



Client Agreement



Contents

Foreword.....	2
Regulatory Status.....	2
Client Classification.....	2
Advice Basis.....	3
Services Provided.....	3
Fees.....	4
<i>Investment Services Fees.....</i>	<i>4</i>
<i>Protection Services Fees.....</i>	<i>4</i>
<i>Retirement Services Fees.....</i>	<i>5</i>
<i>Older Age Planning Services Fees.....</i>	<i>6</i>
<i>Financial Planning Fees.....</i>	<i>7</i>
<i>Business Services Fees.....</i>	<i>7</i>
Payment for Services.....	9
Consumer Duty.....	9
Client Money.....	10
Communications.....	10
Client Confidentiality.....	11
Best Interests.....	11
Treating Customers Fairly.....	11
Vulnerable Customers.....	12
Complaints.....	13
Conflicts of Interest.....	13
Professional Indemnity Insurance & Claims.....	13
Money Laundering.....	13
Risk Warnings.....	14
Cancellation of Services.....	14
Policy Cancellation Rights.....	14
Financial Services Compensation Scheme.....	15
Your Responsibilities.....	15
Force Majeure.....	16
Governing Law & Jurisdiction.....	16
Changes to This Agreement.....	16
Client Consent.....	17
Agreement.....	17



Foreword

This agreement sets out the basis on which NorthStar Wealth Management Group Ltd (NorthStar) will conduct business with you and on your behalf. It is an important document, and we ask that you read it carefully to make sure you understand the agreement which you are making. If you are unsure of any of its terms, please contact us, and these will be explained to you. The terms of this agreement come into force immediately on both parties providing an authorised signature and remain in force until any termination. This document constitutes the legal agreement, or contract, between you and NorthStar. This agreement is issued on behalf of NorthStar of Ocean Village Innovation Centre, Ocean Way, Southampton, Hampshire, SO14 3JZ.



Regulatory Status

NorthStar is Authorised and Regulated by the Financial Conduct Authority (FCA). The FCA regulates the financial services industry in the UK. Their address is 12 Endeavour Square, London E20 1JN. NorthStar are registered with the FCA under number 716709. You can check this on the FCA Register by visiting [fca.org.uk/register](https://www.fca.org.uk/register), or by contacting the FCA on 0800 111 6768. The Financial Services and Markets Act 2000 requires that we explain the main aspects of the way we operate, and how this affects you, the client. Some of the services provided by us may not be regulated by the FCA since they are not included within the scope of the Financial Services and Markets Act 2000. Where we intend to provide advice in relation to unregulated activities, we will confirm to you what these services are and the fact that they are not regulated by the FCA.



Client Classification

The FCA has a number of different classifications of client, which have differing levels of regulatory protection. In providing services to you, we will categorise you as:

- Insurance Business: A Consumer (from 'Consumer' or 'Commercial')
- Investment Business: A Retail Client (from 'Retail Client' or 'Professional Client')

The type of client category will determine the level of protections afforded to you under the regulatory system. As a 'Consumer' and 'Retail Client', the regulatory protections available to you are determined by this category and will be the highest available. Where we do not categorise you as a 'retail client' you may request re-categorisation to 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.



Advice Basis

At NorthStar, we provide independent advice on all product types. This includes advice on investments, pensions, and insurance products. All advice is on an independent basis unless explicitly stated. In some instances, we may provide an 'execution only' service where required. In such circumstances, no advice is required or provided. You will always be informed where this is the case. As we provide independent advice, we are able to provide unbiased, unrestricted advice on retail investment products based on a comprehensive and fair analysis of the market. We are permitted to give advice on and to arrange transactions in retail investments, which will include not just packaged products, but also structured products, all investment trusts and any other investments that offer exposure to underlying assets, but in a packaged form which modifies that exposure compared with direct holding in the financial asset.

In order to provide you with personal financial advice and recommendations suitable for your particular circumstances, we will undertake a 'fact find' to gather the appropriate information and to assess your needs. We will then be able to set out your financial planning goals based on your stated objectives, acceptable level of risk and any restrictions you wish to place on the type of policies you are willing to consider. Details of your stated objectives will be set out in a 'suitability report' which we will issue to you to confirm any recommendations we make. Unless confirmed in writing, we will assume that you do not wish to place any restrictions on the advice we give you.

