



Client Agreement

Retail Client

Last reviewed September 2024

PPM Financial Planning is a trading name of Pryor Portfolio Management.

Pryor Portfolio Management Ltd is Authorised and Regulated by the Financial Conduct Authority (FCA). The FCA regulates financial services in the UK and you can check our authorisation and permitted activities on the Financial Services Register by visiting the FCA's website www.fca.org.uk/firms/systems-reporting/register. Our Financial Services Register number is 511176.

Contents

- 3** The way we work
- 7** Developing the Lifestyle Financial Plan
- 9** Our Ongoing Relationship
- 10** Ad hoc Financial Planning
- 11** Compliance
- 19** Client Declaration

The way we work

We are **lifestyle financial planners** first and foremost. **Advisers** second.

Lifestyle Financial Planning is unlike other sorts of financial advice you may have come across.

Traditional financial advice may focus on products and jargon, we focus on your goals. Where financial advisers look at the areas they are comfortable with, we look at everything. Where they start with finance, we start with *you*. Lifestyle Financial Planning is at the heart of what we do and financial products are just the tools in our kit bag to make your plan happen.

We work with clients who want a lifelong partnership with a team of professionals able to provide all of the support and services listed below:

INVESTMENTS		FINANCIAL PLANNING			OTHER	
Investment Policy Statement	Tax-efficient savings strategy	Annual planning meeting	Formalise your goals	Tax-efficient retirement income plan	Someone who cares as much about your financial future as you	Thinking partner
Asset allocation advice			Accountability partner			
A bodyguard between you and product salespeople		Ad hoc meetings for important decisions	Outsourced financial administration		Independent sounding board	Support for a surviving partner
Consolidation of investments			Unlimited access for money questions	Prioritise financial opportunities		
Proactive, not reactive, tax planning		Tax-efficient estate plan	Helping you avoid regrets	Support during volatile markets	Identifier of life transitions	A co-ordinator between all your professional advisers
Education on legislation changes	Guidance during tax season		A "don't do that" service	A voice of reason during emotional decisions		
					Referrals to other professionals	Financial project manager
					Scam avoidance	Someone to tell you what you need to hear
						Lessons from other clients

We are **independent**

We offer a full independent advice proposition.

We are directly regulated by the FCA with no middle party. You can search us on the FCA register using our company name or FCA number which is 511176. A link to the register can be found here <https://register.fca.org.uk/s/>

We will consider all areas of your finances and only provide a recommendation if the product is suitable for your circumstances. If we do recommend a financial product, we are able to provide a market wide review that is not restricted by product type or company.

The way we work



The **building blocks** for our relationship

Our initial process can be summarised in 3 steps:

The Life Plan: We focus on how you've got to where you are today and where you want to be. We gain an understanding of your opportunities and threats. By the end of the meeting, we get to understand your story and the story you would like to write.

The Financial Plan: Between meeting one and two, we match your goals with your finances. This helps us understand whether you currently have enough, do not have enough, or have too much.

The Advice: Only when we have understood your lifestyle goals and where you stand financially can we begin to formulate advice.



Future Planning

Wherever you find yourself after the initial process, it is then important that we meet regularly to review your financial situation and maintain an ongoing relationship.

This ongoing relationship is crucial to ensuring that your financial goals are always in focus and that we can make any necessary adjustments along the way. By meeting regularly, we can track your progress, address any changes in your circumstances or legislation, and adapt your financial plan to suit your evolving needs. Together, we can work towards building a secure and prosperous future for you and your loved ones.

This ongoing relationship is key to success. Regular meetings will allow us to stay connected, address any concerns that may arise, and continue working towards your goals. By staying in touch and working together consistently, we can build trust, communication, and collaboration.



The MyMoney app

MyMoney is our client portal and app. It gives you financial peace of mind, bringing you an overview of your entire financial life in one place.

MyMoney allows you to track the value of investments and assets, alongside any liabilities. It allows you to monitor expenditure on your bank accounts, credit cards and store cards. You can track your other investments too, such as your properties and private investments, controlling the privacy settings to decide what you and do not share with us.

Not only that but it allows us to communicate with our client's securely, free from the worries of email and post. It also makes communication easy; a push notification to your phone or tablet will let you know that we have sent you a message, and clients can message us whenever they need to and wherever they are. We can respond quickly and efficiently without the concerns of messages getting lost in spam, or being read by prying eyes,

MyMoney allows us to share documents with you, and these can be signed digitally, removing the need for pen and paper. All your financial paperwork, including reports, valuations and other statements are automatically filed in folders within MyMoney, and available to you at the touch of a button. What's more, you can store all your other important financial paperwork in my money too, adding paperwork alongside the things they relate to.

