



SFL WEALTH MANAGEMENT

Princess House
Princess Way
Swansea
SA1 3LW

Client Agreement for Insurances

It is important you read this document as it sets out important information about us, our services, and the protections you have when engaging with us. If you are unsure about any of the information below you should contact us immediately for further guidance.

Authorisation Statement

Secure for Life Wealth Management Ltd is an Appointed Representative of Rosemount Financial Solutions (IFA) Ltd, which is authorised and regulated by the Financial Conduct Authority (FCA). The FCA regulates financial services in the UK and you can check our authorisation and permitted activities on the Financial Services Register by visiting the FCA's website www.fca.org.uk/firms/systems-reporting/register. Our Financial Services Register number is 535515.

Our Services

For **Non-investment protection contracts**, we are an intermediary and will act on your behalf when providing advice and making our personal recommendation(s) to you. We will do this based on a fair and personal analysis of insurers for term assurance, income protection and critical illness.

For **general insurance contracts** we are an intermediary and will act on your behalf when recommending an insurer based on your demands and needs from a fair analysis of the market. It will be your responsibility to ensure the policy meets your demands and needs for building and contents, private medical insurance or accident sickness and unemployment **products**.

Our Ethical Policy

We are committed to providing the highest standard of financial advice and service possible. The interests of our clients are paramount to us and to achieve this we have designed our systems and procedures to place you at the heart of our business. In doing so, we will:

- be open, honest and transparent in the way we deal with you;
- not place our interests above yours;
- communicate clearly, promptly and without jargon;
- seek your views and perception of our dealings with you, to ensure they meet your expectations and to identify any improvements required;
- where possible we will adapt our means of communication with you according to your needs.

Instructions

We only accept instructions in writing (by paper or electronically) to aid clarification and avoid future misunderstandings. Please note, we will not act on oral instructions to avoid any possible misunderstandings. We can only accept limited instructions, for example, to proceed with making an application that we have recently advised you on. You will not be able to instruct us to proceed with applications that differ from the advice and recommendation we will make for you.

Non-Investment Protection and General Insurance Contracts

We **do not charge a fee** as we will receive commission from the provider/insurer after the policy has been placed on risk.

Cancellation Rights

Certain protection and insurance contracts allow you the right to cancel after a contract has been put in force. Prior to you entering a contract of protection or insurance we will provide you with specific details should this apply. This may include: its duration; conditions, practical instructions and any costs for exercising it, together with the consequences of not exercising it.

Client Money

We are 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.

Complaints

If you wish to register a complaint, please write to Complaints Officer, Rosemount Financial Solutions (IFA) Ltd, Rosemount House, 2-4 Chequers Road, Basingstoke, RG21 7PU. Telephone 01256 405460 or e-mail complaints@rosemountfsIFA.co.uk

A summary of our internal complaints handling procedures for the reasonable and prompt handling of complaints is available on request and if you cannot settle your complaint with us, you may be entitled to refer it to the FOS at www.financial-ombudsman.org.uk or by contacting them on 0800 023 4567. The FOS is a free and easy-to-use service that settles complaints between consumers and businesses that provide financial services.

Compensation Scheme

If you make a complaint and we are unable to meet our liabilities, you may be entitled to compensation from the Financial Services Compensation Scheme (FSCS).

Further information about these amounts and limits for all other product types are available from the FSCS at <http://www.fscs.org.uk/what-we-cover/products>

Client Verification and Anti-Money laundering

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.

Our Duty to Report Fraud and Financial Crime

We have a legal duty to report any instances of fraud or financial crime to the relevant UK Financial Crime authorities.

Law

This agreement is governed and shall be construed in accordance with English Law and the parties shall submit to the exclusive jurisdiction of the English Courts.

Other Professional Specialists

Our advice service will typically result in the recommendation of a UK based financial product to meet your needs. These products normally have features that are designed to integrate efficiently within the UK tax system. However, we cannot provide personalised tax advice as this activity is not regulated by the FCA and is outside of our field of expertise. For confirmation of your exact tax position, you would need to engage the services of a suitably qualified accountant. Similarly, if you have more specialist requirements, for example to transfer the ownership of an existing property for inheritance tax purposes, you will need to seek the services of a solicitor and/or an accountant. This would ensure that the living arrangements, legal aspects and tax position will be fully understood by all parties. Please keep in mind that if your situation is more complex, you are likely to require advice from these other professional specialists.

Force Majeure

Rosemount Financial Solutions (IFA) Ltd shall not be in breach of this Agreement and shall not incur any liability to you if there is any failure to perform its duties due to any circumstances reasonably beyond its control.

Your Duty of Disclosure

All our financial advice is carefully tailored to suit your personal financial circumstances and objectives. It is therefore important that the information you give us is accurate and a true reflection of your current circumstances. Please also note that all statements made on any insurance proposal form must be full and accurate, otherwise, it could mean that an insurance claim could later be invalidated. From time-to-time we may ask you to confirm by email that you have read the suitability letter we will write. This will be to confirm that it is an accurate summary of your requirements and circumstances. This will be an additional safeguard to ensure that there are no misunderstandings, and that any further questions can be answered before your recommendation is put in place.

Termination

The authority to act on your behalf may be terminated at any time without penalty by either party giving 7 days' notice in writing to that effect to the other, but without prejudice to the completion of transactions already initiated. Any transactions effected before termination and a due proportion of any period charges for services shall be settled to that date.

Vulnerable Customers

We are obliged to ensure that vulnerable customers can have a friend or family member present when we give advice. This is to ensure you have impartial guidance to help you make the right decisions. The scope of "vulnerability" can be quite wide. It can include elderly clients or customers who are dealing with a recent bereavement. A customer could be considered vulnerable if they are going through a divorce or facing other stressful situations. Some customers can be insistent that they don't wish for a 3rd party to be present, and we aim to act for you in whichever manner is within your best interests. In these circumstances we may ask for confirmation in writing (or by email) that you understand the need for us to consider these points, and we may ask you to clarify why you don't feel the need for a 3rd party to be present.

DECLARATION

This is our standard agreement upon which we intend to rely. For your own benefit and protection you should read the terms carefully before signing. If you do not understand any of these, please ask for further information.

I/We have received and read the Customer Privacy Notice, and I consent to my personal data being collected and used in the manner described, for GDPR purposes and to allow personalised financial advice to be given.

Client Name

Client Signature

Dated

Client Name

Client Signature

Dated