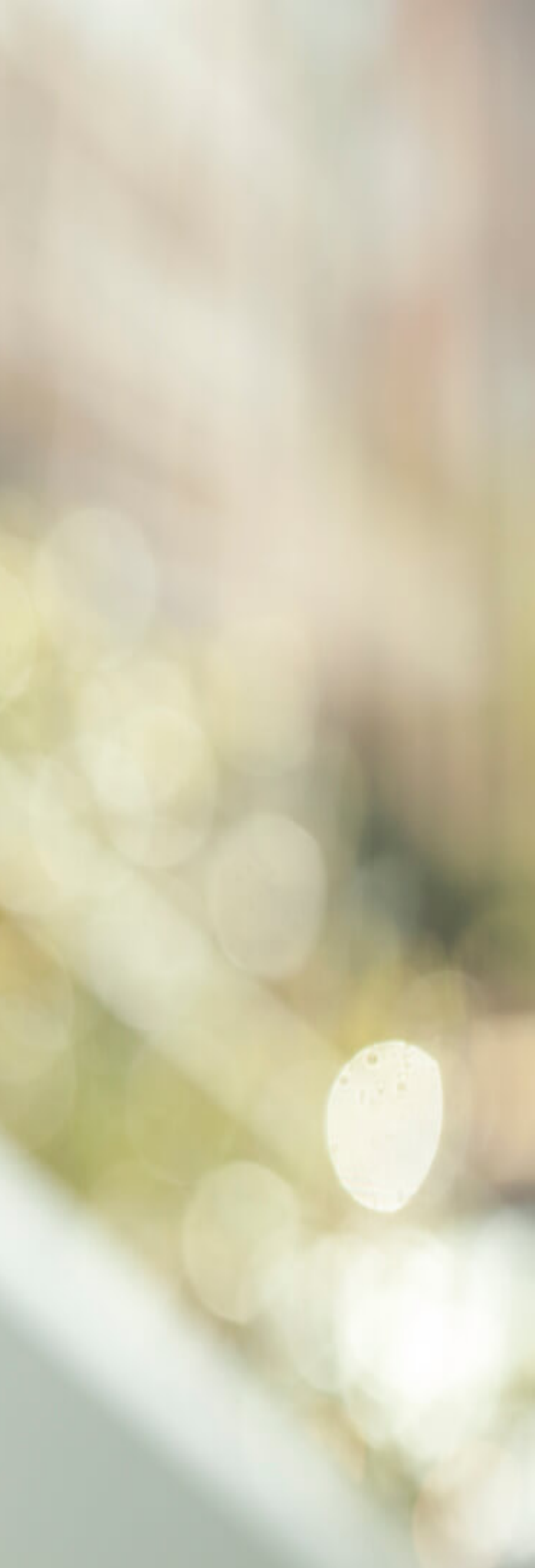
LEADING EDGE
WEALTH PLANNING

Terms of Business

Our terms of business are designed to be fair, clear, and concise.

If there is anything that you do not understand, please ask.



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1. Status

Leading Edge Wealth Planning Ltd. is authorised and regulated by the Financial Conduct Authority. Our Financial Services Register Number is 972596. You can check this on the Financial Services Register by visiting the FCA’s website:
https://register.fca.org.uk.

Our registered office address is: 2 Windsor Close, Poynton, Cheshire SK12 1JL. Registered in England & Wales no. **13900195**.

1.1 Regulated advice

Where personal recommendations are provided or implemented on your behalf, the activity is Regulated and enjoys the benefit of FCA, FOS and FSCS protection, as appropriate to each type of advice.

2. Service

We offer independent financial advice; we recommend investments hand selected from all types of retail investment products, and we review providers across the whole market. We are free to recommend any product or provider to you, based on our assessment of your needs, circumstances, and objectives.

2.1 Pensions and investments

The range of regulated financial services we can provide includes researching, advising upon and arranging all types of packaged retail investment products; this includes but isn't limited to investments in Personal Pensions, SIPPs, SSAS, ISAs, Investment Accounts, Bonds, Open Ended Investment Companies, Unit Trusts, Investment Trusts, Exchange Traded Funds and Life Funds. In making our recommendations, we will consider the full range of packaged retail investment products available, and we will recommend those that are suitable for you in our professional opinion. We will also advise you if we consider other products, such as cash deposits, discretionary fund management or other investment options, are suitable for you.

2.2 Insurance

We offer both personal protection and business protection plans. We will make a personal recommendation to you from a wide range of insurers and products; this could include Life Assurance, Family Income Benefit, Critical Illness Cover, Income Protection, Shareholder Protection, Relevant Life Cover, Key Person or other similar protection products designed to safeguard your financial wellbeing.

