



NorthStar Client Agreement



Contents

Introduction.....	2
Regulatory Status.....	2
Client Classification.....	2
Advice Basis.....	3
Services Provided.....	3
Charges for Services.....	4
<i>Investment Services Charges</i>	4
<i>Protection Services Charges</i>	5
<i>Retirement Services Charges</i>	6
<i>Property Buying Services Charges</i>	7
<i>Older Age Planning Services Charges</i>	8
<i>Financial Planning Charges</i>	9
<i>Philanthropy Services Charges</i>	9
<i>Business Services Charges</i>	9
Payment for Services.....	11
Cancellation of Services.....	11
Client Money.....	11
Communications.....	11
Client Confidentiality.....	12
Recording Communications.....	12
Conflicts of Interest.....	12
Best Interests.....	12
Risk Warnings.....	12
Complaints.....	13
Financial Services Compensation Scheme.....	13
Money Laundering.....	13
Professional Indemnity Insurance.....	13
Your Responsibilities.....	13
Policy Cancellation Rights.....	14
Client Feedback.....	14
Treating Customers Fairly.....	14
Vulnerable Customers.....	15
Force Majeure.....	15
Governing Law & Jurisdiction.....	16
Changes to This Agreement.....	16
Client Consent.....	16
Agreement.....	16

Introduction

This agreement sets out the basis on which NorthStar Wealth Management Group Ltd (NorthStar) will conduct business with you and on your behalf.

It is an important document and we ask that you to read it carefully to make sure you understand the agreement which you are making. If you are unsure of any of its terms, please contact us and these will be explained to you.

The terms of this agreement come into force immediately on both parties providing an authorised signature and remain in force until any termination. This document constitutes the legal agreement, or contract, between you and NorthStar.

Outlined in this agreement are details of the duties owed to you by NorthStar and also the responsibilities owed by you to NorthStar as a client.

This agreement is issued on behalf of NorthStar of Ocean Village Innovation Centre, Ocean Way, Southampton, Hampshire, SO14 3JZ.

Regulatory Status

NorthStar is Authorised and Regulated by the Financial Conduct Authority (FCA).

The FCA regulates the financial services industry in the UK and their address is 5 The North Colonnade, London E14 5HS. NorthStar are registered with the FCA under number 716709. You can check this on the FCA Register by visiting <http://www.fca.org.uk/register>, or by contacting the FCA on 0800 111 6768.

The Financial Services and Markets Act 2000, requires that we explain the main aspects of the way we operate, and how this affects you, the client. Some of the services provided by us may be not regulated by the FCA since they are not included within the Financial Services and Markets Act 2000. Where we intend to provide advice in relation to unregulated activities, we will confirm to you what these services are and the fact that they are not regulated by the FCA.

Client Classification

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

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

The type of client category will determine the level of protections afforded to you under the regulatory system. As a 'Consumer' and 'Retail Client', the regulatory protections available to you are determined by this category and will be the highest available.

Where we do not categorise you as a 'retail client' you may request re-categorisation to a client category which benefits from a higher degree of protection. However, we reserve the right to agree to such a re-categorisation on a case-by-case basis, and where we agree to do so it does not necessarily mean that you will have a right of access to the Financial Ombudsman Service.

Advice Basis

At NorthStar, we typically provide independent advice on all product types. This includes advice on investments, pensions, insurance products and mortgages. All advice is on an independent basis unless explicitly stated. In some instances we may provide an 'execution only' service where required. In such circumstances, no advice is required or provided. You will always be informed where this is the case.

As we typically provide independent advice, we are able to provide unbiased unrestricted advice on retail investment products based on a comprehensive and fair analysis of the market. We are permitted to give advice on and to arrange transactions in retail investments which will include not just packaged products, but also structured products, all investment trusts and any other investments that offers exposure to underlying assets, but in a packaged form which modifies that exposure compared with direct holding in the financial asset.

