



## ***Client Agreement***

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## Our Service Proposition

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	Premier Wealth Management	Wealth Management	Financial Planning	Standard
Annual Fee Threshold Required for the Service	£2,000	£1,000	£500	By Agreement
Ongoing fee rate (Based on invested assets)	0.75%	1%	1%	1%
Contact Point	Fixed Adviser	Fixed Adviser	Named Adviser	Pool Adviser
Portfolio reports	Per review and by email/post	Per review and by email/post	Per review and by email/post	Annual by email/post
Scheduled Reviews Per Year	By Agreement (Three)	Two	One	None
Home visits	Included	Included	Office Only	Office only subject to an agreed fee
Portfolio Service	Model Portfolio / Managed Funds / Bespoke Portfolio	Model Portfolio / Managed Funds	Model Portfolio / Managed Funds	Managed Funds
Delivery of Model Portfolio Service	Email	Email	Email	Not Applicable
E-mail newsletters	Included	Included	Included	Included
Jones Sheridan Online Client Portal	Included	Included	Included	Included
Tax Return Discount per person	£100	£50	Nil	Nil

Fees are covered in more detail on pages 8-10.

## Important - Your Adviser

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We have a team of advisers with different levels of experience and skillsets. As a growing company we need to be conscious of adviser capacity and sometimes this necessitates the reorganisation of our workloads. We understand that people do like to deal with the same adviser from one year to the next however as the business evolves, this is not always possible.

In order to deal with this issue in a fair manner, below is our policy with respect to client servicing. All advisers are supported by our experienced centralised administration and paraplanner team who maintain your client records and work with our advisers, this principal will remain unchanged.

### **Premier Wealth and Wealth Management**

- As long as your adviser does not leave the company, unless you request differently, we will endeavour to retain continuity with your existing adviser. Your needs will only be dealt with by another adviser if they are of an urgent nature and your adviser is on annual leave. There may, however be certain unforeseeable circumstances that require a change of adviser.

### **Financial Planning**

- Where possible we will try to retain your existing adviser however from time to time, it is possible that the adviser who you deal with will change or you may be transferred to a different named adviser.

### **Standard and Other clients**

- Any advice you require will be dealt with by a 'pool' adviser who is available at the time

Notwithstanding the above, financial services is an evolving industry where certain advisers have specialist knowledge, where appropriate we will refer your specific need to a specialist who can give appropriate advice.

### ***Can I change my adviser?***

We will endeavour to make sure your adviser is a good fit. While we cannot always guarantee that you will get a new adviser, if for any reason you are not happy please contact us and we will discuss the options with you.

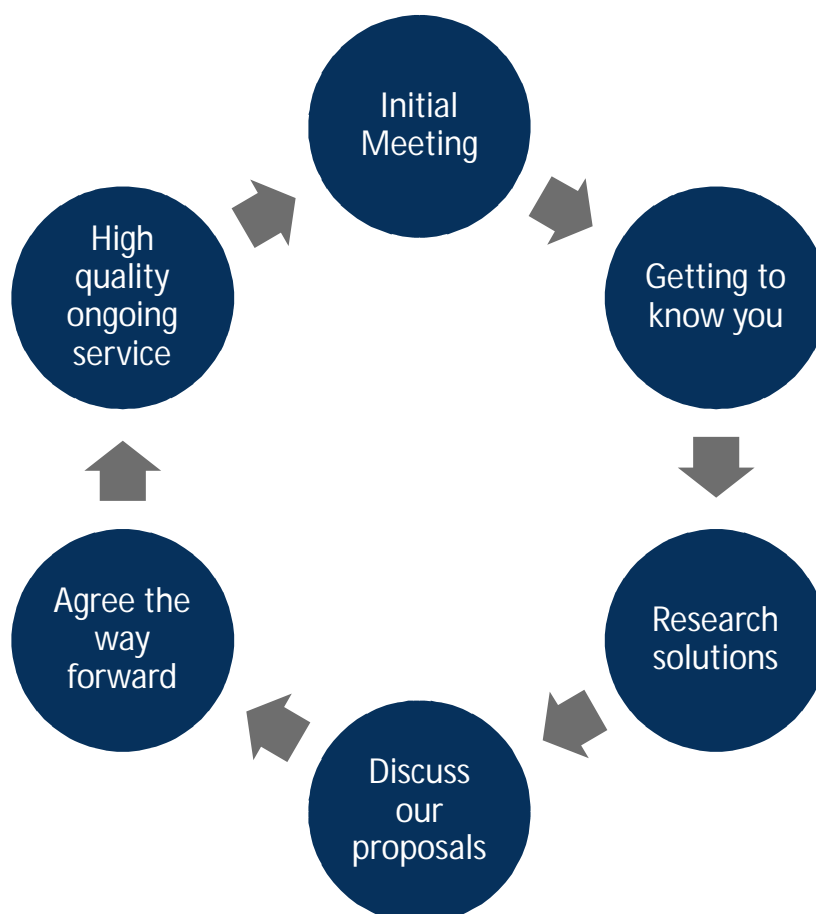
### ***Will my adviser see me out of office hours?***

