

## About WealthMe

WealthMe is a trading style of Wealth Management Experts Ltd which is authorised and regulated by the Financial Conduct Authority. FCA Number 513250. You can check this on the FCA's Register by visiting the FCA's website <http://www.FCA.gov.uk/register> or by contacting the FCA on 0845 606 1234.

This Terms of Business document relates solely to our non-advisory service which provides customers with information to assist them in selecting products they feel are most appropriate for their needs. All services will be provided on an 'execution-only' basis. Nothing in the WealthMe website or in any of the documentation/information sent to you shall be deemed to constitute advice or a recommendation to purchase a particular product or service.

You will only be promoted Unregulated Collective Investments providing you answer the questionnaire on the website and sign an appropriate certificate confirming your status before looking at the promotion.

If you are in any doubt as to the suitability of the product or service we suggest that you seek independent financial advice.

The expressions "we", "us" and "our" are taken to mean WealthMe. The expressions "you" and "your" are taken to mean you, our client.

## Client Classification

Unless we notify you in writing to the contrary, we will be treating you as a 'retail client' 'self-certified sophisticated individual' or a 'high net worth investor'. As a retail client you will receive the very highest level of investor protection available under the regulatory system when dealing with us.

If you disagree with this categorisation, please write to us explaining why you think this categorisation is incorrect. Please be aware that if we were to change your categorisation, some of the current protections offered by the current regulatory system would be lost.

Following your request via our website, confirmed by you in writing to us, you may classify yourself as either as;

1. a self certified sophisticated investor or;
2. a high net worth individual;

providing you fulfill the criteria set out in Part VI Article 48 and 50A of the Financial Services and Markets Act 2000 (Financial Promotion) Order 2005.

To be classified as such you will need to confirm in a statement that you fulfill the criteria for being either a self certified sophisticated investor or a high net worth individual. By signing that statement you confirm your status and you may not be afforded all protections under the rules of the Financial Conduct Authority (FCA) as follows:

### 1. Right to complain

You may not have the right to complain to the Financial Conduct Authority and;

You may lose the right of access to the Financial Ombudsman Service.

### 2. Financial Services Compensation Scheme

You may have no right to seek compensation from the Financial Services Compensation Scheme.

### 3. Financial Promotions

Certain rules regarding the form and content of financial promotions will not be applicable. In particular in any financial promotions we communicate or approve which identifies or promotes a specific investment we will not be required to provide you with a comprehensive description of the nature of the investment, the commitment required or the risks involved.

### 4. Unregulated Collective Investment Schemes

If you qualify and have signed a certificate either as a self-certified sophisticated individual or a high net worth investor you may be subject to promotion of an Unregulated Collective Investment Scheme. The content of this promotion has not been approved by an authorised person within the meaning of the Financial Services and Markets Act 2000. Reliance on this promotion for the purpose of engaging in any investment activity may expose an individual to a significant risk of losing all of the property or other assets invested

Should you wish to be classified differently, please discuss this with your adviser.

## Methods of Communication

Unless you advise us otherwise, we will communicate with you via the following methods of communication, e-mail, telephone, letter & other acceptable electronic methods of communication. Communication will be in English.

## Investment and Non-Investment Insurance Services

WealthMe is permitted to arrange (bring about) deals in investments and non-investment insurance contracts. With regard to investments and non-investment insurance contracts which we have arranged for you, these will not be kept under review.

## Level of Service

This Terms of Business document relates solely to our non-advisory service which provides customers with information to assist them in selecting products they feel are most appropriate for their needs.

Our website focuses on providing clients with information and the tools they need to make an informed decision. The financial products featured on Wealth Me are promoted on a non-advised sale basis. WealthMe also acts as an 'introducer' and via the website will introduce you to other companies who provide financial products and services. In many cases we will send to you at your request the key features of a specific product, and if you decide to proceed, we will process the application for you.

Unless explicitly stated and agreed with you in writing, we will not provide you with personal financial advice and therefore do not have a duty to ensure suitability. This means you will not be entitled to compensation from us, if it is established that the service or product you select is not suitable. It is your responsibility to take into account your circumstances and objectives and make your own judgment as to suitability. If you have any doubts we recommend you take professional financial advice.

## Unregulated Collective Investments

The WealthMe website may contain access to Unregulated Collective Investment Schemes. If you are interested in such a scheme you will have to satisfy the criteria of being either a self-certified sophisticated investor or a high net worth individual. You will not be granted access to such schemes on the website unless you have answered a questionnaire to confirm your status and signed an appropriate confirmation certificate.

