

# Ackland

Independent Financial Advice



## About our services and fees

### Contact

M: 07470 199 819

E: [tom@acklandifa.com](mailto:tom@acklandifa.com)

W: [www.acklandifa.com](http://www.acklandifa.com)

Ackland IFA, 39 Ridgeway Road, Fishponds, Bristol, BS16 3DY

Triple A Advice Limited trading as Ackland Independent Financial Advice is an appointed representative of The On-Line Partnership Limited which is authorised and regulated by the Financial Conduct Authority. Registered in England & Wales.

Registration No: 09666827.

Registered Office: 39 Ridgeway Road, Bristol, BS16 3DY FCA: 709929

## ABOUT OUR SERVICES AND FEES

This document forms part of our agreement with you. For your own benefit and protection, you should read About Our Services and Fees carefully before signing our Client Agreement. If you do not understand any point, please ask for further information.

### 1. Whose products do we offer?

- Independent advice** – We give advice in relation to investment products based upon research of a sufficiently diverse range of products available within the market.

### Insurance

We are insurance intermediaries and we act for you, the customer.

- We give advice in relation to contracts of insurance on the basis of an unlimited analysis of the market. We advise on term assurance for life and/or critical illness, whole of life assurance plans and income protection insurance.

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### 2. What will you have to pay us for our services?

### Investment

1. You will pay for our services on the basis of the work undertaken for you. 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.
2. Please note that depending on the type of product, there may be other costs or taxes that are not paid through us or imposed by us.
3. We will discuss your payment options with you and answer any questions you have. If we are to be paid by commission we will tell you the amount we will receive. If we are to be paid for implementing a transaction by a fee payable by you we will not complete any business until we have agreed with you how much this will be and how we are to be paid.

### *Advised services*

4. You will pay for our services on the basis of the work undertaken for you. Generally this will relate to the advising on and arranging of financial products on your behalf.
5. We will discuss your payment options with you and answer any questions you have. We will tell you the specific amount payable before we carry out any chargeable work for you.

## The cost of our services

6. Our standard charges are broken down as follows:

Service	Adviser Charge	Note
Initial meeting to explain what we do and to obtain information about you that will allow us to establish if we can assist you and indeed that you would like our assistance.	No Charge	
A financial review report containing a full analysis of your current financial, personal and other circumstances and identification of any shortfalls in your financial plans.	No Charge	
Provision of a detailed specific recommendation or recommendations report on how best to address any shortfalls in your financial plans, and identifying the terms of an appropriate financial product.	No charge	
Implementation of any agreed personal recommendations.	3%	For example, for every £200,000 invested we would charge 6,000.
Ongoing review service to monitor your policies and products to make sure that they continue to meet your requirements and needs.	Engaging us to provide you with an ongoing service is <b>OPTIONAL</b> . If you wish to receive an ongoing service there will be an additional charge. Please see the "Payment for ongoing services" section of this document for more details and before making a decision.	

**Note: VAT may apply in some circumstances. We will tell you if VAT is to be paid.**

## Your payment options

### *Settling your adviser charge through a single payment*

7. Whether you buy a product or not you will be required to pay us an adviser charge for our advice and services, this will become payable on completion of our work. You may decide to settle your adviser charge by way of a single payment either by cheque, debit card, credit card or bank transfer. Where you have purchased a product you may also have the option of paying our adviser charge by a single deduction from the product.

### *Settling your adviser charge by instalments*

8. In the case of regular premium products, you may have the option of paying our adviser charge over an agreed period of time but within 12 months of our advice. We will agree with you the amount and timescale of payment that is best for you. The instalments only cover the adviser charge and will not cover the cost of any ongoing service, which will be agreed with you separately.

a. ***Paying by instalments through your recommended product***

Some regular premium product providers will accept your specific instruction to pay our adviser charge from the product you have purchased. They will require you to instruct them of the amount to be paid for each instalment and the number of instalments to be made.

While this option means that you will not pay us upfront, it does not mean that you are not paying us. Our adviser charge will be paid indirectly through the product deductions. These deductions could reduce the amount left for investment.

b. ***Paying by other arrangements***

We can facilitate payment by instalments through a direct debit or standing order agreement.

### *Keeping up with your payments*

9. It is important that where you have decided to pay your adviser charge by way of instalments, you keep up with your payments. Where you do not keep up with your payments, the total outstanding amount will become immediately payable on demand.