Advice and recommendations are based on our understanding of your current situation and requirements, using information disclosed by you in our discussions and by other third parties. NorthStar Wealth Management cannot be held responsible for any advice given or actions taken based on information that is inaccurate, incomplete or misleading. It is your responsibility to ensure that all information you provide to us is accurate and complete, and to inform us promptly of any changes to your circumstances. Advice and recommendations are based on our understanding of current UK legislation and taxation, which can be amended at any time and may be retrospective. Tax treatment depends on individual circumstances and is subject to change.



Services Provided

At NorthStar, we provide a range of financial planning and wealth management services. These services fall broadly under six categories:

- Investment services
- Protection services
- Retirement services
- Older age planning services
- Financial planning services
- Business services

Within each service category are a number of specific services. Each service has a specific fee associated with it, as detailed in the following sections. Some services are provided on an ongoing basis, while others are provided on a 'one-off' basis. Details of the specific service(s) you have opted to receive will be clearly communicated to you. You are free to start or stop any service provided by NorthStar at any time, subject to all associated fees being paid to cover services provided to that time.

Defined benefit transfer advice provided by selected third parties. This service is not provided by NorthStar directly.



Fees

Investment Services Fees

Starting an Investment

To provide an 'Investment Report' with recommendations to start investing, the fee is 1% of the amount to be invested (minimum fee £900). This is an implementation fee and is only payable should you wish to proceed with the advice given. An 'Investment Report' will provide information and advice on the most tax-efficient product(s), which investment provider to use, recommended contribution levels and your optimal investment strategy.

Investment/ISA Review

To provide an 'Investment Review Report' covering analysis and advice on whether to switch or consolidate your investments, the fee is 1% of the amount to be transferred (minimum fee £900). This is an implementation fee and is only payable should you wish to proceed with the advice given. An 'Investment Review Report' will provide a full analysis of your existing investment policies covering charges, performance and features, advice on whether to switch or consolidate your investments, recommended contribution levels and your optimal investment strategy.

Ongoing Investment Management

To provide ongoing investment management, advice and recommendations, fees are based on the type of investment product held and service required. Investments in the NorthStar portfolio range have an annual investment management fee of 0.9%. Investments in simple investment products with a limited fund range have an annual investment management fee of 0.6% and investments with any other provider have an annual investment management fee of 1%. A fee of 1% is payable on any ongoing regular contributions to your investments.

Dynamic Cash Management

The Dynamic Cash Management service has an annual fee of 0.25% (minimum fee £500). This provides a full cash management service targeting the highest possible interest at all times. The Dynamic Cash Management service is typically suitable for those with at least £100,000 available to deposit.

Other Investment Services

For any other investment services, we will quote a price on enquiry.

Protection Services Fees

Life Insurance

Typically, we are paid commission for arranging a life insurance policy and are therefore paid by the insurance provider. The arrangement of a life insurance policy is usually subject to a minimum total fee of £800 for all policies. Where the commission payable by the provider is less than £800, the balance is paid directly.

Critical Illness Insurance

Typically, we are paid commission for arranging a critical illness policy and are therefore paid by the insurance provider. The arrangement of a critical illness policy is usually subject to a minimum total fee of £800 for all policies. Where the commission payable by the provider is less than £800, the balance is paid directly.

Income Protection

Typically, we are paid commission for arranging an income protection policy and are therefore paid by the insurance provider. The arrangement of an income protection policy is usually subject to a minimum total fee of £800 for all policies. Where the commission payable by the provider is less than £800, the balance is paid directly.

Mortgage Payment Protection

Typically, we are paid commission for arranging a mortgage payment protection policy and are therefore paid by the insurance provider. The arrangement of a mortgage payment protection policy is usually subject to a minimum total fee of £800 for all policies. Where the commission payable by the provider is less than £800, the balance is paid directly.

Other Protection Services

For any other specialist protection services, we will quote a price on enquiry.

Retirement Services Fees

Starting a Pension

To provide a 'Pension Report' with recommendations to start a pension, the fee is 1% of the amount to be invested (minimum fee £900). This is an implementation fee and is only payable should you wish to proceed with the advice given. A 'Pension Report' will provide information and advice on which pension provider to use, recommended contribution levels, your optimal investment strategy and what you can expect your pension to provide you in retirement.

