

CLIENT AGREEMENT



Fully understanding you, your finances, your objectives and priorities allows our qualified advisers to focus on what's most important for you and develop your financial goals into tangible ideals. By learning about Indigo's tried and trusted proposition you can promptly establish where we can add the most value.

DISCOVER...

A unique plan which makes specific and realistic recommendations on how to get from A to B, highlighting any financial "gaps" and putting real numbers around what you want to achieve across all timelines.

Tax mitigation, risk assessment, cash-flow planning (inc. debt management) and investment strategies combine to offer you an all-encompassing summary of you and your financial world.

In essence we make the complex things simple.

PLAN...

Our range of tailored service levels ensure that you receive the on-going after-care that's right for your circumstances and budget, whether it's a simple annual telephone review through to yearly face to face financial health-checks.

Tracking your Plan's progress, understanding and reacting to your changes, monitoring your investment strategies and managing risk are all an integral part of these on-going services.

We will keep you informed and be your partner, somebody you can talk to about money and your finances. We help our clients make better financial decisions and avoid bad ones.

RELAXATION...

HOW WE CAN HELP...

We provide financial solutions for you and your business. These include;

- Pension Drawdown & Annuities
- Investments – Tax Efficient / Offshore
- Group Life Assurance
- Retirement Planning
- Shareholder Protection
- Life Assurance
- Critical Illness cover
- Income Protection
- Keyman Assurance
- Equity Release
- Will writing
- Estate Planning
- Cash-flow Modelling
- General Insurance Brokering

▶ MEET THE TEAM...



Darren Turner



John Lickess



Rachel Newby



Mariva Dee

Darren Turner BA, Dip PFS **Financial Adviser/Managing Director**

Darren has spent his entire working life in financial services. A degree in Business and Finance Control at the University of Central Lancashire was the springboard for future endeavours. Working initially in banks and building societies, he then spent the next nine years at Prudential as a Financial Adviser before moving to Friends Provident in a Senior Financial Consultant role specialising in Inheritance Tax planning and wealth management.

After working briefly as an Independent Financial Adviser for a small local firm, he formed Indigo Financial Advice Ltd in 2005, and later forged a relationship with Pearson & Associates Accountants to form P&A Financial Services Ltd which is Pearsons' in-house advisory arm.

Darren supports private and business clients with their financial planning aspirations. By specialising in the "At Retirement" market, Darren is able to ensure that clients approaching retirement fully understand the significant choices now open to them. He has expertise in protection planning solutions for business, and also spends considerable time managing Indigo's in-house investment proposition, taking responsibility for fund selection, portfolio construction and risk management across the practice.

Outside of his busy work life Darren enjoys mountain biking, camping, and snowboarding. He is married to Sara and has two young sons, Barnaby and Jasper

John Lickess BA (Hons), Dip PFS **Paraplanner/Administrator**

John joined Indigo in 2010 having previously spent over six years undertaking a similar role for another local IFA firm. John graduated with a 2.1 honours degree in Financial Services from Sheffield Hallam University in 2005 and has since attained the Chartered Insurance Institute's Diploma in Financial Planning and Certificate in Paraplanning.

John's role within Indigo is to provide full support to Darren. This includes preparing and maintaining client files, gathering and analysing client information and helping identify areas of planning to achieve client goals and objectives. He is also responsible for undertaking product and fund research, producing pension analysis reports, drafting suitability reports and implementing client recommendations. In essence he helps to ensure all the associated activities involved in the financial planning process are undertaken in a compliant and professional manner.

Outside of work John has a keen interest in sport. He plays badminton for Colne and previously played cricket for Foulridge for over 20 years. Away from sport John enjoys spending time with partner Katy, fell walking, camping and is an avid music fan; collecting vinyl records and regularly attending live gigs.

Rachel Newby **Administrator**

Rachel joined Indigo in September 2018. She previously worked for a leading fire alarm company providing administrative and account support. She has a BTEC National Diploma in Business Studies and is currently studying towards her Chartered Insurance Institute exams.

She is usually the first point of contact when telephoning, visiting or emailing the office. Her role is supporting Darren and John and the day to day smooth running of the office. She is responsible for compiling client portfolio reports and valuations as well as dealing with the back office management.

