# Terms of Business



These terms together with our Letter of Engagement comprise the contract between you and us setting out the terms on which we will provide you with services. These terms will be regarded as accepted by you and to have superseded any previously agreed terms unless we hear to the contrary from you within seven days from the date of issue. They will then remain in force until terminated or cancelled in accordance with paragraphs 6 or 11, or otherwise.

#### 1. Interpretation

In this agreement the expressions 'we', 'us' and 'our' refer to Autus, trading as Autus Lifetime Planning Limited, The Grange, Wheldrake Lane, Elvington, North Yorkshire, YO41 4AZ, telephone 01904 607 291, fax 01904 500 395 and the expressions 'you' and 'your' refer to you, the client.

#### 2. Authorisation & Independence

Autus is authorised and regulated by the Financial Conduct Authority, 12 Endeavour Square, London, E20 1JN and is bound by the Financial Conduct Authority's rules.

Autus is entered on the Financial Services Register – Firm Reference Number 616276. You can check this by visiting the Financial Conduct Authority's website or by contacting the Financial Conduct Authority on 0800 111 6768.

We are independent for investments and pension business. This means that we will assess a sufficient range of relevant products available on the market which is diverse in terms of product type and provider to ensure that your investment objectives can be suitably met. We are not limited in the type of product or provider in terms of having any close links with any firms or any contractual relationship with a third party that may impair the independent basis of our advice to you.

When looking to address your protection needs, we will provide advice based on a fair and personal analysis of the market.

All execution of business will take place from our offices at Autus, The Grange, Wheldrake Lane, Elvington, North Yorkshire, YO41 4AZ and all communications will be in English.

#### 3. Client classification

As a client of Autus, we will classify you as a "Retail Client" for the purpose of investment and pension advice and as a "Consumer" for protection advice. This will provide you with the maximum regulatory protections available to you. Should your classification change in the future, we will advise you accordingly in writing and obtain your agreement before proceeding with any financial planning advice.

#### 4. Services to be provided by us to you

We are able to act on your behalf in advising you on investments and non-investment insurance contracts. The initial consultation meeting is free of charge. If you decide to go ahead, in consideration of the payment of a fee (please refer to the Letter of Engagement), we will gather and analyse personal information about you, your finances, your needs and objectives. We will give advice, make personal recommendations, discuss any actions we consider you should take and, with your agreement, arrange relevant contracts for you.

We will agree both how we are paid for our services and advice and the frequency of any reviews (where applicable) before we conduct any service on your behalf – further details of our fee structure are set out in our Letter of Engagement. If you request and we agree to provide any ongoing services we will provide you with details of the relevant service proposition incorporating such review(s).

We will always offer you a full review of your needs and circumstances. However, on your instructions we may advise only on those areas that you have asked us to.

In order to advise you properly, you must tell us immediately of any change in your personal and financial circumstances. If you fail to do so any advice we provide, the composition of your portfolio and our management of it may not be consistent with any change in your circumstances of which we are not aware.

If you have not asked us for regular reviews, we will not review your investments or provide you with any further advice unless you request us to do so (an additional fee may be payable).

Full details of the products we recommend to you including, for example, the minimum duration of the product, information on your right to cancel or whether no right to cancel exists, and any other early termination rights and penalties, will be covered in the relevant product disclosure information you will receive before conclusion of any contract with a product provider.

We will issue any documentation/recommendations and any other communication to you in English (unless agreed otherwise).

We may also on occasion, advise on other financial products which are not regulated by the Financial Conduct Authority under the Financial Services and Markets Act 2000. The Financial Services Compensation Scheme does not apply to any of these products.

Under the terms of this agreement, we may, if appropriate, advise you on investments which are not readily realisable. In this circumstance we would draw your attention to the risks associated with these investments.

Autus are not qualified to provide legal advice. If there are any areas where this is required, we recommend that you seek additional legal advice. We will also not consider and advise on whether you should complain about previous advice unless explicitly agreed.

There may be occasions whereby we refer you to a specialist for specific advice such as tax advice. Should you pursue our suggestion to use the third party introduced to you, you should note that we are not responsible for the advice that they give you. You will be subject to their terms and conditions. They will agree their charges for their advice directly with you.

