



independent advisers (scotland) ltd

We will help you to look into your future and prioritise your goals. We understand your money is very precious to you and we will treat it with absolute respect and integrity. As part of this we believe in long term investment and we will help manage your expectations as to what your investments can expect to achieve. We will be open and honest with you and keep you informed which will allow you to keep track of your objectives.

Client Service Agreement & Terms Of Business

The IAS Group of Companies



independent advisers (scotland) ltd

We provide advice in the following areas:

Personal Financial Planning

- Investment advice
- Pension planning
- Life assurance / protection of income
- Estate and Inheritance Planning
- Mortgages and Loans*

Corporate Services

- Group Life Assurance
- Group Pension Schemes
- Business Protection
- Estate Planning
- Employee Services



IAS Mortgage & Property Services

Independent Advisers (Mortgages & Property Services) Ltd

We provide advice in the following areas:

- Residential Mortgages – Mortgage Repayment Vehicles
- Commercial Mortgages
- Buy-to-Let Mortgages
- Equity Release



My Will (Scotland) Ltd are members of the Institute of Professional Willwriters. We are not solicitors but are specialist Willwriters who take time to meet you at a place of your convenience. At My Will (Scotland) Ltd we offer a free consultation service without obligation.

- Willwriters
- Provision of Power of Attorney
- Advice on Estate Planning
- Advice on Long-Term Care
- Funeral Plans

Wills, some forms of Estate Planning and some Commercial and Buy-to-Let mortgages are not regulated by the Financial Services Authority.

There may be a fee for mortgage advice. The precise amount will depend upon your circumstances, but we estimate that it will be 0.4% of the loan value subject to a minimum fee of £297.00.

** Your home may be repossessed if you do not keep up repayments on your mortgage.*

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Company Background

At Independent Advisers (Scotland) Ltd we are proud of the reputation we have developed over the last 10 years as Independent Financial Advisers.

We offer clients a choice of advice services designed to suit their needs. In addition we offer a comprehensive range of financial solutions backed by qualification, experience and high levels of ongoing service. Independent Advisers (Scotland) Ltd prides itself on the strength of its client relationships which have been forged over many years and built on integrity and trust.

Our aim is to be there for clients when it matters.

At IAS we treat clients as individuals. Your objectives, goals and requirements are important to us and we will take time to talk with you on a one-to-one basis. This not only demonstrates how much we value our client relationships but allows us to establish exactly what your expectations are from us and determine what you want to achieve within an appropriate timescale.

Advice offered

We will provide clients with independent advice. We can provide advice on products and services from the whole of the market and will provide you with unbiased and unrestricted advice based on a comprehensive and fair analysis of the market.

Our client relationships are based on trust, expertise, service and professionalism.

Who do we work best with?

Business owners: We work with business owners and Directors to manage and plan their affairs and add value to employee benefits.

Professionals: Teachers, Doctors, Accountants, Solicitors etc. We can help create a financial plan with regular reviews to make sure you have enough money in retirement.

Retirees: We provide solutions for those approaching or already in retirement and work with you to protect and manage your assets.

Client Services

Our clients are our partners. We have a shared focus: To reach your financial goals today and in retirement. As partners, we share responsibility for success. This service agreement focuses on our commitment to you and looks at what we will need in return to help you succeed.

Our commitment is simple: To provide you with leading-edge financial advice that helps you achieve your objectives, supported by the team and the systems to deliver consistently on that promise.

Regular reviews

It is critical that we meet regularly to review your portfolio, to assess any changes in your circumstances and to keep you abreast of any issues that may affect your financial future. We offer face-to-face meetings every year. We will, in addition, keep in contact with you on a regular basis to keep you up-to-date with anything relevant to you and your money. This review process is critical if we are going to help you stay on track to reach your objectives.

