

Client Agreement

This Client Agreement is signed this day between:

First party: (the firm) _____

Second party: (the client/s) _____

Following the discussions regarding your Financial Planning needs, Pentagon Wealth and Julian Harris Financial Consultants are to provide the following services. In return, you agree to pay the costs & fees specified below.

Scope of the work being undertaken:

Please confirm the level of service you will require:

Advice Only	
Transactional	
Serviced	

Investments And Pensions

I have chosen for the firm to be remunerated by:

Payment directly to us	
Payment deduction from your investment	
Combination of the two above. An initial invoiced fee for the advice & implementation, followed by a deduction from your investment for the payment of the ongoing service.	

I confirm that the remuneration will be:

	Amount (\$/%)
Hourly rate	
Percentage of amount invested (initial advice charge)	
Percentage of amount invested (ongoing per annum)	
Fixed Fee	

Mortgages

I have chosen for the firm to be remunerated by:

Payment directly to us	
Proc Fee made by the lender	
Combination of the two above. An initial invoiced fee for the advice & implementation in addition to a Proc Fee made by the lender.	

I confirm that the remuneration will be:

	Amount (\$/%)
Fixed fee	
Proc Fee	

Trail Commissions (Historic)

Prior to the changes introduced on 31st December 2012, the Firm could receive a nominal ongoing commission from a product provider. This 'trail' commission was generally 0.5% of the fund value and was used to help cover the on-going costs of providing valuations where requested, general administration and responding to queries etc. From 31st December 2012 the product providers are no longer able to pay this on new contracts. However, existing contracts may continue to pay 'trail' commission. During our discussions and research of the products we will consider such payments and advise whether this is payable and if so, what ongoing service could be provided.

Evidence of Identity

The Company may prior to acting on your behalf require production of adequate evidence of your identity/residence. You hereby agree to provide such evidence on request or for us to obtain this via electronic means.

Acceptance of Our Terms

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.

Julian Harris Financial Consultants does not handle clients' money. We never handle cash or accept a cheque made out to us, unless the cheque is in settlement of charges or disbursements for which we have sent you an invoice.

Declaration

This is our standard client agreement upon which we intend to rely. Before we commence any chargeable work on your behalf, we ask that you read the above terms and return a signed copy to us. For your own benefit and protection, it is important that you read these terms carefully and understand them before signing. If you do not understand any point please ask for further information.

By signing this form you are also confirming that you have read the Data Protection Notice and that you are consenting to Pentagon Wealth holding and processing your Personal Data for the following purposes (please tick the boxes where you are happy to grant consent):

Client 1 details

Name _____

Address _____

Telephone Number _____

Email _____

Client 2 Details

Name _____

Address _____

Telephone Number _____

Email _____

Consent tick-boxes bit

- To keep you informed about news, events, activities and services;
- To contact you with surveys about current events;
- Send you offers of other products and services that we offer.

I consent to be contacted by: email by text by post by phone

You can grant consent to all the purposes; one of the purposes or none of the purposes. Where you do not grant consent, we will not be able to use your Personal Data for marketing purposes but may process the data in certain limited situations, such as where required to do so by law or to protect members of the public from serious harm.

If you do grant consent, please note you can withdraw your consent to all or any one of the above purposes at any time by contacting the Data Controller. Please note that any new processing of your Personal Data will cease once you have withdrawn consent but this will not affect any Personal Data that has already been processed prior to this point nor our legal or regulatory responsibilities.

Client 1 Sign _____ Date _____

Client 2 Sign _____ Date _____

Advisor Sign _____ Date _____