Pension Review

To provide a 'Pension Review Report' covering analysis and advice on whether to switch or consolidate your pensions, the fee is 1% of the amount to be transferred (minimum fee £900). This is an implementation fee and is only payable should you wish to proceed with the advice given. A 'Pension Review Report' will provide a full analysis of your existing pensions covering charges, performance and features, advice on whether to switch or consolidate your pensions, recommended contribution levels, your optimal investment strategy and what you can expect your pension to provide you in retirement.

Pension Review ('Defined Benefit' Pensions)

To provide a report covering analysis and advice on whether to transfer a 'defined benefit' (also known as 'final salary') pension, the fee is 1% of the amount to be transferred, capped at £3,000.

Retirement Strategy & Pension Review

To provide a 'Retirement Strategy Report' including a full pension review, the fee is £800 plus an implementation fee of 1% of any amount to be transferred or annuitised (minimum fee £900). This is an implementation fee and is only payable should you wish to proceed with the advice given. A 'Retirement Strategy Report' sets out a strategic overview of your retirement strategy and will typically include an overview of your retirement assets, analysis showing the earliest time you can afford to retire, whether you can meet your retirement income requirements and how a financial disaster could impact your retirement. It may also cover how best to take your retirement income, a strategy for releasing tax-free cash and/or a strategic review of the assets to fund your retirement. It will also provide a full analysis of your existing pensions covering charges, performance and features, advice on

whether to switch or consolidate your pensions, recommended contribution levels, your optimal investment strategy and what you can expect your pension to provide you in retirement.

Retirement Strategy

To provide a 'Retirement Strategy Report' where no pension review is required, the fee is £900. A 'Retirement Strategy Report' sets out a strategic overview of your retirement strategy and will typically include an overview of your retirement assets, analysis showing the earliest time you can afford to retire, whether you can meet your retirement income requirements and how a financial disaster could impact your retirement. It may also cover how best to take your retirement income, a strategy for releasing tax-free cash and/or a strategic review of the assets to fund your retirement.

Ongoing Pension Investment Management

To provide ongoing pension investment management, advice and recommendations, fees are based on the type of pension product held and service required. Pension investments in the NorthStar portfolio range have an annual investment management fee of 0.9%. Pension investments in simple investment products with a limited fund range have an annual investment management fee of 0.6% and pension investments with any other provider have an annual investment management fee of 1%. A fee of 1% is payable on any ongoing regular contributions to your pensions. Pensions in 'drawdown' are charged in the same way.

All Other Retirement Services

For any other specialist retirement services, we will quote a price on enquiry.

Defined benefit transfer advice provided by selected third parties. This service is not provided by NorthStar directly.

Older Age Planning Services Fees

Long-term Care Insurance

Typically, we are paid commission for arranging a long-term care insurance policy and are therefore paid by the insurance provider. The arrangement of a long-term care insurance policy is usually subject to a minimum total fee of £800 for all policies. Where the commission payable by the provider is less than £800, the balance is paid directly.

State Care Provision

To provide a full, personalised report on your state care provision entitlement and the steps you need to take to maximise your state benefits in this area, the fee is £800.

Inheritance Tax Planning

Inheritance Tax planning aims to minimise the Inheritance Tax bill on your estate when you die. There are many techniques we can use to legitimately reduce this tax and steps we can help you take to lower the tax your estate will pay. Inheritance Tax planning falls under our financial planning service and is charged in the same way. You may either opt for an ongoing financial planning service paid monthly or for ad-hoc or one-off services, which simply look at your Inheritance Tax planning needs in isolation. You can see a full breakdown of our financial planning fees and choose the plan that is right for you.

Funeral Plans

Typically, we are paid commission for arranging a funeral plan and are therefore paid by the policy provider.

Other Older Age Planning Services

For any other specialist older age planning services, we will quote a price on enquiry.

Financial Planning Fees

Fees outlined below are for financial planning services only. Where investments, pensions or other services are required, fees are charged separately.

Standard

£1,200 upfront plus £65 per month.

Our standard financial planning service is perfect for most needs, with comprehensive financial plan reviews every 24 months.

Plus

£1,200 upfront plus £120 per month.

For those with more complex finances or those wanting more regular reviews, Plus is the perfect choice. This service provides comprehensive financial plan reviews every 12 months.

Business Services Fees

Workplace Pensions and Auto-enrolment Consultation & Scheme Setup

To provide a comprehensive pensions auto-enrolment consultation and full scheme setup, the fee is £650. We will provide details of the recommended pension scheme, as well as ensuring your scheme is fully set up and managed effectively.