This is at the discretion of your adviser and you will be able to discuss this with them.

# Our Advice Process

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Our advice process follows six steps as outlined below



## Initial meeting

- The first 30 minutes meeting an adviser to discuss your requirements is at our expense
- This is an opportunity for you to find out more about Jones Sheridan and for us to see how we can help you
- At the end of the initial discussion if you are happy to proceed we will discuss our client service proposition and discuss how you wish to pay for our advice
- At this point we may move immediately to the next step or agree to meet again

## Getting to know you

- We will have a more detailed discussion around your current circumstances and record this so we can ensure our advice is tailored to your needs. Getting to know you is an on-going process as your objectives and circumstances will change over time
- As part of this process, we will complete a personal fact find which will help us to understand your knowledge and experience in financial services. We will also complete a questionnaire to help us understand your attitude to investment risk
- We will ask for a considerable amount of information about you. Importantly this is all strictly confidential and the more information you can give us, the better our solutions will be
- We will not make any recommendations to you until this part of the process has been completed

- We may need to ask you to sign a document to authorise Jones Sheridan to be the servicing adviser on your existing plans. We provide a holistic service and will look at these as a matter of course
- An estimate of the costs involved will be provided at this point

### **Research solutions**

- Your adviser will pass the file over to our paraplanning team along with their initial thoughts on your requirements
- We will undertake detailed research taking into account every possible aspect of your financial and personal circumstances including; your tax position, what plans you currently hold and your future needs. We may need to speak to you again to clarify any questions
- This process typically takes two weeks but may be shorter for simple cases or considerably longer when we have to obtain information on your existing plans
- If the fee is likely to differ considerably from the estimate, your adviser will contact you. This can happen for example, where plans we are reviewing turn out to be more complex than first thought

### **Discuss our proposals**

- Once the paraplanning team have prepared the recommendations your adviser will review this in detail and tailor the report directly to the discussions you have had
- You will be given the recommendations in writing along with any supporting documents. You will also have written confirmation of the final fee
- We will always attempt to give holistic advice so the suitability report will go beyond any specific product that is being recommended
- You will have time to review the recommendations at a further meeting with your adviser
- It is important to us that you fully understand and are happy with our recommendations and we encourage you to ask questions and discuss them with your adviser

### **Agree the way forward**

- You may decide you wish to proceed with some or all of the recommendations proposed.
- In rare cases you may decide not to proceed at all, however by working with you at every step of the way we hope this will not be the case. If you decide not to go ahead with the recommendation, we will charge you the advice fee only, subject to a minimum fee of £500
- Once agreed, your adviser will assist you with the preparation of any paperwork that is required and submit it on your behalf

### **Ongoing advice**

- We will keep you informed of the progress of any applications you have submitted
- Once everything is complete you will receive a confirmation letter along with any documents that you need to keep
- You will receive an on-going service based on our agreed service proposition
- You are guaranteed to be offered at least one full financial review each year if our recurring fees are greater than £500. If we do not offer you this review, we will refund to you any recurring fee we have received for that year
- Each year we will review your service level and where appropriate adjust it to be commensurate with the recurring fees we have received
- If our recurring fees are less than £100 per year, your account will be considered to be dormant, and you will not receive a proactive review from us

# The Review Meeting

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The agenda for future review meetings may include some or all of the following items. We appreciate there will be areas that are a top priority for you, however your adviser will also explore other areas that will help us to keep on track with your financial plan.

