

Welcome to Jacksons, let us share with you a little of our journey...



### Our history

We can trace our roots back to 1923 when Mr T. Jackson set up shop as an insurance agent in Penzance, Cornwall.

The world of insurance and personal finance has changed a great deal since then, and in 1974 the partners of T. Jackson & Sons established a separate business, Jackson Life & Pensions Ltd, which we now call Jacksons Wealth Management.



### Chartered Planners

For nearly 50 years we have been at the forefront of financial planning in Cornwall, and we are a firm of **Chartered Financial Planners**, demonstrating our commitment to achieving the highest standards of professional excellence in our work for our clients, both local and those further afield.



### Planning with Jacksons

We believe that financial planning is the best investment anyone can make. This process, which is described in more detail in the pages of this booklet, starts with your goals and objectives, and organises your finances in the best way possible to meet those goals.

We use the latest software to plan, implement and report on your financial situation, giving you a clear picture of your finances.



### Long Term Relationships

At Jacksons we pride ourselves on our ability to nurture long-term relationships with our clients. In some cases, we are now advising the fourth generation of our client families.

Our commitment is to your long-term success, using our understanding of the challenges faced by our clients in Cornwall and beyond.

## What you need to know about our agreement to work together

Firstly, if you would like this document in larger print or in another format, please contact us.

We are a financial planning business, focused on helping you understand and plan for your financial future. This information is designed to give you an idea of:

What we do and how we do it (our services)

What it's likely to cost (fees) and how you can pay us

This document provides details about our services to you and how we charge, so it's important that you read it fully. If there is something you don't understand please ask us to explain it.

## Our Guiding Principles

**We believe:**

...that financial advice relating to products and investments can only be effectively given in the context of financial planning, a holistic process that takes into account your entire financial and personal situation.

Simply put, the process is this:

1. **Work with you to identify and articulate your goals.**
2. **Create a plan to help you achieve your goals.**
3. **Implement an investment/product strategy to fulfil the plan.**

**Money is never an end in itself.** Rather, it is a means of meeting your own stated life goals, whatever they may be. Our job is not to load you up with financial products that you don't need, but to find you the quickest, most cost-effective, and tax-efficient way to get from A to B.

## Our Services

Whatever financial decisions you have to make, the first step towards making the right decisions is to establish a clear understanding of your financial needs.

People seek financial advice for many different reasons so it's important that we understand exactly who you are and what you want to achieve. At our first meeting we'll gather information about you to help define your needs and priorities.

### Our services include:

**Financial planning:** It's important to identify what you might want to achieve and how you can do this. The initial planning work requires us to obtain details of your current situation, help you to identify your goals, and construct a plan for meeting them. Everyone's needs are different.

**Investment & Retirement planning:** It's important to know whether the money you are saving towards a specific goal, to give you financial comfort or for financial freedom and choice when it comes to retirement, is on track. If you're in the **accumulation** phase of life, your planning needs will likely be fairly simple. If, on the other hand, you're approaching **retirement** and looking to make that transition in the best way possible, chances are your planning needs are much more complex.

**Protection planning:** Most of us want to protect the things that are important to us - our family, business and quality of life - but where do we start? Sometimes acknowledging the gap helps work toward a solution. It is difficult to think of a time when you might be unwell or if the worst happens, not be around any longer. Protection planning can help to provide peace of mind in the event of unexpected events. We can work together to help you plan for the best way to protect you, your family or your business.

### How do we build a plan?

We sometimes use sophisticated financial planning software to help us with planning scenarios and with the mathematical and taxation heavy lifting. We may present the plan to you in our offices or share our screen with you on a remote meeting.

The exciting part of this is you get to be on this journey with us, we will talk through scenarios that you have mapped out at the beginning of our meetings, talk about what could impact your financial aspirations. We will also use the foundation plan to challenge your thinking and help you understand what you might need to do to really reach that goal.

We'll only start work once we have agreed our services and charges with you. We'll give you a copy of our **Fee Agreement** which will set out the services we have agreed to provide and confirm how much this will cost.