In order to provide you with personal financial advice and recommendations suitable for your particular circumstances we will undertake a 'fact find' to gather the appropriate information and to assess your needs. We will then be able to set out your financial planning goals based on your stated objectives, acceptable level of risk and any restrictions you wish to place on the type of policies you are willing to consider.

Details of your stated objectives will be set out in a 'suitability report' which we will issue to you to confirm any recommendations we make. Unless confirmed in writing, we will assume that you do not wish to place any restrictions on the advice we give you.

All advice is based on the legislation at the time said advice is provided. Advice we provide you will be based on the information you have given us and your stated objectives.

Services Provided

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

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

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

Please note that some 'older age planning services' are provided by selected third-parties. These services are not provided by NorthStar directly.

Charges for Services

Investment Services Charges

Starting an Investment

To provide a recommendation on starting an investment, we charge 2% of the amount to be invested (minimum charge £300). This provides you with information and advice on which investment provider to use and your optimal investment strategy. We can then manage your investments in line with our investment management service.

Investment Review Service

If you have existing investments, we can provide a full review 'Investment Review Report' which provides analysis and advice on whether to switch or consolidate your existing investments. For this we typically charge £250. Should the report recommend that you transfer your investments to a new provider, we charge 2% of the amount to be transferred (minimum charge £300).

ISA Review Service

If you have existing ISAs, we can provide a full review 'ISA Review Report' which provides analysis and advice on whether to switch or consolidate your existing ISA. For this we typically charge £250 (currently free as a special offer). Should the report recommend that you transfer your ISAs to a new provider, we charge 2% of the amount to be transferred (minimum charge £300).

Initial Investment Charges

If you want upfront independent advice on how much to invest and how to invest it, we charge 2% of the amount you invest (minimum charge £300). For this, we conduct a full risk profiling assessment and advise you on the most appropriate investment strategy for your money. This may be one of the NorthStar portfolios or another type of investment that we deem most likely to achieve your goals. We can help with the best ways to fund a new investment, whether to phase any lump sums and how much to invest regularly. We provide a full report explaining all our recommendations and handle all the paperwork and administration to make investing a breeze. We're on hand to answer any of your investment questions or explain anything you don't understand.

If you don't need any initial independent advice, we don't charge you anything upfront. Simply tell us which NorthStar portfolio you want to invest in and how much you want to invest. We do all the paperwork and administration and set up your investments for you.

If we advise you make any ongoing contributions to your investments, we charge 2% of each contribution to facilitate these payments. We don't make a charge where you directly make ongoing investment contributions without seeking advice.

Annual Investment Charges

For all investments in the NorthStar portfolio range, we charge 0.8% per annum to manage your money. For this you get a full investment management service, investment reviews every 6 months, regular rebalancing of your investments, periodic re-risk profiling assessments and access to view and monitor your investments through the client portal.

Where we deem it in your best interests to keep your existing investment portfolio or we recommend a bespoke portfolio outside of the NorthStar Portfolio range, we charge 1% per annum to manage your money. For this, we provide a bespoke annual investment report showing your performance and investment recommendations along with periodic re-risk profiling assessments.

Where we recommend you invest in a simple investment product with a limited fund range we charge 0.5% per annum to manage your money. For this we provide an annual suitability check (to ensure your investment remains right for you) and a valuation statement plus periodic re-risk profiling assessments.

Dynamic Cash Management

For our Dynamic Cash Management service, we charge 0.25% per annum to manage your money (minimum £350 per annum). For this you get a full cash management service, targeting the highest possible interest at all times. You can also monitor your cash deposits via the client portal 24/7 from any device.

The Dynamic Cash Management service is typically suitable for those with at least £50,000 available to deposit.

Other Investment Services

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

Typically we take all charges directly from your investments, but you can pay us directly for our investment services should you wish.

Protection Services Charges

Life Insurance

Typically, we are paid commission for arranging a life insurance policy and are therefore paid by the insurance provider. The arrangement of a life insurance policy is usually subject to a minimum total fee of £300 for all policies. Where the commission payable by the provider is less than £300, the balance is paid by you directly.