### *Payment for ongoing services*

10. Any ongoing service is optional.
11. We provide an exclusive ongoing service. Where you request and we agree to provide an ongoing service to you there will be an additional charge for this. We will confirm the rate, frequency and length of this ongoing service before it starts.

Service Level	Payment Direct from client or paid through product funds	Examples where the fee is based upon a % of the fund value
Bespoke Wealth Management Service	0.75% of investable assets on which the ongoing service is being provided	• For investable assets of £200,000 the annual charge would be £1,500

12. Please note that if you pay for ongoing services on a percentage basis the amount we receive may increase as the fund value increases, and conversely reduce if the fund value falls.

13. The ongoing service charge can be paid by way of a deduction from your investments or by direct payment from you under a bank transfer, direct debit or standing order as an annual or monthly payment schedule. Any payments will be payable in advance of us providing the review service in each period.
14. An ongoing service can be cancelled by either party by providing 30 days written notice of cancellation. This will be subject to the delivery of any outstanding items by us, and any settlement of monies due for the ongoing service by you.
15. Please note that VAT may apply to our ongoing service fees. We will tell you if VAT is to be paid.

### Insurance

- A fee. If we deem that it is more cost effective to reduce the premium payable by commuting any commission offered by the insurance provider we will levy a fee instead of the commission.
  - No fee. We will receive commission from the insurance company selected for life assurance & non-investment insurance.
16. Where the chosen provider pays us commission for introducing you to them for life assurance or non-investment insurance, we will tell you the amount we will receive which may be a percentage or a flat fee of the total annual premium.
  17. You will receive a quotation which will tell you about any other fees relating to any particular insurance policy.

### Indemnity

18. If a fee for our services is to be deducted or a commission paid from a recommended product, should the product not proceed or be cancelled and this results in the non-payment of the fee or commission, the amount outstanding will be payable by you directly.



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## PRIVACY NOTICE

Ackland IFA understands its obligations in regards to your fundamental right to a private life and has implemented systems and controls to ensure your rights and freedoms are protected.

Ackland IFA undertakes to meet its obligations under the Data Protection Act 2018, the Privacy and Electronic Communications Regulations, the UK General Data Protection Regulation (UK GDPR), and Data Use and Access Act of 2025.

Ackland IFA will support customer understanding by ensuring any communication meets the information needs of customers and any person with a vulnerability is not disadvantaged with the use of format, layout, fonts and language used. Text should be easy to read and without jargon.

### WHAT PERSONAL DATA DO WE COLLECT?

Ackland IFA will collect the following data, dependent upon the financial service required:  
Name, address, contact telephone numbers, email address, bank statements, passport, council tax and utility bills, driving licence, benefit statements, shotgun licence, payslips, criminal record information, existing pension information, life cover information, investment information, details of assets and liabilities, health information – life policies and long-term care information - annual expenditure and any other existing relevant policy.  
Different variations of data are required for each product so we may not be required to collect all of the data listed above for all products.

### HOW WE COLLECT YOUR PERSONAL DATA

You directly provide Ackland IFA with the personal data we collect by the following methods:  
Original physical copy, scanned certified email copy, scanned certified postal copy.

### WHO WILL PROCESS YOUR PERSONAL DATA?

Access to your personal data is permitted only for those employees who require it to fulfil their responsibilities on your behalf. Your personal data will be initially processed by Ackland IFA. Your personal data will be further processed by On-Line Partnership Group Limited on behalf of its subsidiary company The On-Line Partnership Limited who acts as our Principal for regulatory purposes. In the event of incapacity of your adviser, your data will be shared with an authorised On-Line Partnership Group Limited locum adviser in order to carry out the responsibilities within your service agreement. All parties will process your personal data in accordance with this Privacy Notice. All parties are subject to information security training to enforce and communicate best practice when handling information.

### WHAT HAPPENS IF WE WANT TO PROCESS YOUR PERSONAL DATA FOR OTHER REASONS?

Though there are some legal exceptions, if we wish to process your personal data for any other unrelated purpose than those we have informed you about we will notify you.

WHAT ARE THE CONSEQUENCES IF YOU DO NOT PROVIDE YOUR PERSONAL DATA?