Please note that if you reside outside of the UK, you may wish to seek further advice from a local adviser in your place of residence regarding the impact of our advice in relation to local taxation, practices and law. This is because the advice we provide you will be on the basis of being a UK Independent Financial Adviser and we do not have specialist knowledge of any legislation, taxation or financial practices outside of the UK.

#### 5. Our Ethical Policy

We are committed to providing the highest standard of financial advice and service possible. The interest of our clients is 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:

- 5.1. be open, honest and transparent in the way we deal with you;
- 5.2. not place our interest above yours;
- 5.3. communicate clearly and, promptly and without jargon;
- 5.4. seek your views and perception of our dealings with you to ensure it meets your expectations or to identify any improvement required.

For further information please see our 'Treating Customers Fairly' policy on www.autus.uk.com/tcf

#### 6. Termination

You, or we, may terminate our authority to act on your behalf at any time without penalty. Seven days notice must be given in writing, but will not affect the completion of any business already initiated on your behalf before receipt by us of the said written notice.

On termination you will be liable to pay us any outstanding amount of our initial charge. Where we are providing you with ongoing services such that our review charge is incurred you will be liable to pay any difference between the pro-rata equivalent up to the date of termination, for the work that we have carried out, and the amount of ongoing charges that you have actually paid. Where your ongoing fees are being paid direct via the product provider, you are unlikely, on termination, to have any additional liability to us with regard to fees for ongoing services over and above what you have already paid, but we will confirm this to you at the time.

# 7. Advice & Statement of Review

We will advise only on those areas that you have asked us to. We will normally inform you of the basis on which we have made our judgement in arriving at the advice given. If we are instructed to implement our recommendations we act as your agent and we never own the investments that you buy through us.

We may refuse at our discretion to accept certain instructions, although such discretion will not be exercised unreasonably. When we have provided our advice and arranged any investments for you, we will only give you any further advice if we have agreed with you in writing to do so, but we will be glad to advise you at any time should you ask us to do so.

Should our business relationship be terminated any agreed reviews in the future will no longer take place from the date of termination by either party.

#### 8. How we are Remunerated

We charge fees for our advice and assistance in implementing any recommendation provided by Autus. Fees for our initial advice and subsequently arranging any of our recommendations are fixed and agreed with you before we commence any work. Fees for our ongoing services are based on a percentage (%) of the value of the assets you invest.

We will offer you the opportunity of paying by fee directly yourself or via Adviser Charging through the product provider recommended.

We will always confirm our fees in writing. If not deducted directly from your investments we will ask you to pay by standing order, cheque or bank transfer following presentation of our invoice. Fees calculated as a percentage (%) of invested assets can increase as and when your invested assets grow.

Under current legislation most of our services are not subject to VAT. We will tell you if you have to pay VAT on any element of our charges before conducting any work. You may incur other costs or taxes that are not paid via us or imposed by us; you remain responsible for ensuring payment of these costs.

In some circumstances (such as providing protection advice) there may be an option for the insurer to pay us a commission. We will explain this in more detail when this is likely to occur and you will be advised of the commission that we will receive from the product provider prior to the application form being submitted to the provider.

We will set out the fees that will apply to any advice we agree to provide you with in our "Letter of Engagement".

#### 9. Reporting to you

Following any advice given in a meeting with you, we will provide you with a Suitability Report which will detail our advice and recommendations. We are always happy to review your investments upon request and may also agree to do so in accordance with our 'Optimum Core' and 'Optimum Premium' Services. In advising and arranging your portfolio it will be necessary for us to create records about your personal circumstances and investments. Please refer to section 30 for further details.

#### 10. Documentation

All your investments will be registered in your name except, where your investments are held on a platform, they may be registered in the name of a nominee company with you as the beneficial owner. All policy documents will be forwarded to you as soon as practicable after we receive them. If there are a number of documents relating to a series of transactions, we will normally hold each document until the series is complete and then forward them to you.

#### 11. Cancellation Rights

No cancellation rights are applicable to this agreement. In particular please note that the cooling off period applicable to contracts sold at a distance does not apply as we meet all clients face to face. If you wish to terminate this agreement please see paragraph 6.

If any of the products or investments we recommend you take out has a right of cancellation, we will inform you of those rights as and when appropriate. You should be aware that most of the investments you may take out will have such rights. Where you elect to cancel a product we have arranged for you, you will still be liable to pay our charges in full.

