Chapter House

WEALTH MANAGEMENT LTD

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Who are we?

A family run business, Kris & Alexandra are the first married couple in the history of the Chartered Insurance Institute (CII) to attain Chartered Financial Planner Status at the same time.

With a combined 30 years' experience, Kris & Alexandra have worked at some of the most prestigious companies regionally and within the UK. They have taken this knowledge and experience and established their own Wealth Management company with the vision of providing high class service and offering the very best advice.

Kris Vind *APFS Chartered FCSI MLIBF FPIR*
Chartered Financial Planner

Kris has worked in financial services since 2004 and has been advising clients since 2006; he holds Chartered Financial Planner status with the CII and is also a Chartered Fellow of the Chartered Institute for Securities and Investments.

Kris is responsible for all advice matters and chairs the investment committee.

Kris spends time trying to "give back" within the industry and to other participants. He is currently involved with his local Chartered Insurance Institute and also provides pro bono guidance to Armed Forces personnel (serving and retired).

Alexandra Vind *BA (Hons) APFS Chartered MCSI*
Chartered Financial Planner

Alexandra has worked in financial services since 2005, is a Chartered Financial Planner and Paraplanner.

Alexandra established Chapter House Wealth Management in 2019 and is responsible for making sure we stay fully up to date and compliant with all regulatory matters. She is also key to helping deliver all aspects of our advice and services.

Our Approach

1. Initial Meeting

- Our first meeting is provided at our expense, no cost to you.
- We take time to understand your needs and objectives.
- At the end of this meeting, we will confirm if we believe we can help you meet your objectives.

2. Agreement

- We agree a suitable way forward, including confirming the fee applicable for the advice.
- You agree to work with us, we confirm, in writing, the next steps and any further information required.

3. Research & Advice

- Keeping you informed throughout the process, we will research your current plans, identify any additional considerations and confirm our advice in writing.
- If you accept our advice, we arrange the investments on your behalf and monitor these are successfully established.
- We may recommend you take advantage of our ongoing service.

4. Progress Meetings

- We will meet regularly to review the progress of plans against your objectives.
- You will be provided a full valuation report.
- We will confirm ongoing suitability of all plans and investments that we assist you with.
- In between our meetings, you will have 24/7 access to your valuation statements.

To help us achieve the above we will blend the latest technology with traditional advice; this can be face-to-face, via secure video calling or over the telephone (the choice is yours). We aim to put you at the centre of what we do and keep you fully informed during every stage.

Why should you work with us?

When you decide you would like us to work with you, we consider it to be a long-term relationship built on trust, honesty and integrity. This relationship takes time, we understand that, but we will work tirelessly to provide you the service we feel you deserve and build the ongoing trusted relationship that is so important between a client and adviser.

We are committed to providing you a truly unique and tailored experience.

We aim to be different; will you join us?

Our Services

- **Wealth Management Advice** – a range of bespoke portfolios informed by our in-house research to help those wanting to grow their assets or preserve their capital against inflation. Don't worry, if this style of investing isn't for you, we also have access to a full range of investment funds that are simple to understand and cost effective. To gain maximum benefit, we have put in place an ongoing advice service that will keep you informed as to your progress against your objectives. Our Wealth Management Advice also considers how to structure your investable assets in the most effective way.
- **Financial Planning Advice** – advice on how to meet your objectives including more complex matters such as pension lifetime allowance and annual allowance matters or how to maximise the legacy you wish to leave your family.
- **Retirement Advice** – when do you retire? How much will you need? What obstacles are in your way and how do you draw your pensions? – Our retirement advice will help you make informed choices leading up to, at and after you retire.
- **Inheritance Tax Planning** – advice on how to structure your assets to avoid inheritance tax; this can include us providing you with calculations of any tax that may arise through to putting in place appropriate plans to mitigate the impact of this tax.
- **Protection Services** – What impact will a period of illness or an accident have on your finances? We can work with you to help identify any weakness in how you have protected yourself and the impact this may have on your plans and finances.
- **Digital Services** – You can view all your finances, personal data and choose to message us securely and in one place, 24 hours a day at the click of a button. So, whether you want to check the progress of your investments, update your personal details, or simply drop us a line you can do so using our innovative digital services.
- **Buying your first home or Re-mortgaging** – to offer you this service, we have carefully selected some independent mortgage advisers. Please contact us for more details.