Your personal data is essential to enable us to take steps at your request prior to entering into a contract or to perform a contract to which you are a party. Without this information we will not be able to proceed to provide any financial service. Processing will only occur whereby it is necessary to protect the vital interests of our client.

WHAT MAKES THE PROCESSING LAWFUL?

The lawful basis for the processing of your personal data as per Article 6(1) of the GDPR is:

- Consent. You can remove consent at any time by contacting our Data Protection Representative (details below)
- Necessary for the performance of a contract to which you are a party or in order to take steps at your request prior to entering into a contract
- for compliance with a legal obligation to which we are subject
- for the purpose of recognised legitimate interest
- for the purposes of the legitimate interests pursued by us.

KEEPING YOUR PERSONAL DATA UP TO DATE

We will record your information exactly as you provide it. You may ask us to update it at any time and we will action your request promptly and notify relevant third parties of any changes.

WHAT ABOUT SENSITIVE PERSONAL DATA?

We will only process sensitive personal data, such as data concerning health, with your explicit and informed consent for specific processing activities. In such cases you will be asked to sign a separate consent form to evidence this and that you understand the purpose(s) of the processing of such data. Your consent may be withdrawn at any time. The processing is in order to:

- To contact you to ensure that our records of your personal information are correct and up to date
- To respond to questions or complaints you may have about our services
- To update you with changes in our terms
- For statistical or research analysis relating to the performance of our business or that of our principal and understanding the changing needs of our clients
- To review, improve and develop services we offer or handle complaints
- To pursue debts or unpaid fees
- To evidence company practices, for example to fulfil our legal requirement to provide independent audit undertakings.
- To evidence the standards and processes carried out conform to the company's ethical standards and expectations

HOW WILL WE FURTHER USE YOUR PERSONAL DATA (OUR LEGITIMATE INTERESTS)?

- For direct marketing activities
- To protect the business from risks which might be introduced by an individual.

You have the right to object to processing for these purposes and we shall cease unless we can show we have compelling legitimate grounds to continue.

Where legitimate interest is identified as a lawful basis, we will undertake a legitimate interest assessment which is a three-part test covering:

**The purpose test** – to identify the legitimate interest

**Necessity test** – to consider if the processing is necessary for the purpose identified

**Balancing test** – considering the individual's interests, rights or freedoms and whether these override the legitimate interests identified.

Where processing is based on recognised legitimate interest, we would not conduct a balancing exercise of legitimate interest assessment.

We will use your personal data to protect members of the public against dishonesty, money laundering or fraudulent activities. This must necessarily be carried out without your explicit consent to ensure this function is not prejudiced. Part of this processing involves verifying your identity using third parties such as GB Group Plc or Creditsafe Business Solutions Ltd.

PROCESSING WHEN PERFORMING A TASK CARRIED OUT IN THE PUBLIC INTEREST

WHAT PERSONAL DATA IS REQUIRED?

We only collect data that is necessary to carry out the purposes listed above. This includes data you supply and data we receive from reference agencies. Where practical and lawful we will inform you about any of your personal data we receive from third parties that you may be unaware of.

HOW SECURE WILL YOUR PERSONAL DATA BE?

We will ensure that your data is only accessible to authorised people in our firm and will remain confidential at all times. Appropriate security measures are in place to prevent unauthorised access, alteration, disclosure, loss, damage or destruction of your information. If we have a contract with another organisation to provide us with services or a service on our behalf to process your personal information, we'll make sure they give reassurances regarding appropriate security measures in place and only process your data in the way we've authorised them to. These organisations won't be entitled to use your personal data for their own purposes. If necessary, our security teams will check them to make sure they meet the security requirements we've set. Please contact our Data Protection Representative below if you would like further information.

## WILL WE SHARE YOUR PERSONAL DATA WITH ANYONE ELSE?

We may share your data with:

- Appropriate staff such as those who carry out financial or compliance functions.
- Organisations that need your data because we are required to provide it by law (e.g. The FCA, ombudsman services, HMRC, etc...)
- Organisations that help us process your personal data to establish your personal characteristic. This is necessary if we are to provide you with the best possible advice and service.
- Organisations that carry out credit references or identity checks such as GB Group Plc or CreditSafe Business Solutions Ltd. These organisations may keep a record of the information and may disclose the fact that a search of its records was made to its other customers for the purposes of assessing the risk of giving credit, to prevent fraud and to trace debtors.
- Sometimes other authorised firms with specialist advisers, such as pension specialists or paraplanners, who assist us in providing suitable financial advice and services. You will be provided with their details if this applies.
- Law enforcement agencies, courts or other public authorities if we have to, or are authorised to by law.
- Product providers we use to provide financial services or for direct marketing (see below).
- Where we or our Principal go through a business transaction, such as a merger, being acquired by another company or selling a portion of its assets, your data will, in most instances, be part of the assets transferred.

