



**HARTEY**<sup>®</sup>  
WEALTH MANAGEMENT LTD

# RETAIL CLIENT AGREEMENT

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Providing Financial Peace of Mind

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VI.5 01/12/25



# Contents

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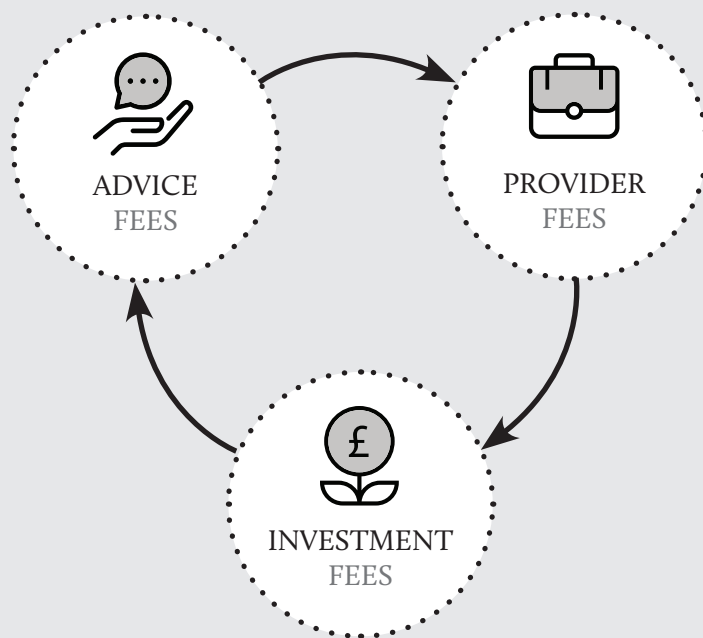
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# Introduction to Service & Fees

This guide will help your financial planner to explain the costs of our services and the terms of how we deliver them. This is presented in two main sections:

- 1** Initial  
One off fees due when becoming a client or sometimes when making a specific investment.
- 2** Ongoing  
Fees that cover the costs of your investments once your portfolio has been established.

The fees due for the services we provide will vary depending on how your portfolio is invested. That said, every client is likely to pay the three types of fees indicated below.



## Important to know

Under fee disclosure rules we must confirm the total fees that you will pay before any investments are made.

# Our 3 Stage Process

## I Discovery

### Pre-Meeting .....▶..... Fact Finding Meeting

- Initial information provided by client
- Booking Meeting
- 1st meeting
- Gathering facts about each other
- All meetings with your planner and implementation manager
- Fact finding process
- Establishing objectives and requirements
- Assessing your attitude to risk
- Assessing your attitude to ESG investing

## 2 Research & Analysis

### Research

- Sending off Letters of Authority
- Gathering information 2-4 weeks
- Review Situation
- Tax efficiency review
- Investment strategy and asset allocation review
- Provision of advice and recommendations
- Executive Summary
- Investment and Planning Reports

## 3 Implementation

### 2nd-Meeting .....▶..... Implementation .....▶..... Ongoing Service

- Present recommendation
- Discuss options
- Agree action plan
- Up to 2-4 Weeks
- Carrying out fund switches to existing investments
- Surrendering existing products
- Arranging new products
- Regular progress updates and problem solving
- Liaising with providers
- Finalising of policies
- New information sent to client
- Enter service programme
- Regular reports
- Rebalancing
- Portfolio review
- Unlimited access to our dedicated client manager team
- Quarterly investment briefings and other special events
- Regular Hartey Informer Newsletters
- Immediate service by telephone/email
- Technical helpline

# Guiding Principles

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## Overview

The Five guiding principles that define our approach to charges, management and treating all our clients fairly.

### 1 No Switching Fees

At Hartey Wealth Management we are paid for managing your money, not moving it around. Our ongoing fees are therefore based on a percentage of your portfolio value. We charge an all-inclusive fee covering every aspect of our service which means you can be confident that there won't be any hidden charges or added fees. If we decide to switch funds or recommend a portfolio change, this is with the sole aim of improving returns and managing the risk of your portfolio. Some legacy providers may levy switching fees, however Hartey Wealth Management will not be remunerated in any way by recommending a switch.