## **Discuss your concerns**

- Any issues that are most important to you will be discussed first.

## **General Update**

- Your adviser will look to see if any of your circumstances have changed. This is important as it can affect many areas of your overall financial plan.

## **Portfolio Review**

- A look back at how things have done since your last review. This will include updating your cash balances and reviewing your existing investments and pensions.

## **Reconfirm Attitude to Risk**

- It is important we ensure your portfolio is aligned to your attitude to risk and your adviser will talk to you about risk and capacity for loss in conjunction with your portfolio review.

## **Protection Review**

- You will be able to discuss any financial issues affecting your wider family which may cover areas such as life cover, critical illness or income protection. These are the foundations of your financial plan.

## **Strategic Planning**

- Your adviser will recommend any changes to your portfolio or any other financial planning that may be required, this will be in conjunction with your objectives and will cover areas such as investing or retirement planning.

## **Estate Planning Review**

- Your adviser will look at your estate planning to ensure your wishes are currently legal, valid and tax efficient.

## **Agree actions**

- Your adviser will agree which actions you wish to proceed with and put in place some timescales to deal with these

## **General Assistance**

- Your adviser will be able to help you organise any paperwork you have and answer any other outstanding queries

## **Professional Update**

- If required we are able to provide updates to other professional parties such as your accountant or solicitor

## Initial Fees

Initial fees will be due for any new advice you receive that is beyond the scope of a normal review. Some examples of this could be; arranging a new pension or investment, advising on your protection needs, taking retirement benefits or undertaking advanced planning such as Inheritance Tax work.

Fees are payable as a combination of an hourly rate plus a risk premium. For ISA top ups via a platform we have a process in place whereby an administrator can arrange this for you at a greatly reduced cost.

	Premier Wealth Management	Wealth Management	Financial Planning	Standard
Minimum Fee	£500	£500	£500	£500
Adviser Time (Existing Clients)	£150 per hour (First 2 hours free)	£150 per hour (First hour free)	£150 per hour	£150 per hour
Paraplanning Time	£75 per hour	£75 per hour	£75 per hour	£75 per hour
Implementation (1 <sup>st</sup> Plan)	£100	£100	£100	£100
Additional Plans per Plan	£50	£50	£50	£50
Risk Premium	1%	1%	1%	1%
Complex Planning	By agreement	By agreement	By agreement	By agreement
Platform Bed & ISA	Included	£100	£100	£200
Top Ups	1%	1%	1%	1%

### ***How do I know what the fee will be?***

Your adviser will provide an estimate of the fee before any work is undertaken. The fee will vary depending on the complexity and how much work is likely to be involved. For example setting up a new lump sum investment is likely to be more straightforward than analysing a series of pension plans. We will tell you if you need to pay VAT.

You may ask us to limit our fee at outset; however, this may mean we cannot provide you with full advice. If the fee is likely to be higher than initially expected, your adviser will contact you to confirm this before undertaking any further work.



### ***What if I do not proceed with the advice?***

The fees will be split into three components, advice, risk and implementation. Even if you do not proceed with our recommendations, you will still be required to pay the advice element of the fee, subject to our minimum of £500.

### ***How do I pay the fee?***

You will normally be expected to pay the fee directly, however, by agreement in some cases you can have it deducted directly from a plan. There may be tax implications for deducting the fee from some plans, which your adviser will discuss with you in advance.

### ***What about commission?***

Commission has largely been replaced by fees, however some regular premium life contracts still pay commission and you have the option with these plans to choose to have the fee paid in part or all by commission. If we receive an amount, direct from the life office that exceeds the fee that was agreed with you, we would return any excess to you.

If you choose to pay by commission and subsequently cease to pay premiums on the policy, and in consequence, we are obliged to refund the commission that has been paid to us. We will charge you a fee representing the amount we have to repay, for a period of up to four years after commencement of the policy.