Full range of services - We are a firm of independent advisers

Our role is to support all aspects of your financial success. To that end, we either provide or facilitate all services to help you achieve that success. Among the services that we offer are:

- Investment analysis, review and performance
- Financial & Lifestyle Planning
- Goals Based Reporting
- Cashflow Analysis
- Portfolio Review
- Corporate & Business Planning
- Insurance
- Referral Network for Accounting and Legal Services
- Inheritance Tax Planning
- Business Succession Planning
- Wills and Powers of Attorney
- Trusts and Charitable Giving
- Retirement Planning
- Asset Protection
- Long Term Care Insurance
- Tax Planning and Preparation

We assist you in the following key areas:

- Investment analysis, review and performance
- Help in articulating your goals and development of a financial plan
- Ongoing monitoring of investments, goals and plans
- Cashflow analysis

"Independent Advisers offer services tailored to your needs based on an expert knowledge of financial markets as well as excellent knowledge of their clients. Complex financial considerations are explained in a clean and simple way."

Mr. R Gill - Ayr

"For me having an Independent Financial Adviser means not only do I get well informed and up to date advice on investments but also I have peace of mind in knowing that should my situation change in any way, good financial advice based on personal knowledge of my affairs is readily available to me."

Mrs. C Belcher - Kew Gardens - London

"I no longer wonder what to do if a problem comes up - I just phone my IFA: 0141 221 4442 - problem solved! Finances are simplified, secure, invested tax-free for income or growth (or both!), according to age & requirements, a helpful and excellent service, for all age groups and businesses. Advice is suggested, never forced."

Mrs. A Still - Greenock

Service - Our service offering will be as a firm of Independent Advisers

To help you understand what you can expect in terms of service on a day-to-day basis, we have established the following standards.

Response Time

You can expect that any phone call made to our office before 4.00pm will be returned by your adviser, or someone on the team, the same day. Calls made after 4.00pm will be returned the next business day.

Problem Resolution

While we endeavour to execute all business without error, we will try to resolve any problems within three business days. If that is impossible, we will provide you with a status report within that time.

Your Team

We have assembled an outstanding team and each individual plays an important role in meeting your needs. Your adviser will provide you with a detailed list of personnel.

Client Education

We believe that your interests are best served when we can help educate you on key financial issues. To that end, we will provide a quarterly newsletter that focuses on a range of topical issues explained clearly and concisely. When appropriate, we will point you to additional articles of specific relevance to your situation.

Our Education

As you can see from the volume of coverage in the media, this is a complex and dynamic industry. In order to ensure that we are completely up to date, we commit our staff to 35 hours of continuing education every year. Our newsletter will include details where that education has an impact on our services or your situation.

Advisory Council

In an effort to generate regular feedback from you we have put two initiatives in place: A client advisory board and annual client surveying. Our client advisory board consists of a number of clients who are rotated every year and meet quarterly to provide direct feedback on our services. Each year we also conduct a formal survey of our clients to ask for your opinion of our service and to gather additional information. Your responses on these surveys are taken very seriously and we would appreciate your participation.

Client Commitment

To this point we have outlined our service commitment to you but, as we said at the outset, this is a two-way street and we view you as our partner. We ask that you commit to meeting with us as outlined above, that you provide us with all the information that we need and that you ensure that we are managing all of your assets. It is only with full disclosure that we can fulfil our promises to provide the best advice.

"I use Independent Advisers (Scotland) as I've come to depend on them for sound, common-sense based advice which is specific to my circumstances and needs. Since becoming a client of IAS I now have more peace of mind regarding my financial affairs. I value the no-nonsense, personal service I get from IAS."

Mr. H Fullerton - Alloway



Advice Process and Charges

Your responsibility

We aim to provide you with clear financial direction. This is achieved by having a full understanding of your current financial position, your objectives and your identified needs. This enables us to provide suitable solutions for you and to maximise the opportunities for achieving your goals. You should provide us with any information requested to enable us to provide the appropriate advice and services required. It is important that you do not unreasonably withhold any information. Please note that all advice provided will be based on the information you provide.

Initial Meeting

Background

Your adviser will introduce themselves and the firm to you and explain the services we can provide, and how we will work with you going forward.