### 2 Added Value

We believe that fees should be justified by the results achieved. We focus on adding value through all aspects of our services, be it our charge comparison service, our risk management service or even a thorough look through our risk graded portfolios.

### 3 Being Treated Fairly

We are consistent with our fees; we will not offer a discount to one client that we would not be prepared to offer to other clients with similar circumstances. You can be sure that you are being treated fairly.

### 4 Transparency

We provide at each review a full schedule of all income we have received, in relation to your investment portfolio during the year.

### 5 Frictionless Transactions

We strive to ensure all transactions are straight forward and meet your time expectations. We will process withdrawals as soon as we can – Withdrawals can take up to three weeks, so your portfolio cannot be treated like a bank account. Please confirm as soon as possible if money is needed from your portfolio, even if you are unsure of the timescale.

# Services & Initial Fees – Planning

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Our fees relating to new work, for example taking on a new client, carrying out a financial review of their circumstances, providing our recommendations and arranging the implementation of new products is typically payable in two stages, as detailed below. Please note that there is no obligation to proceed to the implementation stage if you do not require us to put the recommendations that we have made into effect.

## I Services

### **Initial Planning**

This process allows us to identify your goals, develop strategies and formulate a proposal for achieving those objectives.

Typically, we estimate a 6 week period to complete this stage

## 2 What's Included

### **All meetings, providing the opportunity for:**

- You to ask questions
- You to find out what we do
- Us to establish your needs
- Both parties to discuss and agree our services and associated costs
- Risk assessment
- Analysis of existing financial arrangements
- Review of tax strategy
- Provision of advice and recommendations

## 3 Basis of Costs

We charge a £1,000 report fee.

# Services & Initial Fees – Implementation

## 1 Services

### Implementation

This process allows us to put the financial plan into effect by arranging and implementing the recommendations made.

## 2 What's Included



We compare all charges, looking to reduce the ones you currently pay.



We review your attitude to risk and tolerance to loss, aligning your investments to your risk levels.



We offer model portfolios that are regularly updated so you are taking the right levels of risk for your own situation. We also have the scope to outsource investment management to discretionary Investment Management Portfolios



A review of all investment funds to check where your money is invested and that the funds are morally acceptable to you.



A regular review of your investments to ensure they're on track, providing an opportunity to make any amendments to risk and compare your charges.

## 3 Basis of Costs

A tiered charging structure based on a percentage of the value of your investment.

## 4 What Are Our Costs - Planning & Implementation

As explained, we charge a flat fee of £1,000 for planning and an additional tiered investment amount of monies brought under our influence. The first tier is based on a % fee range charged depending on the complexity.

Portfolio Size £	Planning Fee £	Implementation Fee %
£0 - £249,999.99	£1,000	1 - 3%
£250,000 - £499,999.99	£1,000	1%
£500,000 - £999,999.99	£1,000	0.50%
£1m - £20m	£1,000	0.25%
£20m+	£1,000	0.0%

# Ongoing Services & Costs

## I Services

Ongoing reviews specifically agreed with you to review the progress made and ensure your plan remains on track.

During structured meetings at an agreed frequency, we will carry out an assessment of your current circumstances and make changes that are subsequently required. Between meetings, we will provide regular updates and information regarding your investments.

## 2 What's Included

- Regular postal valuations at an agreed frequency
- Regular meetings at an agreed frequency
- Adhoc meetings on request (subject to a minimum fee)
- Regular investment seminars
- Regular newsletters
- Ongoing support with correspondence and administration
- Unlimited telephone contact

### **Annual review of your financial plan including:**

- Update of circumstances
- Review of risk profile
- Review of product wrappers to ensure tax efficiency
- Cashflow forecasting (if required)
- Estate & Tax Planning (if required)

## 3 Basis of Costs

A tiered charging structure based on a percentage of the value of your investment.

## 4 What Are Our Costs

### **Portfolio under £100k ··· Portfolios from £100k-£3m ··· Portfolios over £3m**

Up to 1.25% pa of the assets under our influence (depending on investment proposition).