Mariva Dee **Administrator**

Mariva joined Indigo in November 2021. She previously worked for a telecommunications company, providing administrative, health and safety, and compliance support.

She has an A level Apprenticeship in Customer Service in the business sector, a certificate in internal auditing for ISO 9001, and a Degree in Sociology. She is currently studying towards her Chartered Insurance Institute exams.

Mariva supports office administration including tasks and activities associated with compliance, new business and the review process, working closely with Rachel.

Outside of work she enjoys spending time travelling with her husband Ben, and young daughter Oriah.

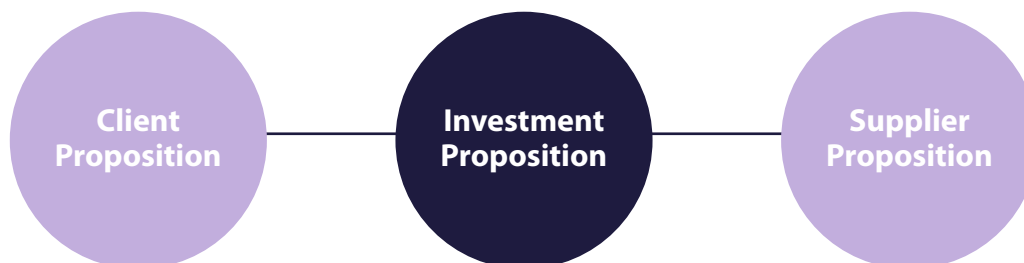
▶ OUR PASSION AND BELIEFS

Our passion and beliefs help create our philosophy on how we aim to provide the best possible support to help meet your financial objectives. We work on a modular basis because we believe it enables us to build, maintain and manage our business processes in the best manner.

Everything we prepare and construct is designed to meet The Financial Conduct Authority's (FCA's) expectations which are communicated to Indigo via regular updates and guidance notes. The guidance from the FCA is designed to ensure we follow best practice, keep up to speed with developments and maintain our robust process which helps us deliver good client outcomes.

▶ MODULAR PROPOSITIONS

We have three propositions which we monitor on a regular basis.



Client Proposition : Designed to help make sure we provide value for money, keep you informed and meet your goals.

Investment Proposition : We use this so we can agree an investment strategy. We source and use investments (chosen by our Investment Committee and external consultant / Discretionary Fund Manager) whose aim is to provide returns comparable for the risks you are willing and able to make.

Supplier Proposition : Our robust due diligence process helps us decide that the products we use when investing your money are the ones most suitable for you.

All this means nothing if it is out of date, so we make sure that we regularly look at all three propositions and make adjustments and changes if required. This is especially true of our Investment Proposition.

▶ WHO ARE WE AUTHORISED BY?

Indigo is Authorised and Regulated by the Financial Conduct Authority. The Financial Conduct Authority (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 or by contacting the FCA on 0800 111 6768.

Unless we notify you in writing to the contrary, we will be treating you as a retail client. This means that you are afforded the highest level of protection under the regulatory system and should have the right to take any complaint to the Financial Ombudsman Service.

▶ WHAT SERVICES DO WE OFFER?

We offer a range of services to help you meet your investment and retirement objectives. We offer **independent** investment advice. This means that we consider a wide range of financial strategies and products. We are constantly reviewing the market to ensure that the services and products we offer are appropriate for our clients. We also offer protection and insurance products from a range of insurers.

Where we recommend particular investment strategies and products to you, these will be selected based on your personal circumstances, financial goals and objectives. We'll consider a number of factors, including the services you need, the cost of investing, how much risk you are prepared to accept in an investment product and how much of a drop in its value you could withstand.