Directors' Pensions

To provide a 'Pension Report' with recommendations to start a directors' pension, the fee is 1% of the amount to be invested (minimum fee £900). This is an implementation fee and is only payable should you wish to proceed with the advice given. A 'Pension Report' will provide information and advice on which pension provider to use, recommended contribution levels, your optimal investment strategy and what you can expect your pension to provide you in retirement.

Directors' Pension Review

To provide a 'Pension Review Report' covering analysis and advice on whether to switch or consolidate your directors' pensions, the fee is 1% of the amount to be transferred (minimum fee £900). This is an implementation fee and is only payable should you wish to proceed with the advice given. A 'Pension Review Report' will provide a full analysis of your existing pensions covering charges, performance and features, advice on whether to switch or consolidate your pensions, recommended contribution levels, your optimal investment strategy and what you can expect your pension to provide you in retirement.

Shareholder and Partnership Protection

Typically, we are paid commission for arranging a shareholder or partnership protection policy and are therefore paid by the insurance provider. The arrangement of a shareholder or partnership protection policy is usually subject to a minimum total fee of £800 for all policies. Where the commission payable by the provider is less than £800, the balance is paid directly.

Key Person Protection

Typically, we are paid commission for arranging a key person protection policy and are therefore paid by the insurance provider. The arrangement of a key person protection policy is usually subject to a minimum total fee of £800 for all policies. Where the commission payable by the provider is less than £800, the balance is paid directly.

Relevant Life Policies

Typically, we are paid commission for arranging a relevant life policy and are therefore paid by the insurance provider. The arrangement of a relevant life protection policy is usually subject to a minimum total fee of £800 for all policies. Where the commission payable by the provider is less than £800, the balance is paid directly.

Staff Benefits

Our Staff Benefit Package Report starts from £900. For this, we provide a comprehensive report on the staff benefits you should consider offering to your staff and provide full recommendations on providers and policies to use to provide these benefits. We can provide a more accurate quote for a Staff Benefits Package Report after assessing your business circumstances.

Remuneration Strategies

Our Remuneration Strategies Report starts from £900. For this, we provide a comprehensive report showing analysis and recommendations for the remuneration of directors and key staff within your business. We can provide a more accurate quote for a Remuneration Strategies Report after assessing your business circumstances.

Exit Strategy Planning

To provide a comprehensive Business Exit Strategy Report, the fee is £900 for businesses with straightforward financial structures and a turnover below £1m. For all larger or more complex businesses, the fee is £1,200 for a Business Exit Strategy Report.

Ongoing Business Investment Management

Where money is retained in your business, you need to ensure it is invested wisely. To provide ongoing investment management, advice and recommendations, fees are based on the type of investment product held and service required. Investments in the NorthStar portfolio range have an annual investment management fee of 0.9%. Investments in simple investment products with a limited fund range have an annual investment management fee of 0.6% and investments with any other provider have an annual investment management fee of 1%. A fee of 1% is payable on any ongoing regular contributions to your investments.

Business Financial Planning

Business planning helps you better understand, organise and optimise the financial affairs of your business in conjunction with your own finances. Business planning falls under our financial planning service and is charged in the same way. You may either opt for an ongoing financial planning service paid monthly or buy ad-hoc or one-off services, which simply look at your retirement planning needs in isolation. You can see a full breakdown of our financial planning fees and choose the plan that is right for you.

Other Business Services

For any other specialist business services, we will quote a price on enquiry.



Payment for Services

The majority of our services are paid by fee. Fees may be taken directly from your investment products or paid directly by you. For some types of business (such as insurance products), we will often be paid via commission. If you prefer to pay a fee for any insurance product recommended to you, please inform us. We will inform you of the fee payable for arranging your insurance product and rebate all commission to your policy.

We will always explain any fees before they are due and show these to you in monetary terms. We will discuss payment options with you and answer any questions you may have in relation to our fees. We will not charge you until we have agreed with you how we are to be paid. Value Added Tax (VAT) may be payable on some or all of the work we do. We will inform you if VAT is applicable.

Where fees are to be paid directly by you, payment terms, including the amount payable, payment method, and due date, will be clearly communicated to you in written form. You are required to ensure that payment is made in full by the specified due date outlined in the invoice issued to you.

