CLIENT FEE AGREEMENT
To be read in conjunction with our Client Agreement And Client Service Proposition

wealthmasters

TRUSTEES of THE S+J BRATTON DEVELOPMENTS PENSION SCHEME

(1) Client Name & Classification	JULIE ANNE BRATTON			(2) Client Name & Classification	SIMON NEIL BRATTON.		
	Retail Client	✓	Professional Client		Retail Client	✓	Professional Client
Client Address	2 WEAVERS ROAD YSTRAD GYNLAIS SWANSEA SA9 1PQ.						

Agreed Service Provision GUIDANCE WRESPECT of PENSION REGULAR PREMIUM INVESTMENT.

Wealthmasters Financial Management Ltd undertakes to provide the following service(s) to you. The fee for the provision of these services is indicated below. **Payment Terms are 30 days from date of invoice**

This Client Fee Agreement is to be read in conjunction with our Client Agreement and forms our standard Fee Agreement upon which we intend to rely. For your own benefit you should read both Documents carefully before signing below. If you do not understand any point, please ask for further information. Please tick below to confirm:

1) **you accept the terms of the Data Protection Statement.** ☑
2) **you consent to us processing any sensitive personal data.** ☑
3) **you are happy for us to contact you for marketing purposes including e-communications** ☑
4) **you accept our Client Agreement (version 14), Client Classification, service level and fees itemized below** ☑
5) **you understand our Client Agreement and Client Fee Agreement will come into effect from the date of issue** ☑
6) **you wish to receive regular progress updates on your application(s) via email (*if yes, supply email address)** ☑

Email Address for Progress Updates	

Method of Payment

(If a combination of more than one method of payment please **tick all applicable**)

1) a Financial Adviser Fee deducted from amount of funds invested ☐
2) a direct payment from you by Bank Transfer or Cheque ☑
3) a commission payment from the product provider (Non Investment Insurance only) ☐
4) a procuration fee from the product provider (Mortgage only) ☐

	REVIEW / RECOMMENDATION REPORTS		EXACT AMOUNT (£)
STEP 1	EITHER: Overview Financial Planning Report	£499.00	
	OR: Holistic Financial Planning Report /Headroom Checks/Fixed Protection/Tax Planning	£999.00 - £2500.00	
	FOCUSED RECOMMENDATION REPORTS (any one or more of the areas below **WITHOUT** the provision of a Full Financial Planning Report)		
	Occupational Pension Transfer (max 2 schemes)	£999.00	
	Each Additional Scheme	£350.00 each	
	Review of Current Pensions /Pension Transfer & Retirement Options (max 3 Plans)	£499.00	
	Each Additional Plan	£95.00	
	Review Funding For Retirement / Other Stated Objective	£499.00	
	Review Existing Investments (including Attitude to Risk) (max 5 Investments)	£499.00	
	Each Additional Investment	£95.00	
	Research Regular Premium Options– New Investment / Pension	£299.00	✓
	Long Term Care	£999.00	
	Review Report not covered by Ongoing Service Proposition	£499.00	

CONFIRMATION OF EXACT FEE(S) CHARGED:	
Client 1 Signature: JBratt	Client 2 Signature: SNBratton.
Adviser Signature : 06/10/16	Date: 06/10/16

PLEASE SEE OVERLEAF

IMPLEMENTATION OF ADVICE				EXACT AMOUNT (£)*
STEP 2	Create New Investment/Pension Portfolio or Transfer a Pension i.e. PPP to SIPP	Occupational Pension Transfer (any value) *	5%	
		Up to £75,000	4%	
		£75,001 - £200,000	3%	
		£200,001 +	2%	
	Establish New Annuity (after Tax Free Cash if applicable)		2% (£499.00 min)	
	Drawdown Pension Recommendation (after Tax Free Cash if applicable)		2% (£999.00 min)	
	Establish New Regular Pension/Savings Plan Fixed Fee £600.		25% of 1st year's premiums (£295.00 min)	✓
	CHARGED IN EVERY CASE Mortgage / Re-Mortgage/Buy To Let Research & Recommendation		£499.00	
	Mortgage / Re-Mortgage/Buy To Let Procuration Fee From Lender		Refer to Key Facts Document	
	Additional Fees (if applicable)			
	Sub Prime Cases requiring additional work / multiple lender applications		£799.00	
	Equity Release		£999.00	
	Arrange Personal Protection Policy (charges as per the Key Features Illustration)			
	Arrange General Insurance Policy (charges as per the Key Features Illustration)			

***Subject to transfer value on completion.**

The above implementation fee is in relation to the following recommendations:	

CONFIRMATION OF EXACT FEE(S) CHARGED:

Client negotiated fixed fee £600.

Client 1 Signature:	Client 2 Signature:
Adviser Signature : 06/10/16	Date: 06/10/16

ONGOING SERVICE PROVISION				
STEP 3	**Standard Customer Service (No Fee)**	✓	**Money Manager (MM) Minimum £500 per annum 1%**	
	Wealth Manager (WM) Minimum £1000 per annum 0.5%			

ADDITIONAL OPTIONAL SERVICES AVAILABLE NOT COVERED BY CLIENT SERVICE PROPOSITION		Exact amount (£)
Investment Valuation (maximum 10 policies) standalone fee if applicable	£100.00	
Portfolio Adjustment (per portfolio) standalone fee if applicable	£149.00	
Vary an existing Savings Plan set up by Wealthmasters	£49.00	

CONFIRMATION OF EXACT FEE(S) CHARGED:

Client 1 Signature:	Client 2 Signature:
Adviser Signature : 06/10/16	Date: 06/10/16