The areas we can advise on include:

- Life assurance
- Investment bonds
- Pensions
- Annuities
- Phased retirement & income drawdown
- Term assurance
- Critical illness cover
- Income protection
- Unit trusts
- Open ended investment companies
- ISAs
- Structured deposits
- Investment trusts
- Enterprise investment schemes
- Venture capital trusts
- Structured products

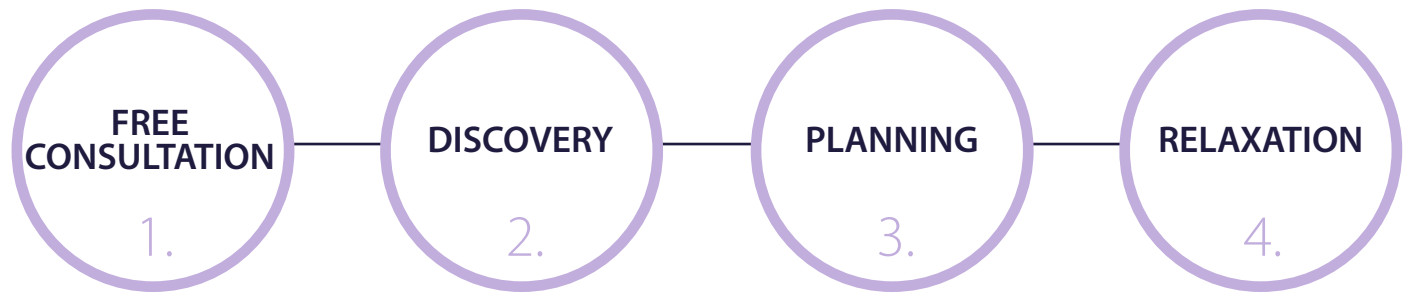
We don't provide advice in relation to individual share holdings. If this is something you need assistance with, we can refer you to a stockbroker. We don't provide advice on options, futures and other derivative contracts as we believe that these are unlikely to be suitable for our clients

▶ OUR ETHICAL POLICY

To place you at the heart of our business, we will:

- be open, honest and transparent in the way we deal with you;
- not place our interests above yours;
- communicate clearly, promptly and without jargon;

▶ OUR INVESTMENT SERVICES AND COSTS



1. FREE CONSULTATION - at our expense

This helps us to understand your financial objectives and will confirm how we can support you in working towards these. We will also discuss the cost, and levels, of our services both initially and throughout our relationship with you.

We charge our services by way of a fee. These fees are typically based on a percentage of the amount you invest and whether it's a review or implementing.

2. DISCOVERY STAGE – Financial Review and Options

This can be a continuation from the initial discussion, where agreed, or a further appointment. This process covers:

- establish and prioritise your goals (short, medium and long term)
- obtain full details of your liabilities and assess appropriateness
- obtain details of your income and expenditure
- identify any tax planning issues - IHT, CGT, Income etc.
- identify any 'holes' in your current financial planning
- assessing your attitude to risk and understanding your capacity for loss
- obtaining and reporting on all existing plans and holdings
- detailed performance and risk analysis report
- preparing a summary of recommendations based upon your personal circumstances
- preparation of our recommendations to you
- arranging a second appointment to explain and discuss our recommendations in detail.

Complexity of advice

Standard

Simple/Focused

Complex

Cost

Fixed fee of £995

£495

Subject to negotiation
(and a maximum of £2,495)

(This fee will be waived wholly or in part should you decide to implement any of our recommendations.)

3. PLANNING STAGE - Implementation (lump sums and transfers)

Should you instruct us to proceed with any of our recommendations we will act for you in the following ways

- handle all fund and policy administration on your behalf;
- provide regular updates to keep you informed of progress;
- ensure all your documents are issued in line with your expectations;
- provide confirmation of all actions taken on your behalf in writing.

This payment can either be taken from your investment upon receipt by the policy provider or paid directly by you. **Where we receive such a payment we will waive our 'Discovery' fee.**

Charge

For implementation of Investments / Pensions (including drawdown) the charges are :

Initial tranche* of premiums	% Fee	Min. Fee
0 - £74,900	-	£1,500
£75,000 - £250,900	2%	-
£251,000 + above	1%	£5,000

For implementation of Enhanced / Impaired Life Annuities the charges are :

: All amounts 2%

For implementation of Lifetime Annuities the charges is :

: All amounts 1%

*A tranche is defined as premiums in the same advice process and subject to max 3 months.

Initial fees are capped at £10,000 max. All initial fees subject to minimum of £1,500.