All your important paperwork is in one place, your data encrypted securely in the cloud, and automatically backed up, giving you and your family peace of mind that you can access the important things when you need them.

MyMoney adds a little extra assurance that your finances are under control.

Third Party Access

MyMoney also allows us to grant third party access to your other professional connections such as accountants or solicitors, ensuring that everyone involved in managing your finances are on the same page. By granting access through MyMoney, we can streamline communication and information sharing, making the process more efficient and secure for you. All we need is your agreement to share your information with the relevant professional connection and we will link them up to your MyMoney account.



Our ethical policy

We are committed to providing the highest standard of service possible. The interest of our clients is paramount to us and to achieve this we have designed our systems and procedures to place you at the heart of our business. In doing so, we will:

- be open, honest and transparent in the way we deal with you;
- not place our interests above yours;
- always treat you fairly;
- Seek your views and perception of our dealings with you to ensure they meet your expectations or to identify any improvements required.



Our communication

We speak in plain English; we don't use jargon and we don't baffle you with unnecessary technical details simply to prove our expertise. We don't overload you with product or provider details, we provide you with what you need to know relative to your personal situation.

Please note, meetings are recorded for all members of the team to access should they need, to ensure everyone has a clear picture of your current situation, goals, priorities and aspirations. Recordings will be deleted should you choose not to progress to become a PPM client.

We will confirm any recommendations we make in writing, along with any specific risks or disadvantages and the relevant costs of our recommendations.

Our service includes regular, ongoing reviews of your financial situation and therefore we will ask you to check whether the information we hold for you remains accurate and up to date before carrying these out. We will then issue you with a report setting out the results of our assessment and, if relevant, any updated recommendations.

All of our communication is through our app; **MyMoney**, to ensure that the information we share is fully encrypted and secure.



Our obligations

Unless we notify you to the contrary, we will treat you as a "retail client" for any investment business. This means that you are afforded the highest level of protection under the regulatory system and will have the right to take any complaint to the Financial Ombudsman Service at any time during our relationship.

Any advice or recommendations we offer to you will only be given after we have assessed your needs and considered your financial objectives, attitude to risk and capacity to bear any losses. We will also take into account any restrictions that you wish to place on the types of products or investment strategy you would be willing to consider.

If you don't want to discuss an area of financial planning and that area should not form part of the advice given, we can exclude it, if you instruct us to do so. That might, of course, have a bearing on the quality of advice given.

Developing your Bespoke Financial Plan

The Life Plan

Having completed our Lifestyle Questionnaire via the MyMoney app, our initial meeting, which we refer to as The Life Plan meeting, is a discovery meeting to delve deeper into your current situation. This consultation is provided free of charge, before any services are initiated.

This meeting helps us understand you, your goals and your financial objectives, and is also to allow you to get to know us and how we work. If we are confident we can support you to meet your goals and you are satisfied our proposition meets your needs, we will discuss the cost and level of our services, both initially and throughout our relationship with you.

The Financial Plan

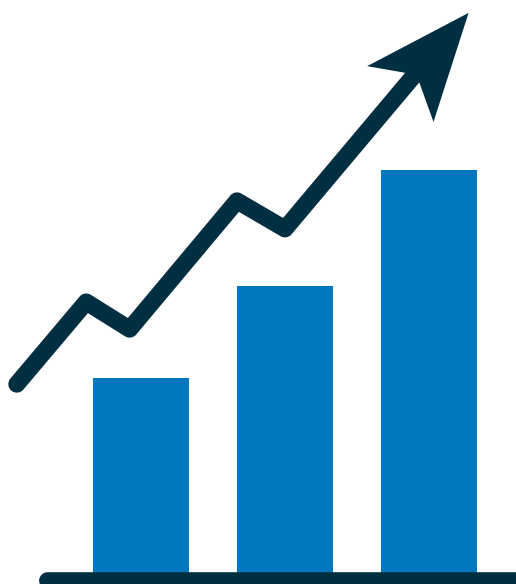
Once we understand you and your goals, we will carry out an extensive assessment of your financial circumstances, firstly by gathering the following information:

- details of your existing financial arrangements and full personal and financial circumstances
- capturing your current level of expenditure, your anticipated expenditure in the future and any one off expenses or “bucket list” items
- understanding your knowledge of investing, your attitude to risk, your capacity for loss and any ethical preferences you may have towards investing

Following this thorough data collection, we proceed to craft your preliminary Lifestyle Financial Plan utilising our advanced cash flow modelling software. This plan serves as a blueprint for achieving your financial aspirations.