Should payment not be received by the specified date, we reserve the right to take remedial action, which may include (but is not limited to) engaging a debt collection agency, pursuing legal action via the Small Claims Court, or issuing a Statutory Demand. In addition, we reserve the right to charge reasonable interest on any unpaid sums at the statutory rate and to recover any costs incurred in pursuing such action against you. If you wish to dispute any fees payable, you must notify us immediately so that the matter can be resolved promptly and amicably.



Consumer Duty

The Financial Conduct Authority (FCA) requires all authorised firms to comply with the standards of 'Consumer Duty'. This represents what the regulator terms a "paradigm shift" in its expectations of firms. Consumer Duty introduces a 'Consumer Principle', which requires firms "to act to deliver good outcomes for retail customers". In recognition of the barriers many consumers face to pursuing their financial objectives, the FCA wants to see firms deliver a higher standard of customer care and protection, and to go further to equip consumers to make effective decisions in their interests.

Consumer Duty is wide-ranging and requires all firms to review their services, communications and end-to-end customer journey, and to consider changes in areas including governance and accountability, MI and reporting, product design, pricing, distribution, servicing and staff training.

At NorthStar, we fully support the principles and implementation of Consumer Duty by the FCA. Consumer Duty forms the cornerstone of our business, and we are committed to delivering the outcomes required by the regulator. Consumer Duty is embedded in every part of our business to ensure we meet the obligations we have under the duty. At NorthStar, we use the principles of Consumer Duty to continually ensure we are meeting or exceeding our obligations.



Client Money

NorthStar never handles your money directly. We never accept a cheque made out to NorthStar Wealth Management Group Ltd (unless it is a cheque in settlement of fees or disbursements for which NorthStar has sent you an invoice). We never handle cash for any reason.



Communications

All communications from NorthStar will be in English. In most cases, communications you receive from us will either be presented in, or confirmed in, writing. We may also meet with you face-to-face or communicate verbally with you by phone or electronic communication methods. We request that you give us instructions in writing to avoid any possible misunderstandings. Therefore, any verbal instruction you make should be confirmed in writing thereafter.

In addition to communicating with you at your express invitation, we may contact you at any time to review your requirements, inform you of developments or for any other purpose we deem necessary. You agree that NorthStar may contact you by any means of communication which NorthStar considers to be appropriate at the time.

As part of our commitment to provide the highest quality of service, we may record or monitor all conversations in order to improve our service standards and for staff training purposes. You will always be notified when any communications are recorded and have the right to request that specific communications not be recorded. Face-to-face meetings, phone conversations and other electronic real-time communications may be recorded for training and monitoring purposes. Email and other electronic communications may be monitored and stored. Storage of all such communications will be done in line with our data protection requirements.

We may use Artificial Intelligence (AI)-assisted software tools to support certain aspects of our service delivery. This may include document drafting, analysis, research, and the transcription of meetings to produce meeting notes, action points and follow-up communications. All AI-generated outputs are reviewed by a qualified financial planner before being issued or acted upon. By signing this agreement, you consent to the use of AI-assisted tools as part of our standard service delivery. Should you wish to withdraw this consent at any time, please let us know in writing, and we will make alternative arrangements. Further details of how we handle your data in connection with these tools are set out in our Data Protection Agreement.



Client Confidentiality

At NorthStar, we operate to strict client confidentiality standards at all times. We will only disclose your personal and financial information when strictly necessary to provide the services agreed upon. Full details of how we collect, store, process and protect your personal data, including the types of third parties with whom your data may be shared, are set out in our Data Protection Agreement, which should be read in conjunction with this document. If you have any questions about our client confidentiality procedures, please contact us.



Best Interests

At all times, NorthStar will act honestly, fairly and professionally and always in your best interest.



Treating Customers Fairly

As part of the authorisation provided by the FCA, we are obliged to abide by the principles of 'Treating Customers Fairly' (TCF). As a business, we are dedicated to upholding the highest possible professional standards and providing a high-quality service to all our customers. We have an ongoing commitment to follow all FCA best practice guidelines and to continually improve our systems, practices and client experience. The principles of TCF sit at the very heart of everything we do and shape the way we deliver our services and develop our business. The FCA have set out a number of key outcomes which they expect to see from all authorised firms. These outcomes mean that:

- You can be confident you are dealing with a firm which holds the fair treatment of customers as central to our corporate culture.
- Products and services marketed and sold are designed to meet the individual needs of our customers.
- Our customers are provided with clear information and are kept appropriately informed before, during and after the point of sale.
- Where we offer advice to our customers, the advice is suitable and takes account of their individual circumstances.
- Customers are provided with products that perform as they have been led to expect, and that the associated service is of an acceptable standard.