Your adviser will also discuss our client disclosure documents and terms of business with you.

Fact Find

The main purpose of this meeting will be to obtain as much information as possible relating to your financial circumstances and objectives. It is therefore beneficial if you can have available the details of policies, schemes, investments, mortgages, income and outgoings, wills, interests in trusts and any other information that you think might be relevant.

This information will normally be collated by your adviser on the "Your Information" document. This includes your basic personal details and an indication of your personal financial objectives.

A key area that your adviser will wish to fully understand is your knowledge and experience of investments including your Attitude to Risk and your feelings towards any risks of losing money, as this will impact significantly on the advice given. The impact these areas will have on your objectives will be discussed and recorded. We use a sophisticated risk profiling system developed by Distribution Technology as a starting point for discussions in this area.

Anti Money Laundering

As we are required by anti-money laundering legislation to know who we are dealing with, we will require evidence of your identity and address. This would normally include either your passport or driving licence and a utility bill or bank statement in your name. If these documents are not available your adviser will be able to confirm what alternatives will be acceptable.

Questions and Next Steps

If you have any questions during the process, please ask, as your adviser will be happy to discuss any queries you may have. Your adviser will then explain the next steps in the advice process to you. If any fees are due at outset these will be explained, together with any authority forms that may need to be signed so that we can act on your behalf, for example to obtain the current valuations of any existing investments.

First Meeting

The meeting will typically last between one and two hours, depending on the complexity of your situation. You may wish to include other parties such as spouse, partner, children or other professional advisers.

As a client of Independent Advisers (Scotland) Ltd for well over a decade, it puts me in a favourable position to recommend Independent Advisers (Scotland) Ltd and Alistair Creevy in particular as an outstanding financial adviser. At the beginning of our association with IAS, both my wife and I benefited enormously when Alistair sorted out our financial affairs, and have never looked back since, even through all the financial ups and downs of the past few years. Both of us are now retired and more than satisfied our financial affairs are in good hands with regular contact (twice a year reviews and a monthly financial magazine to keep us up to date).

Gordon Ritchie - Inchinnan

Research and Report Preparation

Where necessary, we will forward your authorities to the relevant organisations. The responses received will be analysed along with the information gathered at the initial meeting. We may need to revert to you for further information and ask your permission to liaise with your other professional advisers (accountant, solicitor, investment managers etc). Using internal and external technical research we will prepare a report to suit your individual objectives. This report will contain our detailed recommendations as well as comment on the cost of implementing these recommendations and how they match your attitude to investment risk. We will endeavour, wherever possible, to consider tax planning opportunities and in this respect we will often wish to liaise with your other tax advisers. Please note that the Financial Services Authority does not regulate tax advice.

Timescale

The research and report preparation will typically take 2-4 weeks to complete. We will liaise with you during the preparation process to keep you updated and to inform you of any delays, since we are often dependent on third-parties reporting back to us on existing investments before we can complete our report.

Report Presentation (Second Meeting)

Depending on what we agree, you will either be sent the report for review or we will arrange to meet again and discuss its contents. The report will comprehensively outline your current position and will detail our professional observations in each area. By examining these observations against your stated objectives, we will recommend the actions we believe will, if followed, minimise any risks we have identified

and maximise the opportunities for achieving your goals. These actions may cover various time horizons (immediate implementation and considerations for the future) dependent on your priorities and ability to deal with all of our recommendations immediately. The report will also contain the supporting information behind the recommendation including, where applicable, illustrations and product brochures (including key features documents). Should you have any questions on any elements of the report please do ask as it is important you understand the reasons for the recommendations and how agreeing to implement our recommendations will impact you.

Costs

The costs associated with the recommendation(s) and their implementation will also be made clear in the report for you. This depends greatly on the work involved however our charging levels are outlined in the section "Our Costs of Service". Where applicable we will enclose our invoice with your report, for the fee agreed, which requires settlement on presentation of our advice.