Our charge for this one off service is a **fixed fee of £750**.

This fee will be offset against the initial adviser charge we receive from the implementation of any recommendations.



The Advice Plan

The final part of the process is to deliver our formal recommendations on how to achieve your goals that aligns with your objectives and aspirations.

The fees for implementing our recommendation vary according to the complexity and scope of the work required and the type of products we are implementing (eg investments, insurance, mortgages).

We will act for you in the following ways:

- Handle all fund and policy information on your behalf;
- Provide regular updates to keep you informed of progress;
- Ensure all your documents are issued in line with your recommendations;
- Provide confirmation of all actions taken on your behalf in writing.
- Rest assured, however you decide to develop the personal service you deliver from us, our core focus is to help our clients improve their financial well being and build positive futures for themselves and their families.













Plan Type	Fee
Investments/Pensions Lump Sums (including transfers) First £100,000 £100,000 - £1,000,000 Over £1,000,000	3% (subject to a minimum fee of £3,000) 2% 0%
Setting up a plan with regular contributions only	Fixed Fee of £750
Insurance-based products	We will receive commission from product providers. The amount of this will be disclosed to you in the product literature.

This payment can either be facilitated by the product provider when they receive your funds or paid directly by you. Where we receive such a payment we will waive the fixed fee of £750 for the Life Plan.

If, after carrying out the research and issuing you with our report, providing detailed analysis recommendations, you decide not to proceed, the cost is **£1,500 for the work carried out.**

Our Ongoing Relationship

On page 3, in the section “how we work” you saw a table showing all the ways in which we support out clients. We refer to our ongoing support as our **Future Planning** service. The benefits and features you can expect within this framework are as follows:

-  Regular face-to-face and/or online future planning sessions (depending on your preferences) with a qualified financial planner
-  Wealth wellness check-ups, online or over the phone, with one of our team
-  Routine cashflow modelling using our sophisticated software to ensure you remain on track
-  Access to the MyMoney app and all its features, providing you with seamless control over your finances anytime, anywhere
-  Working hand in hand with your other trusted advisers to paint a holistic picture of your financial situation and ensure that every aspect of your financial well-being is addressed with thoroughness and precision
-  Annual Investment Valuation Portfolio Reports as standard
Additional Investment Valuation Portfolio Reports on request
-  Access to advice, guidance and/or administrative support from the whole team, as needed, to address all your financial inquiries, including timely responses to your queries and concerns
-  Weekly, “bitesize” newsletters providing timely, pertinent, and valuable insights to keep you informed about the latest developments in financial matters
-  Quarterly reviews of your invested portfolios and comprehensive analysis of the financial markets, providing you with valuable insights and ensuring your investments are aligned with your goals and market trends.
-  Extended scope of our regular reviews to encompass investments held outside our purview, ensuring a comprehensive assessment of your entire financial portfolio.
-  Financial education equipping you with the knowledge and skills to make informed decisions and achieve your financial aspirations.
-  Financial coaching to steer clear of missteps in fluctuating markets, and implement strategies to navigate volatility confidently.

The cost of our Future Planning Service is **1% pa** (subject to a minimum charge of **£2,400 pa**)

Ad-hoc Financial Planning

Should you not wish to engage in an ongoing relationship but require our assistance with your future affairs, we can offer the following services on an ad-hoc basis subject to a one off fee which we will advise you of before carrying out any work:

- Review and Recommendation Report
- Partial Withdrawals
- Bed and ISA
- Carry back/carry forward calculations
- Lifetime allowance calculations
- Capital Gains Tax calculations
- Fund Switches
- Fund Top ups
- Drawdown Advice
- Will, Lasting Power of Attorney and Trust Review

Ad-hoc Financial Planning is charged on an hourly basis as follows:

- Admin.....£75 per hour
- Junior Adviser.....£125 per hour
- Senior Advisor.....£250 per hour

Mortgages

PPM Financial Planning receives commission from lenders after arranging a mortgage, called a procuration fee, if this fee is less than £500, PPM Financial Planning will charge you the difference upon receipt of your offer document.

PPM Financial Planning will charge the following fees in the event of;

£250 - for whole of market research - should you decide not to proceed

£500 - for whole of market research + submission of an application - should you decide not to proceed or the mortgage is declined due to a lack of disclosure.

