INVESTMENTS • ADVICE • PLANNING

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Data Processing Centre
Retirement.Capital
Venture Wales Building
Merthyr Tydfyl Industrial Business Park
Merthyr Tydfyl
Wales
CF48 4DR

13th June 2023

Our ref: SJ/FH/SH

Dear Sir/Madam,

Re: Client Novation- Transfer of Agency to MHA Caves Wealth- Acceptance of Clients

Please find enclosed with this letter a client list including the relevant policy numbers for client novation. I would be grateful if you could transfer the servicing to our agency including facilitating all fees going forward to MHA Caves Wealth Ltd. The adviser will be Simon James, FCA Reference SMJ01056. I can confirm that MHA Caves Wealth Ltd will be providing an ongoing service to the client list enclosed and all the clients are aware and have consented to the transfer of agency and any existing ongoing fee arrangements.

As requested, the following documentation has been enclosed:

1. Example of letter sent to clients confirming the transfer of agency and any existing ongoing fees.
2. Client list with policy numbers.
3. A letter from our network, ValidPath confirming the novation.
4. A copy of the letter sent to yourselves from the Director of Gerald Thomas Wealth Management Limited confirming the authorisation of the transfer of agency.

Should you have any queries or require any further documentation, please do not hesitate to contact us on 01604 621421 or via email at fharvey@mhacaves.co.uk

Yours sincerely,

Andrew Cockerill
Director

11th January 2023

CLIENT NAME
ADDRESS
ADDRESS
ADDRESS
POSTCODE

Dear CLIENT NAME,

Important information regarding your account

Following the recent acquisition of Gerald Thomas Chartered Accountants by ***MHA MacIntyre Hudson***, I am writing to inform you that Gerald Thomas Wealth Management Ltd (GTWM) will cease trading on 31st January 2023. My own employment with GTWM will also end on that date.

I am pleased to confirm however, that from 1st February 2023, I shall be joining ***MHA Caves Wealth Ltd***, a long-established financial planning and investment management business, trading since 1906, which is a part of the wider MHA MacIntyre Hudson group. I shall be able to offer a comprehensive, independent financial planning service via MHA Caves Wealth, enabling me to provide you with continuity of service.

The firm is directly authorised and regulated by the Financial Conduct Authority (FCA) and is also a long-standing member of the London Stock Exchange. Enclosed is a document providing more information on the company and its services. Comprehensive information can be viewed on the company website at **www.mhacaves.co.uk** .

I am pleased to confirm that there will be no change to any ongoing charges associated with your existing arrangements because of this move.

In order to complete the transition, your information presently held with GTWM will be transferred to MHA Caves Wealth, along with the management of your policies unless you instruct us not to by 30th January.

Please do not hesitate to contact me if you have any questions regarding the corporate developments referred to above.

Yours sincerely
For and on behalf of
GERALD THOMAS WEALTH MANAGEMENT LIMITED

Simon James

18 May2023

Dear Sir/Madam

Re: Transfer of business from Gerald Thomas Wealth Management Limited (FRN:605134) AR of ValidPath Limited (FRN:197107) to MHA Caves Wealth Limited (FRN:143715) Directly Authorised.

I am writing to confirm that Gerald Thomas Wealth Management Limited AR of ValidPath Limited FRN 197107 has left the network and they are transferring their business to MHA Caves Wealth Directly Authorised.

Please accept this letter as authority from ValidPath Limited FRN 197107 to transfer the servicing rights, remuneration (renewals) and indemnity liability to MHA Caves Wealth Limited.

Please confirm by email to agency@validpath.co.uk once this request has been completed, stating that ValidPath Limited are no longer liable for the above business.

If you require any further information, please do not hesitate to contact Novations team on Tel: 02920 351465 who will be able to assist with any queries.

Yours faithfully,

Heledd Richards

Heledd Richards
Director
ValidPath Limited

t: 02920 494495
The Maltings East Tyndall St Cardiff CF24 3EA

Directors
John Evans, B.Sc.(Econ), F.C.A.
Margaret Jones, B.Sc.(Hons), F.C.A.
Philip Williams, B.Sc.(Hons)
Brian Garland, B.A.(Hons), A.C.A.