Second Meeting

The second meeting will typically last between one and two hours, depending on the complexity of your situation. You may wish to include other parties such as spouse, partner, children or other professional advisers.

Implementation

If subsequent meetings are required these will be discussed and agreed. Where this is not necessary we will proceed with your instructions as necessary. Details of any transactions undertaken through us will be recorded on our computer systems and confirmed to you in writing.

"I have found that over the years that I have dealt with IA (Scotland) they are always there for me. Even if it's the small questions of which I am unsure about. They give honest advice which is welcomed. If my adviser is not available they will always try and answer my questions, if not they always call me back very quickly I never have to follow it back up myself. I am so glad they have my interests at heart."

Rachel Levy - Livingston



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Client Service Offering

We are a firm of independent advisers and we provide advice and services from the whole of the market. We offer three service propositions and we will discuss and agree which level of service suits your requirements.

	Standard Service	Financial Planning Service	Wealth Management Service
Access to IAS investment management programme	<ul style="list-style-type: none"> • Access to Independent Advisers (Scotland) Ltd multi-manager funds 	<ul style="list-style-type: none"> • Access to Independent Advisers (Scotland) Ltd multi-manager funds • Model portfolio and discretionary fund management • Review programme and online access 	<ul style="list-style-type: none"> • Access to Independent Advisers (Scotland) Ltd multi-manager funds • Model portfolio and discretionary fund management • Review programme and online access
Core Services	<ul style="list-style-type: none"> • Access to website to view arrangements • Regular email contact newsletter • Access to administration team • Additional core services available for extra fee 	<ul style="list-style-type: none"> • Access to website to view arrangements • Regular email contact newsletter • Access to administration team • Discounted Will writing service • 12 point financial health check • Access to adviser 	<ul style="list-style-type: none"> • Access to website to view arrangements • Regular email contact newsletter • Dedicated Relationship Manager • 12 point financial health check • Discounted Will writing service • Access to adviser • Income tax reporting • Cash flow analysis • Access to goals based reporting • Client vision and roadmap
Reporting	<ul style="list-style-type: none"> • Annual valuation and performance reports 	<ul style="list-style-type: none"> • Six monthly valuations and performance reports 	<ul style="list-style-type: none"> • Quarterly valuation and performance reports
Review	<ul style="list-style-type: none"> • Annual review (phone or office) 	<ul style="list-style-type: none"> • Bi-annual reviews 	<ul style="list-style-type: none"> • Two face to face meetings and additional reviews at client request
Annual Costs	<ul style="list-style-type: none"> • Fees between £500 and £1500 	<ul style="list-style-type: none"> • Fees between £1500 and £3000 	<ul style="list-style-type: none"> • Fees over £3000

The IAS Future Options Programme

A comprehensive review and report for clients preparing for retirement and considering their options. A fee will be quoted for this service and is complimentary within Wealth Management service.

The 12 Point Financial Health Check

- 1 **Your Issues**
An update By You On Issues Requiring Attention

- 2 **Strategic Review**
An Update By Your Adviser On Recommended Changes To Strategy

- 3 **Investment Review**
Looking Back On The Last 12 Months Performance

- 4 **Investment Action Plan**
Looking Forward & Implementing Any Changes To Investment Strategy

- 5 **Debt Review**
Reviewing Your Interest Rates & Debt Structuring Arrangements

- 6 **Taxation Update**
Reviewing Opportunities & Threats Created By Changes To Taxation Law

- 7 **Pensions Update**
Reviewing Opportunities & Threats Created By Changes to Pension Law

- 8 **Insurance Review**
Providing A Check Of Current Levels Of Cover & Policy Wording

- 9 **Estate Planning Review**
Ensuring Your Estate Planning Wishes Are Current & Legally Valid

- 10 **Remove The Hassle Service**
Sorting Through Any Paperwork Received That Confuses You

- 11 **Family Review**
Discussing Any Financial Issues Affecting Your Family

- 12 **Professional Update**
Providing Professional Updates To Your Accountant & Other Advisers

When I was introduced to IAS by my retiring financial adviser I was immediately put at ease by your knowledge and professionalism. It has always been important to me to be able to look people in the eye when you're talking about money matters and you are always willing to see me wherever at the earliest opportunity. You have introduced me to the wonders of the internet and the ability to monitor investments and transactions which I find reassuring.