Portfolio Landlord Mortgages:

£250 - for whole of market research, regardless of the number of properties within the portfolio. Providing only one bulk application is submitted. If they are all individual applications then the terms would be the same as a single property above, should you decide not to proceed.

£1,000 for 3-5 properties - for whole of market research + submission of an application - should you decide not to proceed or the mortgage is declined due to a lack of disclosure.

£1,500 for 6-10 properties - for whole of market research + submission of an application - should you decide not to proceed or the mortgage is declined due to a lack of disclosure.

£2,000 for 10+ properties - for whole of market research + submission of an application - should you decide not to proceed or the mortgage is declined due to a lack of disclosure.

We will receive and retain any commission paid by the lender when your mortgage completes. This amount will be confirmed by the lender in their mortgage illustration.

Should you wish, you can request to view the commission rates from each of the lenders we have considered at the time that we make our recommendation to you.

Protection:

PPM Financial Planning do not charge a fee for these services as we will receive commission from the policy provider/insurer.

Wills and Lasting Powers of Attorney:

A fee of £50 will be charged prior to a will referral being sent to our outsourcing company. The cost for a single will is £200 + VAT, the cost for a mirror will is £250 + VAT.

A fee of £50 will be charged prior to a referral being sent to our outsourcing company for LPA's.

The cost for 2 LPA's = £584

The cost for 4 LPA's = £995

The fee of £50 will be refunded to you on completion of your will or Lasting power of Attorney.

Compliance

Client Money

PPM Financial Planning does not handle clients' money. We never accept a cheque made payable to us or handle cash (unless it is payment in settlement of adviser charges or disbursements for which we have sent you an invoice). If you do send us money, this may delay your transaction as we may have to return this money to you.

VAT

Under current legislation our services are not subject to VAT but should this change in future and VAT becomes payable, we will notify you before conducting any further work.

Documentation

We will endeavour to make arrangements for all your investments to be registered in your name unless you first instruct us otherwise in writing. All policy documents will be forwarded to you immediately after we have received them. If there are a number of documents relating to a series of transactions, we will normally hold each document until the series is complete and then forward them to you. We will issue all communications in English, unless agreed otherwise.

Product Cancellation Rights

In most cases you can exercise a right to cancel by withdrawing from the contract. In general terms you will normally have a 30 day cancellation period for a life, pure protection, payment protection or pension policy and a 14 day cancellation period for all other policies.

For investments this will typically start when funds are invested and for pure protection policies this will normally begin when you are informed that the contract has been concluded or, if later, when you have received the contractual terms and conditions.

Instructions for exercising the right to cancel, if applicable, will be contained in the relevant product information issued to you.

If you cancel a single premium contract, you may incur a loss due to market movements. This means that, in certain circumstances, you might not get back the full amount you invested if you cancel the policy.

Investment Risk

You should be aware that investments carry varying degrees of risk and as their underlying value can fall as well as rise you may not get back the full amount invested.

Material Interest

We will act honestly, fairly and professionally known as conducting business in 'Client's best interest' regulations.

Occasionally situations may arise where we or one of our other clients have some form of interest in business transacted for you. If this happens or we become aware that our interests or those of one of our other clients conflict with your interest, we will write to you and obtain your consent before we carry out your instructions, and detail the steps we will take to ensure fair treatment. Where this cannot be achieved, we will not conduct the business.

Anti-Money laundering

We are required by the anti-money laundering regulations to verify the identity of our clients, to obtain information as to the purpose and nature of the business which we conduct on their behalf, and to ensure that the information we hold is up-to-date. For this purpose we may use electronic identity verification systems and we may conduct these checks from time to time throughout our relationship, not just at the beginning.

Law

This client agreement is governed and shall be construed in accordance with English Law and the parties shall submit to the exclusive jurisdiction of the English Courts.

Force Majeure

Pryor Portfolio Management Ltd shall not be in breach of this Agreement and shall not incur any liability to you if there is any failure to perform its duties due to any circumstances reasonably beyond its control.

Complaints

If you wish to register a complaint, please write to Pryor Portfolio Management Ltd, The Needle Factory, British Mills, Albert Street, Redditch, Worcestershire, B97 4DA, Telephone us on 0121 445 5694 or e-mail martinpryor@ppm-ifa.co.uk.

A summary of our internal complaints handling procedures for the reasonable and prompt handling of complaints is available on request and if you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service at www.financial-ombudsman.org.uk or by contacting them on 0800 023 4567.