#### 12. Client Money

We do not hold client monies or accounts and as such any payments for investments should be made payable to the product provider concerned. If we receive money payable to you, we will forward it to you at the latest address we have for you by crossed cheque or, if you have given details of your bank account and so request, to the account at your bank.

# 13. Third Party Rights

These Terms of Business exclude any rights, which may be conferred upon third parties by the Contracts (Third Party Rights) Act 1999. This means that only parties who are party to these terms can rely on them and enforce them.

#### 14. Complaints

We always strive to give the highest possible standards of service and advice. Should you have any suggestions for improvement or complaint about the service or advice you receive, please write to Joanne Graham (Compliance Officer) at Autus, The Grange, Wheldrake Lane, Elvington, North Yorkshire, YO41 4AZ, telephone 01904 607 291, fax 01904 500 395

A summary of our internal complaints handling procedures for the reasonable and prompt handling of complaints is available on request. Should you prefer, we are able to make available to you information by audio cassette or Braille by arrangement.

If your complaint cannot be settled you may complain to the Financial Ombudsman Service:

Web: www.financial-ombudsman.org.uk

Phone: 0800 023 4567

Email: complaint.info@financial-ombudsman.org.uk

Post: The Financial Ombudsman Service

Exchange Tower, London, E14 9SR

#### 15. Compensation

We are covered by the Financial Services Compensation Scheme. You may be entitled to compensation from the scheme if we cannot meet our obligations. This depends on the type of business and the circumstances of the claim.

Most types of investment business are covered up to a maximum limit of £50,000, whereas most insurance business is covered without any upper limit. Some types of insurance business however are covered for the first 90%, though again with no upper limit.

Further information about compensation arrangements is available from the Financial Services Compensation Scheme.

#### 16. Communicating with you

Where appropriate, we use non-encrypted email for communicating with you, unless you tell us not to do so. You should be aware that email and other modes of electronic and/or internet communication are not secure or error-free methods of communication, and information sent in this way can be intercepted, lost, destroyed, arrive late or be incomplete. Similarly, communications on a mobile phone are not secure and can be intercepted. If you do not want us to communicate with you by email or by mobile phone, please let us know.

We will take all reasonable care to ensure that confidentiality is maintained in all communications with you and will take all reasonable precautions to check for common viruses before sending information electronically. By instructing us to act, you agree that Autus will not be liable to you for any loss or damage which you may suffer or incur as a result of our proper use of such communication channels.

We monitor emails to investigate or detect unauthorised use of our email system, or for any other purpose permitted by law. As a result, we may collect personal data about the people sending and/or receiving the email, or which is contained in the email. Please see paragraph 30 for more details.

We will also communicate with you by post at the address you provide to us for this purpose. We may accept instructions from you by telephone, in writing, in person or by email. We do, however, prefer our clients to give instructions in writing for the sake of clarity and to avoid misunderstanding. We reserve the right to request that you confirm any oral instructions in writing, in any form we specify, either before or after we act upon your instructions.

Where we enter into this Agreement with two or more individuals jointly, we will accept instructions from any one of those individuals on behalf of all the individuals, unless agreed otherwise with you in writing. All such individuals will be jointly and severally responsible to us for any amounts owing to us under this Agreement.

#### 17. Conflicts of interest

We offer independent advice but occasions can arise where we, or one of our customers, may have some form of interest in the business that we are transacting for you. If this happens, or we become aware that our interests or those of one of our other customers conflict with your interests, we will inform you in writing and obtain your consent before we carry out your instructions. In accordance with the rules of our regulator, The Financial Conduct Authority, we are prohibited from accepting any payment (commission or other non-monetary benefits), which is likely to conflict with the duty of the firm to its clients.

#### 18. Your understanding of risk

Before we can make any recommendations about your portfolio or investment it is important that you fully understand the concept of investment risk and that we agree with you the level and type of investment risk that you are prepared to take. We will discuss these issues during our initial review and set out our conclusions in writing. We may also give you specific written warnings about particular types of investment that we may purchase on your behalf.

However you should always bear in mind that stock market investments carry a varying degree of risk and are medium to long-term investments. Their underlying value can fall as well as rise. Often there are no guarantees as to the performance of the funds recommended and you may not get back the full amount invested.