## Our advice

Where we recommend particular investment strategies and products to you, these will be selected based on your personal circumstances, your ethics, financial goals and objectives. We'll consider a number of factors, including the services you need, how you want to use the product, the cost of investing, how much risk you are prepared to accept in your planning including sitting with the highs and lows of investing and what a drop in your portfolio value could mean to you.

It is also important to us to let you know that Jacksons offer **independent** investment advice.

### What does this mean?

We consider a wide range of financial strategies and products. We are constantly working with and reviewing companies within the market to ensure that their services, products and their ethics fit the way Jacksons wants to work with our clients.



### Investments

The choice of avenues to invest your money is dependent on what you want to achieve and when we use products such as:

- Individual Savings Accounts (ISA)
- General Investment Accounts (GIAs)
- Investment Bonds
- Venture Capital Trusts (VCT)
- Enterprise Investment Scheme (EIS)
- Inheritance Tax Plans



### Protection

We want you to live your life without financial worry, to do so it's important to make sure you have a backup plan, to do this we use products such as:

- Life Cover
- Critical Illness
- Income Protection
- Whole of Life Cover



### Retirement Planning

Accumulating pensions or deciding how to use them in retirement is often more about planning than it is about the actual products used but, you could expect to have a discussion around the following products:

- Personal Pension
- Self-Invested Personal Pension (SIPP)
- SASS
- Annuities
- Junior Pensions



### Equity Release

Our homes are often our largest asset, we spend a lot of time in them and a lot of money on them, so we don't always want to move to free up cash. The world of **equity release** has definitely moved on and is an option at Jacksons.

**Investment Advice**

We don't provide advice in relation to individual share holdings. If this is something you need assistance with, we can refer you to a stockbroker.

We don't provide advice on options, futures and other derivative contracts as we believe that these are unlikely to be suitable for our clients.

**For Protection & Equity Release Advice**

Where we provide protection planning services/equity release options, we do so based on a fair and personal analysis of the market.

## Our obligations

### Assessing your needs

Before providing advice, we'll assess your needs, consider your financial objectives and assess your attitude to any risks that may be involved. If you don't want to discuss a particular area of financial planning and that area should not form part of the advice given, we can exclude it, if you instruct us to do so. This might of course have a bearing on the advice that might have been given.

Before making any recommendations, we'll carry out a suitability assessment so that we are able to act in your best interests. We'll confirm any recommendations we make in writing (our suitability report) along with details of any special risks that may be associated with the products or investment strategies we've recommended.

### Ongoing suitability & Investing

Where we agree to provide you with a service that includes an ongoing review of the suitability of the investments we have recommended, we'll carry out this review at least annually. To do this we will need to make contact with you to assess whether the information we hold about you remains accurate and up to date. We'll issue you with a report setting out the results of our assessment and, if relevant, any updated recommendations.

Please be aware that investments can fall as well as rise, and that you may not get back the full amount invested. The price of investments we may recommend may depend on fluctuations in the financial markets or other economic factors which are outside our control. Past performance is not necessarily a guide to future performance.

We may, where appropriate, recommend holding some, or all, of your investments with a discretionary fund manager (DFM), a professional investment manager appointed to monitor your portfolio and make investment decisions on your behalf. In such cases we'll explain the respective responsibilities of ourselves and the DFM in relation to your investments.

We may occasionally recommend investments that are not readily realisable. We'll only do this where appropriate but, if we do, we'll draw your attention to the risks associated with the investments in our suitability report. There is a restricted market for such investments and in some circumstances, it may not be possible to deal in the investment or obtain reliable information about its value.

### Working with Professional clients

We may take into account your expertise as a professional client when complying with the requirements to provide you with a general description of the nature and risks of particular transactions.

We are entitled to assume that in relation to the products, transactions and services for which you are categorised as a professional client, you have the necessary level of experience and knowledge to understand the risks involved, for the purposes of assessing suitability.

## Our charges – what will it cost?

We believe in being completely open when it comes to money; even our own. You'll always know how much work will cost before we begin. The way we are paid for our services may depend on the type of advice given. Typically, this will be:

- Investment or pension business: Fees agreed and paid by you via invoice or from the provider.
- Insurance business: Fees agreed and paid by you or commission payable by the insurance provider, which is a percentage of the total annual premium.