## TRANSFERRING YOUR PERSONAL DATA OUTSIDE THE UK / EUROPEAN UNION

We do not usually transfer any of your personal data outside of the UK or EU except when we need to perform pre-contractual measures (credit and identity checks) or because the checks we request are necessary for important reasons of public interest. Some companies, like Creditsafe Business Solutions Ltd, may transfer data outside of the EU to countries which do not, in the view of the EU Commission, offer an adequate level of protection. In such cases Creditsafe encrypts any data it sends to other agencies and only transfers information necessary to carry out checks. *(A list of countries used to perform checks include Germany, Netherland, Belgium, France, Sweden, Norway, Finland, Luxembourg, Switzerland, Liechtenstein, Spain, USA, Estonia, Latvia, Lithuania, Poland, Slovakia, Czech Republic, Hungary, Slovenia, Bosnia, Serbia, Montenegro, Croatia, Macedonia, Kosovo, Albania, Bulgaria, Romania, Ukraine, Austria, Denmark, Moldova, Portugal, Italy, Canada, Brazil, Greenland, China, India, Australia, Russia, South Korea, Taiwan, Mexico, South Africa, New Zealand, Hong Kong, UK.)*

## WHAT ABOUT DIRECT MARKETING?

Furthermore, we will occasionally use third parties for the processing of personal data in third countries. However, we shall put in place appropriate safeguards such as SCC's and IDTAs in compliance with Article 46 to ensure your data is safe before such transfers.

We will use your personal data now and in the future to carry out direct marketing activities as these are legitimate interests pursued by us. Sometimes this includes, with your consent, sharing data with product providers for their marketing activities. You can choose which method you'd prefer us to use to contact you (by email, telephone, SMS or post) and **you have the right to object at any time** to the use of your personal data for this purpose and we will cease marketing activity. Just let the person who gave you this form know about your preferences.

## TELEPHONE CALL RECORDING

In line with The Telecommunications (Lawful Business Practice) (Interception of Communications) Regulations 2000 we may record incoming or outgoing telephone and video conversations for the following purposes:

- Establishing facts and evidence for business transactions
- Ensuring compliance with regulatory or self-regulatory practices
- Ascertaining and demonstrating that standards are being met
- Preventing or detecting crime
- Investigating or detecting the unauthorised use of that or any other telecommunication system
- Safeguarding the effective operation of the telecommunications system.

## HOW LONG WILL WE KEEP YOUR PERSONAL DATA FOR?

The Financial Conduct Authority lays down rules relating to how long your personal data should be held for and we will keep your data to meet these requirements. We will not keep your personal data for longer than is necessary.

## REQUESTING A COPY OF YOUR PERSONAL DATA WE HOLD

You may at any time ask for a copy of the personal data we hold about you – it is your legal right. We will provide you with a copy of any non-exempt personal data within one month unless we ask you for an extension of time. To protect your personal data, we will ask you to verify your identity before we release any data. We may refuse your request if we are unable to confirm your identity.

Information will be provided to you in a concise, transparent, intelligible, and easily accessible form, using clear and plain language, in particular for any information addressed specifically to a child.

## IMPORTANT RIGHTS

You have the right, on grounds relating to your situation, at any time to object to processing which is carried out as part of our legitimate interests or in the performance of a task carried out in the public interest. We will no longer process your personal data unless we can demonstrate there are compelling legitimate grounds which override your rights and freedoms or unless processing is necessary for the establishment, exercise or defence of legal claims. You have the right to object at any time to processing your personal data for marketing activities. In such a case we must stop processing for this purpose.