How we invest your money

How and where you invest, and the cost of investment are very important as they can have a big impact on your investment returns.

As an independent, family owned business, we believe that to work in the interests of our clients, important work such as how our clients are invested (and where they should invest) should be kept in-house and not delegated to a third party. By using our insight, experience and knowledge, we have put in place a range of bespoke portfolios reflecting our view on how we believe capital should be allocated across assets and world regions to gain optimal returns, manage risk and offer value for money.

INVESTMENT PRINCIPLES

Costs should be kept reasonable
High criteria for fund inclusion
Asset Allocation
Pragmatic with the investment process
Taxation
Ensure liquidity
Review portfolios and rebalance when necessary

We would be delighted to explain these in more detail at our meetings.

Chapter House Wealth Management Ltd has its own investment committee consisting of Kris, Alexandra and an independent third party (the latter having been a successful Chartered Financial Planner, Director and investor). The committee and its output are reviewed every year by a third-party compliance company who provide continual feedback and oversight.

If you do not want the complication of owning a bespoke portfolio of funds, we have carried out in-depth research on a range of investment funds that can be used to gain exposure to a suitable asset allocation that can meet your objectives at a competitive cost; we then make sure that you do not hold too much of your money in any one investment.

Client Agreement

Who are we Authorised By?

Chapter House Wealth Management Limited is Authorised and Regulated by the Financial Conduct Authority (FCA). The 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.
Our Financial Services Register number is 913373.

Our Services

We provide **independent** financial planning and investment advice. We will consider a range of regulated products from the available market that can meet the investment objectives of a retail client but we will only provide a recommendation to you when we know the product is suitable for your personal circumstances.

You should be aware that investments carry varying degrees of risk, their underlying value can fall as well as rise which means you may not get back the full amount invested.

For **Non-investment protection contracts**, we are an intermediary and will act on your behalf when providing advice and making our personal recommendation(s) to you. We will do this based on a fair and personal analysis of insurers for term assurance, income protection and critical illness policies.

Full details of the products we recommend will be confirmed in the product literature you will receive before it is arranged. We will inform you if any investment we recommend restricts future access to your capital.

Your Aims and Objectives

Unless we notify you in writing to the contrary, we will be treating you as a "retail client" for investment business. 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.

Any advice or recommendation(s) we offer to you will only be given after we have assessed your needs and considered your financial objectives, attitude to risk and capacity to bear any losses. We will also consider any restrictions you wish to place on the types of products or investment strategy you would be willing to consider.

Our Ethical Policy

We are committed to providing the highest standard of financial advice and service possible. The interest of our clients are paramount to us and to achieve this we have designed our systems and procedures to place you at the heart of our business. In doing so, we will:

- be open, honest and transparent in the way we deal with you;
- act in your best interests at all times;
- communicate clearly, promptly and without jargon.
- Seek your views and perception of our dealings with you to ensure it meets your expectations or to identify any improvements required.

Instructions

We only accept instructions in writing (paper or electronic means) to aid clarification and avoid future misunderstandings. Please note we will not act on oral instructions.

Any instructions to withdraw funds will need to be in writing and confirm your bank account details.

Investment Services and Costs (including structured deposits)

We provide you with an initial consultation **free of charge**. This helps us to understand your financial objectives and we will confirm how we can support you in working towards these goals. We will also discuss the cost and levels of our services both initially and throughout our relationship with you. We charge for our services by way of an hourly rate fee. We have two hourly rates applicable depending on if the advice is deemed to be simple or complex.

Financial Review and Recommendation

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

- gathering of information about your existing financial arrangements and full personal circumstances.
- understanding of your investment knowledge and attitude & tolerance towards investment risk.
- understanding your capacity for loss.
- recommendation of an asset allocation model that matches your investment risk profile and the subsequent assessment and suitability of any existing holdings.
- preparation of our recommendations to you.
- arranging a second appointment to explain and discuss our recommendations in detail.

Simple Advice: this is charged at an hourly rate of £175 and is subject to a minimum charge of £1,000 and a maximum charge of £2,500; the maximum cap represents 14 hours of our time.