1% pa of the assets under our influence.

An aggregate percentage based on the following scale:

The first £3m	1.00%
The next £3m	0.50%
The next £4m	0.35%
Amounts over £10m	0.25%

# Example Fees

## I Initial Fees

Initial fees	Our Cost	
Initial planning fee	£1,000	
Implementation fees for £100k portfolio	£3,000	
		<b>Total Cost</b> £4,000

Should you proceed, the £1,000 is in addition to the £3,000 implementation fee.

### How Payable

At the point of engaging our services

- By cheque or bank transfer
- Or via a deduction from the financial products arranged or invested in, (where the provider of the product allows this)

## 2 Ongoing Fees

Ongoing Fees	Portfolio Size	Our Cost
Please note that the amount of ongoing fees that we actually receive may be more or less than the typical costs shown due to any fluctuations in the value of your portfolio throughout the year.	£100,000	£1,000 per year
	£400,000	£4,000 per year
	£750,000	£7,500 per year
	£1,500,000	£15,000 per year

## 3 Ad Hoc Fees

Meeting Fees	Hourly Rate
£350 per meeting	Director £350
	Adviser £200
	Administration £100
	Other By separate negotiation

### How Payable

- By cheque or bank transfer
- Via a deduction from the financial products arranged or invested in, (where the provider of the product allows this)
- Any trail commission we receive from a product provider for a pre - 1 January 2013 product will be offset against our annual fees

## Paying For Our Service

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**In all cases, we will discuss your payment options with you and answer any questions you have. We will not charge you until we have agreed with you how we are to be remunerated and at what frequency (for ongoing charges). This is typically monthly but may be quarterly or annually.**

For transactional or adhoc work, you may ask us for an estimate of how much in total we might charge and you may also ask us not to exceed a given amount without checking with you first.

You can pay for some or all of the above adviser remuneration fees directly as a fee by cheque or bank transfer. We do not accept payments by cash. If you choose to pay by this method, we will issue an appropriate invoice for you.

You can also choose to have our fees paid (or facilitated) on your behalf by the product provider with whom the product is placed or held. Any initial and ongoing fees paid by product providers will be taken directly from your investment with them and will reduce the amount left invested. There may, depending on your circumstances, be other implications. If you choose to pay by this method, we will confirm the rate we will charge you and inform you of any related costs in writing.

Payment by commission is no longer allowed where a recommendation is required or made in respect of investment business and we are unable to accept this method of payment. However, there may be limited circumstances where commission is payable, for instance in relation to non-advised investment business. In addition, some clients may have existing plans in place from which we receive and retain trail commission. The amount of trail commission we receive will vary depending on the amount you have invested and its fluctuating value. If we receive trail commission, we will confirm the amount and this will be offset against the total adviser fees payable.

