

Bourne Taylor Neville Limited

Neville House
66 High Street
Henley-in-Arden
West Midlands
B95 5BX

Tel: 01564 793232 Email: advice@btneville.co.uk

www.btneville.co.uk

Authorised and Regulated by the Financial Conduct Authority

BT Neville and BTN are both trading names of Bourne Taylor Neville Limited. Registered in England. Company No. 2199064

Registered Office: Neville House, 66 High Street, Henley-in-Arden, West Midlands, B95 5BX



Client Agreement Document

Investment services

Bourne Taylor Neville Limited is permitted to advise on and arrange (bring about) deals in investments. With regard to investments which we have arranged for you, these will not be kept under review, but we will advise you upon your request. However, we may contact you in the future by means of an unsolicited promotion (i.e. where you had not expressly requested it) should we wish to contact you to discuss the relative merits of an investment or service which we feel may be of interest to you. Ongoing advice will be offered and provided if you agree to take these services. Ongoing services can be terminated at any time. For any investment services provided we will be acting on your behalf unless otherwise stated.

Bourne Taylor Neville Limited does not handle clients' money. We never accept a cheque made payable to us or handle cash (unless it is payment in settlement of adviser charges or disbursements for which we have sent you an invoice). If you do send us money, this may delay your transaction as we may have to return this money to you.

Regulatory status

Bourne Taylor Neville Limited of Neville House, 66 High Street, Henley-in-Arden, West Midlands, B95 5BX is authorised and regulated by the Financial Conduct Authority. Our Financial Services Register number is 126756. Our permitted business is advising on, arranging, and making arrangements with a view to investments. You can check this on the Financial Services Register by visiting the FCA's website – <https://www.fca.org.uk/register> or by contacting the FCA on 0800 111 6768.

Client categorisation

For Retail Clients

Unless you receive confirmation in writing to the contrary, in all our dealings on investment matters you will be treated 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 (FOS).

Where we have categorised you other than as a 'retail client' you may request re-categorisation under a client category which benefits from a higher degree of protection. However, we reserve the right to agree to such a re-categorisation on a case-by-case basis, and where we agree to do so it does not necessarily mean that you will have a right of access to the Financial Ombudsman Service. Further information on the Financial Ombudsman Service is available on their website at the following address:

<http://www.financial-ombudsman.org.uk/>

Means of communication

We will enter into communication with you through whatever means are convenient to you and us, including face-to-face, telephone, email and other acceptable electronic communication methods. This information will be provided free of charge.

Our communications will ordinarily be in English, both in respect of oral and written communications.

You may at any time choose to request information in paper and free of charge that has previously been provided to you by means other than paper. For example, where a communication was originally sent by email.

You may at any time choose to change your preferences as to how we communicate with you. However, where you choose to do this, we will require you to confirm this change in writing to us.

Records of communications

We are required by our regulators (the FCA) to keep records of any telephone conversations or other electronic communications with our clients in relation to the arranging of transactions in investments that are categorised as financial instruments.

The term 'electronic communication' covers many categories of communications and includes (amongst others) video conferencing, fax, email, Bloomberg mail, SMS, business to business devices, chat, instant messaging and mobile devices applications.

A copy of our call recording policy is available on request.

Investment objectives & restrictions

Following the issue of this document, any subsequent advice or recommendation offered to you will be based on your stated objectives, agreed level of risk you are prepared/able to take and any restrictions you wish to place on the type of investments or policies you are willing to consider. Details of your stated investment objectives will be identified during our discussions with you and confirmed within the suitability report that we will issue to you to confirm our recommendation(s). Unless confirmed in writing, to the contrary, we will assume that you do not wish to place any restrictions on the advice we give you.

Client's risk

You are advised that because investments can fall as well as rise, you may not get back the full amount invested. Past performance is not a guide to future performance.

How we charge you for our services

The method of paying for our services will depend on the type / level of service(s) provided. We will discuss your payment options with you and answer any questions you may have. If you choose to pay an adviser charge, we will agree the basis, frequency and method of any charges to you in writing before we carry out any work that you will be charged for. We will not charge you for anything until you have agreed on how much we are to be paid. We will inform you if you have to pay VAT.