Critical Illness Insurance

Typically, we are paid commission for arranging a critical illness policy and are therefore paid by the insurance provider. The arrangement of a critical illness policy is usually subject to a minimum total fee of £300 for all policies. Where the commission payable by the provider is less than £300, the balance is paid by you directly.

Income Protection

Typically, we are paid commission for arranging an income protection policy and are therefore paid by the insurance provider. The arrangement of an income protection policy is usually subject to a minimum total fee of £300 for all policies. Where the commission payable by the provider is less than £300, the balance is paid by you directly.

Mortgage Payment Protection

Typically, we are paid commission for arranging a mortgage payment protection policy and are therefore paid by the insurance provider. The arrangement of a mortgage payment protection policy is usually subject to a minimum total fee of £300 for all policies. Where the commission payable by the provider is less than £300, the balance is paid by you directly.

Other Protection Services

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

Retirement Services Charges

Starting a Pension

To provide a recommendation on starting a pension, we charge 2% of the amount to be invested (minimum charge £300). This provides you with information and advice on which pension provider to use, your optimal investment strategy and what you can expect your pension to provide you in retirement. We can then manage your pension investments in the same way as our investment management service and charge the same amount as for any other investment.

Retirement Planning

Retirement planning aims to answer the bigger questions about how you fund and plan for your retired years. Retirement planning falls under our financial planning service and is charged in the same way. You may either opt for an ongoing financial planning service paid monthly or by ad-hoc or one-off services which simply look at your retirement planning needs in isolation. You can see a full breakdown of our financial planning charges and choose the plan that is right for you.

Pension Review Service

To provide a full 'Pension Review Report' covering analysis and advice on whether to switch or consolidate your pensions, we typically charge £500 (currently free as a special offer). Should the report recommend that you transfer your pensions to a new provider, we charge 2% of the amount to be transferred (minimum charge £300).

Pension Review Service (Including Any 'Defined Benefit' Pensions)

Where you have any 'defined benefit' (also known as 'final salary') pensions, to provide a full 'Pension Review Report' which covers analysis and advice on whether to switch or consolidate your pensions, we typically charge £1,200. Should the report recommend that you transfer your pensions to a new provider, we charge 2% of the amount to be transferred (minimum charge £300).

Pension Investment Management

We manage the money you have in your pension in the same way as our investment management service and charge the same amount as for any other investment. This is typically 0.8% per annum where you are invested in a NorthStar portfolio, 1% per annum where your pension investment portfolio is with any other provider or 0.5% per annum where you invest in a simple pension product with a limited fund range (minimum charge £300).

If we advise you make any ongoing contributions to your pensions, we charge 2% of each contribution to facilitate these payments. We don't make a charge where you directly make ongoing pension contributions without seeking advice.

Retirement Strategy

To provide a 'Retirement Strategy Report', we typically charge £600. This sets out a specific retirement strategy to address your current needs. This maybe how best to take your retirement income, a strategy for releasing tax-free cash, a strategic review of the assets to fund your retirement or any other strategic retirement project. The report may recommend that you transfer your pension or purchase an annuity and/or drawdown directly from your pension. Should the report recommend that you transfer your pensions to a new provider, we charge 2% of the amount to be transferred (minimum charge £300). To facilitate your pension income, we charge 1% of any amount to be annuitised and/or 2% of any amount that we recommend moving to a new drawdown contract (minimum charge £300).

Income Drawdown Investment Management

If you want to keep your pension invested after you retire, drawing the money as you wish, we manage your money in the same way as our investment management service and charge the same amount as for any other investment. This is typically 0.8% per annum where you are invested in a NorthStar portfolio, 1% per annum where your drawdown investment portfolio is with any other provider or 0.5% per annum where you invest in a simple drawdown product with a limited fund range (minimum charge £300).