Example 1

If we arrange an investment on your behalf for £350,000 our Implementation fee would be £5,000 ($£350,000 \times 1.00\% = £3,500$, but min fee £5,000). As this is less than the minimum fee of £5,000 there would be an additional charge applied of £1,500. The total fee payable would be £5,000, equivalent to 1.43%.

Example 2

If we arrange an investment on your behalf for £65,000 our implementation fee would be £1,500. The total fee payable would be £1,500.

Example 3

If we arrange a Lifetime Annuity on your behalf for £132,000 our Implementation fee would be £1,320 ($£132,000 \times 1.00\%$). As this is less than the minimum of £1,500, there would be an additional charge applied of £180. The total fee payable would be £1,500.

4. RELAXATION STAGE - Ongoing Reviews and Changes to Existing Investments

We will discuss the full range of our on-going services during our initial consultation. These services include, but are not limited to, providing you with:

- structured reviews to give you peace of mind;
- assessment of your circumstances and any changes to your plans that are needed;
- regular updates and information regarding your holdings;
- a choice of differing levels of support depending on your needs;
- ongoing support with correspondence and administration issues.

Details of these different levels of services are contained in our Ongoing Service Agreement document. We will agree separately the level of on-going services at the time of, or prior to, making our recommendation(s) to you. Our costs are based on the value of your investment(s) at each 12 month anniversary, and are paid monthly/annually in arrears.

It should be noted that if you choose any of our ongoing management services they are subject to a **minimum fee**.

Where we agree to provide ongoing services you can choose to cancel this at any time by providing us with written confirmation of your decision. Payments would then cease within 7 business days or after collection of any due proportion of any period charges if later. The charges listed can be deducted from your investments or paid directly by you.

Charge



Indigo Gateway : 0.75% (minimum £375)



Indigo Foundation : 0.75% (minimum £750)



Indigo Wealth : 0.75% (minimum £3,750)

There is no charge on funds under management greater than £1 million.

Example

If your investments under our advice total £150,000, this will generate an ongoing adviser charge of £1,125 per year and typically provide the Foundation service level. This charge is likely to vary depending on the value of your investments each year.

Protection

Similar to our investment services above, we will provide you with a personal and financial review prior to making our recommendation to you. Should you accept our recommendation we will arrange the implementation of this for you and the reasons for our recommendations will be provided to you in a written report.

We do not normally charge you a fee for arrangement of an insurance product (unless it is less than our **minimum of £495**) as we will typically receive a commission from the product provider. In the unlikely event that the commission is less than £495 we will invoice you for the difference.

If however you cease to pay premiums within the first 4 years and the policy subsequently cancels the provider will clawback a proportion of the commission that has been paid to us. As this commission covers the cost of our service to you, we will charge you a fee equal to the amount of commission that we have to refund to the provider.

Signature(s): _____ Date: _____

Equity Release

We charge a fee of **£595** for providing advice and submitting your loan application. This fee becomes payable on your acceptance of the deal recommended and the submission of the application to the lender.

We will also receive and retain a commission from the lender when your loan completes and the amount will be confirmed by the lender in their disclosure document.

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.

Please note our fee of £595 will still be charged should the lender reject your mortgage application due to you not disclosing any material information about your personal situation. It should also be noted we do not provide a refund should you decide not to proceed with the mortgage loan after we have made a recommendation to you.

Hourly Rate (Actual)

For other peripheral /adhoc services we can apply an hourly rate which differs depending on the Indigo members involved.

- Qualified Financial Adviser £185
- Trainee Financial Adviser £130
- Paraplanner/Researcher £100
- Support Staff £80

Eg 1

If we provide adhoc services that involves 1 hour work from a Qualified Financial Adviser and 2 hours from a Paraplanner, the total fee payable would be £385.

General Insurance

We do not charge a fee as we will receive commission from the provider after the policy has been placed on risk.

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 pure protection policies the start of the cancellation period 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. In other cases, the cancellation period will begin on the day the contract is concluded or, if later, the day on which you receive the contractual terms and conditions. Instructions for exercising the right to cancel, if applicable, will be contained in the relevant product disclosure information which will be issued to you.

If you cancel a **single Contribution contract**, you may be required to pay for any loss you might reasonably incur in cancelling it which is caused by market movements. This means that, in certain circumstances, you might not get back the full amount you invested if you cancel the policy.