Advised services

For advised services, you will be charged an adviser charge. The actual amount will depend on the service(s) provided to you and the amount will be agreed with you before we carry out any work that we will charge you for.

Our 'Fee Agreement' that we will issue to you, will contain details of how much you will be charged and how payment is to be made.

Non-advised services

For non-advised services, if commission is available to us, you can choose to pay us by allowing us to keep the commission, or by paying us an adviser charge instead.

If you choose to pay via commission, we will tell you how much the commission is before the transaction is completed.

Accounting to you

We will confirm to you in writing the basis or our reasons for recommending any transactions transmitted or executed on your behalf. Where you agree to an ongoing advice we will provide regular reports to you regarding that service. We will also make arrangements for all your investments to be registered in your name unless you first instruct us otherwise in writing. We will forward to you all documents showing ownership of your investments as soon as practicable after we receive them; where a number of documents relating to a series of transactions is involved, we will normally hold each document until the series is complete and then forward them to you.

Nominee & safe custody services

Bourne Taylor Neville Limited does not safeguard or administer client assets but we may arrange business through platforms, which will provide custody services for your assets. Where this is the case, the legal title of investments will be registered in the name of the third party's nominee.

Transactions will be transmitted to the fund supermarket, investment wrap platform, or similar third party investment institution for them to execute. Money or transferred assets will be placed immediately with that third party for investment – we will never hold the assets for you. We will provide you with the relevant account opening details for the identified third party such as their Terms & Conditions, Nominee and Safe Custody Service, Best Execution Policy, Execution Venues and Conflicts of Interest Policy (or equivalent documents). The legal title of investments will be in the name of the third party's nominee.

For non-platform business we will make arrangements for your investments to be registered in your name unless you first instruct us otherwise in writing.

Right to withdraw

In the case of many retail investment products – such as life assurance contracts, personal pension schemes, investment bonds, and collective investment arrangements (e.g. unit trusts), a right to withdraw or cancel the contract within a specified period is normally provided. Details of such rights are ordinarily contained in the product literature (e.g. Key Features document) and/or we may provide details of such rights in a separate communication.

In the case of any non-retail investment products e.g. an ISA wrapper, we will inform you in writing of any right to withdraw or cancel you may have or, if it is the case, we will inform you in writing that no such rights will apply.

Termination of Authority

You or we may terminate our authority to act on your behalf at any time, without penalty. Notice of this termination must be given in writing and will take effect from the date of receipt. Termination is without prejudice to any services already provided / transactions already initiated, which will be completed according to the Client Agreement unless otherwise agreed in writing. You will be liable to pay for any transactions made or carried out prior to termination and any adviser charges or other fees which may be outstanding.

Conflicts of Interest

Occasions may arise where the firm, an employee, or other associates of the firm has competing professional or personal interests which may prevent these services being provided to clients in an independent or impartial manner.

We will take all appropriate steps to prevent conflicts of interests from occurring in line with the firm's conflicts of interest policy. However, there may be occasions where a conflict of interest cannot be prevented. Where this is the case, we will disclose to you the nature of the conflict and the steps that we will take to mitigate the risks that you will be treated unfairly as a result of any conflicts identified.

We will make you aware of any conflicts of interest before the provision of services to enable you to choose whether you still wish to proceed with services. A copy of the firm's conflict of interest policy is available on request.

We may on occasion receive minor non-monetary benefits from third parties such as product providers e.g. food and drink provided at a provider training event. Where relevant, any minor non-monetary benefits received will not conflict with our duty to act in your best interests.

Best execution policy

It is in the interests of our clients and Bourne Taylor Neville Limited that we obtain the best possible result when placing orders with other firms (e.g. third party brokers) for the execution of client orders or when transmitting orders on behalf of clients for particular investments – e.g. shares. We are required under the Rules of the Financial Conduct Authority to take all sufficient steps to provide 'best execution' when carrying out such transactions.

Where we place or transmit orders for such investments on behalf of our clients, we may utilise the services of a third party broker and base our decision to place or transmit an order on the price and cost of execution of the order. For orders in collective investment schemes (e.g. unit trust), however, the price of units or shares in the scheme is normally set by the scheme operator or manager and as such we have little influence over the price available. Full details of our best execution arrangements are provided in our Best Execution Policy, a copy of which can be provided on request.

