

Client Agreement for Investments & Insurances

This document must be read in conjunction with our Service Proposition & Engagement

Authorisation Statement

JAN Investment Marketing is Authorised and Regulated by the Financial Conduct Authority. The Financial Conduct Authority (FCA) regulates financial services in the UK and you can check our authorisation and permitted activities on the Financial Services Register by visiting the FCA's website www.fca.org.uk/firms/systems-reporting/register or by contacting the FCA on 0800 111 6768.

Our services

JAN Investment Marketing is able to act on your behalf in advising you on investments and non-investment insurance contracts. We offer products and services as follows:

- **Investments (Independent)**- we offer an Independent advice service. We will recommend investments based on a comprehensive and fair analysis of the market. We will place no restrictions on the Investment Markets we will consider before providing investment recommendations, unless you instruct us otherwise. We will however only make a recommendation when we know it is suitable for you.
- **Non-investment protection contracts** - we offer non investment protection products e.g. term assurance, income protection and critical illness from a range of insurers.
- **General Insurance Contracts** - we offer General Insurance contracts e.g. Buildings and Contents from a range of insurers.

We offer you an initial discussion (without charge) at which we will describe our services more fully and explain the payment options. If you decide to go ahead, we will:

- Gather and analyse personal and financial information about you and your aims and objectives;
- Recommend and discuss any action we think you should take and, with your agreement, arrange relevant solutions for you.

You should be aware that investments carry varying degrees of risk and, as their underlying value can fall as well as rise, you may not get back the full amount invested.

Your aims and objectives

Unless we notify you in writing to the contrary, we will be treating you as a 'retail client' for investment business. This means you are afforded the highest level of protection under the regulatory system and have the right to take any complaint to the Financial Ombudsman Service.

Any advice or recommendation we offer to you, will only be given after we have assessed your needs and 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 you would be willing to consider.

With very few exceptions, we will confirm to you in writing the basis of our recommendations along with details of any special risks associated with the products recommended.

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.

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

We may also, on occasion, advise on other financial products which are not regulated by the FCA under the Financial Services and Markets Act 2000. The Financial Services Compensation Scheme does not apply to any of these products, but we will confirm this to you in writing.

Under the terms of this agreement we may, if appropriate, advise you on investments which are not readily realisable. We would draw your attention to the risks associated with these investments as there is a restricted market for them. In some circumstances it may therefore not be possible to deal in the investment or obtain reliable information about its value.

Our Ethical Policy

We are committed to providing the highest standard of financial advice and service possible. The interest of our clients is paramount to us and to achieve this we have designed our systems and procedures to place you at the heart of our business. In doing so, we will:

- be open, honest and transparent in the way we deal with you;
- not place our interests above yours;
- communicate clearly, promptly and without jargon;
- Seek your views and perception of our dealings with you to ensure it meets your expectations or to identify any improvements required.

Cancellation rights

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 invested if you cancel the policy.

VAT

Under current legislation our services are not subject to VAT but should this change in future, and where VAT becomes due, we will notify you before conducting any further work.

Client money

JAN Investment Marketing is not permitted to handle client money and we cannot accept a cheque made out to us (unless it is in respect of an item for which we have sent you an invoice) or handle cash.

Documentation

We will endeavour to make arrangements for all your investments to be registered in your name unless you first 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.

Instructions

We prefer our clients to give us instructions in writing, to aid clarification and avoid future misunderstandings. We will, however, accept oral instructions provided they are confirmed in writing.

Material Interest

We will act honestly, fairly and professionally; known as conducting business in 'Client's best interest' regulations. Occasionally situations may arise where we or one of our other clients have some form of interest in business transacted for you. If this happens, or we become aware that our interests or those of one of our other clients conflict with your interest, we will write to you and obtain your consent before we carry out your instructions, and detail the steps we will take to ensure fair treatment.

In accordance with the rules of our regulator, The Financial Conduct Authority, we are prohibited from accepting any payment (commission or other non-monetary benefits) which is likely to conflict with the duty of the firm to its clients.

Complaints

If you wish to register a complaint, please write to **JAN Investment Marketing**, 105 Victoria Road, Swindon, SN1 3BD or telephone **01793 611126**

A summary of our internal complaints handling procedures for the reasonable and prompt handling of complaints is available on request and if you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service.

Compensation Scheme

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

Further information about this compensation scheme arrangement is available from the FSCS.

Data Protection

The information you have provided is subject to the Data Protection Act 1998 (the "Act"). By signing this document you consent to us or any company associated with us for processing, both manually and by electronic means, your personal data for the purposes of providing advice, administration and management.

"Processing" includes obtaining, recording or holding information or data, transferring it to other companies associated with us, product providers, the FCA or any other statutory, governmental or regulatory body for legitimate purposes including, where relevant, to solicitors and/or other debt collection agencies for debt collection purposes and carrying out operations on the information or data.