Client money

Indigo is not permitted to handle client money and we cannot accept a cheque made out to us (unless it is in respect of an item for which we have sent you an invoice) or handle cash.

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 as soon as practicable after we receive 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.

Instructions

We prefer our clients to give us instructions in writing, to aid clarification and avoid future misunderstandings. We will, however, accept oral instructions provided they are confirmed in writing.

Conflict of Interest

- Although we'll always try to act in your best interests there may be situations where we or one of our other clients has some form of interest in the business being transacted for you. If this happens or we become aware that our interests or those of one of our other clients conflict with your own interests, we'll write to you and ask for your consent to proceed before we carry out any business for you. We'll also let you know the steps we'll take to make sure you are treated fairly.
- We have a conflicts of interest policy. If you want to see a copy of it please ask us.
- Under the rules of our regulator, the FCA, as a firm providing independent advice we are unable to accept or retain payments or benefits from other firms (e.g. product providers) as this would conflict with our independent status.
- From time to time we may attend training events funded and /or delivered by product providers, fund managers and investment platforms. These events are designed to enhance our knowledge and enhance the quality of service we provide to our clients. As such this doesn't affect our obligation to act in your best interests. Please ask us if you want further details.

Complaints

If you wish to register a complaint, please contact Indigo Financial Advice Ltd, 38 Albert Road, Colne, Lancashire, BB8 0AD or telephone 01282 867799 or email office@indigoadvice.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 4 567.

Compensation Scheme

If you make a complaint and we are unable to meet our liabilities, you may be entitled to compensation from the Financial Services Compensation Scheme. Investment business will normally be covered up to a maximum of £85,000 per institution and 100% for long term insurance business which includes life assurance, investment bonds and pensions.

Further information about these amounts and limits for all other product types are available from the FSCS at <http://www.fscs.org.uk/what-we-cover/products>

VAT

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

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

Indigo 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.

Termination

The authority to act on your behalf may be terminated at any time without penalty by either party giving seven days notice in writing to that effect to the other, but without prejudice to the completion of transactions already initiated. Any transactions effected before termination and a due proportion of any period charges for services shall be settled to that date.

CLIENT AGREEMENT DECLARATION

Sensitive Personal Data and Privacy Policy

The primary basis on which we intend to process your personal data is for the performance of our contract with you. In the case where we need to process special category (sensitive) data as described in our Privacy Policy Statement we require your consent by indicating your agreement to the following statement:

I / we consent to the processing of sensitive personal data as far as it is necessary for the services I / we require from Indigo Financial Advice Ltd. I/We have already received a paper or email copy of our PRIVACY POLICY STATEMENT and I will ensure that any relevant parties involved with my financial planning, such as Trustees or lives Assured also receive a copy.

Communication Preferences

From time to time we may wish to contact you to offer additional products or services which may be of interest to you. In order to do this we require your consent by agreeing to one or all of the options:

I / we consent to be contacted for marketing purposes by:

All Email Telephone Text message Post Already stated

Client Signature:
Print Name:
Date:

Partner Signature:
Print Name:
Date:

I/We are aware of the costs of the Discovery Stage and where appropriate, the Planning Stage and agree to the method and timing of these.

I/We confirm that we agree to the adviser being remunerated on the basis selected below;

By direct payment of £

(payment due after recommendations made unless superseded by any other remuneration method listed below)

By deduction from the policy @ % on £ @ % on £ = £

By payment of commission by Insurer or Lender of £

You should note that when paid though the investments it may reduce your personal tax thresholds and/or exemption levels. Where this happens, we will discuss it with you and confirm it in your personal recommendation report.

Client Signature:
Print Name:
Date:

Partner Signature:
Print Name:
Date:

I/We have seen, read and understand the relevant Key Information Documents, Key Investor Information Documents, Key Facts Documents and Key Features Illustrations of the products you have recommended.

Client Counter Signature:
Print Name:
Date:

Partner Counter Signature:
Print Name:
Date:

Signed on behalf of Indigo Financial Advice Ltd.
Date:

www.indigoadvice.co.uk