More details on these options and how they are paid is found in the following sections on initial and ongoing charges. Our actual charges and fees (in pounds and pence) will be agreed with you before we do any work, and we'll explain your payment options too. We'll also let you know where any fees are subject to VAT.

Our charges fall into the following categories:

<p><b>Planning Fee</b></p>	<p>If you'd like us to create a full planning report including cashflow modelling, the cost is <b>£3,495 plus VAT</b>.</p> <p>VAT is not chargeable if advice leads to us arranging a financial product for you, for example an investment, pension or life insurance product. Implementation must begin within six weeks of recommendation for VAT not to be chargeable.</p>	
<p><b>Implementation Fees</b> (in addition to the planning fee)</p>	<p>Investments, Pension &amp; Savings</p>	<p>We charge an initial flat implementation fee of <b>£995</b>.</p>
	<p>Equity Release</p>	<p>The costs for our advice regarding Equity Release is <b>2% of the mortgage arranged, subject to a minimum fee of £1,500</b>. Please note we do not arrange Home Reversion plans.</p> <p>For example, for arranging a borrowing of £150,000 we would charge £3,000.</p> <p>In most cases, there is a commission payable to us by the chosen mortgage provider which can be used to reduce or offset your fees.</p>
<p><b>Ongoing Fees</b></p>	<p>Ongoing fees are a maximum of <b>0.75%</b> of the money we look after for you.</p> <p>We also have a loyalty scheme whereby fees are reduced after seven and 14 years with us, and for family connections of existing clients.</p>	

## Planning and Implementation charges

Our charges can be impacted by the amount of complexity and your specific planning needs, have a look below at some of the main tasks:

What we do	Planning Fee	Implementation Fees
Can we work with each other meet	✓	✓
Getting to know you meeting – Challenge your thinking	✓	✓
Onboarding you with our Client Relationship Managers	✓	✓
Showing you around the Jacksons portal	✓	✓
Working with you to gather all relevant information	✓	✓
Speaking to your providers to gain the right information	✓	✓
Research and analysis by our Paraplanners	✓	✓
Building your Voyant plan	✓	✓
Preparation of report	✓	✓
Delivering a live cashflow plan	✓	✓
Presenting your planning report	✓	✓
Presenting your planning report with recommendations	✓	✓
Cashflow laddering if necessary	✓	✓
Recommending an investment strategy	✗	✓
Completing digital or paper application & opening new provider accounts	✗	✓
Coordinating existing and new providers	✗	✓
Arranging medical underwriting	✗	✓
Transferring any pensions or investments	✗	✓
Check and confirm all new recommendations are in place	✗	✓

## How can you pay us?

<b>Your Initial Report Planning Fee</b>	<b>Your Implementation Fee</b>
<p>The agreed Initial Fee for Jacksons planning report can be paid by one of the following ways:</p> <ul style="list-style-type: none"><li>• Invoice payable immediately or on completion of the planning stage</li><li>• Taken from your investment/savings/pension plan as a lump sum on investment or completion of a transfer should you implement with us</li></ul> <p>If we are only planning for you, the VAT will be made clear to you so you know exactly what you are paying</p> <p>Should you decide to subsequently not go ahead with implementation following our recommendation report you will be subject to the report fee including VAT.</p>	<p>In addition to the planning report fee, any agreed Implementation Fee for Jacksons to:</p> <ul style="list-style-type: none"><li>• Open your new ISAs/GIAs and SIPPs</li><li>• Facilitate the transfer of all of your existing products.</li><li>• Coordinate with your existing providers</li><li>• Set up your investment strategy</li></ul> <p>...will also need to be paid. The Implementation Fee can be paid by one of the following ways:</p> <ul style="list-style-type: none"><li>• Invoice payable on completion of the implementation stage</li><li>• Taken from your investment plans as a lump sum at outset.</li></ul>

We could of course combine the two fees and have them paid together either by invoice or from a product of your choice.

## Ongoing charges

We like to build long-term relationships with our clients – often over many decades – meaning that our process is circular, rather than linear. **Ongoing fees are a maximum of 0.75% of the money we look after for you.**

Every year, we interact with you in a regular way using specific touch points (planning reviews) to look at how things have moved forward in line with your plan. We'll also consider if anything has changed in your life or in the financial world before making any updates that might be needed. If we do need to make changes, we'll circle back around to explore your needs before working through to create an evolved plan.