- Customers will not face unreasonable post-sale barriers imposed to change products, switch providers, submit a claim or make a complaint.
- Any complaints or grievances are handled in a sympathetic, positive and professional manner, with the outcomes of complaints acted upon.
- Customer feedback is sought regularly to ensure we are meeting our TCF obligations and our customers are provided with services of an acceptable standard.
- Any TCF failings are corrected as quickly as possible, and systems and procedures updated to ensure any such failings do not occur in future.



Vulnerable Customers

At NorthStar, we are committed to protecting 'vulnerable customers' and take our responsibilities to identify and provide appropriate measures for such customers very seriously. Customers who might be considered as being in vulnerable circumstances could include those with:

- Mental capacity deficiencies (including language or communication), including mental illness and dementia.
- Stress or subject to financial shock of all types, such as employment concerns, bereavement (or potential bereavement), marital or relationship difficulties.
- A physical impairment that may not allow them to engage with automated or other standard process requirements (such as photographic ID, phone keypad recognition, or internet applications).
- Severe and long-term illness (both life-limiting and where recovery is expected).
- Little or no financial experience (financially unsophisticated).
- Low income.
- An existing distressed financial situation.
- Responsibilities for others, such as 'carers' or acting as power of attorney.
- No access to the internet or other digital media.
- Poor language skills.
- A general vulnerability due to being aged 75 and over or aged 18 years and under.

We have developed a detailed set of procedures for identifying 'vulnerable customers' and a range of measures that are available where we deem appropriate. Please inform us if you believe you should be classed as a 'vulnerable customer' or you would like to discuss this further. Should you wish to learn more about how we identify and accommodate vulnerable customers, you can view our full 'Vulnerable Customer Policy' at nswm.co.uk/vulnerable-customers.



Complaints

Should circumstances arise where you wish to make a complaint against NorthStar for any reason, please contact: *The Complaints Officer, NorthStar Wealth Management Group Ltd, Ocean Village Innovation Centre, Ocean Way, Southampton, Hampshire, SO14 3JZ.* We are committed to investigating every complaint thoroughly. Our written complaints procedure is available upon request. If you are not satisfied with our response to your complaint, you may contact: *Financial Ombudsman Service, Exchange Tower, London, E14 9SR.*



Conflicts of Interest

In the course of our dealings with you, we consider it unlikely that we will have a conflict of interest or material interest in the transaction, other than the receipt of fees or commission described above. Where, however, we have a conflict of interest, or a material interest, or where we are aware that one of our other clients has such an interest, we will disclose full details to you in writing or orally before we advise you about the transaction and give you the opportunity to object to this interest.



Professional Indemnity Insurance & Claims

We maintain professional indemnity insurance at all times. Should you wish to see details of our insurance cover, please let us know, and this will be provided to you. Should you wish to make a legal or financial claim against NorthStar, total liability shall be limited to £1.25m. All claims must be made within six years of the time advice is provided.



Money Laundering

In line with anti-money laundering legislation, NorthStar is required to verify your identity in accordance with the Proceeds of Crime Act 2002 and the Money Laundering, Terrorist Financing and Transfer of Funds (Information on the Payer) Regulations 2017 (as amended). NorthStar reserve the right to approach third parties and to delay any applications until adequate verification of identity is obtained. Your Experian record will show a verification of identity check.



Risk Warnings

We will communicate appropriate risk warnings prior to providing products or services. These are for your benefit, as you should understand any risks before making an investment or taking financial decisions. Certain investments carry a higher degree of investment risk than others and are therefore unsuitable for some investors. Past performance is not necessarily a guide to future returns. The value of investments, and the income from them, can go down as well as up, and you may not recover the amount of your initial investment. Where investments involve exposure to foreign currency, changes in exchange rates may cause the value of the investment and the income from it to go up or down. Tax treatment depends on individual circumstances and may be subject to change.



Cancellation of Services

You may cancel any ongoing services you receive from NorthStar at any time by providing notice in writing with at least 14 days' notice. NorthStar may choose to cancel or amend the services we provide you at any time by providing notice of any changes or cancellations in writing to you with at least 14 days' notice.