All Other Retirement Services

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

Property Buying Services Charges

Residential Mortgages

To provide our full residential mortgage service including affordability assessment, product research, mortgage advice, application and administration, we have two distinct charges. The first charge is a mortgage advice fee. This is £250 (currently discounted to £99 as a special offer) payable at outset and is non-refundable. Upon completion, we charge a mortgage arrangement fee. This is 0.3% of the mortgage value. If you choose to pay the mortgage arrangement charge directly, we will rebate any commission received from the mortgage provider to you. Alternatively, you may instruct us to use the commission we received to reduce or eliminate your arrangement fee. Any commission received in excess of our charges will always be rebated to you.

For example, to provide our first-time buyer mortgage service on an amount of £250,000 would cost £99 plus £750 (£300,000 x 0.3%) = £849.

Re-mortgaging

To provide our full re-mortgage service including affordability assessment, product research, mortgage advice, application and administration, we have two distinct charges. The first charge is a mortgage advice fee. This is £250 (currently discounted to £99 as a special offer) payable at outset and is non-refundable. Upon completion, we charge a mortgage arrangement fee. This is 0.3% of the mortgage value. If you choose to pay the mortgage arrangement charge directly, we will rebate any commission received from the mortgage provider to you. Alternatively, you may instruct us to use the commission we received to reduce or eliminate your arrangement fee. Any commission received in excess of our charges will always be rebated to you.

For example, to provide our re-mortgage service on an amount of £400,000 would cost £99 plus £1,200 (£400,000 x 0.3%) = £1,299.

Buy-to-let Mortgages

To provide our full buy-to-let mortgage service including affordability assessment, product research, mortgage advice, application and administration, we have two distinct charges. The first charge is a mortgage advice fee. This is £350 payable at outset and is non-refundable. Upon completion, we charge a mortgage arrangement fee. This is 0.3% of the mortgage value. If you choose to pay the mortgage arrangement charge directly, we will rebate any commission received from the mortgage provider to you. Alternatively, you may instruct us to use the commission we received to reduce or eliminate your arrangement fee. Any commission received in excess of our charges will always be rebated to you.

For example, to provide our buy-to-let mortgage service on an amount of £200,000 would cost £350 plus £600 (£200,000 x 0.3%) = £950.

Overseas Mortgages

To provide our full overseas mortgage service including affordability assessment, product research, mortgage advice, application and administration, we have two distinct charges. The first charge is a mortgage advice fee. This is £450 payable at outset and is non-refundable. Upon completion, we charge a mortgage arrangement fee. This is 0.3% of the mortgage value. If you choose to pay the mortgage arrangement charge directly, we will rebate any commission received from the mortgage provider to you. Alternatively, you may instruct us to use the commission we received to reduce or eliminate your arrangement fee. Any commission received in excess of our charges will always be rebated to you.

For example, to provide our overseas mortgage service on an amount of £500,000 would cost £450 plus £1,500 (£500,000 x 0.3%) = £1,950.

Commercial Mortgages

To provide our full commercial mortgage service including product research, mortgage advice, application and administration, we have two distinct charges. The first charge is a mortgage advice fee. This is £350 payable at outset and is non-refundable. Upon completion, we charge a mortgage arrangement fee. This is 0.3% of the mortgage value. If you choose to pay the mortgage arrangement charge directly, we will rebate any commission received from the mortgage provider to you. Alternatively, you may instruct us to use the commission we received to reduce or eliminate your arrangement fee. Any commission received in excess of our charges will always be rebated to you.

For example, to provide our commercial mortgage service on an amount of £300,000 would cost £350 plus £900 (£300,000 x 0.3%) = £1,250.

Other Property Buying Services

For any other specialist property buying services we will quote a price on enquiry. We are always clear on what you will pay for our services before you commence.

Older Age Planning Services Charges

Long-term care Insurance

Typically, we are paid commission for arranging a long-term care insurance policy and therefore paid by the insurance provider. The arrangement of a long-term care insurance policy is usually subject to a minimum total fee of £450 for all policies. Where the commission payable by the provider is less than £450, the balance is paid by the client directly.