## Non-Investment Business

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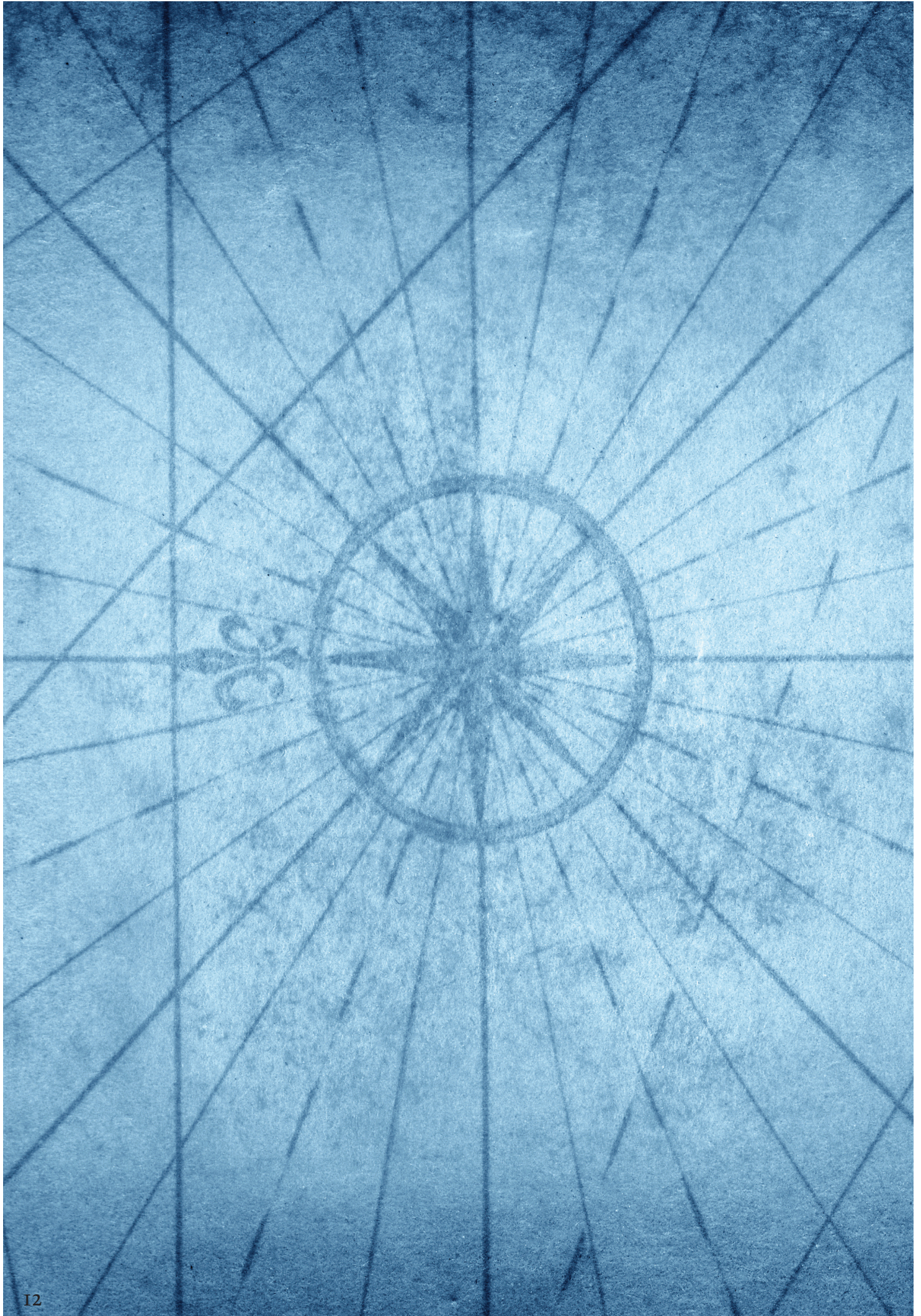
In relation to non-investment insurance business, for example protection services, you can pay our fee by direct payment or by commission received from the product provider in the event of a product sale, or a combination of both.

You will receive a client specific illustration which will detail any other fees relating to your particular insurance policy.

## Note

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Currently, it is our belief that the majority of services provided to you by Hartey Wealth Management Ltd are exempt from VAT. Typically therefore, we will not initially charge you VAT in addition to the fees payable under the terms of this agreement. If it is confirmed by HM Revenue & Customs at some point in the future that any aspect of our service is subject to VAT, then VAT may retrospectively be charged to you in addition to the fees payable under the terms of this agreement.



# Terms of Business

# Terms of Business

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## 1 This Agreement

This is our standard retail Client Agreement. It explains the services we are offering you and the way we will carry them out. For your benefit and protection, you should read these terms carefully. If there is anything you do not understand, please ask for more information.

This agreement will take effect from the moment we start providing the services it covers to you. It will continue to be in force until you or we cancel it, or replace it with an updated agreement.

## 2 Our Status

Hartey Wealth Management Ltd, is authorised and regulated by The Financial Conduct Authority. Our FCA Register number is 593740. You can check this on the FCA's Register by visiting the FCA's website [www.fca.org.uk/firms/financial-services-register](http://www.fca.org.uk/firms/financial-services-register) or by contacting the FCA on 0800 111 6768 or in writing to The Financial Conduct Authority, 12 Endeavor Square, London, E20 1JN.