In order to provide services to you we may be required to pass your personal information to parties located outside of the European Economic Area (EEA) in countries that do not have Data Protection Laws equivalent to those in the UK. Where this is the case we will take reasonable steps to ensure the privacy of your information.

We may also contact you or pass your details to other companies associated with us to contact you (including by telephone) with details of any other similar products, promotions, or for related marketing purposes in which we think you may be interested.

The information provided may also contain sensitive personal data for the purposes of the Act, being information as to your physical or mental health or condition; the committing or alleged committing of any offence by you; any

proceedings for an offence committed or alleged to have been committed by you, including the outcome or sentence in such proceedings; your political opinions; religious or similar beliefs; sexual life; or your membership of a Trade Union.

If at any time you wish us or any company associated with us to cease processing your personal data or sensitive personal data, or contacting you for marketing purposes, please contact The Data Protection Officer on **01793 611126** or in writing at **105 Victoria Road, Swindon SN1 3BD**.

You may be assured that we and any company associated with us will treat all personal data and sensitive personal data as confidential and will not process it other than for a legitimate purpose. Steps will be taken to ensure that the information is accurate, kept up to date and not kept for longer than is necessary. Measures will also be taken to safeguard against unauthorised or unlawful processing and accidental loss or destruction or damage to the data.

Subject to certain exceptions, you are entitled to have access to your personal and sensitive personal data held by us. You may be charged a fee (subject to the statutory maximum) for supplying you with such data.

Anti-money laundering

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

Law

This client agreement is governed and shall be construed in accordance with **English** Law and the parties shall submit to the exclusive jurisdiction of the **English** Courts.

Force Majeure

JAN Investment Marketing shall not be in breach of this Agreement and shall not incur any liability to you if there is any failure to perform its duties due to any circumstances reasonably beyond its control.

Termination

The authority to act on your behalf may be terminated at any time without penalty by either party giving seven days notice in writing to that effect to the other, but without prejudice to the completion of transactions already initiated. Any transactions effected before termination and a due proportion of any period charges for services shall be settled to that date.

Declaration

Client consent

This is our standard client agreement upon which we intend to rely. For your own benefit and protection you should read these terms carefully before signing them. If you do not understand any point please ask for further information.

Please tick this box if you do not consent to us or any company associated with us processing any such sensitive data.

☐

Please tick this box if you do not wish for us or any company associated with us to contact you for marketing purposes by e-mail, telephone, post or SMS.

☒

Client 1 Name

C. DENTON

Client Signature

C. DENTON



Date of Issue

22/4/14

Client 2 Name

.....

Client Signature

.....

Date of Issue

.....

Signed on behalf of
firm

.....

LETTER OF APPOINTMENT

JAN Investment Marketing
105 Victoria Road
Swindon
Wiltshire
SN1 3BD

Mersey 55 Retirement Pension Scheme

Letter of appointment of professional advisors

From: The Trustees

To: JAN Investment Marketing

Dear Sirs,

Mersey 55 Retirement Scheme ("the Scheme")

We notify you that we appoint you to be the pension consultant to the trustees of the Mersey 55 Retirement Scheme. The appointment took effect from 9th April 2014. The persons to whom you are to report and from whom you are to take instructions are and . All instructions and reports must be in writing. This does not prevent any oral discussions, explanations and clarification, but where either party reasonably believes that anything discussed orally materially effects any instructions or report, it must be confirmed in writing.

We acknowledge that your terms of engagement as set out in your letter of 9th April 2014 shall apply to this appointment.

Please acknowledge receipt of this notice of appointment by signing and returning the acknowledgement and confirmation at the foot of the enclosed duplicate of this letter.

Yours faithfully,

Signed: 

Print name: C. Denton

for the Trustees

We, to whom the above letter is addressed, acknowledge receipt of the above notice of appointment and confirm that we will notify you immediately we become aware of the existence of any conflict of interest to which we are subject in relation to the Scheme.

Date: 21/4/14

JAN Investment Marketing

**105 Victoria Road
Old Town
Swindon
Wiltshire SN1 3BD**

THIS DOCUMENT IS SUPPLEMENTARY TO OUR 'CLIENT AGREEMENT' AND 'SERVICE PROPOSITION & ENGAGEMENT'

Client(s): Mersey 55 Retirement Scheme Trustees

Date:

As detailed in the above stated documents our explicit charges are set out below;

Financial Review and Recommendation

The cost of £500 has been waived as this is offset against the amounts below

Policy Arrangement & Implementation

As the final transfer value of your fund is not known the exact amount of our charge will be notified to you in our suitability report. We expect the transfer value to be in the region of £573,000 and based on this amount our charge would be 2% of the fund i.e. £11,460

Ongoing Reviews and Changes to Existing Investments

The annual charge for providing on-going services in accordance with the term of the above agreement is 0.5% of the Fund Value i.e. £2,865 based on the total amount you have invested. As our charge is based on the value of your investment fund(s) this amount can go down as well as up in accordance with the value of these.

