



BUCKINGHAM  
GATE

CLIENT  
AGREEMENT



# WELCOME TO BUCKINGHAM GATE

This document sets out the basis on which we will conduct business with you and on your behalf. It is an important document and we would ask that you read it carefully. If you are unsure as to any of its terms please ask us to explain.

We are a financial planning business, focused on helping you understand and plan for your financial future. This information is designed to give you an idea of the services that we provide and the cost of those services.

More information can be found on our website [www.buckinghamgate.co.uk](http://www.buckinghamgate.co.uk) and in our brochure, **'Your Guide To Buckingham Gate'**, which you can also download from our website.

The terms of this agreement will come into force immediately on acceptance (implied or actual) of its terms by you and will remain in force until further notice.



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# OUR SERVICES

Whatever financial decisions you have to make, the first step towards making the right decisions is to establish a clear understanding of your financial needs and objectives.

People seek financial advice for many different reasons so it's important that we understand exactly who you are and what you want to achieve. At our first meeting we'll gather information about you to help define your needs and priorities.

## OUR SERVICES INCLUDE:

### **Financial Planning**

Helping you to get and keep the life you want, without the fear of ever running out of money.

### **Retirement Planning**

Helping you to plan and live your ideal retirement, perhaps retire early or enjoy a phased or flexible retirement. Assisting you to manage, grow and protect your pension funds.

### **Investment Management**

Helping you to build and manage an efficient investment portfolio to achieve your goals and objectives.

### **Estate Planning**

Helping you to reduce your Inheritance Tax liabilities, simplify things for your loved ones and protect your legacy for generations to come. Please note that estate planning is not regulated by the Financial Conduct Authority.

### **Protection Planning**

Most of us want to protect the things that are important to us, our family, business and quality of life. Protection planning can help to provide peace of mind in the event of your income changing due to unexpected events. We can help you plan for the best way to protect you, your family or your business.



We'll only start work once we have agreed our services and charges with you. We'll produce an engagement letter for you which will set out the work to be completed and the fees we have agreed for that work.

# OUR ADVICE

We offer independent investment advice. This means that we consider a wide range of financial strategies and products. We are constantly reviewing the market to ensure that the services and products we offer are appropriate for our clients.

Where we recommend particular investment strategies and products to you, these will be selected based on your personal circumstances, financial goals and objectives.

We'll consider a number of factors, including the services you need, the cost of investing, how much risk you are prepared to accept in an investment product and how much of a drop in its value you could withstand.



## THE AREAS WE CAN ADVISE ON INCLUDE:

- Life Assurance
- Unit Trusts
- Investment Bonds
- Open Ended Investment Companies
- Pensions
- ISAs
- Annuities
- Structured Deposits
- Phased Retirement & Income Drawdown
- Investment Trusts
- Long Term Care
- Exchange Traded Funds
- Term Assurance
- Enterprise Investment Schemes
- Critical Illness Cover
- Venture Capital Trusts
- Income Protection
- Shares & Bonds
- Structured Products



We don't provide advice on options, futures and other derivative contracts as we believe that these are unlikely to be suitable for our clients.

Where we provide protection planning services we are an insurance intermediary and will provide advice which is based on a fair and personal analysis of the market.



# BUCKINGHAM GATE 6 STEP FINANCIAL PLANNING PROCESS

1

## Discovery Meeting (Meeting 1)

- The Discovery Meeting is all about you. We will take the time to really listen to your personal, family and business objectives.
- You'll talk about the issues that you need help with.
- We will ask you some thought provoking questions to get you to consider what's really important to you.
- You will get a feel for how we can help you and the service that your financial planner will provide.

2

## The Financial Planning Meeting (Meeting 2)

- We will meet again to clarify some specific lifestyle objectives that you wish to focus on.
- We will show you a 'road map' of your financial future and some of the options and compromises available to you.
- We will collect all of the information we require to begin creating your comprehensive financial planning recommendations.

3

## Creation of Your Financial Planning Recommendations

- We will analyse and research all of your existing policies and investments in detail.
- We will design a suitable investment portfolio to help you achieve your goals.
- We will create a comprehensive set of recommendations to help you achieve the future you dream of.