## 3 Our Commitment To You

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

## 4 Client Classification

Hartey Wealth Management Ltd, classifies all clients as 'retail clients' for investment business and 'consumers' 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 category of customer for investment business, such as a professional client or eligible counter party you must inform us in writing. We will provide you with a new client agreement and you may lose a number of protections which will be outlined in that new agreement.

## 5 Managed Portfolio Service

Hartey Wealth Management utilises third-party Managed Portfolio Services that compile, maintain and monitor a range of risk rated portfolios that will be used to provide investment solutions to its clients where these are appropriate.

In relation to the use of this service the following matters are relevant:

- On signing this Agreement you agree to appoint Hartey Wealth Management to act as your agent for the purposes of procuring and entering into agreement with the Managed Portfolio Services provider to provide services to you.
- The Managed Portfolio Services provider will be responsible to Hartey Wealth Management to compile, maintain and monitor the range of risk rated portfolios in accordance with its Model Portfolio Service Summary.
- Hartey Wealth Management will be responsible to you to determine whether the Model Portfolio Service is appropriate to your aims, and if so for recommending which specific Portfolio(s) should be invested in based on its assessment of your circumstances, capacity for loss and attitude to risk.
- Hartey Wealth Management will also be responsible for monitoring the Model Portfolio Service and the relevant Portfolios as part of its ongoing services to you to confirm that they remain appropriate to your aims.
- As a result of the above, the Model Portfolio Service provider will have no direct responsibility to you for the service it provides and Hartey Wealth Management has full responsibility for the service provided to you and any complaints in relation to the service to the Financial Ombudsman Service would be with regard to Hartey Wealth Management.

## 6 Methods Of Communication

Unless you advise us otherwise, we will communicate with you via the following methods of communication, Face to Face, Virtual Meetings, E-mail, Telephone and Letter.

## 7 Language

Please note that all our communications and documents will be provided to you in English.

## 8 Data Protection/Personal Information

Hartey Wealth Management Ltd will observe the Data Protection Act in full. We maintain a Data Protection Policy reflecting the principles of good data handling. This policy is subject to regular reviews to ensure the continued protection of your information held on our records.

Personal information that you provide may be maintained on computer records. It will not be disclosed to other parties except other businesses within the same group; representatives of our compliance advisers; our auditors; any organisation requiring access to such information for regulatory purposes only; or any person with a legal entitlement to access.

## 9

### GDPR Disclosures

- Our Adviser and their support staff will collect information on your Circumstances, Objectives and Attitude to Risk through meetings, questionnaires and emails to enable us to provide you with appropriate advice.
- All information collected will be used internally in order to provide appropriate advice and with providers to enable products and policies to be properly documented.
- Only appropriate elements of the information will be shared with Product Providers, representatives of our compliance advisers; our auditors; any organisation requiring access to such information for regulatory purposes only; or any person with a legal entitlement to access.
- As far as we are concerned, there should be no negative impact on you as an individual, collating information from you should only enable us to provide you with advice appropriate to your circumstances. We would not expect its use to cause you to object or complain but should you need to you can contact our Compliance Officer: (see Section 15 or the ICO (casework@ico.org.uk or 0303 123 1113).

## 10

### Investment & Non-Investment Insurance Services

Hartey Wealth Management Ltd, is permitted to advise on and arrange (bring about) deals in investments and non-investment insurance contracts.

With regard to investments and non-investment insurance contracts which we have arranged for you, we will agree a predetermined service level to which we shall adhere.

Hartey Wealth Management Ltd, does not handle clients' money. We never accept a cheque made out to us (unless it is a cheque in settlement of charges or disbursements for which we have sent you an invoice) or handle cash.

## 11

### Breadth Of Interest

We offer Independent Advice. This means that we will advise and make a recommendation for you after we have assessed your needs. Our recommendation will be based on a comprehensive and fair analysis of the market.

## 12

### Conflicts Of Interest

At all times we will act in your best interests and provide a quality service and excellent financial advice to you. In rare circumstances a conflict of interest may arise. This would be in a situation where someone in our company has competing professional and / or personal interests, which make it difficult to fulfil their duties to you fairly. If this arises we will inform you in writing of the conflict of interest and ask for your written permission to proceed. In the event that we cannot manage the conflict of interest we may have to decline conducting business with you.

