



Client Agreement



Terms of Engagement

TRPP Wealth Management is a firm of Chartered Financial Planners looking after clients mainly in Hampshire, Wiltshire and Dorset. TRPP Wealth Management is the trading name of Retirement Planning Partnership Ltd, Alma Road, Romsey SO51 8ED, which is authorised and regulated by the Financial Conduct Authority. Our FCA Register number is 209979. You can check this on the FCA's Register at register.fca.org.uk or by contacting the FCA on 0800 111 6768.

Introduction

This document provides you with a brief overview of our Firm and introduces our services to you in more detail, from which we can then agree the service and remuneration structure that best suits your needs. We will discuss this with you so that you fully understand what is offered and how it will benefit you. Should you have any questions on any element of this, please do not hesitate to ask us.

Advice Services

The Firm is authorised to advise on and arrange Life Assurance, Pensions, Collective Investments, and Individual Saving Accounts. We are bound by the rules of the FCA.

We offer advice on an "Independent" basis. This means that we provide unbiased, unrestricted advice based on a comprehensive and fair analysis of the relevant market, giving due consideration to the full range of retail investment, pension and life products available in the marketplace which may be suitable for you.

Advice Options

We offer a variety of advice options including:

- No Advice (for one-off transactions instructed by you)
- Limited Advice (approaching limited aspects of financial planning only)
- Full Advice (full financial review based on all aspects of financial planning)

Transacting Business

By signing these Terms of Engagement, you are giving your adviser permission to accept paper and electronic instructions to transact business on your behalf. This will be especially relevant to switching investment funds. Any instruction received will be considered to be genuine and duly authorised.

Termination

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. The termination will be without prejudice to the completion of transactions already initiated, if this is the case.

Any fees accrued on transactions before the notice date must be settled in full before the termination of our relationship. Once signed, this agreement shall apply until such time as it is superseded, replaced or terminated.

Client Money

The Firm does not handle client money. We never accept a cheque made out to us (unless it is a cheque in settlement of fees, charges or disbursements for which we have sent you an invoice) or handle cash.

Client Classification

Each client with whom the Firm does business is categorised to identify the level of regulatory protection applied. We believe in providing our clients with full regulatory protection and we propose to classify you as a 'Retail Consumer' for investment purposes. Where the firm categorises a client as anything other than

Retail, you may request re-categorisation to a category that provides a higher degree of protection. We reserve the right to agree to such re-categorisation on a case-by-case basis, however, where we agree to do so, it does not mean that you will have a right to access the Financial Ombudsman Service. Where you have been classified as anything other than Retail, this may affect the level of protection available to yourself from the Financial Ombudsman Service, though these restrictions will be highlighted to you at the time of classification.

Investment Objectives and Restrictions

Following the issue of this document, any subsequent advice or recommendation offered to you will be based on your stated objectives, acceptable level of risk and any restrictions you wish to place on the type of investments, policies or companies you are willing to consider. Details of your stated restrictions and objectives will be included in the Suitability Report we will issue to you to confirm our recommendation. 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.

How we charge you for our services

The method of paying for our services will depend on the type/level of service(s) provided. We will discuss the service levels and payment options with you.

For advised services, you will be charged an adviser charge. The actual amount will depend on the service(s) provided to you and the fees agreed with you before we carry out any work that we will charge for.

‘Our Service Proposition’ that we will issue to you, will contain details of how much you will be charged and how payments is to be made.

When arranging protection policies we will be paid commission by the product provider. The payment amount will be disclosed on a personalised illustration provided to you before the plan is set up.

Examples of the costs of our services are included within our ‘Services and Costs Disclosure Document’.

We will not charge you anything until you have agreed on how much we are to be paid.

We will inform you if you have to pay VAT.

Data Protection

We are committed to protecting your personal information and ensuring that it is used fairly and responsibly, in accordance with the General Data Protection Regulation 2018 (GDPR).

By signing these Terms of Engagement you are agreeing to our using your data for the performance of our contract with you.

You will receive a separate Privacy Notice which will set out how we handle your data in more detail.

Conflicts of Interest

Occasions can arise where we, or one of our clients, will have some form of interest in business that we are transacting for you. 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 and detail the steps we will take to ensure fair treatment. We have arrangements in place to ensure our clients are treated fairly, and we have a conflict of interest policy in place to help us manage the risks. You may ask for a copy of this policy at any time.

Rights to Cancel

We will inform you of your statutory right to cancel. The Distance Marketing Directive normally grants you 30 days in which you may cancel a life or pension contract. However, there will be occasions where no statutory rights are granted, although this will be explained before any contract is concluded.

Complaints

Our complaints procedures are available on request. If you wish to register a complaint, please write to The Compliance Officer, TRPP Wealth Management, Kestrel House, Alma Road, Romsey, SO51 8ED. Alternatively, you can telephone 01794 517066.

If you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service (FOS). Further details of the FOS can be found at www.financial-ombudsman.org.uk or by contacting them on 0800 023 4567.

Compensation Scheme

We are covered by the Financial Services Compensation Scheme (FSCS) if we cannot meet our obligations. This is dependent upon the type of business, the circumstances of the claim and the eligibility of the claimant. Most types of investment, insurance, pension business and mortgages are covered by the FSCS up to specific limits:

Investments – most types of investment business are covered for up to a maximum of £50,000.

Pensions – most types of pension business is covered for 100% of the claim with no upper limit.

Further information about this compensation scheme arrangement and limits that apply to the various types of business can be found on the FSCS website www.fscs.org.uk or by contacting them on 0800 678 1100.

Law

These Terms of Business are governed and shall be construed in accordance with English Law and the parties shall submit to the exclusive jurisdiction of the English Courts.

Client Consent

This is our standard client agreement, upon which we intend to rely. For your own benefit and protection you should read this carefully before signing, as by doing so you consent to the terms contained within. If there are any terms within this agreement that you do not understand, please ask for further information.

This agreement will come into effect from the date of acceptance, through signing, unless otherwise stated.

Client name(s)		
Client signature(s)		
Date of signature(s)		