



TERMS OF BUSINESS

INTRODUCTION

We are authorised to conduct investment business under the Financial Services & Markets Act 2000 and are authorised and regulated by the Financial Services Authority. We are permitted to advise and arrange life assurance, pensions and investments in authorised collective investment schemes.

ADVICE AND SERVICES PROVIDED

We are independent advisers and will act on your behalf in advising you on life assurance, pensions and investments from different companies. We will recommend whatever course of action we consider to be in your best interests. This may mean advising you to do nothing. If we think you require advice or assistance outside the scope of our expertise or authorisation we will say so and recommend you contact someone suitably qualified in respect of that matter.

Our advice and recommendations will be based on your objectives, the investment risk you are prepared to accept, and any restrictions you place on the types of investment or policy that you will consider. We will confirm our understanding of your objectives, attitude to risk and restrictions in our recommendations. Our written recommendations will also explain why the recommended course of action is suitable for you.

We will not automatically review investments or policies that we arrange for you but will be happy to do so on request. However, we may contact you if we identify an investment, policy or service that we think may be of interest to you. Please let us know if you do not wish us to contact you.

INFORMATION FROM YOU

In order to ensure that our advice takes account of all relevant factors we will require information about you, your financial situation and objectives before offering any advice. The information we obtain about you will be held on computer for reference purposes and in accordance with the Data Protection Act 1998.

In all but the smallest transactions we are required by Money Laundering Regulations (which are designed to prevent the circulation of monies arising from crime, drug trafficking and terrorism) to ask you for proof of identity. You will be advised of the acceptable forms of identity at the appropriate time.

PARTNERS

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www.goodmanifa.co.uk

The Goodman Partnership is Authorised and Regulated by the Financial Services Authority





PAYMENT FOR SERVICES

We usually charge fees for providing advice and other services. We will explain in writing how the fees will be calculated together with the frequency and method of payment before we carry out any chargeable work.

Any commissions payable are usually set off against our fees or, at your option, reinvested to improve the product terms. We will provide full information about the commissions available before implementing any new plans, policies or investments. We will also confirm the amount of commission or other benefit we receive, from any source, in respect of your arrangements.

MATERIAL INTERESTS

We provide independent advice, but occasions can arise where there is a potential conflict of interest in the business being transacted for you. If this happens or we become aware that our interests or those of another of our clients conflict with your interests, we will write to inform you of the situation and detail the steps that we propose to take to ensure fair treatment. We will ask for your consent before completing your business.

INSTRUCTIONS AND INVESTMENTS

We prefer written instructions to start a policy or investment but will accept verbal instructions. Please note that investments and policies cannot be put in place until the investment or insurance company has received a cheque or other acceptable form of payment, or in the case of regular savings or premiums, a direct debit.

All plans and investments will be registered in your name unless you first instruct us otherwise in writing. We will send you all documents showing ownership of your investments as soon as practicable.

WE DO NOT HANDLE CLIENT MONEY

We will not accept cheques made out to us or handle cash except in settlement of our charges. Cheques for policies and investments must therefore be made payable to the relevant insurance or investment company.

CANCELLATION & WITHDRAWAL

We will provide details of your rights to withdraw from or cancel a new plan or investment with our recommendations. We will also advise if you do not have the right to cancel or withdraw.

COMPLAINTS

If you have a complaint about the advice or service you receive, or about any product we have recommended or arranged, please write to The Compliance Officer, The Goodman Partnership, 7 Vale Avenue, Tunbridge Wells, TN1 1DJ. We will investigate your complaint and respond in writing. If you are not satisfied with our response you may contact the Financial Ombudsman Service. Full details of our internal complaints procedure are available on request.



THE FINANCIAL SERVICES COMPENSATION SCHEME (FSCS)

We are covered by the FSCS and you may be entitled to compensation if we cannot meet our obligations and you lose money as a result. Further information is available from the FSCS at www.fscs.org.uk

DISCLOSURE OF YOUR PERSONAL DATA

We will disclose your personal information to third parties to process your instructions. We may also be required to disclose your personal information to our Regulators. The information will be provided in confidence and restricted to that necessary to complete your business or meet Regulatory requirements. The information may be transmitted electronically and in exceptional circumstances such third parties may contact you directly to clarify or resolve an issue.

COMMENCEMENT AND TERMINATION

These Terms of Business will come into effect from the date of issue. You or we may terminate these Terms of Business at any time, without penalty or notice. Termination must be notified 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 of Business unless otherwise agreed in writing. You will be liable to pay for any transactions made prior to termination and any fees that may be outstanding.

CLIENT CONSENT

I/We understand and agree to the above terms.

Client name(s)		
Client signature(s)		
Date		