After we have made you aware of the conflict of interest, you may at any time inform us that you no longer wish to receive services or advice from our company. For more information and details, please speak to your financial adviser.

As you may expect, the directors and staff of Hartey Wealth Management do have investments in funds, companies and service providers that the Company recommends to you as a client but we can confirm that in no instance (unless explicitly disclosed) do these interests provide the directors and staff with influence over the funds, companies or service providers recommended that could lead to a conflict of interest.

## **I3** Common Ownership

24/7 Investment Management Limited has been established by the owners of Hartey Wealth Management Limited to provide a Managed Portfolio Service to Hartey Wealth Management Limited's clients and has the same shareholders as those of Hartey Wealth Management Limited. Under consumer duty requirements the firm does conduct value for money assessments for each solution that it recommends including the managed portfolio service from 24/7 IM Limited and the service will only be used where that value for money can be confirmed.

## **I4** Best Execution

It is our policy to transact your business in order to achieve the best results in terms of the nature and price of the products selected, transaction charges, administration and service standards. Further details of our policy are available upon request.

## **I5** Complaints

If you wish to register a complaint, please contact us :- In writing:

**The Compliance Officer, Hartey Wealth Management Ltd, Hilliards Court, Chester Business Park, Chester CH4 9QP.**

If you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service (FOS).

## **I6** Compensation Arrangements

We are covered by the Financial Services Compensation Scheme (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.

## **I7** Investments and Pensions

Most types of investment business are covered for 100% of the first £85,000, so the maximum compensation is £85,000. Pensions are also covered for up to £85,000 per eligible person, per firm.

## **I8** Insurance

Insurance advising and arranging is covered for 90% of the claim with no upper limit. Further information about compensation scheme arrangements is available from the FSCS.

## **I9** Deposit

Money in accounts like current and savings accounts, including cash Individual Savings Accounts (ISA's) are covered up to £120,000 per authorised firm. It should be noted that 'authorised firms' may have different brands.

## 20 Accounting To You

We will forward to you all documents showing ownership of your investments as soon as possible 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.

## 21 Your Money

We are not authorised to handle client money. We cannot accept cash or cheques payable to us, other than for our own adviser charges. All cheques for premiums or investment monies can only be made payable to, or paid direct to, the product provider. We will never ask you to make a cheque payable to us for a premium under an insurance contract or an investment under an investment plan.

## 22 Future Changes

We may change the content of this Client Agreement without receiving your prior consent to do so. If we do, we will notify you of the change and the reason for it.

## 23a Cancellation of Initial Implementation Services

In the event of a cancellation after you have given instruction for us to implement work on your behalf, regardless of the payment option chosen, should you decide not to proceed with, cancel or use another Adviser/Product Provider i.e. if the work we have transacted is not finalised\* the following are the maximum charges that will apply.

In all cases the percentages will be calculated on anticipated gross fee from the investments placed.

Up to 50% if transactions are not yet finalised\*. Subject to a minimum of £1,000.

Up to 100% if transactions are finalised. Subject to a minimum of £1,000.

You may ask us for an estimate of the total we may charge and we will not exceed an amount previously agreed without asking you first.

Maximum charge

@50%

@100%

£

£

\* Finalised means once cancellation notices have been issued by the product providers. Cancellation charge will be applied if finalised business is cancelled during the statutory 30 days cooling off period. Not yet finalised means that we have submitted applications to the provider but the investment or policy is not yet live.

## 23b Termination

Either party, the financial services provider (“Provider”) Hartey Wealth Management or the client (“Client”), may terminate the contractual relationship by providing a written notice of termination to the other party. The notice period for termination shall be 49 days.

During the notice period, both parties shall fulfil their respective obligations and cooperate in good faith to ensure a smooth transition of services. The Provider shall continue to provide the agreed-upon financial services until the termination becomes effective.

Upon termination, any outstanding fees, charges, or reimbursements owed by either party shall be settled within a reasonable timeframe. The Provider shall return any client-owned assets, documents, or confidential information in their possession promptly and in a secure manner.