The ongoing fee we agreed is important to maintain and evolve your financial planning throughout your lifetime. The ongoing fee gives you so more than suggested below, for most clients, it provides a constant source of support in all aspects of their financial life. That said, you should know that your ongoing fee covers everything below:

- Access to Jacksons portal 24/7 where you can message us, see your portfolio and let us know of any changes.
- Have access to the Jacksons team around you at all times.
- A 12-month planning review to make sure you are still on track to meet your goals.
- Access to our expertise and knowledge, we work hard to keep our knowledge tip top, so you don't have to.
- Working with a Chartered Firm, this is important to us and is an ever-evolving journey.
- Experience, we often collaborate as a team to pull knowledge and give you the best solutions with thinking outside of the box.
- Ongoing Regulation and responsibility, committing to the FCA guidelines and membership at all times.
- Due Diligence, working hard in the background to work with companies that meet our standards.
- Telephone access, should you want to pick up the phone and chat.
- Running the Jacksons hub, where you are more than welcome to pop in for a drink and a catch up.
- Administering regular trades for payments into your investments and pensions or withdrawals from them.

Ongoing services can be cancelled at any time by informing us in writing.

### How do you pay your ongoing fee?

We set up you're the ongoing fee to be taken from your investment of pension products monthly. We will discuss this with you with thought to your objectives and tax efficiency.

## Other charges

### Protection based products

We take the time to find out about your financial situation, your current benefits, maybe work benefits to find the gaps; we will then produce a report to let you know what you have (if anything) what you need and what are recommendation would be, this report will cost a **minimum of £995** whether you go ahead with application based on our recommendation or not.

Arranging protection can be a time-consuming process involving medical professionals, underwriters and a lot of to-ing and fro-ing. Commission is available from insurance providers, and we will retain this commission when we are successful in placing the insurance for you.

### Equity Release

The costs for our advice regarding Equity Release is **2% of the mortgage arranged, subject to a minimum fee of £1,500**. Please note we do not arrange Home Reversion plans. For example, for arranging a borrowing of £150,000 we would charge £3,000. In most cases, there is a commission payable to us by the chosen mortgage provider which can be used to reduce or offset your fees.

### Other Charges

Depending on the services we provide, there may be costs and charges (including taxes), not charged by us, but related to the financial products we arrange for you. These charges may be one-off charges (payable up front) or charges payable on an ongoing basis. For example:

- **Service costs:** If your investments are held on a platform (an online investment administration service) or held with a DFM, the platform provider / DFM will make a charge for administering / managing your investments
- **Investment costs:** These are the costs relating to the manufacturing and managing of your investments – for example, fees charged by the investment fund manager, costs relating to investment transactions

We'll always disclose any third party costs as part of making our recommendations

### Aggregated costs and charges

Before we provide you with our advice, we will add together all the costs and charges payable so that you are able to understand the overall costs of our services and recommendations. This is referred to as aggregated costs and charges information.

## What do you need to do?

We think of good financial planning as a shared journey. We're here to plan and signpost, and we'll even come along with you – but ultimately, it's your destination we're heading towards, and an equal amount of effort and energy will come from you.

Our work is a process, not a transaction. It's interactive, engaging, challenging and empowering. We strive to make the process feel comfortable, natural, and even fun!

In order to complete your planning in as timely a fashion as possible, we often have to wrangle slow-moving pension providers, investment companies and insurers.

For your part, it would help us very much if you could commit to the following:

- Giving input into the process, which needs to work for you - we want you to be 100% happy with the outcome
- Telling us as much as you can about your situation, what you want to achieve and helping us with all the factual stuff
- Keeping an eye out for a portal message, answering telephone calls and emails promptly
- Signing and completing digital forms or returning paperwork ASAP
- Being involved in the process, talking to us regularly and feeling at ease in asking questions, if anything doesn't make sense
- Providing honest feedback on the planning we give, our recommendations and our overall service

Our advice will be based on the information that you give so it's important that you provide us with accurate and up-to-date information when we request details about your circumstances and objectives. If you limit the information provided it could affect the suitability of the advice, we give.