## Fee Stage

1

2

“  
WEALTH IS THE  
ABILITY TO FULLY  
EXPERIENCE LIFE

- HENRY DAVID THOREAU

”

4

#### **Presentation of Your Financial Planning Recommendations (Meeting 3)**

- We will meet again to talk you through our financial planning recommendations.
- We will take the time to answer any questions you may have.
- With your agreement, we will complete the paperwork required to implement your financial planning recommendations.

5

#### **Implementation of Your Financial Planning Recommendations**

- We will take care of all of the work involved in implementing your financial planning recommendations.
- We will liaise with the recommended providers and establish your new investment portfolio.
- We will help you to implement any recommended tax or estate planning solutions.
- We will keep you updated throughout the process.

6

#### **Our On-going Financial Planning Relationship (Annual Meeting)**

- We'll talk about your progress towards your lifestyle objectives.
- We will update your financial life plan to take into account any tax or legislation changes.
- We will update your comprehensive lifestyle cash flow plan.
- You will be provided with an update on your portfolio and we will implement any changes that may be required.

3

4

# OUR FEES & CHARGES

## 1. THE DISCOVERY MEETING

- The Discovery Meeting is where we discuss your goals and any worries or concerns you may have.
- We will outline how we can help you.
- You can ask any questions that you may have.



We charge £197 for the Discovery Meeting.

## 2. CREATION OF YOUR LIFETIME CASHFLOW FORECAST & FINANCIAL PLANNING RECOMMENDATIONS

- The Financial Planning Meeting (Meeting 2).
- A Comprehensive Lifetime Cashflow Forecast.
- Full Financial Planning Report & Presentation of your Financial Planning Recommendations. The Implementation Meeting (Meeting 3).



Your Lifetime Cashflow Forecast and Financial Planning Recommendations will be produced for a fixed fee.

We charge £950 for clients who do not require defined benefit pensions analysis. If you do require defined benefit pensions transfer analysis, we will provide you with a separate fact sheet setting out our charges for these services.

### Defining Your Objectives

- Defining your plans for the future.
- Clarifying your lifestyle aims and objectives
- Highlighting strengths and weaknesses

### Your Comprehensive Lifetime Cash Flow Plan

- Ensuring that you will never run out of money.
- Answering the big question, "How much is enough?"
- Planning in the event of best and worst case scenarios.

### The Financial Simplification Service

- Full analysis of the various financial plans you have collected over the years.
- A neat summary of your whole financial life.
- Recommendations for a simple, low hassle financial future.

### Pension & Investment Performance Analysis

- A full breakdown of the performance and charges of your existing pension and investment plans.
- Analysis of how much risk you are taking with your existing investments.
- Feedback on the suitability of your existing investments.

### Estate Planning & Inheritance Tax Report

- A summary of your current estate and potential tax liabilities.
- Making sure your assets are passed down to your family in accordance with your wishes.
- Recommendation of suitable wills, trusts and estate planning strategies.
- Please note that most trusts and will writing will incur an additional charge, which will be outlined in writing.

### The Protection Audit

- Making sure your family is protected if the worst happens.
- Review and analysis of existing policies.
- Recommendations to enhance protection for your family.

### 3 IMPLEMENTING YOUR FINANCIAL PLANNING RECOMMENDATIONS

- Implementation of all required financial plans.
- We take care of all of the admin and paperwork.

<b>The Portfolio Construction Service</b>	<ul style="list-style-type: none"> <li>■ Construction of a suitable portfolio to meet your lifestyle objectives.</li> <li>■ Design of a suitable asset allocation.</li> <li>■ Creating an “efficient” portfolio to minimise risk for a given level of return.</li> </ul>
<b>Pension &amp; Investment Consolidation</b>	<ul style="list-style-type: none"> <li>■ Where appropriate, recommendation of a single online platform to manage all of your investments and pensions in one place.</li> <li>■ Far less paperwork and administration.</li> <li>■ Gain a ‘global’ view of your investment assets.</li> </ul>
<b>The Hassle Free Service</b>	<ul style="list-style-type: none"> <li>■ We take care of the paperwork and administration involved in implementing your financial plan.</li> <li>■ We will provide you with a clear organised folder containing all the information you need.</li> </ul>



A full schedule of charges will be included within your Financial Planning Report.

We charge 2% on the first £1m invested and then 1% on anything above this amount. Please see the case studies on the following page for some examples of how our charges work in practice.