Termination of the contractual relationship shall not affect any rights or obligations that have accrued prior to the termination date. The termination shall be without prejudice to any legal remedies available to either party for any breach of the agreement that occurred before termination.

Both parties shall maintain confidentiality and refrain from disclosing any confidential or proprietary information obtained during the course of their relationship.

This termination clause is subject to any specific provisions outlined in the existing agreement between the Provider and the Client. In the event of any inconsistencies between this clause and the agreement, the agreement shall prevail.

This termination clause shall be binding upon and inure to the benefit of the Provider, the Client, and their respective successors, assigns, and legal representatives.

By signing, both parties acknowledge and agree to the terms and conditions stated in this termination clause.

Closure of accounts, administrative fee of £150 per account per client.

Probate valuation, £450 administrative fee.

## 24 Deceased Client

On the death of a client we will continue to manage the portfolio under the existing investment mandate until otherwise instructed by a representative of the estate. We will attempt to ascertain who the estates’ representatives are as soon as possible and then obtain their instructions on how the assets should be managed.

## 25 Law

English law will be the basis of this contract.

The Contracts (Rights of Third Parties) Act 1999 shall not apply to this Client Agreement.

## 26 Instructions

We require our clients to give us instructions in writing. We will accept oral instructions at our discretion, which must be confirmed in writing. We will acknowledge, either in writing or orally at our discretion, any instruction you give us. We can refuse your instructions at our discretion.

Our authority to act on your behalf may only be terminated in writing. This may be done at any time, without penalty, by either party and with immediate effect without prejudice to the completion of any transactions initiated prior to receipt of such notice.

## 27 Money Laundering

Where we are required to verify your identity in accordance with the FCA rules, no investment will be made until such verification has been obtained. If the required verification is not forthcoming within a reasonable period, we will not arrange any investment for you.

We may use and search the records of an electronic identity verification system, credit reference or fraud prevention agency to check your identity to satisfy the requirements of the UK Money Laundering Regulations 2007, the Proceeds of Crime Act 2002 (as amended), the Terrorism Act 2000, the Anti-terrorism, Crime and Security Act 2001 and FCA rules. Such searches will not affect your credit rating. Where such searches prove unsatisfactory for this purpose, we may ask you to supply at least one document to verify your identity and / or address.

## 28 Client Assets

All investments will be registered in your name unless otherwise agreed in writing. Unless you instruct us in writing to the contrary, we will forward to you all contract notes and documents showing ownership of your investments as soon as practicable after we receive them. Where a number of contract notes and documents of title are involved, we will wait until they all arrive before sending them to you. Where we receive a policy for a pure protection or private medical insurance contract, we will check and forward it to you promptly.

If you instruct us in writing to retain any documents or other property belonging to you, we will keep them in safe custody at our registered office address.

If you inform us that documents are to be held by yourself or by any custodian whom you have nominated but whom we have not recommended, then we accept no responsibility for loss or default caused by the acts or omissions of you or your custodian. If we need to obtain the documents for any business that we are arranging for you, you agree to instruct your nominated custodian to make them available to us or to give us a general authority to give such instructions on your behalf.

If you advise that an overseas custodian is to hold such documents, different settlement, legal and regulatory requirements may apply to the holding of your investments by such a custodian.

29 Our registered office address is Hilliards Court, Chester Business Park, Chester, CH4 9QP. We operate from 9-11 Salop Road, Oswestry Shropshire SY11 2NR and Hilliards Court, Chester Business Park, Chester CH4 9QP.

# Our Services

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## I Our Services

We can also advise on pure protection from the whole of the market. In transacting any protection contracts for you, we will rely on the information you provide to us.

..... The services we provide will normally involve us entering into arrangements with you under which we will:

- Gather information about you;
- Carry out research to find suitable investment options;
- Provide you with reports, financial health-checks and forecasts;
- Advise you as to the best investment options;
- Implement the agreed options by arranging transactions in retail investment products, securities or non-investment insurance products;
- Monitor your ongoing position to ensure that the products continue to meet your requirements, especially where your circumstances are changing;
- Recommend changes to your product portfolio where appropriate.