## What else do you need to know

This document is intended to give you enough information about our company to enable you to understand how we can act for you. It is written as a series of questions and answers. If you have a question which is not answered here, please ask your Jacksons adviser, who will be pleased to answer it for you.



### Financial Crime

We have put in place controls to prevent our business from being used for money laundering and other forms of financial crime. We'll verify your identity before undertaking any business with you. To do this we would ideally take ID directly from you, or, 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. This is normal and really helps us move things along quickly so don't be surprised if we ask for this more than once!

If we complete an electronic check, it may leave a 'footprint' on your credit file but it will not affect your credit rating.



### Best Execution

We work closely with platforms and providers who are good at getting things set up in a timely manner.

Where we send investment/pension or protection applications on your behalf to third parties (for example to put an investment into force), we'll take all sufficient steps to ensure that we obtain the best possible result for you.

This is referred to as 'best execution'. We have a best execution policy. If you want to see a copy of it please ask us.



### Conflicts of Interest

Although we'll always try to act in your best interests there may be situations where we or one of our other clients has some form of interest in the business being transacted for you. If this happens or we become aware that our interests or those of one of our other clients conflict with your own interests, we'll write to you and ask for your consent to proceed before we carry out any business for you. We'll also let you know the steps we'll take to make sure you are treated fairly.

We have a conflicts of interest policy. If you want to see a copy of it please ask us.

## Protecting Personal Information

For you to get the most out of this experience and to make sure we have the best information available to guide you, we will need to collect information on your personal and financial circumstances. We respect privacy and your rights to control your personal data. Our principal guidelines are simple. We will be clear about the data we collect and why. Your data is sacredly protected by us. We do not and will not sell your data to third parties.

We ask you to complete information about yourself on the Jacksons portal, we document our meetings and conversations and sometimes record telephone, Teams or video calls (all with your consent) it's so important that we have all the detail to give you best advice.

### **You should note the following:**

The prime purpose of collecting your data is to provide you with the most effective financial advice, or offer highly responsive customer support when something goes wrong.

This Abbreviated Privacy Statement (the 'Short Statement') explains the personal information we collect from you, either directly or indirectly, and how we will use it. The Full Privacy Statement (the 'Full Statement') is available on request or from our website.

Personal information is any information that can be used to identify you or that we can link to you. The Short Statement also elaborates on the choices you can make about the data we collect, and how you can control these decisions. It applies to all products and services offered by Jacksons Wealth Management (Jacksons). It also applies to any Jacksons related websites, as well as other offline interactions, such as visiting the Jacksons office or attending a Jacksons event (collectively referred to as 'Services'.) Please read this Short Statement carefully to understand how Jacksons may collect, use and share your personal information. The terms 'we', 'us', or 'Jacksons' are each intended as reference to Jacksons Wealth Management.

### **Types of information we collect:**

**Information you provide to us** - We collect information you voluntarily provide to us, such as your name, phone number and email address; for instance, when you want to learn more about Jacksons' services or when you contact us for assistance.

**Information we collect automatically** - We automatically collect information about you, such as fund information. We may, for example, collect information about your general geographic location and whether you interact with content available on our website and how.

**Information obtained from other sources** - We may receive information about you from other sources, including third parties, such as service partners and partners with whom we offer co-branded services or engage in joint-marketing activities. We may also receive information about you from social media platforms, for instance, when you interact with us on those platforms. We protect data obtained from third parties according to the practices described in this Statement and we also apply any additional restrictions imposed by the source of data.

## How We Use Personal Information

Jacksons uses the data we collect to provide you with the Products and Services we offer, which includes using data to improve and personalise your experiences. We also use the data to communicate with you, for example, informing you about your account, new products or services available, security and other types of updates.

Jacksons uses the data for the following purposes:

- Providing our Product Experience
- Customer Support
- Product Improvement
- Security, Safety, and Dispute Resolution
- Business Operations
- Communication, Marketing and Advertising

### How We May Share Personal Information

Jacksons does not and will not sell personal information about our customers. We only disclose your data as described in this Short Statement and the Full Statement.