### 19. Notice

Any notice given under these Terms of Business must be in writing addressed to Joanne Graham at Autus, The Grange, Wheldrake Lane, Elvington, North Yorkshire, YO41 4AZ, telephone 01904 607 291, fax 01904 500 395 or any other address as may at the relevant time have been notified to you as the correct address for service of documents. Any notice must be given by hand or sent by first class post (airmail if overseas) or recorded delivery post. E-mail is not effective notice.

# 20. Our Liability

We are responsible for all investment advice given to you when providing our services. We shall not be responsible for any loss caused from market conditions or market fluctuations or any other cause unless such loss is caused by our negligence, fraud, wilful default or breach of Financial Conduct Authority rules.

#### 21. Your Liability

You agree to be responsible for all claims, demands, costs and liabilities of any kind made against us that arise from the provision by us of our services to you as described in this Agreement and which a reasonable person would consider to be the probable result of any untrue, misleading or inaccurate information deliberately or carelessly given by you, or on your behalf, to us in our provision of services to you under this Agreement. You also agree to be responsible for any loss we incur from your breach of the terms of this Agreement or your failure to pay our fees on time.

Nothing in this Agreement is intended to exclude any liability we may have to you for breaching Financial Conduct Authority Rules.

#### 22. Verification of Identity

In order to comply with the UK legislation on money laundering and the proceeds of crime we are required to verify your identity before we can act for you. We will therefore need you to provide evidence of your identity before we carry out any services for you, further details are provided in the Letter of Engagement. We are also required to keep the information we hold on you 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.

#### 23. Variation

We may alter, amend or vary any term of this Agreement, if we have good reason to do so. You will be notified of any change in writing and the reason for the change. No such changes will be made until ten business days have elapsed since service of such a notice on you (unless legislation or regulation dictates that a change must be made more quickly). If you do not wish to be bound by any such variation, you can terminate your contract with us during that ten day period (see paragraph 6 above).

#### 24. Force Majeure

We are not liable to you for any failure or delay in performance of our obligations under this Agreement which is beyond our reasonable control.

# 25. Entire Agreement

These Terms of Business together with our Letter of Engagement set out the entire Agreement between you and us and supersede any previous agreements between you and us relating to the subject matter of this Agreement. You acknowledge that in entering into this Agreement, you have not relied on any representation, warranty, agreement or statement not set out in these Terms of Business or the other documents forming part of the Agreement and that (in the absence of fraud) you will not have any right or remedy against us arising out of any such representation, warranty, agreement or statement.

#### 26. Waiver

Any waiver by us of any breach of this Agreement by you or delay in enforcing this Agreement will not prevent us from subsequently taking action against you for that or other breaches by you.

#### 27. Severance

If any provision of these Terms of Business is held to be illegal, void or unenforceable the legality, validity and enforceability of the remainder of this Agreement is not to be affected.

# 28. Governing Law

This Agreement shall be governed and construed in accordance with English law. English courts shall have exclusive jurisdiction to settle any dispute arising from this Agreement. You and we irrevocably agree to submit to such jurisdiction and irrevocably waive any objection to any such action or proceeding being brought in those courts. The language of this agreement is English and we will communicate with you in English.

#### 29. FATCA

The Foreign Account Tax Compliance Act (FATCA) requires US persons holding an interest in any specified foreign financial assets with an aggregate value exceeding \$50,000 to report related information to the IRS.

It is your responsibility to inform us if one or more of the following apply you:

- Have US citizenship or lawful permanent resident (green card) status.
- Born in the US.
- Have a US residence address or US correspondence address (including a US PO box).
- Standing instructions to transfer funds to an account maintained in the United States or directions regularly received from a US address.
- Have a 'in care of' address or a 'hold mail' address that is the sole address with respect to the client.
- Have a power of attorney or signatory authority granted to a person with a US address.

Please note that we are not responsible in any way for any reporting obligations that you may have in relation to FATCA. We may also share your FATCA status with other Financial Institutions, HMRC and/or the IRS if requested.

#### 30. Data Protection & Privacy Notice

In order to provide you with financial planning services we will collect and hold personal data about and on you. We are also required to comply with the General Data Protection Regulation (Regulation (EU) 2016/679 (the "GDPR")) and as such hereby set out details as to how we process your data and your rights.