..... We have classified you as a “retail client”. This means that you are afforded the greatest level of protection available under the Financial Services and Markets Act (FSMA). You have the right to request a different categorisation. However, this may result in you losing some of the protections available under the FSMA, such as the right to refer complaints to the Financial Ombudsman Service and the right to receive specific information about any investments we recommend or arrange on your behalf.

## 2 Our Remuneration - Investment Services

We will discuss your options with you and answer any questions you have. We will not charge you a fee until we have agreed with you how we are to be paid.

For most business, we will be remunerated on an adviser fee charging basis. We will agree this basis in writing with you and will inform you of any related fees, expenses and taxes before carrying out any chargeable work. Any schedule of fees we issue to you will contain details of how payment is to be made and will form part of this client agreement. Notification of any change to the level of fees will be given in writing. These fees may be in addition to any other remuneration that we receive in connection with transactions carried out on your behalf. Where appropriate, these and the method of payment will also be set out in a schedule of fees.

..... If we are entitled to receive commission for non-advised transactions or for certain business transacted or advised on prior to 31 December 2012, we will tell you the amount of commission that is paid. All commissions or other benefits will normally be offset against our fees.

However, renewal or trail commissions of less than £20 per payment may be retained by us to go towards the costs in administering such small amounts.

In some cases, where we do receive commissions, fees or other benefits, it may not be possible to offset these against our charges. In these situations, we may rebate any surplus directly to you. In any event, where surplus commissions or other income exceeds our fee requirements, then all such remuneration will remain that of Hartey Wealth Management Ltd until you receive it from us.

We offer the following options for settlement of our investment business charges:

- Direct payment to us;
- Facilitated payment to us by the product provider;
- Any combination of direct payment and facilitated payment;
- Trail commission offset (where trail commission is being paid).

We will not implement any of these methods until we have agreed with you how our adviser fees are to be settled.

### 3 Our Remuneration - Non-Investment Insurance Business

We may be remunerated by fee or commission. You will receive a client specific illustration, which will detail any other fees relating to your particular insurance policy.

### 4 Risk Factors

We will notify you separately of any specific risk factors that apply to the service we provide for you; and whether the cost of our service depends on fluctuations in financial markets that are beyond our control. The past performance of investments is no indicator of future performance.

..... Before entering into any investment agreement, we will explain the risk but you must tell us if you do not understand the risk associated with the product or if you do not wish to accept that level of risk. Specific warnings relevant to the investments, or investment strategies, that we recommend will be confirmed to you in your Suitability Report.

## Planning & Implementation Service Agreement

**D** = Fee paid by the client (please tick if applicable).

**F** = Fee facilitated by platform or provider (please tick if applicable).

<input type="checkbox"/>	£	% of the amount invested or transferred/purchased*	<b>D</b>	<b>F</b>
	%			

\* Please note that the amount levied may increase if your contribution amount increases.

## Ongoing Service Agreement

<input type="checkbox"/>	£	% of funds under management per annum*	<b>D</b>	<b>F</b>
	%			
<input type="checkbox"/>	No ongoing service (please tick as appropriate)			

\* Please note that the amount levied may increase if your contribution amount increases. Please see page 8.

Please could you re-confirm your attitude to investment risk:

Risk 0	Risk 1	Risk 2	Risk 3	Risk 4	Risk 5	Risk 6	Risk 7	Risk 8	Risk 9	Risk 10
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Please could you confirm if you have specific inclination to invest into a designated ESG focused portfolio?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
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## Your consent

By signing below you are confirming that you accept the terms of this Notice. Before doing so, please contact us if you have any queries or concerns regarding the contents of this Notice.

This is our standard Client Agreement upon which we intend to rely. For your own benefit and protection you should read these carefully before signing them. If you do not understand any point please ask for further information.

I/We agree that this Client Agreement will come into effect from the date of issue.

Client Name(s)		
Client Signature(s)		
Date(s)		

Advisor Name		
Advisor Signature		
Date		



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\*Karl and Tristan Hartey