Equity Release

For providing independent advice on a single property equity release, we typically charge £500.

State Care Provision

To provide a full, personalised report into your state care provision entitlement and the steps you need to take to maximise your state benefits in this area, we typically charge £500.

Inheritance Tax Planning

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

Funeral Plans

Typically, we are paid commission for arranging a funeral plan and therefore paid by the policy provider. The arrangement of a funeral plan is usually subject to a minimum total fee of £250 for all policies. Where the commission payable by the provider is less than £250, the balance is paid by the client directly.

Other Older Age Planning Services

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

Long-term care and equity release advice provided by selected third-parties. These services are not provided by NorthStar directly.

Financial Planning Charges

Charges outlined below are for financial planning services only. Where investments, pensions or other services are required, the charges for these are as per this document.

Standard

£950 upfront plus £50 per month.

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

Plus

£950 upfront plus £95 per month.

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

Philanthropy Services Charges

Many of our clients decide to discuss and receive advice on their philanthropic endeavours as part of our wider financial planning services. All financial planning clients have access to a chartered financial planner for a given number of hours per year to use as they wish. Additional time with a planner is available with all charges detailed on the financial planning charges page.

Where clients wish to receive philanthropy advice without any ongoing financial planning service, this is typically charged on a time cost basis at the same rates as our 'Access Plan' service. This means at a rate of £225 per hour.

For the research and implementation of philanthropy projects, there may be additional fees depending on your specific requirements.

Business Services Charges

Workplace Pensions and Auto-enrolment Consultation & Scheme Setup

To provide a comprehensive pensions auto-enrolment consultation and full scheme setup, we charge £650 (currently discounted to £450 as a special offer). We will provide details of the recommended pension scheme as well as ensuring your scheme is fully setup and managed effectively.

Directors' Pensions

To provide a recommendation on starting a directors' pension, we typically charge 2% of the amount to be invested (minimum charge £300) per director. This provides you with information and advice on which pension provider to use, your optimal investment strategies and what you can expect your pension to provide you in retirement. We can then manage your directors' pension investments in the same way as our investment management service and charge the same amount as for any other investment.

Directors' Pension Review Service

To provide a full review 'Pension Review Report' on a director's pension which provides analysis and advice on whether to switch or consolidate your existing directors' pension, we typically charge £500 per director. Should the report recommend that you transfer your directors' pensions to a new provider, we charge 2% of the amount to be transferred (minimum charge £300 per director).

Shareholder and Partnership Protection

Typically, we are paid commission for arranging a shareholder or partnership protection policy and therefore paid by the insurance provider. The arrangement of a shareholder or partnership protection policy is usually subject to a minimum total fee of £300 for all policies. Where the commission payable by the provider is less than £300, the balance is paid by the client directly.

Key Person Protection

Typically, we are paid commission for arranging a key person protection policy and therefore paid by the insurance provider. The arrangement of a key person protection policy is usually subject to a minimum total fee of £300 for all policies. Where the commission payable by the provider is less than £300, the balance is paid by the client directly.

Relevant Life Policies

Typically, we are paid commission for arranging a relevant life policy and therefore paid by the insurance provider. The arrangement of a relevant life protection policy is usually subject to a minimum total fee of £300 for all policies. Where the commission payable by the provider is less than £300, the balance is paid by the client directly.

Staff Benefits

Our Staff Benefit Package Report starts from £800. For this, we provide a comprehensive report on the staff benefits you should consider offering to your staff and provide full recommendations on providers and policies to use to provide these benefits. We can provide a more accurate quote for a Staff Benefits Package Report after assessing your business circumstances.

Remuneration Strategies

Our Remuneration Strategies Report starts from £600. For this, we provide a comprehensive report showing analysis and recommendations for the remuneration of directors and key staff within your business. We can provide a more accurate quote for a Remuneration Strategies Report after assessing your business circumstances.