In addition to the rights above the additional following rights:

- Where you have given consent, you have the right to withdraw previous consent to processing your personal data at any time
- You have the right to request from us access to and rectification or erasure of personal data or restriction of processing concerning your data
- You have the right to receive data you have provided to us in a structured, commonly used and machine-readable format and in a concise, transparent, intelligible, and easily accessible form, using clear and plain language
- You have the right to object
- You have the right to data portability
- You have the right to lodge a complaint with the regulator (see below).

To exercise any of these rights please contact our Data Protection Representative.

Your trust is important to us. That is why you can contact our data protection officer / data privacy officer\* about any data protection or marketing issues by:

- Writing to:

Ackland IFA  
39 Ridgeway Road  
Fishponds  
Bristol  
BS16 3DY

- Telephoning: 07470 199819
- Emailing: [tom@acklandifa.com](mailto:tom@acklandifa.com)
- By writing to:

**Information Commissioner's Office,  
Wycliffe House,  
Water Lane,  
Wilmslow,  
Cheshire,**

## WHAT ARE YOUR OTHER LEGAL RIGHTS?

## HOW TO CONTACT OUR DATA PROTECTION OFFICER / DATA PRIVACY OFFICER\*

## HOW DO YOU MAKE A COMPLAINT TO THE REGULATOR?

**SK9 5AF**

- By telephoning: **0303 123 1113**
- By emailing: **casework@ico.org.uk**
- By using their website:  
**<https://ico.org.uk/for-organisations/report-a-breach/>**

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## TERMS AND CONDITIONS

### Authorisation and Regulation

1. We are an appointed representative of In Partnership which is authorised and regulated by the Financial Conduct Authority. In Partnership's Financial Conduct Authority registration number is 192638.

The address of the Financial Conduct Authority is:

12 Endeavour Square  
London  
E20 1JN

2. In Partnership's permitted business is advising, arranging (bringing about) transactions in home purchase plans, home reversion plans, investments, P2P agreements, pension transfers, pension opt outs, regulated mortgages, consumer buy to lets, business buy to lets and non-investment insurances.
3. You can check this on the Financial Services Register by visiting the FCA's website [www.fca.org.uk/register](http://www.fca.org.uk/register) or by contacting the FCA on 0800 111 6768.

### Communications

4. We will communicate with you through a number of media including post, telephone and email. Where we verbally agree any course of action with you we will confirm your instruction back to you in writing before executing a transaction.

### Language

5. We will communicate with you in English.

### Conflicts of Interest

6. We will always act honestly, fairly and professionally when conducting business with you.
7. We will make you aware of the existence of any conflict of interest that we are aware of, which arises between the work we are doing for you and any of our other clients or ourselves, and obtain your consent to continue before we carry out your instructions.
8. We will take all reasonable steps to prevent conflicts of interest and to ensure your fair treatment where one does arise. A copy of our conflict of interest policy is available upon request.

### Compensation Information

9. We meet the requirements of the FCA rules regarding financial resources, including provisions regarding holding and maintaining appropriate professional indemnity insurance.
10. We are also covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if we cannot meet our obligations. The value of this compensation depends on the type of business and the circumstances of the claim, as follows:

**Investment** - Most types of investment are covered up to a maximum limit of £85,000.

**Insurance** - Insurance advising and arranging is covered for 90% of the claim without any upper limit. For compulsory classes of insurance, insurance advising and arranging is covered for 100% of the claim, without any upper limit.

**Home Finance Products** - Mortgages, Home Purchase Plans and Equity Release advising and arranging is covered up to a maximum limit of £85,000.

**Deposits** - Deposits made by private individuals and small businesses to any authorised firms (retail deposits), are covered up to £120,000 per person, per authorised institution.

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

### Client Money

12. We do not have the authority to hold client money and do not operate a client account for the receipt and payment of client money in respect of investment transactions. All client money should be paid to the product provider concerned.

### Other Benefits

13. From time to time we may receive other benefits from institutions that we introduce a customer to. These other benefits can be in the form of monetary or non-monetary benefits and are intended to enhance the service we can provide to our clients. We agree to provide you with details of any monetary or non-monetary benefit received in relation to any transaction completed for you upon request.

### Disputes Resolution

14. If you wish to register a complaint please contact us, or alternatively you may contact:

**In writing...** The Compliance Department, In Partnership,  
On-Line House, 50-56 North Street, Horsham, West Sussex,  
RH12 1RD

**By phone...** 01403 214 200

**By email...** [complaints@inpartnership.net](mailto:complaints@inpartnership.net)

Further details of how we handle complaints are available on request.