### 4 OUR ON-GOING FINANCIAL PLANNING RELATIONSHIP

- Regular review meetings to keep your plan on track.
- Updates on your portfolios progress.
- Recommendations to take into account tax and legislation changes.
- We will update your comprehensive financial plan.

<b>Regular Forward Planning Meetings</b>	<ul style="list-style-type: none"> <li>■ A complete review of your Financial Plan to make sure you are still on track.</li> <li>■ Update on your portfolio and progress towards your lifestyle objectives.</li> <li>■ An update on any tax or legislation changes.</li> </ul>
<b>Adviser Access</b>	<ul style="list-style-type: none"> <li>■ Unlimited access to your dedicated financial planner via e-mail or telephone between review dates.</li> </ul>
<b>The Portfolio Monitoring Service</b>	<ul style="list-style-type: none"> <li>■ A quarterly update, via email, on the progress of your portfolio and any recommended changes.</li> <li>■ Ongoing monitoring of your investments.</li> <li>■ A yearly formal valuation report.</li> <li>■ Regular re-balancing of your portfolio to the correct asset allocation.</li> <li>■ 24/7 online access to your portfolio.</li> </ul>
<b>The Investment Income Service</b>	<ul style="list-style-type: none"> <li>■ Helping you to generate income from your investment and pension plans.</li> <li>■ Review of your income needs each year.</li> <li>■ Advice on how to generate “ad-hoc” income as required.</li> </ul>



For our on-going financial planning services we will charge an annual fee which will be detailed in your Financial Planning Report. We charge 1% per annum on the first £1m invested and then 0.5% per annum on anything above this amount. This fee can vary as the value of your portfolio changes. Please see the case studies on the following page for some examples of how our charges work in practice.

Our ongoing financial planning relationship is subject to a minimum fee of £2,500 per annum.

# WHAT WILL YOU HAVE TO PAY US FOR OUR SERVICES?

Our simple charging structure operates at the four main points in the financial planning process. At each stage we will let you know in writing what our professional fees will be and how you are able to pay them.

You can pay for our services in the form of a fee or, where available, through an adviser charge facilitated through an investment plan. We will not charge you until we have agreed with you the cost of our services and the way in which we are to be paid.

When paying by fee you will pay us for our financial planning advice and services (whether you buy a product or not) at an amount agreed before we commence any work. VAT may be payable on some or all of the work we do. We will inform you if VAT is applicable.

**The following case studies illustrate the typical charges paid for some common financial planning cases.**



## CASE STUDY 1

Graham approaches Buckingham Gate in order to gain financial planning advice in relation to his approaching retirement. He has £200,000 in pension and investment assets.

After attending his Discovery Meeting, Graham decides to proceed and have his financial planning recommendations produced. Graham pays a fixed fee of £197 for his Discovery Meeting and a fixed fee of £950 for his Financial Planning report and recommendations.

Following receipt of our recommendations, Graham decides to invest £200,000. His implementation fee will be calculated as  $£200,000 \times 2\% = £4,000$ .

Graham would also like to benefit from our on-going financial planning service. His annual fee will be calculated as follows:  $£200,000 \times 1\% = £2,000$  spread over a 12 month period. However, this is £500 below the minimum ongoing fee of £2,500 per annum, therefore Graham must top up the balance.

The fee for the on-going financial planning service is subject to change depending on the size of Graham's portfolio. If after one year the value of the portfolio has grown to £260,000 his fee will be:  $£260,000 \times 1\% = £2,600$  spread over a 12 month period. This is now above the minimum ongoing fee and therefore no top up is required.



## CASE STUDY 2

Sandra approaches Buckingham Gate as she is contemplating a change of career and would like to use her investments to fund a period of re-training. She has £1.1m in pension and investment assets.

After attending her Discovery Meeting, Sandra decides to proceed and have her financial planning recommendations produced. Sandra pays a fixed fee of £197 for her Discovery Meeting and a fixed fee of £950 for her Financial Planning report and recommendations.

Following receipt of our recommendations, Sandra decides to invest £1.1m. Her implementation fee will be calculated as  $£1m \times 2\% = £20,000 + £100,000 \times 1\% = £1,000$ . Total fee = £21,000.