Compensation Scheme

We are covered by the FSCS. You may be entitled to compensation from the scheme if we or the providers with whom we arrange business cannot meet obligations. This depends on the type of business and the circumstances of the claim.

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

For investment based insurance/Long term insurance provision e.g. pensions and investment bonds, the maximum level of compensation for claims against provider firms declared in default is 100% of the claim with no upper limit.

When you invest via a platform, funds are held by the platform provider using a nominee structure. This allows them to administer your investments efficiently, while ensuring that you are clearly identified as their owner. This means that in the event of the platform provider becoming insolvent, any money they owe will not be paid out with your funds and your money cannot be accessed by any creditors.

Further information about compensation scheme arrangements is available from the FSCS (www.fscs.org.uk).

Ongoing Servicing

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 services already provided / transactions already initiated, which will be completed according to the Terms of Business unless otherwise agreed in writing. You will be liable to pay for any transactions made and / or services carried out prior to termination and any adviser charges or other fees which may be outstanding.

Customer Privacy Notice

During the course of dealing with us, we will ask you to provide us with detailed personal information relating to your existing circumstances, your financial situation and, in some cases, your health and family health history (Your Personal Data). This section of the client agreement is important as it allows us to explain to you what we will need to do with Your Personal Data, and the various rights you have in relation to Your Personal Data.

What do we mean by “Your Personal Data”?

Your Personal Data means any information that describes or relates to your personal circumstances. Your Personal Data may identify you directly, for example your name, address, date of birth, National Insurance number. Your Personal Data may also identify you indirectly, for example, your employment situation, your physical and mental health history, or any other information that could be associated with your cultural or social identity.

In the context of providing you with assistance in relation to your Investment requirements Your Personal Data may include:

- Title, names, date of birth, gender, nationality, civil/marital status, contact details, addresses and documents that are necessary to verify your identity
- Employment and remuneration information, (including salary/bonus schemes/overtime/sick pay/other benefits), employment history
- Bank account details, tax information, loans and credit commitments, personal credit history, sources of income and expenditure, family circumstances and details of dependents
- Health status and history, details of treatment and prognosis, medical reports (further details are provided below specifically with regard to the processing we may undertake in relation to this type of information)
- Any pre-existing investment products and the terms and conditions relating to these

The basis upon which our Firm will deal with Your Personal Data

When we speak with you about your investment requirements we do so on the basis that both parties are entering a contract for the supply of services. In order to perform that contract, and to arrange the products you require, we have the right to use Your Personal Data for the purposes detailed on the following pages.

In the course of initial discussions with you or when the contract between us has come to an end for whatever reason, we have the right to use your Personal Data provided it is in our legitimate business interest to do so and your rights are not affected. For example, we may need to respond to requests from mortgage lenders, insurance providers and our Compliance Service Provider relating to the advice we have given to you, or to make contact with you to seek feedback on the service you received.

On occasion, we will use Your Personal data for contractual responsibilities we may owe our regulator, The Financial Conduct Authority, or for wider compliance with any legal or regulatory obligation to which we might be subject. In such circumstances, we would be processing Your Personal Data in order to meet a legal, compliance or other regulatory obligation to which we are subject.

The basis upon which we will process certain parts of Your Personal Data

Where you ask us to assist you with for example your investments, in particular life insurance and insurance that may assist you in the event of an accident or illness, we will ask you information about your ethnic origin, your health and medical history (Your Special Data). We will record and use Your Special Data in order to make enquiries of investment providers in relation to insurance products that may meet your needs and to provide you with advice regarding the suitability of any product that may be available to you.

If you have parental responsibility for children under the age of 13, it is also very likely that we will record information on our systems that relates to those children and potentially, to their Special Data.

The arrangement of certain types of insurance may involve disclosure by you to us of information relating to historic or current criminal convictions or offences (together "Criminal Disclosures"). This is relevant to insurance related activities such as underwriting, claims and fraud management.

We will use special Data and any Criminal Disclosures in the same way as Your Personal Data generally, as set out in this Privacy Notice. Information on Special Category Data and Criminal Disclosures must be capable of being exchanged freely between insurance intermediaries such as our Firm, and insurance providers, to enable customers to secure the important insurance protection that their needs require.

How do we collect Your Personal Data?

We will collect and record Your Personal Data from a variety of sources, but mainly directly from you. You will usually provide information during the course of our initial meetings or conversations with you to establish your circumstances and needs and preferences in relation to investment. You will provide information to us verbally and in writing, including email.