**Third Party Vendors** - Jacksons uses a variety of third-party vendors to carry out services like website management and hosting, online Product services and email communications. We only share your personal data as necessary to complete a transaction, provide a Product or Service you have requested or authorised and only with vendors or agents working on our behalf for the purposes described in the Full Statement.

**Financial Product Providers** - Jacksons recommends financial products from many different insurance and investment companies. We may share your data with such companies only if you already have a relationship with them, or if we are opening an account with them when you have authorised us to do so.

**The Legal Bases for Using Personal Information** - There are different legal bases that we rely on to use your personal information, namely:

**Performance of a contract** - The use of your personal information may be necessary to perform the agreement you have with us. For example, to complete the transaction of your Jacksons recommendation, to register and maintain your account and to make sure that your Jacksons recommendation performs its basic functions in a secure way or to respond to your requests.

**Legitimate interests** - We may use your personal information for our legitimate interests. For example, we rely on our legitimate interest to analyse and improve our Services and the content on our website, to send you notifications about updates or information about Jacksons Services or to use your personal information for administrative, fraud detection or legal purposes.

## The agreement between you and Jacksons

The provisions of these Terms of Business will take effect immediately that they are provided to you and will continue in force until they are cancelled by you or us, or they are replaced by updated Terms of Business.

**Our regulatory status** - Jacksons Wealth Management is a trading style of Jackson (Life & Pensions) Limited, which is authorised and regulated by the Financial Conduct Authority. Our FCA Number is 121712. You can check our regulatory status on the FCA Register at [www.fca.org.uk/register](http://www.fca.org.uk/register) or by calling the FCA on 0800 111 6768.

**Customer Classification** - Unless we tell you otherwise, we propose to classify you as a Retail Client.

**Communicating with You** - Our normal ways of communicating with you are by telephone, post, e-mail, portal text message or in person. Our communications will be in English.

**Unsolicited Real Time Financial Promotions** - As an established customer, we may on occasion need to contact you, either by telephone, letter or email, as part of our business relationship. You have the option to opt-out of these contacts - see the sign-off page on the last page of this document.

**Instructions** - We require our clients to give us instructions in writing. We will accept oral instructions at our discretion, which must be confirmed in writing. We can refuse your instructions at our discretion.

**Right To Withdraw** - You will be advised at the point of sale where a right to withdraw applies and the relevant circumstances.

**ID Verification & Financial Crime** - We are obliged to put in place controls to prevent our business from being used for money laundering and other forms of financial crime. We'll verify your identity before undertaking any business with you. To do this 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. The check may leave a 'footprint' on your credit file but it will not affect your credit rating.

**Professional Indemnity** - We maintain professional indemnity insurance to enable us to meet any liability that may arise in respect of our obligations to you for services performed on your behalf.

**Law** - English law will be the basis of this contract and the language in which this contract will be interpreted, and in which all communications will be conducted, will be English. Notwithstanding the means of communication, it is understood and agreed that any action and/or dispute involving this agreement will be exclusively determined applying English Law in British Courts. The Contracts (Rights of Third Parties) Act 1999 shall not apply to this Terms of Business.

**Legal and accounting advice** - We are not qualified to provide legal or accounting advice or to prepare any legal or accounting documents. This means that the onus is on you to refer any point of law or accountancy that may arise during the course of discussions with us, to a solicitor or accountant.

## Cancellation and amendments

We want you to enjoy the process of working with us and hope that we have a long-standing relationship however, both you and we can end this agreement taking into consideration the following:

- We may terminate this agreement by giving you at least 30 business days' written notice.
- You may terminate this agreement at any time, without penalty. Notice of termination must be given in writing and will take effect from the date of receipt.
- Any transactions already initiated will be completed according to this agreement unless otherwise agreed in writing.
- You will be liable to pay for any services we have provided before cancellation and any outstanding fees, if applicable.

### Future Changes

In accepting this Terms of Business, you agree that we may change the future content without receiving your prior consent to do so, but we will not conduct any investment business for you following any change unless we have given you at least 20 business days' notice, unless it is impractical to do so. If we work with you on an ongoing basis, any future changes will be fully explained to you at our regular meetings, before we ask you to renew your agreement with us.

### Product cancellation rights

Full details of any financial products we recommend to you will be provided in the relevant product information you will receive. This will include information about any product cancellation rights along with any other early termination rights and penalties.

