ACKNOWLEDGEMENTS AND AGREEMENTS

Pareto
ALL MATTERS FINANCIAL

Your Acknowledgement

Please complete this form and send it back to:
Pareto Financial Planning Limited, The Old Schoolhouse, 5-7 Byrom Street, Manchester, M3 4PF

I / We acknowledge receipt of the following information in this pack:
Service Level Terms and Conditions which include our Privacy Policy notice.

	Client 1	Client 2
First Name:		
Surname:		
Address:		
Email:		
Phone:		

Keeping in touch during your journey

Pareto Financial Planning aim to provide you with trustworthy and inspiring news and insight. This may include company news, market performance updates, business and investment news and exclusive events and webinar invitations.

Please let us know how you would like to hear from us:

	Client 1	Client 2
Opt in to email communications	☐	☐
Opt in to text message communications	☐	☐

You can unsubscribe at any time - for information about our privacy policy practices, please visit our website.

We **do not** sell, share or disclose your data with third parties or outside companies for marketing purposes. Please visit our website at **www.paretofp.co.uk** for further details and to view our Data Protection Policy. You can withdraw your consent at any time by using the unsubscribe link on our emails or by emailing **hello@paretofp.co.uk**.

Service Level Agreement

Please indicate the service level you would prefer:

Service Category	**ASPIRE**	
Initial Charges	**3%** on the first £150,000 **2%** on amounts £150,001-£250,000 **1%** on amounts over £250,000	☐
Ongoing Charges	-	
Service Category	**ASPIRE PLUS**	
Initial Charges	**3%** on the first £150,000 **2%** on amounts £150,001-£250,000 **1%** on amounts over £250,000	☐
Ongoing Charges	**0.75% subject to a minimum of £1,000**	
Service Category	**GROWTH**	
Initial Charges	**3%** on the first £150,000 **2%** on amounts £150,001-£250,000 **1%** on amounts over £250,000	☐
Ongoing Charges	**0.75% subject to a minimum of £1,500**	
Service Category	**LIFESTYLE**	
Initial Charges	**3%** on the first £150,000 **2%** on amounts £150,001-£250,000 **1%** on amounts over £250,000	☐
Ongoing Charges	**0.75% subject to a minimum of £3,000**	
Service Category	**INCOME**	
Initial Charges	**3%** on the first £150,000 **2%** on amounts £150,001-£250,000 **1%** on amounts over £250,000	☐
Ongoing Charges	**0.75% subject to a minimum of £3,000**	
Service Category	**TAILORED**	
Initial Charges	**3%** on the first £150,000 **2%** on amounts £150,001-£250,000 **1%** on amounts over £250,000	☐
Ongoing Charges	**Ongoing adviser charge as per below subject to a minimum of £7,500** %	

Please note: VAT may apply to aspects of the above noted service. We will, at the relevant time, provide you with full details of any instances where VAT becomes applicable.

Additional Services

	ASPIRE	ASPIRE PLUS	GROWTH	LIFESTYLE	INCOME	TAILORED
Additional Portfolio Valuation Reports outside of your service offering	£250	£250	£250	£250	£250	✓
General servicing (change of address, marital status, basic policy/plan amendments)	✗	✓	✓	✓	✓	✓
Withdrawals	3% of withdrawal value	✓	✓	✓	✓	✓
Additional investments into Bed & ISA	3% of investment amount	✓	✓	✓	✓	✓
Additional advised plan increments	Transactional fee applies as per your fee agreeent 3%, 2% or 1% depending on your total funds under management					
Cash Flow Modelling	£1,500	£1,500	✓	✓	✓	✓

Adviser notes:

Service Offering

General terms and conditions

This agreement is supplementary to the Service Level Terms and Conditions and Core Service Charges document issued by Pareto Financial Planning Limited and sets out the basis upon which we will charge you for the financial advice we provide. Pareto Financial Planning is authorised and regulated by the Financial Conduct Authority (FCA) and is bound by its rules.

The FCA requires us to provide you with suitable advice and services based on the information you provide to us about your circumstances.

This agreement is subject to English Law and the exclusive jurisdiction of the courts of England and Wales.

The relationship

We are providing professional services and you are purchasing that service or services. The relationship between you and us shall not be deemed to be that of principal and agent, nor shall it be deemed to be that of employer and employee.

Your obligations

You agree to use your best endeavours to provide us with complete and up-to-date information regarding your personal and financial circumstances, including your financial investment objectives. During the term of this agreement, you must notify us of any material change to your circumstances.

Termination

This agreement may be terminated, in writing, by either party giving not less than 10 business days' notice to the other party, but without prejudice to the completion of transactions already initiated. Any transactions effected before termination and a due proportion of any charges for services shall be settled to that date.

PLEASE INDICATE HOW YOU WILL PAY OUR FEES BY TICKING THE RELEVANT BOX BELOW

- ☐ **By cheque:** If you choose this option, you must pay our fee within 30 days of our invoice. Please make cheques payable to Pareto Financial Planning Limited.
- ☐ **Online:** Sort Code - 05-05-73, Account Number - 68155301, Account Name - Pareto Financial Planning. REF:
- ☐ **By deducting the amount from your investment:** If you choose this option, the investment provider will deduct the agreed fee from your investment and forward to us.
- ☐ **By standing order:** (Fees for ongoing services only): Please complete our Standing Order Form.
- ☐ **Commission payment from provider:** We will receive our fee as a commission payment from the provider of the policy you have taken out.

This agreement is made between Pareto Financial Planning Limited, and:

AGREEMENT

Adviser Full Name:

Signed:

Date:

Client 1 Full Name:

Signed:

Date:

Client 2 Full Name:

Signed:

Date:

Sensitive Data Consent

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 below, 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 Pareto Financial Planning Limited.

Client 1 Full Name:		**Client 2 Full Name:**	
Signed:		**Signed:**	
Date:		**Date:**	

Please note that you may withdraw this consent at any time by notifying us at our main business address.

We may also 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. If you wish to know the names of these third parties please contact us for further information.

Protecting your personal information

To provide our services properly we will 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 opposite). 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.

Your personal information may be transferred electronically (e.g. by email or over the internet) and we, or any relevant third party, may contact you in future by what we believe to be the most appropriate means of communication at the time (e.g. telephone/email/letter etc).

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 the EU. If this is the case, the firm must put a contract in place to ensure that your information is adequately protected.

Our Privacy Notice is available on our website. This is a separate document that provides more information about the nature of our personal data processing activities and includes details of our retention and deletion policies as well as your rights of access to the personal information that we hold about you.

Special categories of personal sensitive 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**
- **Data concerning health**

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. 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.

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T: 0161 819 1311 **E:** enquiries@paretofp.com **W:** www.paretofp.co.uk

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