I / We agree with the Adviser Charges above and wish to facilitate this through the policy(ies).

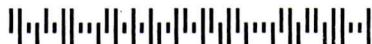
Signed COA Dated 22/4/14

Signed Dated



MR C M DENTON
19 HUNTINGTON ROAD
COXHEATH
MAIDSTONE
KENT
ME17 4DY

Statement No. 7
Branch MAIDSTONE
Sort Code 11-05-10
Account No 11359367
IBAN GB39 HLFX 1105 1011 3593 67
BIC HLFXGB21O46



L361827ED90623 3660 536/1/6265



24 Hour Banking Helpline
08457 203040



www.halifax.co.uk

EASYCASH

Account Summary

Balance on 10 February 2014	£415.70
Money In	£1,667.78
Money Out	£1,899.47
Balance on 02 April 2014	£184.01

Your Transactions

Date	Payment type	Details	Money Out (£)	Money In (£)	Balance (£)
28 Mar 14	Debit Card	ALDI CD 9919	6.98		1.10
31 Mar 14	Faster Payment	HALO ALT SER LTD PAY RP4679962346609700		250.00	251.10
01 Apr 14	Direct Debit	EAZIPAY RE ENERGIE 05678419 1FMD10245	19.99		231.11
02 Apr 14	Cashpoint	LNK 403106MAIDSTON CD 9919 02APR14	20.00		211.11
02 Apr 14	Debit Card	TESCO STORE 2903 CD 9919	12.10		199.01
02 Apr 14	Debit Card	O2 UK PAY & GO CD 9919	15.00		184.01
02 Apr 14		STATEMENT CLOSING BALANCE	1,899.47	1,667.78	184.01

Dispute Resolution

If you have a problem with your agreement, please try to resolve it with us in the first instance. If you are not happy with the way in which we handled your complaint or the result, you may be able to complain to the Financial Ombudsman Service. If you do not take up your problem with us first you will not be entitled to complain to the Ombudsman. We can provide details of how to contact the Ombudsman.

Authority: awarded/ Uğdurars; instantive/ Autorite/ Belirder/ Autorita/
Myndighet/ Udarás/ Ekdoşun Aqqı/ Autoridade/ Autoridad/
Virtomaineiny/ Myndighet/ Pas vydal/ Välljandja/ izdevējāstāde/ Istāve/
Awtoritet/ Organ Władzy/ Organ/ Urad/ Kállitio hatóság

Date of exit / Duidend dat / boeg, Effect naach gul / De gedingheiduur
van dit poort einkig op / Date d'expatriation / Cating bis / Data di
scadenza / Gyding indel / As feibru / Expatriariva / Valido atel / Este
pasaporte expira el / Wanneer volmaasloppag / Clinto torn / Platnost
dov / Kertiv knip / Derfuma leermis / Canioa bi / Data la / teneby / Data
Mysgineich Waznosc / Vela do / Datum platnost / Vefarat id

Hodnotěte signaturu, hlodnýj a delmá/ Airm gñochbhe an neach-sèinne/ Handtekening van de houder/ Signature du titulaire/ Unterschrift der Inhabers (des Inhabers)/ Firma del titolare/ Inhabersworts andersch/ Sínti an tsachbhoile/ Υπογραφή του κατόχου/ Assinatura do titular/ Firma del titular/ Hältlän nimmchöföu/ Possessorenworts nammchöföu/ Podpis držitelja/ Omantika alikiti/ Pilsonga paralist/ Savininko parastas/ Firma la min inharñil/ Pposadacz/ Podpis postadacz/ Podpis inetrnik/ Podpis držitelja/ Podpisnopsadacz

Observations page: Sywaczuad uetasiari, Frosaczuadi eile, Opmeinkingen blacked/ Page d observations/ Vermetke eile, Annotaczuad/ Gemeinminger side/ Leachman tagarati/ Topom/pingwe celiad/ Pagina ha/ oibseraczuad/ Pagina de observaczuad/ Lechinemaczuad siw/ Observaczuonier side/ Poznamiy siw/ Malakusud/ Ispas aczuad/ Pasabos putapup/ Tagrat/ telor/ Annotaczuad/ Stran za opombe/ Priponemiy stranu/ Mergely dzesek odal

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UNITED KINGDOM OF GREAT BRITAIN AND NORTHERN IRELAND

PASSPORT
PASSEPORT

Type Type

P

Code/Code

GBR

Passport No. / Document No.

402737240

Surname: Norm (3)

DENTON

Given name(s)/Prénoms (2)

CARL MARTIN

Nationality/Nationalité (13)
BRITISH CITIZEN

Date of birth/Date of issuance (4)

13 SEP / SEPT 64

Sex/ Sexe (3) Place of birth/Lieu de naissance (6)

M PENSURY

Date of issue/Date of discharge (7)

26 JAN / JAN 07

Date of expiry/Date d'expiration (9)

Authority/Autorité (a)

UKPA

Holder's signature/Signature du titulaire (10)

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