Associate
Simon James, Dip PFS, Cert CII (MP)

Gerald Thomas
Wealth Management Limited

Registered Office
3 New Mill Court
Swansea Enterprise Park
Swansea SA7 9FG
Tel: 01792 465155
Fax: 01792 790958
email: simon.james@geraldthomas.co.uk

Your Ref: Our Ref:

Data Processing Centre
Retirement.Capital
Venture Wales Building
Merthyr Tydfyl Industrial Business Park
Merthyr Tydfyl
Wales
CF48 4DR

1 June 2023

To whom it concerns,

Re: Transfer of business from Gerald Thomas Wealth Management Limited (FRN:605134) AR of ValidPath Limited (FRN:197107) to MHA Caves Wealth Limited (FRN:143715) Directly Authorised.

This is a novation confirmation for the transfer of the scheme / client shown below:

The Victor Johnson SSAS

We can confirm that:

1. All clients affected by the transfer have been informed.

2. All clients affected by the transfer have been informed that the ongoing charges should continue on the same basis as formerly agreed.

3. Upon request we can provide a copy of the sample letters which were sent to the clients on the attached list.

4. There have been no objections from clients regarding these changes.

Sincerely,

B Garland
Director, Gerald Thomas Wealth Management Limited

Client Engagement & Agreement

Name(s): ______________________

____

Date: ______________________

The information requested in this document is required to enable us to provide you with appropriate advice and services. Please complete with as much detail as possible. If you would like to discuss matters further before completing this form then please do not hesitate to contact us, we will be more than happy to help.

mha
CAVES WEALTH

4. GDPR & Protecting Your Personal Information

- We will direct you to our Privacy Notice. This is a separate document which provides more information about the nature of our personal data processing activities and include details of our retention and deletion policies as well as your rights of access to the personal information that we hold on you.
- To provide our services properly we'll need to collect information about your personal and financial circumstances. We take your privacy seriously and will only use your personal information to deliver our services.
- Processing of your personal data is necessary for the performance of our contract for services with you. Generally, this is the lawful basis on which we intend to rely for the processing of your data. (Please see the reference to special categories of data below). Our policy is to gather and process only that personal data which is necessary for us to conduct our services appropriately with you.
- We adopt a transparent approach to the processing of your personal data. Sometimes, we may need to pass your personal information to other organisations. If you apply to take out a financial product or service, we'll need to pass certain personal details to the product or service provider.
- We may engage the services of third-party providers of professional services in order to enhance the service we provide to you. These parties may also need to process your personal data in the performance of their contract with us. Your personal information may be transferred electronically (e.g. by email or over the internet) and we, or any relevant third party, may contract you in the future by what we believe to be the most appropriate means of communication at the time (e.g. telephone/ email/ letter etc.). If you wish to know the names of these third parties, please contact us for further information.
- The organisations to whom we may pass your details also have their own obligations to deal with your personal information appropriately. Sometimes a product or service may be administered from a country outside Europe. If this is the case, the firm must put a contract in place to ensure that your information is adequately protected.
- As part of this agreement, we'll ask you to consent to the transfer of personal information in accordance with the protections outlined above.
- **Special categories of personal data**: there are certain categories of personal data that are sensitive by nature. The categories include: data revealing racial or ethnic origin, political opinions, religious or philosophical beliefs, trade union membership and data concerning health & vulnerabilities. Depending on the nature of the products and services that you engage us for, we may need to obtain your sensitive personal data, particularly in relation to health & vulnerabilities. Our policy is that should we require any special category of personal data, we will only gather this with your explicit consent.
- If you are concerned about any aspect of our privacy arrangements, please speak to us.

5. Client Declarations

Date of issue:	

- ✓ **I/We agree to appoint MHA Caves Wealth to act as my/our Financial Adviser and obtain any required information in respect of my/our current financial circumstances. I understand that if I/we have provided incorrect or incomplete information, MHA Caves Wealth may not be able to provide the most suitable advice.**
- ✓ **I/We acknowledge that this agreement will come into effect once it has been signed by all parties.**
- ✓ **I/We understand that, upon appointing MHA Caves Wealth as my/our Financial Adviser, ongoing charges will be payable as detailed above, and will be facilitated by the providers.**
- ✓ **I/We have received a copy of the 'Guide to our Services' document.**
- ✓ **I/We agree to provide MHA Caves Wealth with proof of identification for the purposes set out in section 3.**