Exit Strategy Planning

To provide a comprehensive Business Exit Strategy Report we typically charge £600 for businesses with straightforward financial structures and a turnover below £1m. For all larger or more complex business, we typically charge £1,000 for a Business Exit Strategy Report.

Business Investment Services

Where money is retained in your business, you need to make sure it is invested wisely. We manage the business investments in the same way as our investment management service and charge the same amount as for any other investment. This is typically 0.8% per annum where you are invested in a NorthStar portfolio and 1% per annum where your business investment is with any other provider.

Business Financial Planning

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

Other Business Services

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

Payment for Services

You will pay for the majority of our services by fee. These fees may be taken directly from your investment products or paid explicitly by you.

For some types of business (such as insurance products) we will often be paid via commission. If you prefer to pay a fee for any insurance product recommended to you, please inform us. We will inform you of the fee payable for arranging your insurance product and rebate all commission to your policy.

We will always explain any charges before they are due and show these to you in monetary terms. We will discuss your payment options with you and answer any questions you may have in relation to our charges. We will not charge you until we have agreed with you how we are to be paid.

Value Added Tax (VAT) may be payable on some or all of the work we do. We will inform you if VAT is applicable.

Cancellation of Services

You may cancel any ongoing services you receive from NorthStar at any time by providing notice in writing with at least 14 days' notice.

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

Client Money

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

Communications

All communications from NorthStar will be in English. In most cases, communications you receive from us will either be presented in, or confirmed in writing. We may also meet with you face-to-face or communicate verbally with you by phone or electronic communication methods.

We request that you give us instructions in writing to avoid any possible misunderstandings. Therefore, any verbal instruction you make should be confirmed in writing thereafter.

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

Client Confidentiality

At NorthStar, we operate to strict client confidentiality standards at all times. We will only disclose your personal and financial information when strictly necessary to provide the services agreed and only to reputable companies and individuals. We will never sell your information to third-parties.

If you have any concerns or questions about our client confidentiality procedures, please contact us.

Recording Communications

As part of our commitment to provide the highest quality of service, we may record or monitor all conversations in order to improve our service standards and for staff training purposes.

You will always be notified when any communications are recorded and have the right to request that specific communications are not be recorded. Face-to-face meetings, phone conversations and other electronic real-time communications may be recorded for training and monitoring purposes. Email and other electronic communication may be monitored and stored. Storage of all such communications will be done in line with our data protection requirements.

Conflicts of Interest

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

Best Interests

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

Risk Warnings

We will communicate appropriate risk warnings prior to providing products or services. These are for your benefit as you should understand any risks before making an investment or taking financial decisions.

Certain investments carry a higher degree of investment risk than others and are therefore unsuitable for some investors. Past performance is not necessarily a guide to future returns. The value of investments, and the income from them, can go down as well as up and you may not recover the amount of your initial investment. Where investments involve exposure to foreign currency, changes in exchange rates may cause the value of the investment, and the income from it, to go up or down. Tax treatment depends on individual circumstances and may be subject to change.

Complaints

Should circumstances arise where you wish to make a complaint against NorthStar for any reason, please contact:

The Complaints Officer, NorthStar Wealth Management Group Ltd, Ocean Village Innovation Centre, Ocean Way, Southampton, Hampshire, SO14 3JZ

We are committed to investigating every complaint thoroughly and our written complaints procedure is available upon request. If you are not satisfied with our response to your complaint, you may contact:

Financial Ombudsman Service, Exchange Tower, London, E14 9SR

Financial Services Compensation Scheme

We are covered by the 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. 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.

We only recommend products that are covered by the Financial Services Compensation scheme (FSCS). Most types of investment claims are covered up to £50,000. There is no cap on protection and non-compulsory general insurance claims, though only 90% of the claim value will be met except for compulsory classes of insurance when 100% of the claim will be covered in respect of advising and arranging.