What to do if you have a complaint

If you wish to register a complaint, please contact us:

- In writing: Write to Bourne Taylor Neville Limited, Neville House, 66 High Street, Henley-in-Arden, West Midlands, B95 5BX
- By phone: Telephone 01564 793232

If you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service.

Are we covered by the financial services compensation scheme? (FSCS)

We are covered by the FSCS. You may be entitled to compensation from the scheme if we cannot meet our obligations. This depends on the type of business and the circumstances of the claim.

Investments

Most types of investment business are covered up to a maximum of £50,000.

Investment based insurance/Long term insurance, e.g. pensions and investment bonds

The maximum level of compensation for claims against firms declared in default on or after the 3rd July 2015 is 100% of the claim with no upper limit.

Further information about compensation scheme arrangements is available from the FSCS.

Data Privacy Notice

Please refer to our separate Data Privacy Notice Statement which sets out how we collect and use data about you.

Information about our Costs & Services

We are an intermediary that is acting on your behalf when delivering our services to you.

You should use the information provided within this document to decide if our services are right for you.

What type of service will we provide you with?

Independent advice - We will advise and make a recommendation for you after we have assessed your needs. Our recommendation will be based on a sufficient range of retail investment products, financial instruments and structured deposits.

A 'sufficient range' means that the products that we will advise on and recommend will be sufficiently diverse with regards to their type and issuers or product providers to ensure that our clients investment objectives can be suitably met.

The Services

We agree to provide you with the following service:

Advice - You have chosen to receive advice from us, whereby we will offer advice, make recommendations and arrange investments where appropriate after we have assessed your needs.

Initial Service(s)

Advised Service

Our initial advice will be appropriate for you based on your requirements and circumstances at that time. We will not ensure that any initial advice is still suitable for you at a later date unless you specifically ask us to do so; you can ask us to do this at any time.

You can restrict our advice to focussing on a specific objective without an analysis of your full personal financial situation.

The advice process contains the following stages:

Initial Introduction: This meeting allows both the adviser and the client(s) to get to know each other. In this meeting the Adviser will explain about how Bourne Taylor Neville Limited operate and will discuss our services and fees with you. We also identify your personal needs and objectives. This initial meeting will be free of charge and you will be under no obligation to proceed further. However, if we reach mutual agreement on working together we can quickly move onto the next stage.

Factfind & Research: At this point we want to find out a lot more information about you, so that we understand your personal and financial position. We will review your future plans and financial goals and discuss your priorities. Our discussions typically cover:

- Your basic personal information
- Your income and expenditure
- An evaluation of your current assets and liabilities
- Your existing insurance policies, investments and retirement provisions
- Your attitude to investment risk
- Your financial priorities, goals and needs
- Any other relevant data affecting your plans

Using the information obtained, we will then analyse and evaluate your situation and carry out product research to enable us to identify the most suitable recommendations to help you achieve your personal financial needs and objectives.

Recommend, Refine & Agree: Next, we will present our advice and recommendations to you. We will highlight any opportunities that may exist for you to restructure your finances including specific product solutions that support you in achieving your personal needs and objectives.

Recommendations regarding investments will take full account of your attitude to risk.

We will fully discuss the recommendations with you, you will give us your views and then we will agree which actions, if any, need to be taken.

Implementation: If you decide to take action as a result of our recommendations, we will arrange all of the necessary steps to ensure your decisions are implemented accurately and in a timely manner. We will keep you fully informed along the way and confirm to you when actions have been completed.

Ongoing Service(s)

Advised Service

Sometimes financial planning can be a one off event. However, in the majority of cases ongoing monitoring and regular review meetings are very important and imperative to maintaining our mutual relationship. We strongly believe that ongoing monitoring and review services add significant value.

The ongoing relationship that we will have with you will vary depending on your individual circumstances, but the main purpose of our monitoring and review service is to examine your position on a regular basis to ensure your financial strategies continue to meet your needs.

By carrying out regular reviews we can develop our planning strategies over time to take into account your changing circumstances and objectives as well as any developments in economic conditions, legislation, taxation and new ideas/financial planning techniques.