2.3 Services not offered

We do not arrange Defined Benefit (e.g. final salary), pension transfers, or facilitate the giving up of any other safeguarded benefits. We do not arrange mortgages, loans or equity release, but we can discuss these generically. We do not arrange wills or powers of attorney, but we strongly advise clients to ensure that they have these in place.

In each of these areas we can make introductions to companies that we believe are the leaders in their respective fields.

3. Service Proposition

Our service proposition is designed to build a long-term ongoing relationship – where we understand your circumstances and work towards your goals, adapting our advice and reviewing our course as your life progresses. Our aim is to build a trusting long-term partnership with our clients.

What's included

3.1 Initial advice

- Gather your personal information and establish your goals
- Gather data from your existing insurance providers and investments companies
- Analyse your data
- Research the markets specific to your requirements
- Create your Financial Plan, including your Cashflow Planning Forecast
- Produce your Suitability Report and make recommendations
- Presentation Meeting
- Implementation of the recommendations

What's included

3.2 Ongoing advice

- Access to your own Secure Client Portal
- Annual Review Meeting
    - Annual Review Report
    - Risk Profiling Analysis
    - Cashflow Planning update and analysis
    - Updated Financial Plan
    - Following the meeting a short video overview for future reference
- Capital Gains Tax Statements
- Inheritance Tax Calculations
- Protection exposure risk analysis

4. Fees

Efficiencies achieved by embracing market leading back-office and client facing technology allow us to offer our service proposition competitively. Our Introductory and Discovery meetings take place free of charge with commitment required in order to progress to plans and recommendations.

4.1 Investments

Initial Fee (minimum £2,000)	
VALUE OF INVESTABLE ASSETS	FEE
First £500,000	2%
Above £500,000	1%
Annual Ongoing Advice Fee	
TOTAL PORTFOLIO VALUE	0.75%

Before we provide any advice, we will agree with you the cost of our services. In many cases our fees may be taken directly from your investments, we will discuss with you whether this is tax efficient and appropriate for your circumstances.

Our Initial Meeting and Discovery Meeting are free of charge. If both parties choose to progress beyond this, we will sign these terms of business and enter into a fee agreement. This means that we will continue our work and carry out the full analysis of your existing financial situation, produce your Financial Plan and a Suitability Report with recommendations, and that you, agree to our minimum £2,000 initial fee. This will only be applied if once in receipt or your Financial Plan and Suitability Recommendation, you choose not to proceed. In this scenario you will be in receipt of your Financial Plan and Suitability Report, however, we will not implement the recommended changes and you will not become a client in receipt of ongoing advice. The fee simply compensates us for some of the time spent producing the work.

However, it's our expectation that through clear communication this situation is unlikely to occur. We will communicate with you throughout our research and analysis stages in order to avoid any recommendations being made that are not to your satisfaction. Recommendations will only ever be made that are wholly in your best interest.

If as expected our recommendations are accepted, we will implement the recommended changes and begin our journey together. Fees will be applied as per the table above.

For regular payment investment and top-ups our initial fees will apply to each contribution.

4.2 Insurance

Where we arrange an insurance policy for you, we receive a commission from the insurer based on a percentage of the annual premium and we do not charge a fee. This will be disclosed and doesn't form part of the consideration when choosing a provider for you. The decision on which provider to select will be based on our research, your circumstances, the features and cost, and will be evidenced and explained in our recommendation to you.

4.3 VAT

Our fees and charges are normally VAT exempt. If we do undertake services to which VAT applies, then we will confirm this to you when we quote or estimate our fees for you.

5. Example Fees

Initial Fee (examples only)

TIER	FEE	Invested amount **£200,000**	Invested amount **£600,000**	Invested amount **£1,300,000**
£0 - £500,000	2%	£4,000	£10,000	£10,000
£500,000 +	1%	-	£1,000	£8,000
Total Initial Fee		**£4,000**	**£11,000**	**£18,000**

Ongoing Advice Fee (examples only)

	FEE	Total portfolio value **£200,000**	Total portfolio value **£600,000**	Total portfolio value **£1,300,000**
Total Annual Fee	**0.75%**	**£2,000**	**£4,500**	**£9,750**

6. Cancellation Rights

If we arrange an investment, pension or protection product for you, then you will normally have a cancellation right of up to 14 and sometimes 30 days. We would like to draw your attention to your ‘cancellation rights’ as set out in the documentation you will be provided with – before we apply for a product.