Sandra would also like to benefit from the on-going financial planning service. Her annual fee will be calculated as follows:  $£1m \times 1\% = £10,000 + £100,000 \times 0.5\% = £500$ . Total fee = £10,500 spread over a 12 month period.

The fee for the on-going financial planning service is subject to change depending on the size of Sandra's portfolio. If after one year Sandra has been taking income from the portfolio and it is now worth £1.05m her fee will be:  $£1m \times 1\% = £10,000 + £50,000 \times 0.5\% = £250$ . Total fee = £10,250 spread over a 12 month period.

# YOUR PAYMENT OPTIONS

At each stage of the financial planning process you have a variety of options to pay for our services as follows:

## For Your Financial Life Plan And Recommendations

### Settling Your Adviser Charge Through A Single Payment

You can settle your adviser fees via cheque, bank transfer or credit or debit card. We will send you an invoice and kindly ask that this is settled within 7 days. We are unable to handle cash transactions.

## For Implementing Your Financial Life Plan & Our On-going Financial Planning Relationship

### Settling Your Adviser Charge Directly

You can settle your adviser fees via cheque, bank transfer or credit or debit card. For our ongoing financial planning relationship, you can also choose to pay via direct debit.

### Settling Your Adviser Charge Through Your Recommended Investment

Where this option is available you can choose for the recommended product provider to facilitate your adviser charge. This will be paid in a single lump sum for implementing your financial life plan and as a monthly payment for our on-going financial planning relationship. Please be aware that if you choose this option, it will reduce the amount available for investment. There may be certain tax consequences if this course of action is chosen.

For example, an investment of £100,000 and an adviser charge of £2,000;

The first £2,000 would pay for the adviser charge, leaving £98,000 to be invested into the selected product.

**Current HMRC guidance is that we do not have to charge VAT when we act on your behalf to arrange a retail investment product. However, if your meeting relates only to non-investment matters then VAT will be payable.**

## For Non-investment Insurance

When implementing a non-investment insurance product, you have a choice over how you pay for the advice you have received.

### Option 1 – Pay Via Fee

If you select this option, we will charge a fixed fee for each policy we implement on your behalf. Our fee to set up most types of insurance contract would be £1,995.

If you select this option, any commission we receive from the product provider will be waived in order to reduce the premium payable on the policy or alternatively this commission can be refunded to you.

### Option 2 – Pay Via Commission

When selecting this option, we will receive a commission payment from the product provider. We will disclose this amount to you before you proceed with the plan. If you select this option, we will not require a payment from you, however this does not mean that our advice is free. You will pay for the advice as a part of your monthly premium on the policy.

**We charge an hourly fee in a limited number of cases for specific project based or non-standard work. If this is the case we will provide you with a separate fact sheet setting out our hourly rates.**

# OTHER CHARGES

Depending on the services we provide, there may be costs and charges (including taxes), not charged by us, but related to the financial products we arrange for you.

These charges may be one-off charges (payable up front) or charges payable on an ongoing basis.

## For example:

- **Service Costs:** If your investments are held on a platform (an online investment administration service), the platform provider will make a charge for administering / managing your investments.
- **Investment Costs:** These are the costs relating to the manufacturing and managing of your investments - for example, fees charged by the investment fund manager and costs relating to investment transactions.



## AGGREGATED COSTS & CHARGES

Before we provide you with our advice we will add together all the costs and charges payable so that you are able to understand the overall costs of our services and recommendations. This is referred to as aggregated costs and charges information.

We will always disclose any third party costs as part of our written recommendations to you.

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IT'S ABOUT THE MEANING, NOT THE MONEY. IF MY INVESTING IS NOT REALLY DEEPLY TIED TO WHAT I THINK IS MOST IMPORTANT IN MY LIFE THEN THE ASSET ALLOCATION, THE ESTATE PLAN, THE RETIREMENT PLAN MIGHT AS WELL BE THROWN OUT THE WINDOW.

- GEORGE KINDER

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# TERMS & CONDITIONS

This agreement is between you  
-and-

Buckingham Gate Chartered Financial Planners - 25A Northumberland Avenue, London WC2N 5AP.

Buckingham Gate Financial Services Ltd trading as Buckingham Gate Chartered Financial Planners. Registered address - 6th Floor, 60 Gracechurch Street, London EC3V 0HR.  
Company Number - 8738804

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## CLIENT AGREEMENT TERMS & CONDITIONS

This agreement sets out the terms under which we'll provide our services to you, so it's important that you read it fully and in conjunction with our Your Guide To Buckingham Gate document. If there's something you don't understand please ask us to explain it.