We offer three levels of ongoing service, namely Bronze, Silver and Gold. The level of service you receive will depend on the value of your investments. Full details of our ongoing service proposition, can be found within our Charging Proposition Summary Document. You can choose whether you wish to receive an ongoing service.

What will you have to pay us for our investment services?

You will pay for our services on the basis of an adviser charge /a fee / commission /or a combination of the above. We will discuss your payment options with you and answer any questions you have. We will not charge you until we have agreed with you how we are to be paid.

We will discuss with you the basis of our charges, based on the types(s) of work we are asked to undertake for you. We will also discuss with you when you will have to pay our fees, both initial and ongoing.

We are not currently registered for VAT and consequently VAT is not currently added to our invoices.

Advised Service

For our advised services, you will pay us via an adviser charge.

Initial advice service

Our initial advice will be appropriate for you, based on your requirements and circumstances at that time. We will not ensure that any initial advice remains suitable for you at a later date, unless you select to receive ongoing services from us.

Ongoing services

In addition to our initial advice services, you could ask us to undertake further services on an ongoing basis. Details of any ongoing services that we offer are detailed later within this document.

You may at any time cancel an Ongoing Advice Service by serving your notification of cancellation to us in writing. Upon receipt of your cancellation notice for an Ongoing Advice Service we will arrange for any future payment of any associated charges to cease.

Our typical adviser charges are noted below. The exact amount may be more or less than this, but will be specifically agreed with you based on the work you ask us to do for you.

Please note that as the investment amount increases, your ongoing charge may also increase.

We will confirm the actual adviser charges in writing within our 'Charge Agreement' which is at the end of the document, before providing our services to you.

If we do not agree a fixed adviser charge with you at outset, you may ask us for an estimate of how much in total we might charge for any service(s) provided. You may also ask us not to exceed a given amount without checking with you first.

The Cost of our services

Payment for Initial advice services

Before we provide any services to you, we will gather information about your circumstances and needs. We will not make a charge for this.

After this we will charge you based on the investment amount, as follows (subject to a minimum of £200.00):

Investment Amount	Initial Charge
£1 - £200,000	3%
£200,001 - £500,000	2%
£500,001 and over	1%

A sliding scale of fees apply, meaning that the relevant fee or fee percentage is applied progressively. An example of this is given below.

A client with £250,000 to invest:

3% x £200,000 = £6,000

2% x £50,000 = £1,000

Total = £7,000

Funds will be aggregated if part of the same advice process or when topping up an existing investment.

We will tell you how much the total initial 'adviser charge' will be before you complete an investment, but you may ask for this information earlier.

OR

We will charge you a fixed amount based on your specific needs and circumstances. These amounts will be calculated on the amount of our time required and the complexity of the advice. Once agreed the adviser charge will not change, except where your needs or circumstances differ from our initial expectations.

Our hourly rates are currently:

Advice	£150.00
Administration	£50.00
Research	£75.00
Travel	£50.00

Example:

The above rates are indicative and an approximate number of hours are given below:

Advice	2 hours
Administration	3 hours
Research	2 hours
Travel	1 hours

If the amount of time taken to advise and arrange a suitable product for you is 8 hours, then an average rate of £81.25 per hour will be charged, which would mean a total initial 'adviser charge' of £650 would be payable (£81.25 x 8 hours).

We will tell you how much the initial 'adviser charge' will be before you complete an investment, but you may ask for this information earlier. These amounts are examples only and the specific charges that apply to you will be decided on a case by case basis.

Once agreed, the adviser charge amount will not change, except where your needs or circumstances differ from our initial expectations.

Additional fees may be applicable for more complex work such as analysing Defined Benefit Pension Transfers and Income drawdown, these amounts will be agreed with you before any work commences.

Should we undertake research and analysis work on your behalf, but you decide not to take up our recommendations, we reserve the right to charge a fee to cover our time. This will typically be represented by a rate of £150.00 per hour. We can estimate the total cost for you in advance of commencing work if you wish and you may ask us not to exceed a specified amount.

We will receive commission from the product provider for any pure protection products, this will be disclosed to you at the time of application.

