CLIENT AGREEMENT

1. The Pensions Office Ltd is authorised and regulated by the Financial Services Authority (FSA) and is bound by their rules. We are authorised as an INDEPENDENT ADVISER . All individuals employed by or contracted to The Pensions Office Ltd to provide investment advice are approved by the FSA under the firm's authorisation.

2. Each client with whom we do business is categorised to identify the level of regulatory protection. We propose to classify you as 'Retail Client' for Investment purposes.

3. This agreement is effective from the date you receive it from us.

4. As IFA's we are able to offer a number of ways for our clients to pay us for the advice and services we provide to you. This detail is contained within the Initial Disclosure Document and Menu of fees we have given to you.

5. We offer independent advice. We undertake not to transact for the client, business in which we or one of our other customers or any director/partner/employee has a known interest, or we become aware that these interests conflict with yours, unless that interest is first disclosed in writing and your consent obtained.

6. When we have arranged any investments for which you have given instructions we will not give you any further advice unless you request it, but we will be glad to advise you at any time you ask us to do so.

7. Normally, we ask clients to give instructions in writing by completing the relevant application form and signing the appropriate declaration.

8. Our authority to act on a client's behalf in accordance with this agreement and can be terminated at any time by either side in writing, without prior notice and without penalty. This will be effective from the date the notification is received. However, if transactions already initiated remain outstanding, the notification will only be effective once these have been completed.

9. You or your appointed agent can inspect documents solely relating to the transaction of your investments, we reserve the right to provide copies where the original documents would allow access to information of other clients transactions. All our records will be retained for a minimum of six years, or longer as specified by our regulators. If you are not happy with this arrangement and wish us to dispose of the information earlier you need to inform us of this in writing.

10. **We are required** to verify your identity in accordance with the Criminal Justice Act 1993 and the Money Laundering regulations, no investment will be made until such verification has been obtained.

11. All investments will be registered in your name unless you first agree in writing.

12. We will forward to you all documents as soon as possible after we receive them unless previously agreed with you.

13. **FOR YOUR ADDITIONAL SECURITY WE DO NOT HANDLE CLIENTS MONEY.**

14. You consent to The Pensions Office Ltd retaining the commissions it receives from product providers net of any commission we agree to forgo or rebate directly to you.

15. It is understood that we keep personal and financial information with regard to your circumstances on file (electronic and/or paper based) as required to be able to advise you as to your investment needs. We confirm that the information was correct at the time it was obtained from you. We confirm that this information will not be used, or transferred by us to any other firm or company without your consent. We confirm that we cannot be held responsible for the information held on your file becoming inaccurate due to your change of circumstances if you fail to inform us of those changes. In order to advise you properly, we must obtain certain information from you about your personal and financial circumstances in order to assess the suitability of particular products or services. We will need to obtain and maintain certain other records. We need your express consent to hold and maintain these records for as long as you remain a client(s) of this company.

- You agree that the information we hold about you can be held on computer and/or paper files for an indefinite time.

- You agree that any information we hold or gather can be disclosed to A) third parties (introducers/product providers/credit agencies) for the purpose of assessing your application. B) our Regulators (mainly the Financial Services Authority who have the legal right to examine all our records) C) our Compliance Consultants who help us comply with the various legislation and regulations

We would not supply or make available to unconnected parties any information without your prior express permission.

- You agree that we may use the information that we hold about you to contact you from time to time via post, E-mail, fax or telephone to bring to your attention products, services or information about your existing contracts which may be of benefit to you. You may refuse this permission by putting an **X** in the following box.

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- You understand that you may withdraw the consent given by you to the above paragraphs 1-3 at any time in writing.