We may also obtain some information from third parties, for example, credit checks, information from your employer, and searches of information in the public domain such as the voters roll. If we use technology solutions to assist in the collection of Your Personal Data for example software that is able to verify your credit status. We will only do this if we have consent from you for us or our nominated processor to access your information in this manner. With regards to electronic ID checks we would not require your consent but will inform you of how such software operates and the purpose for which it is used.

What happens to Your Personal Data when it is disclosed to us?

In the course of handling Your Personal Data, we will:

- Record and store Your Personal Data in our paper files, mobile devices and on our computer systems (websites, email, hard drives, and cloud facilities). This information can only be accessed by employees and consultants within our Firm and only when it is necessary to provide our service to you and to perform any administration tasks associated with or incidental to that service
- Submit Your Personal Data to Product Providers both in paper form and on-line via a secure portal. The provision of this information to a third party is essential in allowing us to progress any enquiry or application made on your behalf and to deal with any additional questions or administrative issues that lenders and providers may raise.
- Use Your Personal Data for the purposes of responding to any queries you may have in relation to any investment you may take out, or to inform you of any developments in relation to those products and/or policies of which we might become aware

Sharing Your Personal Data

From time to time Your Personal Data will be shared with:

- Investment Providers
- Third parties who we believe will be able to assist us with your enquiry or application, or who are able to support your needs as identified. These third parties will include but may not be limited to, our Compliance Advisers, Product specialists, estate agents, providers of legal services such as estate planners, conveyancing, surveyors and valuers (in each case where we believe this to be required due to your particular circumstances).

In each case, your Personal Data will only be shared for the purposes set out in this customer privacy notice, i.e. to progress your investment enquiry and to provide you with our professional services.

Please note that this sharing of Your Personal Data does not entitle such third parties to send you marketing or promotional messages: it is shared to ensure we can adequately fulfil our responsibilities to you, and as otherwise set out in this Customer Privacy Notice.

Security and retention of Your Personal Data

Your privacy is important to us and we will keep Your Personal Data secure in accordance with our legal responsibilities. We will take reasonable steps to safeguard Your Personal Data against it being accessed unlawfully or maliciously by a third party.

We also expect you to take reasonable steps to safeguard your own privacy when transferring information to us, such as not sending confidential information over unprotected email, ensuring email attachments are password protected or encrypted and only using secure methods of postage when original documentation is being sent to us. Your Personal Data will be retained by us either electronically or in paper format for a minimum of six years, or in instances whereby we have legal right to such information we will retain records indefinitely.

Your rights in relation to Your Personal Data

You can:

- request copies of Your Personal Data that is under our control
- ask us to further explain how we use Your Personal Data
- ask us to correct, delete or require us to restrict or stop using Your Personal Data (details as to the extent to which we can do this will be provided at the time of any such request)
- ask us to send an electronic copy of Your Personal Data to another organisation should you wish
- change the basis of any consent you may have provided to enable us to market to you in the future (including withdrawing any consent in its entirety)

How to make contact with our Firm in relation to the use of Your Personal Data

If you have any questions or comments about this document, or wish to make contact in order to exercise any of your rights set out within it please contact:

Martin Pryor, Pryor Portfolio Management Ltd, The Needle Factory, British Mills, Albert Street, Redditch, Worcestershire, B97 4DA.

If we feel we have a legal right not to deal with your request, or to action, it in different way to how you have requested, we will inform you of this at the time.

You should also make contact with us as soon as possible on you becoming aware of any unauthorised disclosure of Your Personal Data, so that we may investigate and fulfil our own regulatory obligations.

If you have any concerns or complaints as to how we have handled Your Personal Data you may lodge a complaint with the UK's data protection regulator, the ICO, who can be contacted through their website at <https://ico.org.uk/global/contact-us/> or by writing to Information Commissioner's Office, Wycliffe House, Water Lane, Wilmslow, Cheshire, SK9 5AF.

Client Declaration

This is our standard client agreement upon which we rely. The agreement is between PPM Financial Planning and:

Name(s):

For your own benefit and protection you should read the terms set out in this agreement carefully before signing, If you do not understand any point please ask for further information.

Declaration:

I am aware of the costs of the development of the Financial Plan and implementation of our recommendations. Having understood the PPM 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.

With regards to our Future Planning Service, I agree to the ongoing service level at a cost of 1% of funds under management per annum.

I hereby grant PPM Financial Planning permission to process my personal data for the purpose stated in the privacy notice.

Signed (Client 1)

(Client 2)

Date