There may be other costs, including taxes, that are payable through other parties (such as the product provider) that we may not be party to. Such charges are normally disclosed in relevant third party documentation, for example a Key Features Document.

Payment for ongoing advice services

In addition to our initial advice services, you could ask us to undertake further services on an ongoing basis.

There will be an additional charge for any ongoing work, such as periodic or ongoing reviews we carry out on your behalf. We will confirm the rate, frequency and length of any ongoing service(s) before commencing that ongoing service.

You may at any time cancel an Ongoing Service by serving your notification of cancellation to us in writing. Upon receipt of your cancellation notice for an Ongoing Advice Service we will arrange for any future payment of any associated charges to cease.

Our typical adviser charges are noted below. The exact amount may be more or less than this, but will be specifically agreed with you based on the work you ask us to do for you.

If we do not agree a fixed adviser charge with you at outset, you may ask us for an estimate of how much in total we might charge for any service(s) provided. You may also ask us not to exceed a given amount without checking with you first.

For providing ongoing service, we will charge you the following amounts based on the amount you have invested:

Investment Amount	Category	Ongoing Adviser Charge
£1 - £200,000	Bronze	1.00%
£200,001 - £500,000	Silver	0.75%
£500,001 and over	Gold	0.75%
By negotiation	Tailored	By Negotiation

For example, if the value of your investment portfolio was £250,000, the ongoing charge will be £1,875 per annum.

The ongoing charge is subject to a minimum of £500.00 per annum.

Clients can request additional ongoing services and the additional charge for this will be by negotiation.

A 'Tailored' Package is also available. This is a bespoke ongoing service agreement and the cost of this will be negotiated and agreed with you on an individual basis. This package can be tailored to suit your requirements and the cost will be a reflection of the level of service you wish to receive.

Drawdown Charges:

Funds below £500,000 will be subject to a 1.0% ongoing adviser charge. Funds above £500,000 will be subject to a 0.75% ongoing adviser charge.

There will be a set charge of £250.00 for the arrangement of any movement of funds into drawdown or for setting up income payments.

Full details of the service that you will receive can be found in the Charging Proposition Summary Document provided. If a Tailored service is selected, the level of service to be provided will be agreed on this document.

The ongoing adviser charge quoted will be exclusive of VAT and no VAT will be added to your invoice.

There may be other costs, including taxes, that are payable through other parties (such as the product provider) that we may not be party to. Such charges are normally disclosed in relevant third party documentation, for example a Key Features Document.

The frequency of the ongoing charge will depend on the service(s) you choose and will be agreed with you before commencement of the charge.

Your Payment Options

Settling your adviser charge in a single payment

Following on from our non-chargeable initial meeting, if you request additional services or accept any recommendations we have made then you will pay us an adviser charge which will become payable on completion of our work.

The way in which the agreed adviser charge will be paid is your choice:

Direct to Bourne Taylor Neville Limited

By bank transfer or cheque. We do not accept cash in any circumstances.

Bank transfer to be made to:

Bank: NatWest

Account Name: Bourne Taylor Neville Limited

Account Number: 01004298

Sort Code: 60-07-41

Cheques to be made payable to 'Bourne Taylor Neville Limited'

Deducted from your investments

The investment provider can facilitate the payment of our fee by making a deduction from the amount invested.

Fees paid from the investment will reduce the amount invested into the plan.

You must pay our adviser charges in accordance with the payment terms stated on our invoices. In the absence of payment terms on our invoices, payment will be due within 28 days of the invoice date. If you fail to pay our adviser charges when they are due, you will be in breach of this Agreement and we may enforce our rights against you.

OR

Settling your adviser charge by instalments

The option to pay by instalments is only available for the payment of the adviser charge on regular premium products. Payment by instalments does not relate to any ongoing charges payment which we may charge for providing an ongoing service.

Paying by instalments through your recommended product

If you buy a financial product, you can choose to have your adviser charge deducted from the product through instalments. Although you pay nothing to us up front, that does not mean that our service is free. You still pay us indirectly through deductions from the amount you pay into your product. These deductions will pay towards settling the adviser charge. These deductions could reduce the amount left for investment.

Example:

Total monthly premium payable	£250
Total cost of advice	£600
Monthly payment for advice	£50
Length of repayment period	12 months

Monthly payment: £250 per premium Period: 12 months		→ Advice £50
		→ Invested: £200

If you choose to pay for the advice you receive through instalments, these instalments will be deducted from the premium you pay each month and allocated towards settling the adviser charge. For example, the total cost of advice is £600. You have been recommended a regular premium product of which £250 will be paid each month. £50 will be taken from this amount to pay off your adviser charge over 12 months. The remaining £200 will be invested during this time. At the end of this period the adviser charge would have been settled in full. From month 13 the full £250 will be invested.

Keeping up with your payments

If you choose to pay for the advice you receive via instalments, the full amount of the adviser charge will need to be paid irrespective of whether:

- the recommended product(s) is /are cancelled before the full amount is paid; and/or
- you subsequently decide to transfer your business to another firm / financial adviser.

Any outstanding amounts, as at the date of cancelling the recommended product / transferring to another firm or adviser, will be due to be paid in full within 28 business days of the termination / transfer date. An invoice will be raised for the full outstanding amount.

Information about other costs and associated charges

Minor non-Monetary benefits

We sell a range of products from a variety of product providers; we may receive certain support from these firms, which is used to enhance the quality of service we provide to you. This year we expect to receive in total 20 hours' worth of training from some or all of these firms. Some of the cost of this training may be passed to you as part of the total product charges you pay these firms. Other support we may receive includes access to technical services, information technology support or the supply of product literature. Further information regarding any of these arrangements is available on request.

Aggregated Costs and Charges

We will also provide you with an Aggregated Costs document in relation to certain investment types. This will provide you with information on the total costs to you of the financial products and services that have been recommended for these investment types and illustrate the impact of those costs on your investment returns. This will include all third party product and service costs as well as our firms' own adviser charges. This will be provided to you before any investment transactions take place and on an ongoing basis where you have selected to take ongoing services.

Other third party costs

There may be other costs, including taxes, that are payable through other parties (such as the product provider) that we may not be party to. Such charges are normally disclosed in relevant third party documentation, for example a Key Features Document.

Incentive Schemes

We do not operate any incentive scheme/s in relation to life policies.

Periodic Reporting

Where you have agreed to an ongoing advice service we will provide you with a report on the ongoing suitability of the services that have been provided to your needs as well as the total costs for any services and transactions undertaken during the reporting period. These reports will be provided to you on an annual basis. If we make any further investment recommendations at the periodic reporting stage, the report will also cover these recommendations and will be provided before any transactions take place.

Effects of Cancellation

We may decide to stop providing services to you at any time; if we do so we will write to you to confirm this.

You can ask us to stop providing any services to you at any time, without penalty, but you must do so in writing.

We will keep a copy of this agreement on our files so that we have a copy of the terms on which we acted for you. Notices given by you under this agreement must be sent in writing by post. Notices will be treated as having been received by us on the second business day after you posted the notice to us.

We will have no authority to act for you after this agreement has ended.

If the agreement is ended while we are providing services to you, we will finish providing the agreed services unless you ask us not to.

You will have to pay any outstanding charges for our initial and ongoing services already provided, even if this agreement has ended. Any fees outstanding at the date of termination will be due within 30 days of the termination date.

If you have elected to pay for the initial advice via instalments, the full amount of the initial adviser charge will need to be paid irrespective of whether:

- The recommended product(s) is / are cancelled before the amount is fully paid; and/or
- You subsequently decide to transfer your business to another firm / financial adviser.

Upon receipt of your instructions to cancel an ongoing service, we will, if relevant:

- Arrange for the refund of any payments made in advance for ongoing services that are no longer to be provided; and
- Arrange for any future payment of any associated charges to cease.

Any refund of payments already made in advance will be refunded to you via bank transfer. This payment will be forwarded to you within 10 business days of receiving your written instructions.

If we receive any payments for any ongoing services that are no longer to be provided, we will arrange for the relevant payment(s) to be refunded to you via bank transfer. Any refunds will be forwarded to you within 10 business days of receiving the actual payment.

What happens if you decide to cancel your investment early?

If you have paid the initial adviser charge directly, then no further action is required.