We will confirm the exact amount that would need to be repaid and the timescale over which it will need to be repaid in your Suitability Report.

### **Initial Charges Examples** (assumes a single new plan written)

<b>Example</b>	<b>Financial Planning</b>	<b>Wealth Management</b>	<b>Premier Wealth Management</b>
<b>£25,000 new investment</b> (2 hours of adviser time)	Adviser Time £300 Paraplanning Time £300 Implementation £100 1% Risk Fee £250 <b>Total Cost £950</b>	Adviser Time £150 Paraplanning Time £300 Implementation £100 1% Risk Fee £250 <b>Total Cost £800</b>	Adviser Time £0 Paraplanning Time £300 Implementation £100 1% Risk Fee £250 <b>Total Cost £650</b>
<b>£50,000 Investment transfer</b> (2 hours of adviser time)	Advice Fee £300 Paraplanning Time £375 Implementation £100 1% Risk Fee £500 <b>Total Cost £1,275</b>	Advice Fee £150 Paraplanning Time £375 Implementation £100 1% Risk Fee £500 <b>Total Cost £1,125</b>	Adviser Time £0 Paraplanning Time £375 Implementation £100 1% Risk Fee £500 <b>Total Cost £975</b>
<b>£100,000 3 Pension switches</b> (3 hours of adviser time)	Advice Fee £450 Paraplanning Time £750 Implementation £100 1% Risk Fee £1,000 <b>Total Cost £2,300</b>	Advice Fee £300 Paraplanning Time £750 Implementation £100 1% Risk Fee £1,000 <b>Total Cost £2,150</b>	Adviser Time £150 Paraplanning Time £750 Implementation £100 1% Risk Fee £1,000 <b>Total Cost £2,000</b>

## Ongoing Fees

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Ongoing fees allow us to provide the service as described on page 2. You are free to select the level of service you would like subject to paying the minimum annual fees required.

If you have active investments that we advise on, you will be required to pay a percentage of your portfolio as an ongoing fee, which may automatically qualify you for a certain level of service. The reason for the percentage cost is due to the extra work required to maintain and review your investments as well as ensure they remain invested according to your attitude to risk.

	Premier Wealth Management	Wealth Management	Financial Planning	Standard
Minimum Annual Fees Required for the Service	£2,000	£1,000	£500	£100
Ongoing Fees	0.75%	1%	1%	1%

### ***How do I pay the ongoing fees?***

Our ongoing fees will where possible be taken directly from your plans. If this is not possible or not tax efficient, payment will need to be made direct from you via standing order and we will provide you with an invoice in this respect.

### ***What about my old plans?***

Many older contracts or legacy plans will continue to pay a servicing commission to Jones Sheridan and will be offset against the annual fees that we receive. Some may pay nothing and these will need a fee to be added to them or paid directly. If you do not pay us a fee for these plans, we will not be able to review them for you.

### ***Can I choose a different service level?***

If you choose to have a lower level of service you will still be required to pay the agreed percentage on your investments. Conversely, if you would prefer to have a higher level of service, you can pay extra in order to qualify.

### ***Will I go up a service level if my fee is increased?***

Our standard fee is either 1% or 0.75% as shown above. If we are receiving less than this on a plan we will need to increase the fee to the minimum level, however this may not take you into the next service level.

## Some Examples of ongoing fees

Ongoing fee	Ongoing Charges
1% of funds under management	For a portfolio of <b>£25,000</b> , our fee would be <b>£250 per annum</b> For a portfolio of <b>£50,000</b> , our fee would be <b>£500 per annum</b> For a portfolio of <b>£100,000</b> , our fee would be <b>£1,000 per annum</b> For a portfolio of <b>£200,000</b> , our fee would be <b>£2,000 per annum</b>
0.75% of funds under management (Premier Wealth clients only)	For a portfolio of <b>£400,000</b> , our fee would be <b>£3,000 per annum</b> For a portfolio of <b>£500,000</b> , our fee would be <b>£3,750 per annum</b> For a portfolio of <b>£750,000</b> , our fee would be <b>£5,625 per annum</b> For a portfolio of <b>£1,000,000</b> our fee would be <b>£7,500 per annum</b>

## Other Important Fee Information

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### ***What is complex planning?***

This is any type of work that will require more detailed analysis on our part. It could be anything from Inheritance Tax Planning, income or capital gains tax planning to complex retirement planning. It may be that you have a number of plans or plans with guarantees that we need to consider. Your adviser will agree with you in advance if we feel the advice is likely to be of a more complex nature.

