



Client Service Proposition and Engagement

Authorisation Statement

Belle Financial Services Ltd 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.

Our services

We offer an Independent advice and review service. We will place no restrictions on the Investment Markets we will consider before providing investment recommendations, unless you instruct us otherwise. Unless we notify you in writing to the contrary, we will continue to treat you as a "retail client" to ensure you are afforded the highest level of regulatory protection.

Our Ethical Policy

We are committed to providing the highest standard of financial advice and service possible. The interest of our clients is 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;
- not place our interests above yours;
- 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.

Ongoing Reviews and Changes to Existing Investments

Your financial objectives may change over time due to changes in your lifestyle or circumstances. We believe it is essential to ensure that your portfolio continues to meet your lifestyle and investment objectives. Our ongoing review and management service offers:

- Structured reviews to give you piece of mind
- Assessment of your current 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

We recognise that all clients do not have the same service requirements therefore you are free to choose the level of service that best suits your needs. Our charges are guaranteed not to increase within the first 12 months of your contract with us. Should we need to increase our charges after this period, you will be given notice of this fact and the opportunity to decide whether to continue with the revised level of charges. It should be noted that it is not compulsory for you to sign up to one of our services and we do offer a transactional only service which is free of charge but does provide limited characteristics.

Our fees for our ongoing management service as well as the benefits of subscribing to the services we provide are set out in the following table:

| SERVICE LEVEL | Level 1 | Level 2 | Level 3 | Transactional |
|--|----------------|----------------|----------------|----------------------|
| Annual statement of holdings | ✓ | ✓ | ✓ | ✓ |
| Access to our support team | ✓ | ✓ | ✓ | ✓ |
| Professional expertise and governance embedded into our investment processes | ✓ | ✓ | ✓ | |
| Three Monthly Portfolio Rebalancing | ✓ | | | |
| Six Monthly Portfolio Rebalancing | | ✓ | | |
| Annual Portfolio Rebalancing | | | ✓ | |
| Annual realignment of portfolio/investments with updated researched funds. | ✓ | ✓ | | |
| Three Monthly Valuations | ✓ | | | |
| Six Monthly Valuations | | ✓ | | |
| Annual Valuations | | | ✓ | ✓ |
| On-going Expert Support | ✓ | ✓ | ✓ | |
| On-going access to your adviser | ✓ | ✓ | ✓ | |
| Annual Review Meetings including: | | | | |
| <i>Review of Objectives</i> | ✓ | ✓ | | |
| <i>Review of Risk Profile</i> | ✓ | ✓ | ✓ | |
| <i>Review of Asset Allocation (if required)</i> | ✓ | ✓ | ✓ | |
| <i>Review of Tax Changes</i> | ✓ | ✓ | | |
| <i>Comprehensive Financial Health Check:</i> | ✓ | | | |
| <i>Detailed Tax Planning*</i> | POA* | POA* | POA* | POA* |
| <i>Estate Planning*</i> | POA* | POA* | POA* | POA* |
| <i>Income / Expenditure Review and Forecasting</i> | ✓ | | | |
| <i>Liaison with accountant / solicitor (if required)</i> | ✓ | | | |
| Cost based on the total value of your investments | 1.0% | 0.75% | 0.5% | |

Listed below are 2 examples to the above charges to help you understand how these would be applied;

Example 1; if your investments are valued at £20,000 you would pay;

| | | |
|---------|---------|---------|
| Level 1 | Level 2 | Level 3 |
| £200 | £150 | £100 |

Example 2; if your investments are valued at £50,000 you would pay;

| | | |
|---------|---------|---------|
| Level 1 | Level 2 | Level 3 |
| £500 | £375 | £250 |

Where the value of your investments rises, then the fees for this service will increase, conversely, if the value of your investments falls, the cost of this service will decrease. Any change to the level of services throughout this agreement will result in pro-rata charge being applied. You can choose to pay these fees directly or by deduction from the policy(ies) you hold. Should you wish to pay directly you can spread the payment over a 12 month period

by standing order. At each anniversary of this agreement, we will revalue your policy(ies) and notify you to any revised annual charges due to any fluctuation of your investment(s) at that time.

When the level of on-going services has been agreed, these are deemed to commence immediately and payable monthly in arrears. 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.

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.

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 clients 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.

Complaints

If you wish to register a complaint, please write to **Belle Financial Services Ltd, 1 Church Lane, Eston, Middlesbrough, TS6 9DU** or telephone **01740 644842**.

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.

Compensation Scheme

We are covered by the Financial Services Compensation scheme (FSCS) if we cannot meet our obligations. This is dependent upon the type of business and the circumstances of the claim. Most types of investment business are covered up to a maximum limit of £50,000, whereas Insurance business is covered for 90% of the claim, without any upper limit. Further information about this compensation scheme arrangement is available from the FSCS.

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

Belle Financial Services Ltd 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.

DECLARATION

I/We would like to engage your services as our Financial Advisers and subscribe to the following ongoing service option:

(please tick the appropriate boxes)

Level 1 Client Service Option

I/We understand that the fee for this service is 1.0% of the value of the relevant investments each year which is not subject to any minimum.

Level 2 Client Service Option

I/We understand that the fee for this service is 0.75% of the value of the relevant investments each year which is not subject to any minimum.

Level 3 Client Service Option

I/We understand that the fee for this service is 0.5% of the value of the relevant investments each year, which is not subject to any minimum.

Facilitation of Payments

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 monthly basis

Signed:

Print Name:

Date:

Signed:

Print Name:

Date: