WILCOCKS & WILCOCKS

Est. 2003

HEADS OF TERMS & CLIENT AGREEMENT

SEPTEMBER 2026

“OUR JOB IS TO HELP YOU LIVE THE LIFE YOU WANT. WITHOUT WORRYING ABOUT MONEY. WHILST EVERY CLIENT AND PLAN IS UNIQUE, CLIENTS TYPICALLY HAVE FIVE GREAT GOALS IN LIFE THAT WE HELP THEM TO ACHIEVE; * A RETIREMENT WITHOUT COMPROMISE IN LIFESTYLE NOR ANY CONCERN ABOUT OUTLIVING ONE’S INCOME, * MEANINGFUL INTERVENTION IN THE FINANCIAL LIVES OF ONE’S CHILDREN, * THE EDUCATION OF ONE’S GRANDCHILDREN, * THE ABILITY TO CARE FOR ONE’S PARENTS IF NECESSARY, * AND AN IMPORTANT LEGACY TO INSTITUTIONS, GOOD CAUSES OR CHARITIES THAT ARE CLOSE TO THE HEART”

INTRODUCTION

These terms set out the terms and conditions upon which Wilcocks & Associates Limited, including trading styles Wilcocks & Wilcocks, Martin Wilcocks, Bulletproof Retirement (“we”) will provide financial services (“services”) to you and any principals for whom you may be acting and (if applicable) your/their assured(s) or member(s) referred to in these terms as “you”.

OUR SERVICES

We are able to act on your behalf in advising on investments and non-investment insurance contracts.

We are independent for investments and pension business. This means that we will assess a range of relevant products and solutions that are available on the market that are diverse in terms of their product type to ensure that your investment objectives can be suitably met.

We are not limited in the type of product or provider nor do we have any close links with any firms or any contractual relationships with a third party that may impair the independent basis of our advice to you.

In relation to non-Investment protection contracts, when looking to address your needs, we will provide advice based on a fair analysis of the market.

YOUR AIMS AND OBJECTIVES

Any advice or recommendation that we provide will be given after we have assessed your needs, considered your financial objectives and attitude to any risks that may be involved.

We will also take into account any restrictions that you wish to place on the type of products or soliutions you would be willing to consider.

We will confirm to you in writing the basis of our recommendations along with details of any special risks associated with products recommended.

We will issue documentation/recommendations and any other communications to you in English (unless agreed otherwise).

In transmitting applications and our work on your behalf to third parties, we will take all reasonable steps to ensure that we obtain the best possible result for you. This is referred to as ‘best execution’.

KEEPING US INFORMED

In order to be able to deal with our work effectively, we need to be advised of any material detail or matters of which you are aware, that may affect our ability to advise you appropriately and deliver our professional services.

We would therefore ask that you advise us as soon as reasonably practicable of any developments that may affect any matter on which we are acting for you. In particular, please let us know immediately of any change of personal details or if we are dealing with you as a corporate client, any changes in the identity of ownership or senior management.

UNREGULATED FINANCIAL PRODUCTS

Our services may also include advice on investments relating to, or executing transactions in unregulated financial products including non-mainstream pooled investments (NMPI) such as unregulated collective investment schemes (UCIS). Accordingly, you should carefully consider whether such investments are suitable for you in light of your available resources, personal circumstances and attitude towards investment risk.

REGULATORY STATUS

Wilcocks & Associates Limited, Head Office: Horton House, Exchange Flags, Liverpool. L2 3PF is directly authorised and regulated by the Financial Conduct Authority www.the-fca.org.uk and entered on the Financial Services Register (No. 501064) to conduct investment advisory business. You can check this on the Financial Services Register by visiting www.fca.org.uk/register or by contacting the FCA on 0800 111 6768.

ADDITIONAL PROTECTION

We will classify you as a 'retail client' for investment and pension advice and as a 'consumer' for protection advice. If you have a complaint please contact us;

IN WRITING: The Compliance Officer
TELEPHONE: +44 (0) 345 200 4041
EMAIL: info@wilcocksandwilcocks.co.uk

Wilcocks & Wilcocks
5th Floor, Horton House
Exchange Flags
Liverpool. L2 3PF

Please be assured we treat complaints seriously. For your further protection if we cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service ('FOS'). Full details of the FOS can be found here; [www.financial-ombudsman.org.uk.](http://www.financial-ombudsman.org.uk) We Under the Financial Services Compensation Scheme ('FSCS'), you may be entitled to compensation from the scheme if we cannot meet our obligations to you. This depends on the type of business and the circumstances of the claim.

INSURANCE

Advising and arranging is covered for 90% of the claim, without any upper limit.

We may also, on occasion, advise on other financial products that are not regulated by the Financial Conduct Authority (FCA). The Financial Services Compensation Scheme does not apply to any of these products. Further information about compensation scheme arrangements is available from the FSCS at www.fscs.org.uk/consumer.

CLIENT MONEY

We are not permitted to handle client money.

DOCUMENTATION

We will endeavor to make arrangements for all your investments to be registered in your name unless you instruct us otherwise in writing. All policy documents will be forwarded to you as soon as practicable after we receive them. If there are a number of documents relating to a series of transactions, we will normally hold each document until the series is complete and then forward them to you.

CANCELLATION RIGHTS

Full details of the products we recommend to you including, for example, the minimum duration of the product, information on your right to cancel or whether no right to cancel exists, and any other early termination rights and penalties, will be covered in the relevant product disclosure information you will receive before conclusion of any contract.

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 pure protection policies the start of the cancellation period 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. In other cases, the cancellation period will begin on the day the contract is concluded or, if later, the day on which you receive the contractual terms and conditions. Instructions for exercising the right to cancel, if applicable, will be contained in the relevant product disclosure information which will be issued to you.

If you cancel a single premium contract, you may be required to pay for any loss you might reasonably incur in cancelling it which is caused by market movements.

This means that, in certain circumstances, you might not get back the full amount you invest if you cancel the policy.

CONFLICT OF INTERESTS

We endeavor to act in the best interests of our clients. However, circumstances can arise where we or one of our existing clients may have some form of interest in business being transacted for you. If this happens or we become aware that our interests, or those of our clients', may conflict with your interests, 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.

If you require further information in relation to our conflicts of interest policy then please contact us at the address shown.

LOANS AND OWNERSHIP

Wilcocks & Associates LTD is a private company established 29th January 2009 and registered in England No. 06805421. Following a 2022 restructure, executed by Clarke Willmott LLP, founding director and majority shareholder Martin Wilcocks owns 90% of the private share capital. Robert Wilcocks owns 5%. Mary Wilcocks owns 5%.

OTHER BENEFITS WE MAY RECEIVE

From time to time we may attend training events funded and/or delivered by product providers, fund managers and platforms. These events are designed to enhance our knowledge and ultimately therefore enhance the quality of service we provide to our clients. Further details are available on request.

TERMINATION

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 transactions already initiated which will be completed according to these terms of business unless otherwise agreed in writing. You will be liable to pay for any transactions made prior to termination and any fees outstanding, if applicable. We reserve the right to charge for services provided before cancellation.

DATA PROTECTION

Your personal information is very important to us. We will endeavor to take all due care to protect this information. We would like to highlight below a few matters relating to your information that you should be aware of. Some services are provided to Wilcocks and Wilcocks by third parties such as processing business or obtaining compliance or regulatory advice, which warrant the disclosure of more than just your basic contact details.

You agree that personal information held by ourselves may be disclosed on a confidential basis, and in accordance with the Data Protection Act 1998, to any such third parties. You also agree that this information may be transferred electronically, e.g. e-mail and you agree that we, or any such third party, may contact you in future by any means of communication which we consider appropriate at the time.

Although the majority of electronic messages reach their destination safely, as you may be aware electronic communications are neither private nor secure, nor are there service guarantees for correct message routing or promptness of delivery. Electronic communications also introduce a risk of computer viruses causing system failure.

Consequently, we accept no responsibility for any claims, costs, damages, losses, awards or other liability incurred by or made against you and arising directly or indirectly as a result of the use of electronic communications. We may monitor communications in accordance with the applicable laws and regulations in order to establish facts, or to determine that communications using our systems.

Product providers, lenders and investment managers may administer your policy, any existing policies you may have with them and provide other services, from centres in countries outside the UK that do not always have the same standard of Data Protection laws as we do in the UK. However, they are required to put a contract in place to ensure that your information is adequately protected, and they will remain bound by their obligations under the Data Protection Act even when your personal information is processed outside the UK. You authorise the transfer of information, on a confidential basis when warranted between any such third parties.

You acknowledge that this agreement will come into effect from the date of issue. You also confirm that you are happy to give Wilcocks and Wilcocks your express consent to be contacted in writing, by telephone or SMS text for financial, investment or insurance advice in the future.

ANTI-MONEY LAUNDERING

We are required by law and via anti-money laundering regulations to verify the identity of our clients, and 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.

DISCLOSURE OF CHARGES/FEES

All charges/fees will be fully disclosed to you. These will be disclosed in summary form before we undertake any work for you. The precise charges relating to any work or recommendations we make will be confirmed in your client agreement, suitability report or other relevant product disclosure information that is provided to you. There is no additional cost to you for using a means of distance communication.

OUR REMUNERATION

Following our initial discussion (for which there is no charge) should you decide to go ahead there is a cost for our services. Our fees cover the cost of highly skilled and trained staff and the significant professional responsibility we incur in firstly advising you and secondly for implementing our advice.

A schedule of all services and fees is included in this client agreement. We offer a variety of methods by which we can be remunerated so that you can select the method that best suits your needs. We will not charge you until we have agreed with you how we are to be paid. We will also tell you if you have to pay VAT and if there are other costs that might arise in connection with the services we provide to you.

PAYING FOR INITIAL SERVICES

We will discuss your payment options with you and agree with you how we will be paid. You can pay our adviser charges by cheque or bank transfe or in the case of Investment cases via the funds that are lodged or transferred from a previsou provider. We do not accept payments by cash. Our charges will become payable either upfront or on completion of our work and should be settled on presentation of our invoice. You will be provided with a receipt upon request. You may also pay our charges via deductions from financial product(s) that you might invest in, where the product/platform provider allows this.

Please note that if you choose to pay by deduction from a financial product this will reduce the amount left for investment and may, depending on your circumstances, have other consequences. If you select this option, we will discuss the implications of using this payment method with you prior to putting it in place.

PAYING FOR ONGOING SERVICES

Payments for our ongoing services can be made either by regular fee (paid via our direct debit or standing order) or by deduction from your investment(s) on a monthly, quarterly, six-monthly, or annual basis, where the product/platform provider is able to offer this facility. These deductions could reduce the amount left for investment and may, depending on your circumstances, have other consequences. If this method is selected it is important that sufficient funds are maintained in the account to cover our adviser charges as and when they become payable. If you select this option, we will discuss the implications of using this payment method with you prior to putting it in place. Ongoing services can be cancelled at any time by simply informing us in writing. Please note that we reserve the right to charge you for services provided prior to cancellation.

TRANSPARENT APPROACH

We believe in transparent advice costs, explained clearly and easy to understand. Our various levels of service have defined minimum fees. There is an initial fee when you become a client (see schedules 1-3 below). The initial fee will typically cover the first year of us working together - when there is a lot to do, both from a consulting and advice standpoint and also with us handling the necessary documentation and then the implementation of various financial, investment and estate plan elements. After this initial work we then charge an ongoing fee to manage the relationship with you and also the funds under our management.

SERVICE LEVELS

We will guide you on what level of service we feel will be most appropriate for us to handle all of your needs in the first year of us providing services and at the 12-month anniversary we will review the position. We will always recommend the service which best suits your circumstances and we can move between the levels at any time, with no contracts, penalties or lock in clauses.

PROTECTION BUSINESS

You can pay for our advised protection services by fee, commission or a combination of these. In relation to non-investment protection contracts, if you wish us to work on a fee basis, this will be subject to a minimum fee of £1,250. Any provider commission we receive can be used to offset this fee. Any surplus may be refunded to you. Should your application be amended or declined and you have opted to pay by fee you will be liable for this charge. Where we are paid by commission we will tell you the amount before we carry out any business for you. In respect of any regular premium policy which we have arranged for you, should you subsequently cease to pay premiums on the policy and in consequence we are obliged to refund the commission that has been paid to us, we reserve the right to charge you a fee representing the amount we have to repay, for a period of up to four years after commencement of the policy. We will confirm the exact amount that will need to be repaid by you and the timescale over which it will need to be repaid in the suitability report we will send to you when a recommendation is made.

OUT-OF-POCKET EXPENSES

When handling a matter for you, we may need to pay out-of-pocket expenses on your behalf. These may include, for example, fees from accountants, lawyers, experts or arbitrators, court or registration fees, search fees and courier charges. To avoid having to consult with you in advance of incurring each item of expenditure, we take your initial instructions to us in any matter as your authority for us to incur reasonable out-of-pocket expenses in the conduct of that matter, including instructing experts where appropriate. In addition, where out-of-pocket expenses will be substantial, we may need to ask you to place funds on account before we start work and incur any liability.

We will need to be reimbursed for all out-of-pocket expenses that we pay or are committed to pay on your behalf. Details of these will appear in our invoice under the heading “Disbursements”. Some of these out-of- pocket expenses may carry a charge to VAT. We also make a charge for CHAPS and other special bank payments.

The amount of the charges will vary depending on the destination of the payment, and further information can be provided on request. We reserve the right to charge postal, delivery, fax and telephone expenses incurred on your behalf. These will be itemised separately and invoiced to you. Any charges for work done by other members of the team will be invoiced to you as Disbursements.

PRINTING, COPYING AND SCANNING SERVICES

While we prefer to use electronic means of document production and transmission whenever possible, we are able to meet the majority of your printing, copying and scanning requirements, including the preparation of DVD or CD-ROM “bibles” of copy documents, in-house or through our authorised supplier facility. When we provide these services ourselves or through that facility, the costs will be itemised separately and invoiced to you.

Typically, internal costs for A4 black and white prints and copies currently stand at 15p per sheet (with reductions for bulk printing and copying), although this depends on complexity and is subject to annual review. Details of our internal costs for other types of copies and other services can be supplied on request. Different costs may apply in contentious matters under court rules. When it is necessary for us to use outside suppliers, their charges will be included in our invoice as a separate expense item.

CLIENT NOTICE

For your own benefit and protection, you should read these terms carefully. If there are any terms within this terms of business that you do not understand, please ask for further information.

SERVICE LEVELS

COURSE

CLEARER ™ INFORMATION ONLINE

The definitive Non FCA Regulated package all UK Retirees should have at their disposal. Our **CLEARER™ DIY Course** provides comprehensive information on our strategies, practical guides, instructional videos, and supporting information packs. Not everyone wants to pay for direct advice but still need knowledge and resources to make progress on their own. You'll receive our full house pack to empower and guide you to implement strategies that will assit your position.

- 7 Subscriber only EXCLUSIVE CLEARER™ Videos
- PDF takeaways for each CLEARER™ session with ideal value outputs
- Course Workbook with built in CLEARER™ Cheatsheet
- 7 Point Financial Plan™
- 7-Point Investment Plan™
- 7-Point Estate Plan™
- EVEST X-RAY Analysis™ - a deep dive into existing investments normally charged at £497.00

Delivery channel online

£1,000

MASTERMIND

CLEARER ™ WEALTH MANAGEMENT

For those seeking a more hands-on approach, our Do It With You (DIWY) **CLEARER Mastermind™** combines the **DIY Course pack** with further personalised guidance from our back-office team led by Mary Wilcocks.

Limited to just 50 clients per year, this service ensures individualised attention and support. You'll have access to weekly Q&A live webinars, interactive sessions and a community of like-minded clients in our free group platform. **The DIWY CLEARER Mastermind™** is our holisitic entry level full service offer with direct interaction and these additional riders;

- **C** Clarity Session
- **L** Lifestyle Financial Planning
- **E** E-VEST™
- **A** Allowance & Tax Planning
- **R** Risk Management
- **E** Estate & Succession Plan
- **R** Review Annually

*advice & consultancy included / additional charge for implementation

Delivery channel online

£3,000

EVEST™

INVESTMENT MANAGEMENT

Our entry level FCA regulated Investment Service **EVEST™** is an evidence based investment solution underpinned by over eight decades of science and research. **Along with access to our CLEARER™ DIY Course pack, the additional benefits** that come with **EVEST™** are as follows;

- Full fact finding and detailed financial and investment planning needs assessment
- Existing Portfolio Review if present, with findings delivered in our detailed analysis
- Psychometric Risk Profiling and Asset Allocation Modelling
- Personal Report including a Trustee Recommendation if present
- Ongoing Rebalancing and Management via Online Custodian Platform
- Online & Paper Valuations and Annual Portfolio Reports

Delivery channel online

from £6,000

SERVICE LEVELS

PRIVATE

CLEARER ™ WEALTH MANAGEMENT

Our DIFY (Do It For You) **CLEARER™ Wealth Management** service is our traditional one-to-one direct relationship model.

With this service, Martin takes care of everything directly and provides the ongoing management of your position complemented by the support of executive assistant, Mary.

As your dedicated adviser Martin is available to you directly online and remotely via phone and will maintain regular contact, ensuring your bases are covered, your family's position is protected, and you have a trusted partner to assist you with financial, investment, and estate dynamics.

- **C** Clarity Session
- **L** Lifestyle Financial Planning
- **E** E-VEST™
- **A** Allowance & Tax Planning
- **R** Risk Management
- **E** Estate & Succession Plan
- **R** Review Annually

Delivery channel online

from £12,000

HIGH NET WORTH

CLEARER ™ PRIVATE OFFICE

Our DIFY (Do It For You) **CLEARER™ Private Office** service also embodies our classic one-to-one personalised approach. This route sees Martin handling all CLEARER elements directly on your behalf.

To qualify for the dedicated Private Office service we would expect your position to show some or all of the following dynamics.

- **Significant Financial Assets:**

  Often measured in terms of liquid assets, investments, and property typically exceeding £6 Million.

- **Philanthropy:**

  Engaged in philanthropic activities, donating to charitable causes and foundations giving back to society.

- **Asset Protection &Estate Planning:**

  More detailed estate and succession planning to preserve and transfer wealth to future generations efficiently, with trust structures to minimise inheritance tax liabilities.

Remote & In Person UK Only

from £24,000

VIP

CLEARER ™ PRIVATE BESPOKE

The ultimate (Do It For You) **CLEARER™ Private Bespoke** approach is centred around Martin's exclusive involvement, ensuring comprehensive care and continuous management of your financial position and portfolio.

As your dedicated adviser, Martin provides direct accessibility, guaranteeing meticulous attention to your essentials, safeguarding your family's future, and offering expert guidance across financial, investment, and estate dynamics.

Additionally, this top-tier service includes quarterly reviews to ensure your strategy aligns with your evolving goals. We would expect your position to show and warrant advice, consultancy and support within all dynamics present inside our **CLEARER™ Private Office** service.

The major additional rider that would see us engaged on this program would typically be your estate value, either approaching, or exceeding the sum of £9 Million.

In Person

from £36,000

COST EXAMPLES

EVEST	PRIVATE OFFICE	VIP
Initial Investment £500,000 x 2% = £10,000 Managing Ongoing £500,000 x 1% = £5,000 pa	Our holistic Life, Financial, Investment and Succession Planning rider on an estate valued at £1M = £6,000 pa	Our holistic Life, Financial, Investment and Succession Planning vip rider on an estate valued at £3M = £12,000 pa
Initial Investment £2,500,000 x 2% = £50,000 Managing Ongoing £2,500,000 x 1% = £25,000 pa	Our holistic Life, Financial, Investment and Succession Planning rider on an estate valued at £1,5M = £8,000 pa	Our holistic Life, Financial, Investment and Succession Planning vip rider on an estate valued at £6M = £24,000 pa
Initial Investment £5,000,000 x 2% = £100,000 Managing Ongoing £5,000,000 x 1% = £50,000 pa	Our holistic Life, Financial, Investment and Succession Planning rider on an estate valued at £2M = £10,000 pa	Our holistic Life, Financial, Investment and Succession Planning vip rider on an estate valued at £9M = £36,000 pa

FINANCIAL & INVESTMENT PLANNING	FROM	TO
E-VEST XRAY ANALYSIS™	£1,275	–
Investment Implementation – E-VEST™	2% Initial	–
Investment Management – E-VEST™	1% Per Annum	–
Financial Review, Strategic Plan & Cashflow Modelling	£3,000	£12,000

ESTATE PLANNING	SINGLE	MIRROR
Wills	£295	£395
Lasting Power of Attorney – Property & Financial	£475	£575
Lasting Power of Attorney – Health & Wellbeing	£475	£575
Lasting Power of Attorney – Registration	£390	£490
Disabled Persons Discretionary Trust	£975	£975
Nil Rate Band Discretionary Trust	£1,295	£1,975
Residential Nil Rate Band Discretionary Trust	£1,295	£1,975
Master Family Trust	£2,975	£4,975
Business Assets Trust	£2,975	£4,975
Protective Gifting Trust	£2,975	£4,975
Asset Protection Trust	£2,975	£4,975
Parental Responsibility Agreement	£975	£975
Severance of Joint Tenancy	–	£1,295
Declaration of Trust	£925	
Will Codicil	£245	–

PACKS	FROM	TO
Probate	1.5%	–
The Estate & Succession Plan ™	£6,000	£12,000
The Entrepreneur & Executive Estate & Succession Plan ™	–	£24,000

TRANSACTIONAL	HOURLY RATE	
Senior Director	£425	–
Associate Director	£295	–
Executive Assistant	£265	–
Chartered Paraplanner	£235	–
Paraplanner	£205	–
Administrator	£175	–

OUR ENGAGEMENT PROCESS

We deliberately separate the complimentary exploratory stage from detailed written analysis and formal regulated advice. This keeps the process clear, proportionate and transparent from the outset.

BEFORE FORMAL ENGAGEMENT — NO CHARGE

1 INITIAL CONVERSATION

c.20 minutes

A general conversation to understand your position, objectives and whether there is a potential fit.

2 INITIAL REVIEW

up to 20 minutes

You provide the key facts, documents or plan information relevant to the issue. We carry out a high-level review and identify the main areas to discuss.

3 FINDINGS CONVERSATION

c.20 minutes

We explain our high-level findings, what we would approach differently and whether a formal relationship should begin.

Complimentary exploratory adviser time: approximately one hour across the three stages above.

DETAILED PRIVATE OFFICE ANALYSIS — £1,275

Where you would like our initial findings documented in detail before deciding whether to proceed, we can prepare a written Private Office Analysis. Depending on the nature of the work and the information available, this may be a detailed diagnostic assessment or may also incorporate formal advice. The fee represents three hours of Senior Director time at our published rate of £425 per hour.

The written analysis will typically include, where relevant:

FP Financial Planning IM Investment Management ES Estate & Succession Planning

1	Headline Assessment	FP IM ES	9	Institutional-Grade Alternative	IM
2	Specific Position	FP IM ES	10	Portfolio Construction	IM
3	Current Holdings	FP IM	11	Growth & Defensive Assets	IM
4	Structure & Overlaps	IM	12	Retirement & Withdrawals	FP IM
5	Geographic & Regional Exposure	IM	13	Estate & IHT Considerations	FP ES
6	Structural Scoring + Visual Radar	IM	14	Ongoing Adviser, Fund & Platform Costs	IM
7	Performance & Benchmarks	IM	15	Initial Implementation Fee	FP IM ES
8	Risk & Price Gyration	IM	16	Summary & Next Steps	FP IM ES

If you subsequently proceed to full implementation, the £1,275 analysis fee is deducted in full from the initial advice and implementation fee.

The Private Office Analysis is designed to provide a structured, detailed assessment of the areas relevant to your circumstances across Financial Planning, Investment Management and/or Estate & Succession Planning. Where the work includes a regulated personal recommendation, the analysis may also form part of, or constitute, our formal suitability report, provided the required client information and suitability assessments have been completed. Where any separate or additional suitability documentation is required, we will make this clear before implementation.

FULL ENGAGEMENT

Where full engagement follows, we complete or confirm the appropriate fact-finding, attitude to risk and capacity-for-loss assessment and obtain any further information required. Where regulated advice is being provided, we complete any remaining suitability requirements before implementing the agreed strategy. The applicable initial and ongoing fees are agreed before work proceeds.

SERVICES RENDERED

We agree to provide you with the following **'Client Services'**

■ TRANSACTIONAL

	FEES

■ EVEST ™

	FEES

■ MASTERMIND

	FEES

■ CLEARER ™ PRIVATE | HNW | VIP

	FEES

DECLARATION

This is our standard Client Services Agreement on which we intend to rely. For your own benefit and protection you should read these terms carefully before signing. If there are any terms within this agreement that you do not understand, please ask for further information, as by signing you consent to the terms within. This Client Services Agreement should be read in conjunction with, and forms part of our Standard Terms of Business. In the event of any ambiguity between the Standard Terms of Business and this Client Services Agreement, this agreement will take precedence.

We agree to provide you with services, and in return, you agree to pay us for our services. This agreement, and any dispute or claim arising out of or in connection with it, or its subject matter or formation, shall be governed by and constructed in accordance with the laws of England and Wales. The parties irrevocably agree that the courts of England and Wales shall have exclusive jurisdiction to settle any dispute or claim that arises out of or in connection with this agreement or its subject matter or formation.

THIS IS AN AGREEMENT BETWEEN:

NAME:

SIGNED:

FOR AND ON BEHALF OF WILCOCKS & WILCOCKS

DATED:

AND;

CLIENT 1:

SIGNED:

DATED:

CLIENT 2:

SIGNED:

DATED:

WILCOCKS & WILCOCKS