# 30.1 Why we need your data

We need your data in order for us to:

- Provide financial planning services to you in accordance
  with this agreement which may include but not limited to
  giving you financial advice and making recommendations
  as to investments and financial products which are suitable
  for you, taking into account current financial markets and
  economic conditions, availability of products and the
  providers of those products, as well as a detailed analysis
  of your personal circumstances and requirements.
- Comply with our regulatory obligations imposed by the Financial Conduct Authority in regard to the relevant 'Know Your Client' obligations. In addition, to comply with the Regulator's requirements for record keeping for the purposes of audits and reviews, records of transactions undertaken and customer histories for prescribed periods of time as directed.
- Respond to any legitimate legal requests for information about you to the Regulatory authority or pursuant to an order of any court or tribunal having relevant jurisdiction, or as required by law for the purposes of but not limited to combatting fraud, money-laundering and criminal activities.
- Carry out our legitimate business and professional management responsibilities which include, but are not limited to, preparing, verifying and auditing of statutory accounts and tax returns, monitoring and reviewing levels and types of business for marketing and quality control, assessing business risks and standards of services or investigating and resolving complaints.

# 30.2 General information about your data and your rights Where we collect data directly from you, we will undertake:

- In addition to those third party companies expressly detailed in this agreement, to inform you in writing of the name and contact details of the data controller for that data and their representative. For example, where we arrange an investment on your behalf with a third party investment provider, the data controller may be the financial institution in question.
- To inform you, where appropriate, of the contact details for any Data Protection Officer appointed by us.

- To inform you and make clear the purposes for which the data is to be processed and the legal basis for that processing. In the event that the legal basis to be relied on is that of the legitimate interests of the data controller or any third party, we will inform you as to the nature of those legitimate interests.
- To inform you of the recipients or categories of recipients of data.
- In the event that the data controller proposes to transfer the data to a country other than those covered by the GDPR, to provide you with details of the safeguards surrounding such transfers and how to obtain a copy of them.
- To inform you of the period for which we propose to hold the data, or where this is not possible, the criteria which we will apply to data retention.
- To remind you of your rights whereby you may:
  - request access to data of which you are the data subject
  - object to, or withdraw consent for, the processing of the same
  - obtain rectification of inaccurate data
  - prevent data processing for the purposes of direct marketing
  - object to decisions being taken by automated means and to have the logic behind those decisions clearly explained
  - claim compensation for damages caused by a breach of the Act
  - request data erasure

Where you exercise your right to request (via email or post) access to data of which you are the data subject, we will undertake to respond to you within 30 calendar days of receipt of your request. There will be no charge for this service unless the request is manifestly unfounded or excessive in which case we reserve the right to charge a fee or refuse to respond.

You may at any time, by giving notice to us in writing, request that we cease to process your data. We will undertake to comply with any such request as soon as is reasonably practicable.

Where the legal basis for the processing of your data is to adhere to compliance with a statutory or contractual obligation, or the necessary precondition to entering into a contract, including compliance with the requirements of any Regulator, we will inform you as to:

- Whether you are legally required to provide such data, and
- The consequences of failing to provide such data

Where we obtain your data otherwise than directly from you, you will have the same or equivalent rights to those set out above.

Save in the circumstance as detailed below, we will inform you which source the data originated from and whether it came from publically accessible sources. The information to be provided will be in accordance with the following time periods, whichever shall occur first:

- As soon as practicable after obtaining the data and in any event within 1 month
- At the time of our first communication with you using the data
- · When the data is first disclosed to another person

We shall not be obliged to provide you with the information:

- · Where you already have this information
- Where we are subject to an obligation of professional secrecy prohibiting the disclosure of the information
- Where disclosure would render impossible or severely impair
  the achievement of the reasons for which the data is to be
  processed. In such cases, we will do what we can to protect
  your rights and freedoms with respect to our processing of
  the data

You have the right to complain in regard to any aspect of the processing of your data and any breach of the above rights to the relevant supervisory authority, who in the case of the United Kingdom is the Information Commissioners Office, whom may be contacted online at www.ico.org.uk or by telephone to 0303 123 1113.

#### 30.3 Holding your data

We undertake to review the data we hold on you on a regular basis to ensure compliance with data protection law. In the course of any review, we will:

- Delete any data which is trivial or transitory in nature, or which in our opinion is no longer required for the purposes set out above.
- Update the data to ensure that any errors or inaccuracies are corrected
- · Archive data as detailed below.
- Subject to the data retention periods, as detailed below, securely delete the data when it is identified that we no longer need to hold it.