**If you have a question or concern about any aspect of our services please contact us at:**

**Telephone:** 0203 478 2160

**Email:** [contact@buckinghamgate.co.uk](mailto:contact@buckinghamgate.co.uk)

**Website:** [www.buckinghamgate.co.uk](http://www.buckinghamgate.co.uk)

**In writing:** Client Servicing Team, Buckingham Gate Chartered Financial Planners,  
25A Northumberland Avenue, London WC2N 5AP.

Section 4 (Useful information about our services) includes details of the protections available to you under UK financial services regulation.

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## 1. OUR OBLIGATIONS

### Our Recommendations

- Before providing advice we'll assess your needs, consider your financial objectives and assess your attitude to any risks that may be involved. If you don't want to discuss a particular area of financial planning and that area should not form part of the advice given, we can exclude it, if you instruct us to do so. This might of course have a bearing on the advice that might have been given.
- Before making any recommendations we'll carry out a suitability assessment so that we are able to act in your best interests.
- We'll confirm any recommendations we make in writing (our suitability report) along with details of any special risks that may be associated with the products or investment strategies we've recommended.

## TERMS & CONDITIONS

- Our recommendations will generally be valid for a period of 3 months from the date of your Financial Planning Report. Beyond this stage, if you wish to implement some of our recommendations, further analysis may be required which might incur an additional fee.
- Where we agree to provide you with a service that includes an ongoing review of the suitability of the investments we have recommended, we'll carry out this review at least annually. To do this we will need to make contact with you to assess whether the information we hold about you remains accurate and up to date. We'll issue you with a report setting out the results of our assessment and, if relevant, any updated recommendations. We will let you know if this service is included within your on-going service package.
- 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 arrange are provided in the relevant product literature provided.
- We may, where appropriate, recommend holding some, or all, of your investments with a discretionary fund manager (DFM), a professional investment manager appointed to monitor your portfolio and make investment decisions on your behalf. In such cases we'll explain the respective responsibilities of ourselves and the DFM in relation to your investments.
- In some circumstances we may need to act as your 'agent' in relation to the part of your portfolio held with a DFM. This means that you won't have a direct contractual relationship with the DFM and the DFM will instead treat our firm as its client. Before setting up this type of arrangement we'll explain the implications to you.
- We may occasionally recommend investments that cannot be readily encashed. We'll only do this where appropriate but, if we do, we'll draw your attention to the risks associated with the investments in our suitability report. There is a restricted market for such investments and in some circumstances it may not be possible to deal in the investment or obtain reliable information about its value.

## FINANCIAL CRIME

- We are obliged to put in place controls to prevent our business from being used for money laundering and other forms of financial crime.
- We'll verify your identity before undertaking any business with you. To do this 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. The check may leave a 'footprint' on your credit file but it will not affect your credit rating.

## BEST EXECUTION

- Where we send investment applications on your behalf to third parties (e.g. to put an investment into force), we'll take all sufficient steps to ensure that we obtain the best possible result for you. This is referred to as 'best execution'.
- We have a best execution policy. If you want to see a copy of it please ask us.

## CONFLICTS OF INTEREST

- Although we'll always try to act in your best interests, there may be situations where we or one of our other clients has some form of interest in the business being transacted for you. If this happens or we become aware that our interests or those of one of our other clients conflict with your own interests, we'll write to you and ask for your consent to proceed before we carry out any business for you. We'll also let you know the steps we'll take to make sure you are treated fairly.
- We have a conflicts of interest policy. If you want to see a copy of it please ask us.

## COMMUNICATING WITH YOU

- Our normal ways of communicating with you are by telephone, post, e-mail and in person. Our communications will be in English.
- We may ask you to confirm your instructions to us in writing as this helps to avoid any future misunderstandings.

## RECORDING TELEPHONE CALLS

- To ensure we carry out your instructions accurately, to help us to continually improve our service and in the interests of security, we will record and may monitor your telephone communications or conversations with us.
- Copies of our telephone recordings will be available on request, for a period of 5 years after the recording was made.