We class the following advice as simple:
Review of existing investment and pension products, providers and investment funds used (not applicable for pension income withdrawals).
Retirement planning (accumulation only). Subject to no complications with annual pension tax limits.
Use of ISA allowances.
Review of investments held in trust.
Establishment of a new personal investment portfolio.
Comparison of different investment accounts.
Assessing your investment risk profile.
Helping to trace your investment and pensions and providing you a summary.

Complex Advice: this is charged at an hourly rate of £250 and is subject to a minimum charge of £1,000 and a maximum charge of £6,000; the maximum cap represents 24 hours of our time.

We class the following advice as complex:
Retirement Planning: a. Annual Allowance Tax planning. b. Analysis of tax-free cash options. c. Analysis of retirement ages. d. Advice on s32 contracts. e. Advice on Guaranteed Annuity Rates/Annuities. f. Review of Drawdown accounts. g. Advice on more than 2 pensions at a time.
Investment Planning: a. Advice on surrender of investment bonds. b. Capital gains tax calculations. c. Consolidation of multiple investment portfolios (i.e., more than 2). d. Advice on direct equity holdings. e. Investment Advice to Trustees.
Inheritance Tax Planning: a. IHT Calculations. b. Trust tax planning advice. c. Advice on IHT products/solutions.
Tax Planning Advice: a. Income tax calculations with appropriate product recommendations. b. Capital gains tax planning with appropriate product recommendations.

We will provide you an estimate as to how many hours we expect to take and whether we class the advice as simple or complex. We will not exceed this without checking with you first but have placed a cap on the amount you could be charged of £2,500 (Simple Advice) and £6,000 (Complex Advice). Below are some typical examples. However, please note, our minimum fee of £1,000 will apply.

Simple Advice - £175 per hour

- A new investment of £150,000 cash into a personal investment portfolio could take 5 hours, totalling a fee of £875. As this is below the minimum fee, a charge of £1,000 would apply.
- A review of existing investment and pension accounts against client objectives and risk profile could take 10 hours, totalling a fee of £1,750.

Complex Advice - £250 per hour

- An annual and/or lifetime allowance calculation and formal advice could take 15 hours, totalling a fee of £3,750.
- Research and Advice on the consolidation of 4 separate pension plans could take 12 hours, totalling a fee of £3,000.
- Research and advice on a portfolio of investments, pensions and inheritance tax planning could take 30 hours of time, totalling a fee of £7,500; however, as the fee is capped at £6,000 no additional charge will arise.

We will issue an invoice immediately upon completion and presentation of our advice and recommendations, which can either be paid directly by you or deducted from your investment(s). We must receive full payment of the invoice amount within 7 days of issue unless you have elected for our fee to be deducted from your investment.

Implementation – Lump Sum Investments (including Transfers)

Should you instruct us to proceed with (any of) our recommendation(s) 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.

Our charge for this service is based on an hourly rate of £175 and capped at £750. Below are some typical examples:

- To open a personal investment portfolio, it could take 1 hour, totalling a fee of £175.
- To process the transfer of 4 pensions to a single provider, it could take 3 hours, totalling a fee of £525.
- To implement a full consolidation of pension and investment portfolios with a single provider could take 5 hours (total fee £875) therefore the maximum fee of £750 would be charged.

We will issue an invoice once the administration of our advice is complete, which can either be paid directly by you or deducted from your investment(s). We must receive full payment of the invoice amount within 7 days of issue unless you have elected for our fee to be deducted from your investment.

Other Services

These charges are in addition to the fees noted above.

Cashflow planning: To develop a one-off lifetime cashflow plan (where your assets are projected into the future) a fixed cost of £2,000 will be charged.

Cash Management: We can provide one off advice on cash management using our cash management services, a fixed fee of £350 is charged to cover the cost and implementation of our recommendations. Once the account is open, you will have full access to this service to self-manage.

Business Planning: We can provide advice on business financial planning; these fees are subject to a separate agreement document but are split between simple and complex advice. We also offer advice to business owners on how to protect their business in the event of serious ill health/death. Please ask us for more details.

Non-Investment Protection and General Insurance contracts

To assess your financial situation, review any existing plans and assess any shortfall in your protection needs, we will charge a **fixed fee of £750**. As a result of this review, if we arrange the sale of a protection or insurance contract, we will also receive and retain the full commissions payable from the provider/insurer monthly. The amount of this will be disclosed to you in the product literature and will cover the implementation and ongoing assessment of these plans for the first 4 years. After 4 years, if you wish us to continue to review the policies, we will charge a fee of £525 per annum to ensure the plans remain suitable.

