



Peter Neal Pensions

Our Terms of Business

Please read this document carefully and ask us questions on anything that is unclear. This is an important document as it sets out the Terms and Conditions under which you have agreed to engage our service. Please do not sign this document if you do not wish to be bound by the terms and conditions as set out.

Who we are and what we do.

Peter Neal Pensions is a specialist Independent Financial Adviser, and we advise on Pensions, Pension Transfers, and all manner of pension arrangements, Investments and Portfolio Management. We are authorised under the FSA rules to do so. Peter Neal Pensions is Independent in our chosen sectors but we **do not** transact all classes of business. We do not transact the following;

Mortgages, Equity release and Retirement/Care Home provision, General Insurance.

1. Your Objectives

We are able to offer you a full and comprehensive review service within the area's that we transact business. We can also offer specific advice based on a personal requirement particularly in connection with Pensions. Our aim may be to make you aware of any shortfall that you may have within those areas. It may be to advise on a specific contract(s) or pension or investment arrangement. Our aims and your objectives will be outlined in writing prior to any work beginning. Where another member of In-Partnership is your principal advising agent we will limit our advice to you to the specific area or task for which we have been engaged.

We will detail any recommendations to you in writing that are suitable and appropriate to satisfy any shortfalls requirements or course of action in your best interest which have been identified.

We will need to be made aware of any specific Objectives that you might have. These need to be recorded in the area below:

Specific Objective	Reason (if disclosed)

2. Restrictions

You have the right to restrict us in the scope of any recommendation or research to exclude specific providers, products or market areas.

We will need to be made aware of any specific restrictions that you wish to impose. These need to be recorded in the area below:

Specific Restriction	Reason (if disclosed)

3. Solicited Financial Promotions

We may from time to time become aware of an opportunity arising from the launch of a new product which is considered suitable for you based upon your known personal, financial and any other relevant circumstances. Should this situation arise, we may write to you or telephone you with some details or provide you with a recommendation regarding that opportunity.

Should you wish to receive this type of solicited contact you should indicate this by initialling the box below.

Client 1

Client 2

4. Rights to Cancel

We will inform you of your rights to cancel or withdraw from a contract that you intend to enter into with a product provider before completing any application form. You will be reminded of this right to cancel or withdraw in writing by us prior to the completion of any transaction.

We will also inform you prior to the completion of an application form where this right to cancel does not exist in respect of an application acted upon by a product provider.

5. Payment of Services - Fees

Where you agree to remuneration in the form of a fee payment, the amount of this fee, the means of its calculation and how it is to be paid will be provided to you in writing before any chargeable work is undertaken, and such written notification will form part of this Terms of Business Agreement with you.

6. Payment of Services - Commission

Where you agree to remuneration in the form of a commission payment, you also agree to indemnify that commission payment to us should you for any reason following the payment of such commission cause that payment to be re-claimed by the product provider. The maximum amount of any such liability will be notified to you in writing and in cash terms prior to the completion of any application to which commission is attributed. This clause will not apply where you exercise your right to cancel within the cooling off period.

7. Client Confidentiality

We will provide you with copies of any policy documents or official papers in relation to the recommendations accepted by you that are received from a provider and that have not already been issued to you directly by the provider.

In addition, any information about you that is held in safe keeping by us will be treated as confidential and will not be disclosed to any third party without your prior consent unless the release of the information is required to be passed on by Law or the Rules and Regulations of the Financial Services Authority.

As an appointed representative of The On-Line Partnership Limited (IN Partnership) any information provided to us will also be considered as being provided to IN Partnership to allow them as our Principal to meet with the record keeping requirements of the Financial Service Authority.

All information will be held and maintained by both us and IN Partnership in accordance with the requirements of the Data Protection Act 1998. All information retained by us that relates to you will be available to you (or your agent) and copies can be provided once any written request for this information is received.

8. Conflict of Interests and Material Interests

We will make you aware of any conflict of interest that may arise if they become aware that another of our clients or ourselves also has an interest in the area on which you have received a recommendation. The extent of this conflict of interest will be notified to you in writing and if necessary we will arrange for another of the appointed representative company's within IN Partnership to act as your agent.

9. Commencement of the Terms of Business

Your agreement to engage us as your Professional Financial Adviser will be effective from the date that you sign this agreement.

10. Termination of Terms of Business

This Terms of Business Agreement will remain in force until such time as it is either terminated by either party or until you or we request that the Terms of Business Agreement be amended.

Should you wish to terminate the Terms of Business Agreement, this can be notified to us in writing at any time.

Should we wish to terminate the Terms of Business Agreement, this will be notified to you in writing and may be issued without notice. If at the time of cancellation, we are engaged in an incomplete transaction, we reserve the right not to complete the transaction and if appropriate, return to you all documentation in relation to that transaction.

11. Other Documents that form part of this Terms of Business Agreement

The other document issued to you that also form part of our terms of business agreement with you are our Initial Disclosure Document, our Fee and Commission Menu and our Fee Agreement (if applicable).

12. Who Regulates Us

We are appointed representatives of IN Partnership, the trading name of the On-Line Partnership Limited which is authorised and regulated by the Financials Services Authority. Our permitted activities cover packaged investment product, regulated mortgage contracts, general and non-investment insurance contracts.

13. Client Declaration

I/We confirm that we have read and understood this terms of business agreement and confirm that we have also read and understood the content of the Initial Disclosure Document, Fee and Commission Menu and the Fee Agreement (if applicable).

Name: _____ Signature: _____ Date: _____

Name: _____ Signature: _____ Date: _____