15. If you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service. Their contact details are:

**In Writing...** The Financial Ombudsman Service, Exchange  
Tower, London E14 9SR

**By phone...** 0800 023 4567

**By email...** [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

### Transfer of rights and obligations

16. It is agreed by both parties that the rights and obligations contained within this agreement can be transferred to our successors or another regulated firm where, (for whatever reason), we are prevented from exercising our rights and obligations with you under this agreement. We will inform you in writing of any proposed enactment of this clause.

### Law and Jurisdiction

17. You agree that this agreement shall be governed and shall be construed in accordance with English Law, and that the parties shall submit to the exclusive jurisdiction of the English Courts in the event that any dispute cannot be settled under the Disputes Resolution term.

This document forms part of our agreement with you. For your own benefit and protection you should read these terms and conditions carefully before signing our client agreement. If you do not understand any point please ask for further information.

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## Our Deliverable Service

	Bespoke Wealth Management Service
Access to your Adviser, as required during the year	✓
Annual assessment of personal situation and risk profiling	✓
Annual Valuations	✓
Annual assessment of suitability of products and funds, including performance	✓
Overview of costs incurred during year	✓
Overview of cost projection for next 12 months	✓

## Ongoing Service Levels

### Bespoke Wealth Management Service

This is an ongoing review service suitable for customers who have an established range of assets forming the basis of their wealth, and upon which they are seeking to review and manage with our help. The aim of this level of ongoing service is to help customers maintain and grow the value of their wealth, ensure that investment income levels are maintained and/or provide a wealth preservation strategy, including taking advantage of alternative and non-mainstream investments that offer the opportunity for creating sustainable growth in the customer's wealth.

This level of service is also intended to help the customer increase their knowledge and experience in the financial markets and personal finance.

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## WHAT CONSTITUTES A REVIEW?

UPDATE FROM PREVIOUS MEETING	<ul style="list-style-type: none"><li>• Establish if there anything in particular that the client(s) wish to discuss at the review;</li><li>• Update know your client (KYC) information;</li><li>• Update and confirm risk profile of client, together with capacity and tolerance for loss;</li><li>• Recap from the last review / original meeting;</li><li>• Reassess attitude to risk, capacity and tolerance for loss.</li></ul>
EXISTING BUSINESS	<ul style="list-style-type: none"><li>• Provide information on current valuations;</li><li>• Evaluate the client's tax standing (such as Bed and ISA, Pension contributions);</li><li>• Breakdown of Ex-Post Disclosure costs for file and provide to client if requested;</li><li>• Provide client with Ex-Post disclosure;</li><li>• Contemporaneous notes on agreed course of action (changes or no changes), revised illustrations, fund fact sheets, research, application if required;</li><li>• Periodic Suitability Report;</li><li>• New Client Agreement, where new initial adviser fees are being charged or there has been a change to the ongoing service being provided;</li><li>• Breakdown of Ex-Ante disclosure costs for file and provide to client if requested;</li><li>• Provide client with Ex-Ante disclosure.</li></ul>
OTHER REVIEW POINTS	<ul style="list-style-type: none"><li>• Any inheritances since original advice?<ul style="list-style-type: none"><li>- Planning for children or grandchildren;</li><li>- Private education or University funding.</li></ul></li><li>• Does the client intend to add any more money to existing investments?</li><li>• Pension requirements;</li><li>• Inheritance Tax – potential concern?</li><li>• Long Term Care needs?</li><li>• Review Personal Protection needs;</li><li>• Business owners:<ul style="list-style-type: none"><li>- Auto Enrolment;</li><li>- Share Protection / Key Person / Relevant Life.</li><li>-</li></ul></li></ul>

# So, you've been shopping ...

Do you put all of your items in the breadbin?  
Or do you choose to preserve some things  
longer in the fridge or even freezer?



Storing your money is like storing your food; if you want to use it up quickly, then the bread bin makes sense. After that, the fridge has some protection against 'going-off' (devaluing against inflation).

Finally, there's the freezer, which is harder to access because of the time needed to 'defrost', but even more likely not to 'go off'.

## Where do you put yours?

\*An investor may get back less than the amount invested. Information on past performance, where given, is not necessarily a guide to future performance.

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