Example

Client A wishes to review their existing protection policies to make sure they remain suitable for their circumstances; as a result of the review, it is confirmed that all plans are suitable and no changes are required. A fixed fee of £750 will be charged for the time spent reviewing the plans (this includes time spent liaising with providers, researching each individual plan and documenting our findings to you by way of formal letter). This fee is invoiced at the time of the advice and payment made within 7 working days.

Ongoing Wealth Management Service

It is important to review your financial circumstances and every investment you hold at regular intervals. This service is designed to provide you a high level of service and regular reviews to reassess your aims and objectives and help you stay on track. It incorporates providing advice on all aspects of your financial circumstances, including establishing and monitoring investments, retirement plans and Trust arrangements. We will also work with other professionals such as solicitors and accountants where appropriate.

At the time of, or prior to, our recommendation to you we will discuss our ongoing service proposition.

If it is suitable, we will confirm the exact details of the charges applicable to you in our '**ongoing service agreement**' document which will be provided to you separately from this document.

VAT

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

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 investments this will typically start when funds are invested and for pure protection policies this 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. Instructions for exercising the right to cancel, if applicable, will be contained in the relevant product information issued to you.

If you cancel a single premium contract, you may incur a loss due to 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

We are 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 immediately after we have received them.

If there are several documents relating to a series of transactions, we will normally hold each document until the series is complete and then forward them to you. We will issue all communications in English, unless agreed otherwise.

Material Interest

We will act honestly, fairly and professionally known as conducting business in 'Client's best interest' regulations. Occasionally situations may arise where we or one of our other clients have some form of interest in business transacted for you. If this happens or we become aware that our interests or those of one of our other client's conflict with your interest, we will write to you and obtain your consent before we carry out your instructions, and detail the steps we will take to ensure fair treatment. Where this cannot be achieved, we will not conduct the business.

Complaints

If you wish to register a complaint, please write to **Chapter House Wealth Management Limited, Shire House, Birmingham Road, Lichfield, WS14 9BW**, telephone 01543 263 839 / 07863 629 596 or e-mail alexandra@chapterhousewealthmanagement.co.uk.

A summary of our internal complaints handling procedures 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 4567.

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. For investment business you will be covered up to a maximum of £85,000.

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

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

Chapter House Wealth Management Limited 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 a due proportion of any period charges for services shall be settled to that date.

Privacy Notice

Why should you read this?

During the course of dealing with us, we will ask you to provide us with detailed personal information relating to your existing circumstances, your financial situation and, in some cases, your health and family health history **(Your Personal Data)**. This document is important as it allows us to explain to you what we will need to do with Your Personal Data, and the various rights you have in relation to Your Personal Data.

What do we mean by 'Your Personal Data'?

Your Personal Data means any information that describes or relates to your personal circumstances. Your Personal Data may identify you directly, for example your name, address, date of birth, national insurance number. Your Personal Data may also identify you indirectly, for example, your employment situation, your physical and mental health history, or any other information that could be associated with your cultural or social identity.

In the context of providing you with assistance in relation to your Investment and Insurance requirements Your Personal Data may include:

- Title, name, date of birth, gender, nationality, civil/marital status, contact details, addresses and documents that are necessary to verify your identity.
- Employment and remuneration information, (including salary/bonus schemes/overtime/sick pay/other benefits), employment history.
- Bank account details, tax information, loans and credit commitments, personal credit history, sources of income and expenditure, family circumstances and details of dependents.
- Health status and history, details of treatment and prognosis, medical reports (further details are provided below specifically with regard to the processing we may undertake in relation to this type of information).
- Any pre-existing investment and insurance products and the terms and conditions relating to these.

How will we deal with Your Personal Data?

When we speak with you about your investment and insurance requirements, we do so on the basis that both parties are entering a contract for the supply of services. In order to perform that contract, and to arrange the products you require, we have the right to use Your Personal Data for the purposes detailed below.

