

Adviser Charges Agreement

Complete this form to allow your appointed Adviser to take Adviser Charges from your Wrap. You can also choose to pay Adviser Charges directly to your Adviser.

If you are sending this form by post, please complete in CAPITAL LETTERS using black ink and return to: Wealthtime Classic, PO Box 2468, SALISBURY, SP2 2UH.

Section one – to be completed by you

I have appointed as my Adviser to arrange my Wrap and provide me

with ongoing advice regarding the Products and Investments held.

I also authorise Wealthtime Classic to facilitate the Adviser Charges outlined in this form.

Initial Adviser Charges (please select one option)

Option one

No changes to existing Initial Charges arrangement

☐

Option two

Please complete this option if you'd like any initial Adviser Charges to be paid based on the initial Investment value across the whole of your Wealthtime Classic Wrap.

Please confirm the percentage of initial Adviser Charges:

%

Option three

Please complete this option if you'd like any initial Adviser Charges to be paid on a tiered basis on your whole Wealthtime Classic Wrap.

Amount	£	%
First £		
Next £		
Next £		
Over £		

Option four

Please complete this option if you'd like any initial Adviser Charges to be paid on the initial Investment value of your individual Product(s).

Please confirm the Product(s) and the percentage or amount of initial Adviser Charges:

	All payments		Single payment		Regular payments		Transfer payments	
ISA/JISA	%	£	%	£	%	£	%	£
GIA	%	£	%	£	%	£	%	£
SIPP	%	£	%	£	%	£	%	£
General Investment Account in an Offshore Bond	%	£						

Important information:

If you complete the box above regarding your General Investment Account in an Offshore Bond, we'll deduct Adviser Charges from your personal General Investment Account (GIA). Alternatively, Adviser Charges can be paid directly from your chosen Offshore Bond provider by completing their specific Adviser Charges Agreement.

Please list any exclusions

Internal Product movements

The initial Adviser Charges will not apply to internal movements of money from one Product to another. If you'd like us to apply the above initial Adviser Charges to all internal Product movements, please tick the box.

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SIPP Adviser Charges with immediate benefits

Any percentage-based calculation (on benefits due immediately) will be based on the value of the initial investment after the deduction of any pension commencement lump sum. If you'd like us to include an unpaid pension commencement lump sum in the calculations, please tick this box.

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Ongoing Adviser Charges (please select one option)

Option one

No changes to existing Ongoing Charges arrangement

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Option two

Please complete this option if you'd like the ongoing Adviser Charges to be paid on the value of assets in your Wealthtime Classic Wrap (except assets selected in the exclusion section).

Please confirm the percentage of ongoing Adviser Charges:

% p.a.

Option three

Please complete this option if you'd like the ongoing Adviser Charges to be on a tiered basis on your whole Wealthtime Classic Wrap (except Product cash when indicated below).

Amount	£	% p.a.	%
First £		% p.a.	
Next £		% p.a.	
Next £		% p.a.	
Next £		% p.a.	
Over £		% p.a.	

Option four

Please complete this option if you'd like the ongoing Adviser Charges to be paid on the value of assets in your Wealthtime Classic products (except Product cash when indicated below).

Please confirm the product(s) and the percentage or amount of ongoing Adviser Charges to be paid per annum.

Product	% p.a.	£ p.a.
ISA/JISA	%	
GIA	%	
SIPP	%	
GIA in an Offshore Bond	%	

Important information:

If you complete the box above regarding your Offshore Bond, we'll deduct Adviser Charges from your General Investment Account (GIA). Alternatively, Adviser Charges can be paid directly from your chosen Offshore Bond provider by completing their specific Adviser Charges agreement.

Product cash

Is the cash held in the Product bank account to be excluded from the ongoing charges?

Yes ☐ No ☐

Please note: if neither box above is ticked, we will default to a 'no' answer.

Frequency of ongoing Adviser Charges

Please confirm the frequency of payment for ongoing Adviser Charges:

Monthly in arrears ☐ Quarterly in arrears ☐
 Half-yearly in arrears ☐ Yearly in arrears ☐

Adviser Charges will be paid by us on or around the 15th of the month after they're calculated.