### ***Will my fees increase?***

Over time, our costs do increase and our fees may need to be increased to reflect this. Rest assured we would confirm any increase in fees in writing at least 3 months before any increase is due to take place.

### ***How do initial fees work with my reviews?***

There will be a fixed agenda for your review and this is covered by our ongoing fees. If as part of the review a separate need is identified or raised by you then this will form part of the advice fee. You will not be charged for the time taken to do the review.

Sometimes this will be particularly complex to work out, however your adviser will come to an agreement with you as to what is a fair amount of time that was allocated towards the fee.

### ***How do you work out the time spent?***

Your adviser will be able to provide an estimate of the likely time required to provide the advice. Our paraplanning team record their time separately and this will be factored into the calculation.

The charges may vary depending on the services you require. Details of this can be provided on request.

### ***Can I cancel my ongoing services?***

You can cancel our services at any time by giving notice in writing. We reserve the right to charge you for any services that may have already been provided.

# How You Are Protected

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## Protecting your personal information

Your personal information is very important to us. We will endeavour to take all due care to protect this information. We would also like to highlight a few matters relating to your information that you should be aware of.

Some services are provided to us by third parties such as processing business or obtaining compliance or regulatory advice, which warrant the disclosure of more than just your basic contact details. You agree that personal information held by us may be disclosed on a confidential basis, and in accordance with the Data Protection Act 1998, to any such third parties. You also agree that this information may be transferred electronically, e.g. email and you agree that ourselves, or any such third party, may contact you in future by any means of communication which we consider appropriate at the time.

Product Providers, Lenders and Investment Managers may administer your policy, any existing policies you may have with them and provide other services, from centres in countries outside Europe (such as India and the USA) that do not always have the same standard of data Protection laws as the UK. However, they are required to put a contract in place to ensure that your information is adequately protected.

## Financial Crime Obligations

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.

## Termination of agreement

You or we may terminate our authority to act on your behalf at any time, without penalty. Notice of this termination must be given in writing and will take effect from the date of receipt. Termination is without prejudice to any transactions already initiated which will be completed according to these terms unless otherwise agreed in writing. You will be liable to pay for any transactions made prior to termination and any fees outstanding, if applicable.

## Compensation Limits

We are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if we cannot meet our obligations. This depends on the type of business and the circumstances of the claim.

**Investment** business is covered for 100% up to a maximum of £50,000 per person per firm.

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

**Mortgages** are covered for 100% up to a maximum of £50,000.

**Bank accounts** are not regulated by the Financial Conduct Authority (FCA). However FSCS cover is available (see page 12).

Further information about compensation scheme arrangements is available from the FSCS website which is <http://www.fscs.org.uk/what-we-cover/eligibility-rules/compensation-limits/>

## **Complaints**

In the event that you are dissatisfied with a recommendation we have made you may be entitled to make a complaint. We have a complaints procedure that is available on request. If you wish to register a complaint in the first instance please speak to your adviser, alternatively you can contact us directly.

**The Compliance Officer  
Jones Sheridan Financial Consulting Limited  
Datum House  
Electra Way  
Crewe  
Cheshire  
CW1 6ZF**

**Telephone : 01270 444910  
E-Mail : [ksutton@jones-sheridan.co.uk](mailto:ksutton@jones-sheridan.co.uk)**

For your further protection if you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service ('FOS'). More information can be found at <http://www.financial-ombudsman.org.uk/>

# Our Obligations To You

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## **Best Execution**

In executing or transmitting orders on your behalf to third parties, we will take all reasonable steps to ensure that we obtain the best possible result for you in terms of best execution. This will normally mean transactions are submitted to providers within 2 working days.