Alternatively, either in the course of initial discussions with you or when the contract between us has come to an end for whatever reason, we have the right to use Your Personal Data provided it is in our legitimate business interest to do so and your rights are not affected. For example, we may need to respond to requests from mortgage lenders, insurance providers and our Compliance Service Provider relating to the advice we have given to you, or to make contact with you to seek feedback on the service you received.

On occasion, we will use Your Personal Data for contractual responsibilities we may owe our regulator, The Financial Conduct Authority, or for wider compliance with any legal or regulatory obligation to which we might be subject. In such circumstances, we would be processing Your Personal Data in order to meet a legal, compliance or other regulatory obligation to which we are subject.

How will we process certain parts of Your Personal Data?

Where you ask us to assist you with for example your insurance / ethical investments, in particular life insurance and insurance that may assist you in the event of an accident or illness, we will ask you information about your ethnic origin, your health and medical history **(Your Special Data)**. We will record and use Your Special Data in order to make enquiries of insurance/investment providers in relation to insurance products that may meet your needs and to provide you with advice regarding the suitability of any product that may be available to you.

If you have parental responsibility for children under the age of 13, it is also very likely that we will record information on our systems that relates to those children and potentially, to their Special Data.

The arrangement of certain types of insurance may involve disclosure by you to us of information relating to historic or current criminal convictions or offences (together "Criminal Disclosures"). This is relevant to insurance related activities such as underwriting, claims and fraud management.

We will use special Data and any Criminal Disclosures in the same way as Your Personal Data generally, as set out in this Privacy Notice.

Information on Special Category Data and **Criminal Disclosures** must be capable of being exchanged freely between insurance intermediaries such as our Firm, and insurance providers, to enable customers to secure the important insurance protection that their needs require.

How do we collect Your Personal Data?

We will collect and record Your Personal Data from a variety of sources, but mainly directly from you. You will usually provide information during the course of our initial meetings or conversations with you to establish your circumstances and needs and preferences in relation to investment and insurance. You will provide information to us verbally and in writing, including email.

We may also obtain some information from third parties, for example, credit checks, information from your employer, and searches of information in the public domain such as the voters roll. If we use technology solutions to assist in the collection of Your Personal Data for example software that is able to verify your credit status. We will only do this if we have consent from you for us or our nominated processor to access your information in this manner. With regards to electronic ID checks we would not require your consent but will inform you of how such software operates and the purpose for which it is used.

What happens to Your Personal Data when it is disclosed to us?

In the course of handling Your Personal Data, we will:

- Record and store Your Personal Data in our paper files, mobile devices and on our computer systems (websites, email, hard drives, and cloud facilities). This information can only be accessed by employees and consultants within our firm and only when it is necessary to provide our service to you and to perform any administration tasks associated with or incidental to that service.
- Submit Your Personal Data to Product Providers and Insurance Product providers, both in paper form and on-line via a secure portal. The provision of this information to a third party is essential in allowing us to progress any enquiry or application made on your behalf and to deal with any additional questions or administrative issues that providers may raise.
- Use Your Personal Data for the purposes of responding to any queries you may have in relation to any investment or insurance policy you may take out, or to inform you of any developments in relation to those products and/or polices of which we might become aware.

Sharing Your Personal Data

Occasionally, Your Personal Data will be shared with:

- Investment (Transact) and Insurance providers (those for protection policies) we use.
- Third parties who we believe will be able to assist us with your enquiry or application, or who are able to support your needs as identified. These third parties will include but may not be limited to, our compliance advisers (SimplyBiz) and product specialists (such as intelligent office), in each case where we believe this to be required due to your circumstances.

In each case, Your Personal Data will only be shared for the purposes set out in this Customer Privacy Notice, i.e. to progress your investment and insurance enquiry and to provide you with our professional services.

Please note that this sharing of Your Personal Data does not entitle such third parties to send you marketing or promotional messages: it is shared to ensure we can adequately fulfil our responsibilities to you, and as otherwise set out in this Customer Privacy Notice.

We do not envisage that the performance by us of our service will involve Your Personal Data being transferred outside of the European Economic Area.

Security and retention of Your Personal Data

Your privacy is important to us and we will keep Your Personal Data secure in accordance with our legal responsibilities. We will take reasonable steps to safeguard Your Personal Data against it being accessed unlawfully or maliciously by a third party.