We may retain and process your data for the following periods. In the event that more than one period applies to the same data, we will retain the data to the last such period to expire:

We will hold any agreements between you and us for a
period of at least six years from the termination or expiry
of the agreement unless we have been notified of any claim
or circumstance which might give rise to a claim under
or by reference to such agreements.

- We will process data relating to investments which we have provided advice on and/or arranged for you. We will process such data throughout the entire period you are and remain a client of the firm and for a period of not less than six years following our ceasing to provide service to you in regard to those investments. In the case of long-term investments we may process your data until the date of maturation of such long-term investments.
- We will hold data as required by any Regulator until the end
  of any limitation period imposed by that Regulator, which
  in the case of the Financial Services Authority is currently
  six years for all types of business undertaken except for
  Occupational Pension Schemes, which can include Defined
  Benefit Transfers and Scheme Money Purchase Transfers,
  whereby the data retention period is indefinite.
- We will hold data as required by any relevant third party until the end of any limitation period imposed by that relevant third party, which in the case of HMRC shall be seven years, unless we are notified that any period is considered "open" by HMRC in which case it will be until we are notified the period is "closed".
- We will hold data as required for the purposes of any legal
  proceedings for a period of six years following the conclusion
  of any such proceedings unless a longer period is required
  pursuant to any court rule or enactment. Proceedings will be
  taken to have concluded on the expiry of any period given for
  appealing any final judgment or on the date of concluding
  any settlement staying all relevant claims if the proceedings
  were settled before judgement.
- Save for the above, we will hold data for a maximum of 125 years from the date we receive the data.

#### 30.4 Archiving data

We will regularly review data and where in our opinion such data has ceased to be Active we will archive it and process it only as Archived Data. Any data which is deemed Archived Data will only be processed in limited circumstances.

All storage of data, whether Active Data or Archived Data will be in accordance with good industry practice and will be undertaken in accordance with organisational systems and procedures, which will be regularly reviewed, to maintain the security of data.

#### 30.5 Data portability

On the termination or expiry of any agreement to provide services to you and on your written request, we will, subject to our right to retain copies of data for the purposes set out above, agree to return any data you have provided to us in a structured, commonly used machine-readable format, or transfer the same to a new data controller nominated by you.

# 30.6 Whom we may share your data with

In order to carry out our legitimate business and to provide you with financial planning services, we have entered into agreements with and will share your information with other companies, for the purposes of Compliance, IT systems security, data management and control and auditing. Full details of these companies addresses (all UK based) and contact details are available on request.

In addition to the above, you will be notified in accordance with the terms of this agreement as to the name and contact details of the data controller for any other third party entity with whom we share and/or transfer your data and their representative.

#### 30.7 Marketing

From time to time we may wish to contact you with details of other investment, pension or financial products and/or services which we think may be of interest to you, including our regular newsletter. If you consent to us contacting you for this purpose then please tick the options below in regard to how you would like to be contacted:

Post		
Email		

If you do not tick any of the above options we will reasonably assume that you do not wish to be contacted by us in this regard.

We will not use your data for marketing purposes of any sort unless you have expressly given us your prior consent. The use of your data as detailed in the remained of this agreement is not affected by whether you choose to consent to the use of data for marketing purposes.

Please note that you may withdraw your consent to marketing at any time by giving us notice in writing.

# 30.8 Legal Terms

If any provision, or part thereof, of this agreement is found by any court or administrative body of competent jurisdiction to be invalid, unenforceable or illegal, the other provisions shall remain in force.

In the event of any change in Data Protection Law occurring after the date of this agreement which requires the adoption of revised provisions dealing with data retention or portability, the parties will use all reasonable endeavours to agree such consequential changes to this agreement as may reasonably be required to comply with the requirements of Data Protection Law ("Compliant Terms") and incorporate the same as an amendment to this agreement.

#### 30.9 Declaration and Consent

We take your privacy very seriously and will only use your personal information and data to administer the services we have agreed to provide you with, including but not limited to any products or contracts for investments, pensions or life cover you have made or entered into through our firm.

By signing this Terms of Business you are confirming your agreement to these terms.

	Name	Signature	Date
Client 1:			
Client 2:			
Autus is a tradi	ing style of Autus Lifetime Planning Limited, which is registered in En ces: The Grange, Wheldrake Lane, Elvington, York, North Yorkshire, Y	gland & Wales Number 8813223.	5

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