## **Client classification**

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

## **Designated Professional Body Regulations**

Banks Sheridan Limited is a shareholder of Jones Sheridan Financial Consulting Limited and as such derives financial benefits from clients introduced to Jones Sheridan Financial Consulting Limited.

## **Communication**

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

## **Client Money**

Jones Sheridan Financial Consulting Limited 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.

## **Non-Regulated Products**

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 (such as deposit accounts). The Financial Services Compensation Scheme does not apply to any of these products. Accordingly, you should carefully consider whether such investments are suitable for you in light of your personal circumstances and the financial resources available to you.

Advice on cash investments is one such service that Jones Sheridan provides and is not covered by the FCA.

## **Risk warnings**

With the best will and intention unfortunately not everything is within our control. The financial markets and world events are notable matters that can impact on the recommended approach to your achieving your objectives. It should be noted that products are very rarely guaranteed and therefore there is an inherent risk in all products. By “risk”, we mean the possibility that a product will not achieve the stated objective.

Please be aware that investments can fall as well as rise, and that you may not get back the full amount invested. The price of investments we may recommend may depend on fluctuations in the financial markets, or other economic factors, which are outside our control. Past performance is not necessarily a guide to future performance. Specific warnings relevant to the investments, or investment strategies, we recommend will be confirmed to you in your Suitability Report.

Although we will explain the risk of the product as part of our advice process (with the exception of execution only transactions) you should always ensure you have understood the risk associated with the product/service. If you are unsure about the way the product or recommendations work, or require any further clarification please ensure that you raise this with your adviser.

### **None Readily Realisable Products**

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.

### **Cancellation rights – Changing your mind**

You should only proceed with a transaction once you are happy with all elements involved with it. As highlighted above, please ensure you are aware of the details of the product and that it matches your objective and attitude to investment risk.

In most cases you can exercise a right to cancel, by withdrawing from the contract recommended to you. 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.

The start of the cancellation period will normally begin, for pure protection policies, 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, we may require you 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.

### **Conflict of interest**

We will endeavour always to act in the best interests of our clients. However, circumstances can arise where we or one of our other customers may have some form of interest in business being transacted for you. If this happens or we become aware that our interests or those of one of our other customers conflict with your interests, we will write to you and obtain your consent before we carry out your instructions, and detail the steps we will take to ensure fair treatment.

We operate in accordance with our conflicts of interest policy which sets out the types of actual or potential conflicts of interest which affect our business and provides details of how we manage these. Please contact us if you would like a copy of this. Jones Sheridan Financial Consulting Limited is wholly owned by 1825, part of the Standard Life Group. Jones Sheridan Financial Consulting Limited offers independent advice but if a conflict of interest arises by recommending a Standard Life product, the services we provide will be made on terms no less favourable to you than if the conflict or potential conflict had not existed.

From time to time, we may attend training events funded and /or delivered by product providers, fund managers and platforms. These events are designed to enhance our knowledge and ultimately

therefore enhance the quality of service we provide to our clients. Further details are available on request.

## General Information

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### **Jurisdiction**

This agreement is governed by and should be interpreted in accordance with English law and you agree to submit to the non-exclusive jurisdiction of the English Courts.

### **Legal and accounting advice**

Neither our firm nor our employees are qualified to render legal or accounting advice or to prepare any legal or accounting documents. It is hereby understood and agreed that the onus is on you, the client, to refer to a solicitor or accountant any point of law or accountancy that may arise during the course of discussions with us.

### **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 or Lenders' Offer 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. We will scan any significant documents and retain them on your client file.

### **Investment Performance & Risks**

Please be aware that investments can fall, as well as rise, and that you may not get back the full amount invested. The price of investments we may recommend may depend on fluctuations in the financial markets, or other economic factors, which are outside our control. Past performance is not necessarily a guide to future performance.

Specific warnings relevant to the investments, investment strategies or other products we recommend will be confirmed to you in your suitability report. 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.



## Company Background

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This document is aimed at providing you with an overview of Jones Sheridan and to introduce our services to you in more detail, from which you may then agree the service and remuneration package that best suits your needs. We will discuss this with you so that you fully understand what is offered and how it will benefit you. Should you have any questions on any element of this please do not hesitate to ask us.