Tom Wilson - Strathaven



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Our costs of service

We are constantly monitoring and reviewing our cost of services and please ask for an individual quote based on your circumstances.

Hourly Rate*

Certified Financial Planner	£195 - £265 per hour
Diploma Qualified Adviser	£125 - £195 per hour
Paraplanning Services	£75 per hour
Administration Services	£30 per hour

Financial Planning*

The Discovery Process	up to £597
The Client Assessment	up to £597
The Financial Management Plan	£997- £14,997

Implementation of Advice*

Investment advice	up to 3% of the amount to be invested
Insurance services	Product Providers' individual terms as advised

Retainer Based Service*

Personal clients	up to £997 per month*
Corporate clients	up to £1,947 per month*

Ongoing Advice*

Investment advice	up to 1% of funds under management
Insurance services	Product Providers' individual terms as advised

*Your Adviser will provide you with specific examples of costs.

Adviser charging:

Independent Advisers (Scotland) Ltd will agree with you the most appropriate and tax efficient method of taking fees for our services. This can be funded in the following ways:

- Cheque/fees paid to Independent Advisers (Scotland) Ltd
- Remuneration taken from the investment with % taken from fund for adviser charge
- Ongoing servicing can be paid for by cheque or by % taken from funds

Please note that costs to you will increase if fund value increases, and conversely, decrease should fund values reduce.

Independent Advisers (Scotland) Ltd will confirm with you the most appropriate way of paying for ongoing services depending on product suitability, your tax status and preferred method of payment.

* Please note VAT may be applicable and amount determined by agreed levels of service.

Our Client Agreement for Investments, Mortgages and Insurance

This agreement is issued on behalf of Independent Advisers (Scotland) Ltd of 81 St Vincent Street, Glasgow G2 5TF can be contacted at 0141 221 4442.

Authorisation Statement

Independent Advisers (Scotland) Ltd is Authorised and Regulated by the Financial Services Authority. The Financial Services Authority regulates the financial services industry in the UK and their address is 25 The North Colonnade, Canary Wharf, London, E14 5HS. You can check this on the FSA's Register by visiting the FSA's website www.fsa.gov.uk/register FSA No. 432413 or by contacting the FSA on 0845 606 1234.

Client Categorisation

Each client with whom the firm does business is categorised to identify the level of regulatory protection to be applied. We believe in providing you with full regulatory protection and we propose to classify you as 'Retail Client' for Investment purposes, 'Customer' for Mortgage business, and classify you as a 'Consumer' for Insurance business.

Communications

We will communicate with you in English both orally and in writing for the sending and receipt of orders. To avoid any doubt instructions should be issued in writing.

Services to be provided

With regards to investments that we have arranged for you, these will be kept under review in line with our service proposition. We may contact you in the future by means of an unsolicited promotion should we wish to discuss the relative merits of an investment or service which we feel may be of interest to you.

Following on the signature of this agreement any subsequent advice or recommendation offered to you will be based upon your stated investment objectives, acceptable level of investment risk and any restrictions you wish to place on the type of investments or policies you are willing to consider. We will issue you a suitability report to confirm our recommendation. Unless confirmed we will not place any restrictions on our recommendations.

Independent Advisers (Scotland) Ltd does not handle clients' money. We never handle cash or accept a cheque made out to us, unless the cheque is in settlement of charges or disbursements for which we have sent you an invoice.

We will also make arrangements for all of your investments to be registered in your name unless you first instruct us otherwise in writing. We will forward you all documents showing ownership of your investments as soon as practicable after we receive them. Where a number of documents are due involving a series of transactions, we normally hold each document until the series is complete, then forward them to you.