## 2. YOUR OBLIGATIONS

This section sets out your obligations in agreeing to receive our services.

### PROVIDING INFORMATION ABOUT YOUR CIRCUMSTANCES

- Our advice will be based on the information that you give, so it's important that you provide us with accurate and up to date information when we request details about your circumstances and objectives. This will allow us to provide you with suitable advice. If the information you provide is inaccurate or if you limit the information provided this could affect the suitability of the advice we give.

### PAYMENT FOR SERVICES

- By signing your Letter of Engagement, you are agreeing to pay the charges for our services as set out in the letter. We'll tell you if any payments are subject to VAT.
- Our initial charges are payable on commencement of our agreed work and are payable within 7 days.
- Any products we have arranged for you will only be kept under review as part of an ongoing service for which you have agreed to pay. Our ongoing services are optional, but if you agree to purchase an ongoing service, unless otherwise agreed, the ongoing service will be provided as a follow up to the initial service.
- Our charges for ongoing services will start on the inception of any recommended pension or investment contract. Our charges are payable within 28 days of the end of the relevant period.
- Ongoing services can be cancelled at any time by informing us in writing (see section 3 – Cancellation and amendments) but please note that we do reserve the right to charge you for services we have provided before cancellation.
- Where our charges are based on a % of your investments, the amount of our ongoing charges may increase as the size of your fund grows.

### LEGAL & ACCOUNTING ADVICE

- We are not qualified to provide legal or accounting advice or to prepare any legal or accounting documents. This means that the onus is on you to refer any point of law or accountancy that may arise during the course of discussions with us, to a solicitor or accountant.

## 3. CANCELLATION & AMENDMENTS

### ENDING THIS AGREEMENT

- You or we may terminate this agreement at any time, without penalty.
- Notice of termination must be given in writing and will take effect 30 days from the date of receipt.
- Any transactions already initiated will be completed according to this agreement unless otherwise agreed in writing.
- You will be liable to pay for any services we have provided before cancellation and any outstanding fees, if applicable.

### AMENDMENTS

- From time to time it may be necessary to amend the terms set out in this agreement where it's not necessary to issue a new agreement. If this is the case we'll write to you with details of the changes at least 28 days in advance.

### PRODUCT CANCELLATION RIGHTS

- Full details of any financial products we recommend to you will be provided in the relevant product information you will receive. This will include information about any product cancellation rights along with any other early termination rights and penalties.

## 4. USEFUL INFORMATION ABOUT OUR SERVICES

### WHO AUTHORISES US TO ADVISE YOU?

- We are authorised and regulated by the Financial Conduct Authority (FCA), 12 Endeavour Square, London E20 1JN. [www.fca.org.uk](http://www.fca.org.uk). Our firm reference number is 630307.
- Our permitted business is advising on and arranging pensions, savings and investment products and non-investment insurance contracts.
- You can check our details on the Financial Services Register by visiting the FCA's website. [www.fca.org.uk/firms/systems-reporting/register](http://www.fca.org.uk/firms/systems-reporting/register) or by contacting the FCA on 0800 111 6768.
- Unless we tell you otherwise, we'll treat you as a retail client for investment business. This means that you are given the highest level of protection available under the UK's regulatory system.

### WHAT IF THINGS GO WRONG?

- If you are unhappy with our advice or any aspect of our services, we encourage you to contact us as soon as possible. We'll do our best to resolve your concerns.
- Telephone: 0203 478 2160
- In writing: Compliance Manager, Buckingham Gate Chartered Financial Planners, 25A Northumberland Avenue, London WC2N 5AP.
- We have a complaints procedure and we can provide further details on request. If you do have a complaint, and you are not happy with our response, the Financial Ombudsman Service (FOS) may be able to help. The FOS settles disputes between financial services businesses and their clients. Full details are available at [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk).

### ADDITIONAL PEACE OF MIND

- The Financial Services Compensation Scheme (FSCS) is the UK's statutory compensation fund for customers of authorised financial services firms who are unable to pay claims against them, usually because they have gone out of business.
- You may be able to claim compensation from the FSCS if we can't meet our obligations. The amount of compensation available will depend on the type of business and the circumstances of the claim. We can provide more specific information on request, but as a guide:  
**Investments** - eligible claims for most types of investment business are covered for up to a maximum of £85,000.  
**Insurance** - in the majority of cases, eligible claims about the advising and arranging of protection products are covered for 90% of the claim, without any upper limit.
- Further information is available from the FSCS at [www.fscs.org.uk](http://www.fscs.org.uk).