Policy Cancellation Rights

Before the commencement of any policy recommended by NorthStar, you will be informed of your statutory right to cancel. Generally, you will have a 30-day cancellation period for a life, pure protection, payment protection or pension contracts and a 14-day cancellation period for all other contracts. In some circumstances, no statutory rights are granted. If this circumstance arises, you will be informed in writing before any contract is concluded. 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.



Financial Services Compensation Scheme

NorthStar is covered by the Financial Services Compensation Scheme (FSCS). If we are unable to meet our obligations to you, you may be entitled to compensation from the scheme. The FSCS also provides protection in respect of the products and providers we recommend. For investment business, compensation is available up to £85,000 per eligible person, per firm. For insurance business, compensation covers 90% of the claim without any upper limit for non-compulsory insurance, and 100% for compulsory classes. The level of compensation available depends on the type of business and the circumstances of the claim. Further information about the FSCS can be found at [fscs.org.uk](https://www.fscs.org.uk).



Your Responsibilities

By agreeing to these terms, you are accepting a number of responsibilities. By adhering to these responsibilities, you will enable NorthStar to provide the best quality of service possible. These responsibilities include:

- Reading this document carefully before agreeing to the terms expressed.
- Providing all information requested by NorthStar in a timely and efficient manner. When requested to act by NorthStar, you should do so or contact NorthStar to state that you will not act in the way you have been instructed.
- Providing accurate, complete, relevant and timely information to NorthStar when asked to do so and providing any additional information that you feel may be useful to provide the services outlined in this document.
- Not withholding any information that would reasonably be expected to be provided to facilitate the services outlined in this document.
- Informing NorthStar in a timely manner when your personal or financial circumstances change.
- Providing complete and accurate information to all policy providers throughout the life of your policy, and when you renew your insurance products.
- Ensuring that all statements you make on proposal forms, claim forms and other documents are full and accurate. NorthStar cannot be held responsible for incorrect or incomplete data held in the event of inaccurate or non-disclosure.
- Disclosing any material information to us or your insurers to ensure you do not invalidate your insurance cover, which may mean that part or all of a claim may not be paid.



Force Majeure

In the event of any failure, interruption or delay, by any party, in the performance of their obligations resulting from acts, events or circumstances not reasonably within their control, including, but not limited to industrial disputes, acts or regulations of any governmental or supranational bodies or authorities, breakdown, failure or malfunction of any telecommunications or computer service, no party shall be liable or have any responsibility of any kind for any loss or damage thereby incurred or suffered by any of the other parties.



Governing Law & Jurisdiction

This agreement shall be governed by and construed according to English Law. Any disputes shall be determined in the English Courts. You agree to indemnify us in relation to any acts, proceedings or claims which we incur directly or indirectly as a result of our acting under this agreement, save that this indemnity shall not apply to the extent it arises out of our negligence, fraud, breach of this agreement or our regulatory responsibilities.



Changes to This Agreement

NorthStar reserves the right to make changes to this agreement at any time. This may include changes to the fees stated for services, the levels of service provided or any other aspect of these terms. You will be notified in writing with at least 14 days' notice of any changes to our terms. Any updated terms communicated to you will supersede this original client agreement.



Client Consent

By signing this agreement, you understand and consent to the terms contained within it and authorise the transfer of information, as described above, on a confidential basis when warranted between such third parties. You authorise NorthStar to liaise with your other professional advisers in exchanging relevant personal information pertinent to your financial planning requirements and to rely on any such information provided. You agree that the terms of this agreement will come into effect from the date of issue. For your own benefit and protection, you should read this agreement carefully before signing. If you do not understand any part of this agreement, please contact us for further information. This agreement should be read in conjunction with our Data Protection Agreement, which sets out in full how we collect, store, process and protect your personal data.



Agreement

I confirm that I have read this agreement and accept the terms contained within it.

Signature

Date

Name:

- I am signing on behalf of a minor (under the age of 18). I am the parent, guardian or other legal representative and confirm I am authorised to act on their behalf.

Signature

Date

James Thompson (on behalf of NorthStar Wealth Management)



NorthStar Wealth Management

Ocean Village Innovation Centre, Ocean Way, Southampton, Hampshire, SO14 3JZ

Freephone: 0800 6906 247

Email: info@nswm.co.uk

Website: nswm.co.uk

© NorthStar Wealth Management Group Ltd. Registered in England and Wales: 09069129.
Authorised and regulated by the Financial Conduct Authority. Registered office: Ocean Village Innovation Centre, Ocean Way, Southampton, Hampshire, SO14 3JZ.