Mortgage and Insurance Objectives

Following the issue of this letter, any subsequent advice or recommendation offered to you will be based on your stated objectives, acceptable level of risk and any instructions you wish to make regarding the type of mortgage or insurance policies you are willing to consider. Details of your stated objectives will be included in the Suitability or Needs and Demands Letter we issue to you confirming the reasons for our recommendations.

Restrictions

Unless advised to the contrary, we will assume that you wish to place no restrictions on the types of investment we may recommend and in which you may subsequently invest. We will assume that you wish to place no restrictions on the markets in which transactions are to be executed. A full listing of products is available from your adviser upon request.

Advice and Instructions

Any advice given to you by us shall be in writing. 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. We may, at our discretion, refuse to accept instructions although such discretion shall not be exercised unreasonably. We will record all transactions on our files which, along with copies of relevant documentation, will be retained by us for a period of not less than six years. You have a right to inspect copies of contract notes, vouchers and entries in our books or computerised records relating to your transactions. We reserve the right to withhold copies of these records if information to other parties would be disclosed.

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 Services 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.

Right to Cancel

We will inform you of your statutory right to cancel. The Distance Marketing Directive normally grants you 30 days in which you may cancel a life or pension contract. However there will be occasions where no statutory rights are granted and this will be explained before any contract is concluded.

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 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 Financial Services Authority 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 responsible 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 0141 221 4442 or in writing at 81 St Vincent Street, Glasgow G2 5TF.

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.

Law

This Client Agreement is governed by, and shall be construed in accordance with, Scots Law and the parties shall submit to the exclusive jurisdiction of the Scottish Courts.

Force Majeure

Independent Advisers (Scotland) Ltd 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.

Complaints

If you wish to register a complaint, please write to Independent Advisers (Scotland) Ltd, 81 St Vincent Street, Glasgow, G2-5TF, or telephone 0141 221 4442.

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 a 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.

Declaration - client copy

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 us or any company associated with us to contact you for marketing purposes by e-mail, telephone, post or SMS.

I also confirm that I AM / I AM NOT happy to give Independent Advisers (Scotland) Ltd my express consent to contact me by telephone to discuss advising on or arranging financial or insurance products in future.

Initial Service	Tick to confirm	Details of agreed fee
Standard Service		
Financial Planning Service		
Wealth Management Service		
Other - specify details of work		
Advice relating to non-investment protection contracts		

Ongoing Service	Tick to confirm	Details of agreed fee
Standard Service		
Financial Planning Service		
Wealth Management Service		

Note that in relation to your chosen ongoing service a separate service agreement will be put in place.

Client Name(s)

Client Signature(s)

Date of issue

Date signed

Adviser Name(s)

Adviser Signature(s)

Please retain a copy of this document on file

Remember if you have a proper financial plan and a trusted adviser to guide you through your objectives then you will have a tremendous opportunity of achieving your financial and lifetime goals. We look forward to being of service to you.

A.J. Creevy

A.J. Creevy
Managing Director



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81 St Vincent Street • Second Floor • Glasgow G2 5TF
tel: 0141 221 4442 • fax: 0141 221 4482
enquiries@iascotland.com • www.iascotland.com



Declaration - adviser copy

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

I also confirm that I AM / I AM NOT happy to give Independent Advisers (Scotland) Ltd my express consent to contact me by telephone to discuss advising on or arranging financial or insurance products in future.

Initial Service	Tick to confirm	Details of agreed fee
Standard Service		
Financial Planning Service		
Wealth Management Service		
Other - specify details of work		
Advice relating to non-investment protection contracts		

Ongoing Service	Tick to confirm	Details of agreed fee
Standard Service		
Financial Planning Service		
Wealth Management Service		

Note that in relation to your chosen ongoing service a separate service agreement will be put in place.

Client Name(s)

Client Signature(s)

Date of issue

Date signed

Adviser Name(s)

Adviser Signature(s)

Please retain a copy of this document on file



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