We also expect you to take reasonable steps to safeguard your own privacy when transferring information to us, such as not sending confidential information over unprotected email, ensuring email attachments are password protected or encrypted and only using secure methods of postage when original documentation is being sent to us.

Your Personal Data will be retained by us either electronically or in paper format for a minimum of six years, or in instances whereby we have legal right to such information we will retain records indefinitely.

Artificial Intelligence (AI)

AI is the development of computer systems that can perform tasks, typically requiring human intelligence, often by processing large amounts of data to achieve goals. To enhance the quality, efficiency, and accuracy of our services, we use AI to assist with:

- Recording and transcribing meetings, although you can opt out of being recorded.
- Generating meeting notes and summaries
- Drafting correspondence and documentation
- Conducting checks for compliance with internal procedures

We are committed to protecting your privacy and ensuring that any information processed is handled securely. If you have any questions or concerns about the AI we use in relation to your personal information, please contact us directly.

Your rights in relation to Your Personal Data

You can:

- request copies of Your Personal Data that is under our control;
- ask us to further explain how we use Your Personal Data;
- ask us to correct, delete or require us to restrict or stop using Your Personal Data (details as to the extent to which we can do this will be provided at the time of any such request);
- ask us to send an electronic copy of Your Personal Data to another organisation should you wish;
- change the basis of any consent you may have provided to enable us to market to you in the future (including withdrawing any consent in its entirety).

Third Party Data Collection to Support You

Where identifiable data is collected from a third party such as a family member or a trusted friend, this information will only be used for the purpose of supporting with the contract for the supply of services as outlined in this notice and not for any other reasons.

How to make contact with our Firm in relation to the use of Your Personal Data

If you have any questions or comments about this document, or wish to make contact in order to exercise any of your rights set out within it please contact:

Alexandra Vind
Chapter House Wealth Management Ltd,
Shire House, Birmingham Road, Lichfield, WS14 9BW
alexandra@chapterhousewealthmanagement.co.uk

07863 629 596

If we feel we have a legal right not to deal with your request, or to action, it in different way to how you have requested, we will inform you of this at the time.

You should also make contact with us as soon as possible on you becoming aware of any unauthorised disclosure of Your Personal Data, so that we may investigate and fulfil our own regulatory obligations.

If you have a complaint about how we have handled Your Personal Data, you should contact us using the contact details above.

We will carry out an investigation and respond to you with the outcome.

If you remain dissatisfied after receiving our response, you may lodge a complaint with the UK's data protection regulator, the ICO,

who can be contacted through their website at https://ico.org.uk/global/contact-us/ or by writing to Information Commissioner's

Office, Wycliffe House, Water Lane, Wilmslow, Cheshire, SK9 5AF.

Our Ongoing Advice Service

Good financial advice is not a one-off event. It is an ongoing relationship — one that helps you make better decisions, stay on course through uncertainty, and make the most of every opportunity your circumstances present.

Rather than charging for individual meetings or transactions, we provide ongoing financial planning and investment advice for a single, transparent ongoing fee. This allows us to focus on supporting you over the long term.

What this means for you

Clarity

A clear picture of where you stand, what you are trying to achieve, and whether your plans are on track — updated as your life and priorities evolve.

Someone in your corner

A trusted adviser who knows your full picture, keeps the big things in view, and is there when it matters — not just at your annual review.

Confidence

Your investments are properly structured, monitored, and tax-efficient. When action is needed, we act. When it is not, we tell you that too.

Protection

From poor decisions made under pressure, from things you do not know, and from reacting when staying the course is the right answer.

What the service covers

Everything we do is designed to put your assets to work in service of your goals. The three areas below are how we deliver that.

Financial planning

- Retirement and income planning
- Tax planning within current legislation
- Cashflow modelling and goal tracking
- Estate and family planning where relevant
- Guidance through major life transitions
- Accountability — helping you stay focused on what matters

Wealth management

Your investments exist to fund your goals, not as an end in themselves. We manage your wealth with that purpose in mind — structuring, monitoring, and adjusting as your goals and circumstances evolve.