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

Money Laundering

In line with anti-money laundering legislation, NorthStar is required to verify your identity in accordance with the Proceeds of Crime Act 2002 and the Money Laundering Regulations 2007. NorthStar reserve the right to approach third parties and to delay any applications until adequate verification of identity has been obtained.

Professional Indemnity Insurance

We maintain professional indemnity insurance at all times.

Your Responsibilities

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

- Reading this document carefully before agreeing to the terms expressed.
- Providing all information requested by NorthStar in a timely and efficient manner. When requested to act by NorthStar, you should do so or contact NorthStar to state that you will not act in the way you have been instructed.

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

Policy Cancellation Rights

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

If you cancel a single premium contract, you may be required to pay for any loss you might reasonably incur in cancelling it which is caused by market movements. This means that, in certain circumstances, you might not get back the full amount you invested if you cancel the policy.

Client Feedback

Client feedback is really important to us. We want to know whether our customer experience lives up to expectations and whether we could do anything better. We use all client feedback to help ensure we meet our obligations and improve the service we offer our clients.

We conduct regular client surveys to proactively gather information on the quality of the services we offer. We also encourage clients to provide ad-hoc feedback. To leave your feedback, please contact us.

Treating Customers Fairly

As part of the authorisation provided by the FCA, we are obliged to abide by the principles of 'Treating Customers Fairly' (TCF). As a business, we are dedicated to upholding the highest possible professional standards and providing a high quality service to all our customers. We have an ongoing commitment to follow all FCA best practice guidelines and to continually improve our systems, practices and client experience. The principles of TCF sit at the very heart of everything we do and shape the way we deliver our services and develop our business.

The FCA have set out a number of key outcomes which they expect to see from all authorised firms. These outcomes mean that:

- You can be confident you are dealing with a firm which holds the fair treatment of customers as central to our corporate culture.

- Products and services marketed and sold are designed to meet the individual needs of our customers.
- Our customers are provided with clear information and are kept appropriately informed before, during and after the point of sale.
- Where we offer advice to our customers, the advice is suitable and takes account of their individual circumstances.
- Customers are provided with products that perform as they have been led to expect, and that the associated service is of an acceptable standard.
- Customers will not face unreasonable post-sale barriers imposed to change products, switch providers, submit a claim or make a complaint.
- Any complaints or grievances are handled in a sympathetic, positive and professional manner with the outcomes of complaints acted upon.
- Customer feedback is sought regularly to ensure we are meeting our TCF obligations and our customers are provided with services of an acceptable standard.
- Any TCF failings are corrected as quickly as possible and systems and procedures updated to ensure any such failings do not occur in future.

Vulnerable Customers

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

- Customers with mental capacity deficiencies
- Customers who are 'financially unsophisticated' or have low 'financial literacy'
- Customers with a low income
- Customers already in a distressed financial situation
- Customers with language and communication problems

We have developed a detailed set of procedures for identifying 'vulnerable customers' and a range of measures that are available where we deem appropriate.

Please inform us if you believe you should be classed as a 'vulnerable customer' or you would like to discuss this further. Should you wish to learn more about how we identify and accommodate vulnerable customers, you can view our full 'Vulnerable Customer Policy' at any time.

Force Majeure

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

Governing Law & Jurisdiction

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

Changes to This Agreement

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

Client Consent

By signing this agreement, you understand and consent to the terms contained within in and authorise the transfer of information, as described above, on a confidential basis when warranted between such third parties.

You authorise NorthStar to liaise with your other professional advisers in exchanging relevant personal information pertinent to your financial planning requirements and to rely on any such information provided.

You agree that the terms of this agreement will come into effect from the date of issue. For your own benefit and protection you should read this agreement carefully before signing. If you do not understand any part of this agreement, please contact us for further information.

Agreement

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

Client

NorthStar

Client name: _____

Director name: _____

Client signature: _____

Director signature: _____

Date of signature: _____

Date of signature: _____

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



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