If we do take our charges via your investment product(s) and you subsequently cease to pay the premiums or cancel the investment, we may not have been able to take our total adviser charges from your investment(s). In such cases, we may exercise our right to charge you the amount we have been unable to recover. If we exercise this right, you agree to pay us the amount due on demand. The maximum amount you have to repay will not exceed the total adviser charge agreed.

Marketing Options

From time to time we would like to tell you about our other financial advisory services that may interest you. Please tick if **you would not** like to hear about these services by:

via telephone

via post

via email

via SMS

You can opt out of marketing communications at any time by contacting us:

By phone: 01564 793232

By email: advice@btneville.co.uk

By post: Bourne Taylor Neville Limited, Neville House, 66 High Street, Henley-in-Arden, West Midlands, B95 5BX

Client Declaration

This is our standard client agreement upon which we intend to rely. For your own benefit and protection you should read the terms carefully before signing, as by signing you consent to the terms contained within. If there are any terms within this agreement that you do not understand, please ask for further information. The Client Agreement will come into effect from the date of acceptance of this agreement, which will be confirmed by the date provided in the 'date of signature' box below, unless otherwise stated.

This agreement will be interpreted and construed in accordance with English law and is subject to the exclusive jurisdiction of the English courts, except if your address is in Scotland, when the courts of Scotland shall have non-exclusive jurisdiction.

I/We agree to the following service(s):

Client 1

Client 2

Name(s)				
Client Category				
Initial Fee (% and £)				
Initial Fee method of payment (delete as applicable)	Direct	Provider/Platform Facilitated	Direct	Provider/Platform Facilitated
Ongoing Fee (% and £)				
Ongoing Fee method of payment (delete as applicable)	Direct	Provider/Platform Facilitated	Direct	Provider/Platform Facilitated
Signature				
Date of Signing				
Date of Issue				

Tailored Service - Tick boxes on Proposition Summary must be completed.

Notes (if applicable): If outside of standard charging structure, why? / Details of any specific services to be provided

BTN Proposition Summary 2018



SERVICES	TRANSACTIONAL	BRONZE	SILVER	GOLD	TAILORED
AMOUNT INVESTED	N/A	£0 to £200,000	£200,001 to £500,000	£500,001 and over	
Ongoing meetings					
Main annual review meeting		✓	✓	✓	
Interim review meeting if required (1 pa)			✓	✓	
Ad hoc meeting (if required)				✓	
Risk Assessment (minimum every 2 years)		✓	✓	✓	
Reporting					
Online access to client portal (if applicable)		✓	✓	✓	
Portfolio Valuation (1 per year)	✓	✓	✓	✓	
Main review meeting report (1 per year)		✓	✓	✓	
Interim review meeting report			✓	✓	
Ad hoc valuations				✓	
Investment Management					
Access to BTN Model Portfolios			✓	✓	
Portfolio re-balancing (3 per year)				✓	
Portfolio re-balancing (1 per year)		✓	✓		
Bespoke portfolio management				✓	
Contact					
Telephone / email direct access to adviser			✓	✓	
Telephone / email assistance via the office	✓	✓	✓	✓	
Enhanced client contact				✓	
Administration					
Client file retention & maintenance	✓	✓	✓	✓	
Forward provider correspondence	✓	✓	✓	✓	
BTN Website access	✓	✓	✓	✓	
Monthly newsfeed via website	✓	✓	✓	✓	
Annual Budget Newsletter via Website	✓	✓	✓	✓	
Annual Autumn Statement Newsletter via Website	✓	✓	✓	✓	
Professional Services					
Liaising with 3rd party professionals			✓	✓	
Capital Gains Tax Advice				✓	
End of tax year service			✓	✓	
Bespoke Services					
Provision of additional bespoke services				✓	
ANNUAL CHARGES – CORE PACKAGE	N/A	1.0% Per annum	0.75% Per Annum	0.75% Per Annum	
INITIAL CHARGES	3% of Investment Amount	3% of Investment Amount	2% of Investment Amount	1% of Investment Amount	

UNDER CERTAIN CIRCUMSTANCES DISCOUNTS TO THE SET CHARGES MAY BE AVAILABLE. THESE WILL BE ASSESSED ON AN INDIVIDUAL BASIS