Please note: if this section is not completed, the frequency of ongoing Adviser Charges will default to monthly in arrears.

Product deductions preference

All fees and charges will be paid from the Product it applies to unless specified below:

Please pay all Fees and charges from my GIA.

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Please pay all Fees and charges from my GIA with the exception of the SIPP charges, which will be deducted from my SIPP.

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Adviser Charges (specified)

Please complete this option if you have agreed any Adviser Charges for specified advice:

Please specify the type of advice

Please specify the total Adviser Charges due:

SIPP (£)

GIA (£)

ISA/JISA (£)

GIA in an
Offshore Bond (£)

Refund of Adviser Charges on cancellation

You can cancel this agreement at any time by notifying us in writing, which will cancel all Adviser Charges agreements you've entered into with your financial adviser.

Adviser Charges due to your Adviser, calculated up to the date we receive your cancellation notice, will be paid as normal at the next payment date. You'll need to discuss with your Adviser whether you're due a refund from them.

Data protection

Please refer to the data protection clauses included in the Wealthtime Classic Key Features, Terms and Conditions and Data Privacy Policy available at wealthtime.com.

Disputes

We're unable to adjudicate any disputes between you and your Adviser regarding Adviser Charges. At your written request, we'll provide you with copies of your Adviser Charges agreements and any Adviser Charges agreement cancellation instruction we hold on file. If any complaints are received directly by us, they'll be investigated using our complaints procedure and a formal written response will be provided to you in line with the Financial Conduct Authority rules and those of any successor.

Investor declaration

I/We confirm my/our agreement to these Adviser Charges and authorise and request Wealthtime Classic to facilitate payment of these on my/our behalf.

I/We understand you will only facilitate payment of these Adviser Charges if my/our financial adviser is authorised by the Financial Conduct Authority and has agreed to the Wealthtime Classic Adviser Terms of Business.

Your signature

Date
(dd/mm/yyyy)

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Full name

If there's more than one investor signature e.g. trustees of a trust, please use the sections below.

Signature

Date
(dd/mm/yyyy)

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Full name

Signature

Date
(dd/mm/yyyy)

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Full name

Signature

Date
(dd/mm/yyyy)

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Full name

Section two – to be completed by your Adviser

Adviser Charges will be paid by bank transfer to the account provided on the Adviser Registration Application Form, unless this has been amended in writing.

All Adviser Charges must be agreed in advance with each Investor for their Wealthtime Classic Wrap and/or Product(s). It's your responsibility to make sure the Adviser Charges appropriately reflect the services being provided to your client and are reasonable as set out by the FCA.

It's your responsibility to agree a charges schedule with your client, explain the impact and maintain any necessary written authority for setting up and any subsequent changes. You're responsible for agreeing with your client how any unpaid charges will be paid (if there are insufficient funds in their Wrap at the time of the charges payment).

If your Adviser Charges are subject to VAT please tick this box

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If you've indicated that VAT is applied to your Adviser Charges, it's your responsibility to make sure this is in accordance with your remuneration agreement with your client.

Adviser firm name

Adviser contact name

Adviser signature

Date
(dd/mm/yyyy)

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Important notes

Sufficient funds

Adviser Charges will be paid only when there's sufficient cash in the relevant Product bank account.

If there are insufficient funds in the Product bank account, it may mean that Adviser Charges can't be paid on time.

New deposits

Where new funds or transfers are received after the Wealthtime Classic Investment Platform or Product(s) have been set up, the same Adviser Charges terms will apply.

If you require this document in an alternative format please contact us.

Wealthtime Classic is a trading name of Wealthtime Limited. Wealthtime Limited is a private limited company registered in England & Wales. No. 06016480. Registered Office: Cambridge House, Henry St, Bath, BA1 1JS. Wealthtime Limited is authorised and regulated by the Financial Conduct Authority. FCA Number 468461.