Our business was established in 1983 by John Sheridan and was originally based at Edleston Road in Crewe. In 2003 the business was purchased by the then directors of Cooper Taylor Financial Services Limited, based in Nantwich. In 2005 the two companies merged and moved into new premises in Nantwich.

2008 saw the move of the company to a prestigious building in a prominent position on Electra Way, Crewe. This move saw the company share premises with its sister company Banks Sheridan Limited. In 2010 the company started ambitious growth plans with a series of mergers with local IFA firms and we are now one of the largest advisers in the area.

Jones Sheridan are Independent Financial Advisers and can advise you on investments, and non-investment insurance contracts. We offer products and services as follows:

- We offer investment products from the whole of the market.
- We offer non-investment products from the whole of the market.

We are committed to providing the highest possible levels of service. As part of this we wish to ensure you understand the services we provide and their associated costs. This should allow you to make an informed decision about the services you wish to purchase. This empowerment forms part of our ethos and culture.

This ethos carries over into our recommendations where we will provide you with the necessary information to enable you to make informed decisions as to the approach you take to achieve your objectives.

We have embraced the Financial Conduct Authorities 'Treating Customers Fairly' principle and would welcome any feedback you have on any element of our service that justifies comment, whether positive or negative. This will help us to ensure we are providing the services clients require and improve upon any areas about which you may have a concern. Although we have a complaints procedure, as detailed on page 18, we would rather that clients are satisfied and raise any concerns prior to there being a problem.

We are authorised and regulated by the Financial Conduct Authority ('FCA'), 25 The North Colonnade, Canary Wharf, London, E14 5HS. Our permitted business is advising on and arranging pensions, savings and investment products, mortgages and non-investment insurance contracts. You can check this on the FCA's Register by visiting the FCA's website [www.FCA.gov.uk/register](http://www.FCA.gov.uk/register) or by contacting the FCA on 0800 111 6768 or via email at [consumer.queries@fca.org.uk](mailto:consumer.queries@fca.org.uk)

## Our Staff

NAME	JOB TITLE	QUALIFICATION	ROLE
<b>ADVISERS</b>			
Andrew C Beattie	Adviser	Dip PFS	Independent Financial Adviser, Investment Committee
Richard W Griffith	Adviser	Dip FA	Independent Financial Adviser
Robin Jackson	Adviser	FPFS AIFP	Chartered Financial Planner
Oliver Bridgman	Adviser	Dip FA	Independent Financial Adviser
Steven Pepper	Adviser	Dip PFS	Independent Financial Adviser
Natalie Calderbank	Adviser	Dip PFS	Independent Financial Adviser
Cera Taylor	Adviser	FPFS	Chartered Financial Planner
Kerry Corden	Adviser	Dip FA	Independent Financial Adviser
<b>MANAGEMENT</b>			
David J Williams	Managing Director	Dip FA	Business development
Stuart P Banks	Chairman	FCA	Chairman, strategic development
John Pemberton	Regional Operations & Finance Manager	FCA	Finance, operations and strategic planning
Kevin Sutton	Regional Compliance Manager	Dip FA	Compliance oversight, financial crime, head of Investment Committee
Libby Connor	Administration Manager		Head of administration team
Benjamin Fabi	Client Research Manager	Dip PFS	Head of paraplanning team
Jason Pickford	Regional Advice Manager	FPFS	Head of advice and adviser management

## Client Agreement (February 2017)

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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. The agreement can be broken at any time by either party giving notice in writing.

I/We understand and consent to the terms of this client agreement and I/We hereby authorise the transfer of information, as described above, on a confidential basis when warranted between such third parties.

I/We authorise you to liaise with my/our other professional advisers in exchanging relevant personal information pertinent to my/our financial planning requirements and to rely on any such information provided.

I/We agree that this Client Agreement will come into effect from the date of acceptance.

Please tick here 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 Name (s)** .....

**Client Signatures(s)** .....

**Date of acceptance** .....



## Client Agreement (February 2017) – Jones Sheridan Copy

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