- Ongoing monitoring of your portfolio
- Rebalancing when required
- Tax-efficient investment structuring
- Fund and provider switches at no extra charge
- In-house research and investment committee oversight
- Independent sounding board on investment decisions

Behavioural guidance

- Support during volatile or uncertain markets
- A voice of reason at moments of emotional decision-making
- Help avoiding decisions you are likely to regret
- Perspective when the news makes it hard to think clearly

Working with your family

We are happy to work alongside your wider family. Where it makes sense, we can aggregate family assets for fee purposes and make ourselves available to family members as a trusted point of contact. Where family members want advice in their own right, we are well placed to help.

Cash management

Where it makes sense, we can also help you manage surplus cash efficiently using our cash management service. This sits alongside the ongoing advice service and is available at no additional charge for guidance on how much to hold and where.

Reviews and access

Annual review

Every client receives a structured annual review. We assess your circumstances, revisit your objectives, review your investments and tax position, and confirm whether your plans remain on track. You receive a written record of everything discussed and any actions agreed.

Ad hoc advice — when you need us

Life does not keep to an annual schedule. If your circumstances change — a new job, an inheritance, a health event, a market fall that concerns you — we are available. Additional reviews and advice are provided as part of your ongoing service, at no additional charge.

Service	Annual fee
Standard ongoing advice fee	1.00%
Reduced fee — assets over £1,000,000, or family assets aggregated	0.78%
Larger portfolios or complex family arrangements	Bespoke — agreed in advance

Fees are charged monthly in arrears and reduce proportionally if your portfolio value falls. Platform and investment fund charges are set separately by third-party providers. There are no additional charges for fund switches, provider changes, or ad hoc reviews carried out as part of the ongoing service.

Example

Portfolio value of £500,000: fee of 1.00% per year = £5,000 per year (£417 per month)

Portfolio value of £1,200,000: fee of 0.78% per year = £9,360 per year (£780 per month)

This is an optional service. You may cancel at any time by providing written notice and payments will cease within seven business days.

> *Our aim is straightforward: to provide you with the support and expertise you need to make good financial decisions — year after year, not just at the start of our relationship.*

Declaration & Our Agreement

Client Details

This is our standard client agreement upon which we intend to rely. 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.

This agreement is made between Chapter House Wealth Management Limited and:

Client Name(s):

Address:

Initial Advice Fees

I/We are aware of the costs of the Financial Review and Recommendation(s), and where appropriate, the Policy Arrangement and Implementation services and agree to the method and timing of these.

My/Our preferred method of paying these costs is (please tick as appropriate);

(where possible) By deduction from the policy ☐

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.

By direct payment ☐

Simple advice ☐ Complex advice ☐

Data Subject Consent

I/We hereby grant Chapter House Wealth Management Limited permission to process my/our personal data for the purpose stated in the Customer Privacy Notice above.

Client 1 ☐

Client 2 ☐

Signature

Signed:	Signed:
Print Name: Date:	Print Name: Date:
Signed on behalf of firm:	Print Name: Date:

How you want us to provide our service

I/We grant **Chapter House Wealth Management Limited** permission to process my/our personal data for the purpose of providing me with financial advice and for the delivery of their ongoing services. By providing my/our consent, I/we agree that I/we have given my express permission to be contacted in relation to my financial advice and any ongoing communication required to provide this advice or to receive the ongoing services available.

Important Notes: Communication by our Firm

If you do not indicate your agreement for us to make contact with you, we may be unable to provide you the level of ongoing communication required to provide your advice or associated service.

We would like to maintain a record of your express consent for us to contact you by post, telephone, SMS, email and instant messaging for marketing our products or services that we think may be of interest to you. Please indicate your consent to us contacting you by any of the means specified below:

Post ☐ Phone ☐ SMS ☐ Email ☐ Instant Messaging ☐

Print Name: Date:

Post ☐ Phone ☐ SMS ☐ Email ☐ Instant Messaging ☐

Print Name: Date:

I/We would like to subscribe to the ongoing service proposition and understand that the fee for this service is %
of the value of my/our investments each year. I/We understand that initially, the cost of this service will be

£ per annum or £ per month.

I/We also understand that this is an optional service that I can cancel at any time.

I/We wish for the cost of the ongoing service to be paid by deduction from the policy(ies) I/we hold ☐

I/We wish for the cost of the ongoing service to be charged directly to me/us on a **yearly** basis at the time of our review ☐

Signed:	Signed:
Print Name: Date:	Print Name: Date:
Signed on behalf of firm:	Print Name: Date:

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