (the "Company"); and

Name of Client 1

Name of Client 2

Address

Client 1 Signature

Client 2 Signature

Date signed

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## Signed

Adviser

Signature

Date of issue

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## Adviser Charge Agreement Terms And Conditions

Any agreements are made between you and 2plan wealth management Ltd. Registered Office: 3rd Floor, Bridgewater Place, Water Lane, Leeds, LS11 5BZ.

Whereby it is agreed:

1. The terms of business of this Personal Client Agreement will come into effect from the date of issue.
2. In consideration for providing the services of a financial adviser the client will pay a fee to 2plan wealth management Ltd as above. The client indicates the agreed options when signing this agreement.
3. Where appropriate, expenses, disbursements and Value Added Tax will be added to the charge.
4. All payments shall be made payable to 2plan wealth management Ltd.
5. Where VAT is payable an invoice will be issued by 2plan wealth management Ltd.
6. Should any payment remain outstanding beyond 28 days, 2plan wealth management Ltd reserves the right to charge interest at 3% over the base rate of The Bank of England for any period in excess of 28 days that the payment remains outstanding.
7. You authorise 2plan wealth management to liaise with your other professional advisers in exchanging relevant personal information pertinent to your financial planning requirements and to rely on any such information provided.
8. We may change the Terms, including our fees and charges, from time to time in whole or in part either with immediate effect, by your written agreement with your financial adviser or by 2plan wealth management notifying you of any changes in writing and providing you with 30 days' notice. If you feel you no longer require any ongoing service then you can write to us at the address above and tell us this. We will then inform your financial adviser and cancel any ongoing charges.

# Client Consent

## Investment, Savings & Retirement Planning

Adviser Copy

Having understood the 2plan wealth management Financial Advice Process, you confirm that it is your intention to proceed with the purchase of a financial product(s) providing the advice and recommendation(s) meets your needs. However, you understand that you are not under any obligation to purchase the product(s) recommended.

Client 1

Client 2

Our main line of business is providing advice on where to invest your money. We can also provide advice on savings accounts such as bank or building society products and we would charge appropriate fees for this. Please tick this box if you would like us to discount these products from our research process.

Client 1

Client 2

Payment by Adviser Charge. The following confirms the agreed fees for each step of the 2plan wealth management Financial Advice Process.

		STEP 1 Consultation	STEP 2 Advice	STEP 3 Implementation	STEP 4 Ongoing Service
Not required		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
At our cost		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
A percentage of the gross amount invested / ongoing value of investment			<input type="text" value=""/> %	<input type="text" value=""/> %	<input type="text" value=""/> %
Actual cash amount			£ <input type="text" value=""/>	£ <input type="text" value=""/>	£ <input type="text" value=""/>
Hourly rate	No. of hours		<input type="text" value=""/>	<input type="text" value=""/>	<input type="text" value=""/>
	Total cost		£ <input type="text" value=""/>	£ <input type="text" value=""/>	£ <input type="text" value=""/>
	Not to exceed		£ <input type="text" value=""/>	£ <input type="text" value=""/>	£ <input type="text" value=""/>
Fixed charge		£ <input type="text" value=""/>	£ <input type="text" value=""/>	£ <input type="text" value=""/>	£ <input type="text" value=""/>
Payable directly from the client		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Facilitated by the product provider or payable directly from the client, if conclusion is advice only.		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Frequency of payments					Ongoing payment to start immediately or on month <input type="checkbox"/>

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<input type="checkbox"/> Payment by commission. The amount to be confirmed by your adviser if a product is recommended		
<input type="checkbox"/> Combination of fees and commission	Insert amount of agreed fee	£ <input type="text" value=""/>

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Name of Client 1

Name of Client 2

Address

Client 1 Signature

Client 2 Signature

Date signed

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## Signed

Adviser

Signature

Date of issue

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8. We may change the Terms, including our fees and charges, from time to time in whole or in part either with immediate effect, by your written agreement with your financial adviser or by 2plan wealth management notifying you of any changes in writing and providing you with 30 days' notice. If you feel you no longer require any ongoing service then you can write to us at the address above and tell us this. We will then inform your financial adviser and cancel any ongoing charges.







Octo Financial Planning Ltd is an appointed representative of 2plan wealth management Ltd which is authorised and regulated by the Financial Conduct Authority (FCA).

Octo Financial Planning Ltd's registered address is 127 Unthank Road, Norwich Norfolk, NR2 2PE. Telephone number 07786 225839.

2plan wealth management Ltd is a wholly owned subsidiary of 2plan Group Ltd. 2plan wealth management Ltd is authorised and regulated by the Financial Conduct Authority. It is entered on the FCA register ([www.fca.org.uk](http://www.fca.org.uk)) under reference 461598. Registered office: 2plan wealth management Ltd, 3rd Floor, Bridgewater Place, Water Lane, Leeds, LS11 5BZ. Registered in England and Wales Number: 05998270

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