### Working with Providers

Under the rules of our regulator, the FCA, as a firm providing independent advice, we are unable to accept or retain payments or benefits from other firms (for example product providers) as this would conflict with our independent status.

From time to time we may attend training events funded and / or delivered by product providers, fund managers and investment platforms. These events are designed to enhance our knowledge and enhance the quality of service we provide to our clients. As such this doesn't affect our obligation to act in your best interests. Please ask us if you want further details.

## A point of contact

### What if it all goes wrong - how do I complain?

Needless to say, we intend to do everything we can to ensure that nothing goes wrong, and that our advice is the very best it can be. But sometimes difficulties occur, and if you feel you want to complain, we have a very clear, written process to help you do so. A copy of that process can be provided at any time. In the first instance, you can call us on **01736 360717** or write to:

**The Compliance Officer, Jacksons Wealth Management, Unit Three, Mounts Bay Retail Centre, Wharf Road, Penzance, Cornwall, TR18 4FG.**

If we cannot settle your complaint to your satisfaction within a reasonable timescale, you may have re- course to the Financial Ombudsman Service.

### Additional peace of mind

Yes, we are covered by the Financial Services Compensation Scheme (FSCS) which means that you may be entitled to compensation if we are unable to meet our obligations to you. Further information is available at [www.fscs.org.uk](http://www.fscs.org.uk) or by contacting the FSCS directly on **0800 678 1100**.

You may be able to claim compensation from the FSCS if we can't meet our obligations. The amount of compensation available will depend on the type of business and the circumstances of the claim. We can provide more specific information on request, but as a guide:

- **Investments** - eligible claims related to most types of investment business are covered for up to 100% of a claim up to a maximum of £85,000 per person per firm
- **Insurance** - in the majority of cases, eligible claims related to advising and arranging of protection products are covered for either 90% or 100% of the claim, without any upper limit

### Who regulates us?

The **Financial Conduct Authority** is the independent watchdog that regulates financial services. It requires us to give you this document. Jacksons Wealth Management is a trading style of Jackson (Life and Pensions) Ltd, which is authorised and regulated by the Financial Conduct Authority. **Our Financial Services number is 121712.**

**Your Money** - We are not authorised to handle client money. We never accept a payment made directly to us, unless it is a cheque or direct debit in settlement of charges or disbursements for which we have sent you an invoice. We do not accept cash.

## Your agreement to become a client of Jacksons

This agreement is between you the undersigned, and Jacksons, represented by your adviser named below. It is based on the above terms of business and governs all future transactions between us, unless these terms are superseded, in which case you will be notified in writing and asked to sign your agreement to the new terms.

**We will ask you to sign a separate fee agreement for each piece of work we undertake for you.**

- I / We acknowledge that the client agreement will come into effect once it has been signed by all parties and will remain in force until terminated.
- This agreement is governed, and shall be interpreted in accordance with English law and both parties shall submit to the exclusive jurisdiction of the English courts.

### Client Signature

Client name(s)		
Client signature(s)		
Date		

### Signed on behalf of Jacksons

Name & Position	Peter B. Matthew - CEO
Adviser signature	
Date	

## Your Consent - Sensitive personal data

Special categories of personal data: There are certain categories of personal data that are sensitive by nature. The categories include: Data revealing racial or ethnic origin, political opinions, religious or philosophical beliefs, trade union membership and data concerning health. Depending on the nature of the products and services that you engage us for we may need to obtain your sensitive personal data particularly in relation to health. Our policy is that should we require any special category of personal data we will only gather this with your explicit consent.

The primary basis on which we intend to process your personal data is for the performance of our contract with you. In the case where we need to process special category (sensitive) data as described above we require your consent by indicating your agreement to the following statement:

I / we consent to the processing of sensitive personal data as far as it is necessary for the services I / we require from Jacksons.

### Client Signature

Client name(s)		
Client signature(s)		
Date		

Please note that you may withdraw this consent at any time by notifying us at our main business address. We may also engage the services of third party providers of professional services in order to enhance the service we provide to you. These parties may also need to process your personal data in the performance of their contract with us.

If you wish to know the names of these third parties, please contact us for further information.