Top-ups to some products do not entitle you to a further cancellation period.

Most of the products we arrange for you do not have any ‘tie-in period’, or penalties for encashment. If they do, we will point these out to you.

You are free to terminate your relationship with Leading Edge Wealth Planning at any time without financial penalty.

7. Financial Services Compensation Scheme

We are covered by Financial Services Compensation Scheme; if we are unable to meet our obligations to you, you may be entitled to compensation from the scheme. This depends on the type of business and the circumstances of the claim.

Further information about compensation scheme arrangements is available from the Financial Services Compensation Scheme: http://www.fscs.org.uk.

8. Complaints

Should you wish to complain please contact us,

- In writing at: Anthony Bruchez, Complaints Director, 2 Windsor Close, Poynton, Cheshire SK12 1JL
- By telephone: 0161 528 9554
- By email: contact@lewp.co.uk

Should you not be satisfied with our final response, you may be entitled to refer the matter to the Financial Ombudsman Service (FOS) who is our Alternative Dispute Resolution provider, within six months of the date of our final letter:

The Financial Ombudsman Service
Exchange Tower
London
E14 9SR

Tel:
0300 123 9123

Email:
complaint.info@financial-ombudsman.org.uk

Web:
www.financial-ombudsman.org.uk

9. Duty of Disclosure

We will base our recommendations on information you have given to us, it is important that you give us full information in order that we may provide the best advice for your needs and circumstances. Consumers: please note that if you deliberately or recklessly fail to disclose any material information to insurers, and us, this could invalidate your insurance cover and could mean that part or all of a claim may not be paid. If you are a commercial insurance customer, you have a duty of fair disclosure.

10. Small Print

- We only give advice to permanent residents of the UK, who are also UK domiciled. We cannot give advice to people who are taxed in countries other than the UK – because tax rules in other countries differ to the UK. If you move abroad, we may not be able to continue to advise you.
- You can tell us to stop being your adviser at any time – we would not impose any charge or penalty if you did this. We would be sorry to see you go. You are always free to 'shop around' for advice from another advice firm at any time – get a second opinion if you want to. Some firms may be cheaper than ours, and some may be more expensive.
- If you wish to no longer use our advice, we ask that you give us 30 days' notice so that we can notify any plan providers that you no longer wish for us to act for you. Alternatively, you can contact plan providers yourself and withdraw consent for us to receive information about your plans. If you withdraw from receiving our ongoing help, you should ensure your plans remain appropriate for your needs in the future – as we will not be able to check this.
- We will classify you as a 'retail client' (unless we tell you otherwise) affording you the highest levels of financial protection.
- We do not handle client money – all applications will be made payable to the product provider. Your money never goes through our bank account. This gives you the added reassurance that your money is never held by 'Leading Edge Wealth Planning', but it is with the product provider we have recommended. Leading Edge advises the product provider what to do with your funds. The product provider can never pay your funds to Leading Edge. The only time we can accept payments is for our charges.
- We are required by law to verify your identity – before we can apply for any product on your behalf. We cannot proceed with any application without this verification. We may also check the Financial Sanctions list. We will complete this electronically where possible.
- We will register all investments in your personal name (unless otherwise agreed).
- Our advice is based upon the information you provide us. It is therefore important you give us full information so that we can ensure our recommendations to you are correct and appropriate. The withholding of information, or incorrect information may adversely affect our recommendations to you. Incorrect information, especially with regards to insurance cover, can potentially invalidate any future claim. If you are not sure of something, let us know so that we can take appropriate steps.
- For the avoidance of doubt, we shall be governed by the laws of England.
- We may record our phone calls or meetings to remove the need for note taking and enable us to give you a better service. These recordings are for our own internal use and will not be shared with any other party.
- Our Data Protection / Privacy Policy is available via our website: www.lewp.co.uk.
- From time to time, it may be necessary to amend the terms set out in this document. An up-to-date copy of this document will always be available on request. If the change is what we consider to be material and you are engaged as our client, we will send you a copy by email at least 28 days before the new terms take effect.

11. Commencement and Termination

These terms of business take effect from the date they are given to you and will apply until either terminated or superseded by any new terms. You or we may terminate our authority to act on your behalf at any time, without penalty. One month's notice of this termination must be given in writing and will take effect from the date of receipt.

For your own benefit and protection, you should read these terms carefully before signing them. If you do not understand any point, please ask for further information.

12. Agreement

This agreement is made between Leading Edge Wealth Planning Ltd. and:

Client One

Name

Signature

Date

Client Two

Name

Signature

Date

Adviser

Name

Signature

Date