### BENEFITS WE MAY RECEIVE

- Under the rules of our regulator, the FCA, as a firm providing independent advice we are unable to accept or retain payments or benefits from other firms (e.g. product providers) as this would conflict with our independent status.
- From time to time we may attend training events funded and /or delivered by product providers, fund managers and investment platforms. These events are designed to enhance our knowledge and enhance the quality of service we provide to our clients. As such this doesn't affect our obligation to act in your best interests. Please ask us if you want further details.

## 5. PROTECTING YOUR PERSONAL INFORMATION

- To provide our services properly we'll need to collect information about your personal and financial circumstances. We take your privacy seriously and will only use your personal information to deliver our services.
- Processing of your personal data is necessary for the performance of our contract for services with you. Generally this is the lawful basis on which we intend to rely for the processing of your data. (Please see the reference to special categories of data below). Our policy is to gather and process only that personal data which is necessary for us to conduct our services appropriately with you.
- We adopt a transparent approach to the processing of your personal data. Sometimes, we may need to pass your personal information to other organisations. If you apply to take out a financial product or service we'll need to pass certain personal details to the product or service provider.
- We may engage the services of third party providers of professional services in order to enhance the service we provide to you. These parties may also need to process your personal data in the performance of their contract with us. Your personal information may be transferred electronically (e.g. by email or over the internet) and we, or any relevant third party, may contact you in future by what we believe to be the most appropriate means of communication at the time (e.g. telephone/ email /letter etc.).
- The organisations to whom we may pass your details, also have their own obligations to deal with your personal information appropriately. Sometimes a product or service may be administered from a country outside Europe. If this is the case, the firm must put a contract in place to ensure that your information is adequately protected.
- We will issue you with our Privacy Notice. This is a separate document which provides more information about the nature of our personal data processing activities, and includes details of our retention and deletion policies as well as your rights of access to the personal information that we hold on you.
- As part of this agreement we'll ask you to consent to the transfer of personal information in accordance with the protections outlined above.
- Special categories of personal data: there are certain categories of personal data that are sensitive by nature. The categories include: data revealing racial or ethnic origin, political opinions, religious or philosophical beliefs, trade union membership and data concerning health. Depending on the nature of the products and services that you engage us for, we may need to obtain your sensitive personal data particularly in relation to health. Our policy is that should we require any special category of personal data we will only gather this with your explicit consent.
- If you are concerned about any aspect of our privacy arrangements please speak to us.



# WHAT NEXT?

The Institute of Financial Planning sets out a series of questions that you should ask when appointing a financial planner. You might find these useful when making your decision:

- What are your qualifications?
- What experience do you have?
- What services do you offer?
- What is your approach to financial planning?
- Will you be the only person working with me?
- How will I pay for your services and how much do you charge?
- How often will you review my situation?
- Will you let me have details of your service in writing?



We hope that this guide has given you all of the information you need to make an informed decision about who to appoint as your financial planner.

**To learn more about our services or to request your initial discovery meeting:**

**Tel:** 0203 478 2160

**Email:** [contact@buckinghamgate.co.uk](mailto:contact@buckinghamgate.co.uk)

**Web:** [www.buckinghamgate.co.uk](http://www.buckinghamgate.co.uk)

Buckingham Gate Chartered Financial Planners is a trading name of Buckingham Gate Financial Services Ltd. Buckingham Gate Financial Services Ltd is authorised and regulated by the Financial Conduct Authority (FCA). Our Financial Services Register Number is 630307.

Head Office: 25A Northumberland Avenue, London WC2N 5AP.  
Registered address: 6th Floor, 60 Gracechurch Street, London EC3V 0HR. Registered in England & Wales – Company No: 8738804

Tax planning, trusts, will writing and estate planning are not regulated by the Financial Conduct Authority.



**Important Information**

The value of investments can go down as well as up and you could get back less than you originally invested. Prevailing tax rates and reliefs are dependant on your individual circumstances and are subject to change. This document does not constitute a personal recommendation. If you are in any doubt as to the suitability of any particular investment, please contact one of our Chartered Financial Planners.





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