## Links to other sites

The WealthMe website contains links to other websites. WealthMe cannot accept responsibility for any information given or advice provided by these other sites.

## Accuracy

Every attempt has been made to ensure that the information on the website and that which is being sent to you is correct and up to date, no warranty or representation is given as to its accuracy or reliability. Whilst the website covers a range of products, you should also be aware that there may be other products available in the market, which are not shown on the site and may be more suitable for you.

## Client Money

WealthMe does not handle clients' money. We never accept a cheque made out to us (unless it is a cheque in settlement of charges or disbursements for which we have sent you an invoice) or handle cash.

## Care of Documents

We will register all investments in your name unless otherwise agreed in writing. All documents of title will be forwarded to you unless otherwise instructed in writing, as soon as practicable after being received. Or depending on the product, documents may be sent to you directly by the insurance company or investment manager.

## Data Protection

We will use the information we hold about you to manage your account, and to help us provide a high level of service to you. We will also use it to keep you informed by email, telephone, fax, post or other reasonable means of other services which may be of interest to you. If you would prefer not to receive such information please inform us. All personal information will be treated in confidence by us and will not be given to any third parties, except where required by law, or where you have given us your permission. You consent to us releasing information about you to regulated entities in order to obtain any quotations/ arrange investments or insurance at your request. You are protected under the Data Protection Act 1998, and under these terms you are able to have a copy of the information that we hold about you, and correct any inaccuracies (we may charge a nominal admin fee for providing copies).

We will keep records for a minimum of six years from the date of your last transaction. For your security, and training purposes, telephone calls may be recorded. They may be used as evidence in the event of any dispute with the company.

## Payment for Services

If you buy a financial product, WealthMe will normally receive commission on the sale from the product provider. Although you pay nothing to us upfront, that does not mean our service is free. You still pay us indirectly through product charges. Product charges pay for the product provider's own costs and any commission. These charges reduce the amount left for investment. If you buy direct, the product charges could be the same as when buying through an introducer, or they could be higher or lower.

You will receive full details of the introductory fee/initial commission payable and the commission will be paid directly from the product provider.

As no advice has been sought or given, WealthMe will usually discount the standard rate of initial commission. For investments that pay an upfront commission, the rebate, discount or uplift will normally be between 1% to 3% of the amount invested. We will disclose to you the basis of the commission before you proceed with any investment. Most rebates will be paid into your investment or extra units will be purchased in your plan. The commission offered by the product providers varies in amounts. No matter how attractive the rebates are, we would always recommend you seek professional advice as to the suitability of an investment.

For investments that earn trail commissions, we will typically receive up to 0.5% of the fund value. On a typical investment of £5,000, this would be equivalent to £25.

## Examples

### Investments and Savings

1. If you invest £10,000 in a Venture Capital Trust we would typically receive 1% of the initial commission (roughly £100) to cover our administration costs and rebate any surplus initial commission into the investments by purchasing extra units/shares. Any trail commission will usually be rebated back to you and this is done by asking the product providers to reduce their cost, or to be paid to the investment as form of extra shares or pay WealthMe which in turn will forward this payment to the investor less any with holding tax which is applicable.
2. If you invest £10,000 in an Enterprise Investment Scheme we would typically receive 1% of the initial commission (roughly £100) to cover our administration costs and rebate any surplus initial commission into the investments by purchasing extra units/shares. Any trail commission will usually be rebated back to you and this is done by asking the product providers to reduce their cost, or to be paid to the investment as form of extra shares or pay WealthMe which in turn will forward this payment to the investor less any with holding tax which is applicable.
4. If you invest £10,000 in an Inheritance Tax solution investment we would typically receive 1.25% of the initial commission (roughly £125) and a trail commission of 0.5% of the value of the fund (roughly £50 every year) for the ongoing service. Any rebate of the initial commission will be rebated into your new investments by purchasing extra units/shares.
4. If you invest £10,000 in a Structured Product we would typically receive 1% of the initial commission (roughly £100) to cover our administration costs and rebate any surplus initial commission into the investments by purchasing extra units/shares.

### Non-investment Insurance

1. If you arrange a Mirror Will with ISO Harrison, we would typically receive £40 referral fee.
2. If you arrange an Annuity with Annuity People, we would typically receive 30% of the initial commission that Annuity People will receive. So for example a £1,000 initial commission will pay WealthMe £300.

You will receive a client specific illustration, which will detail any other fees relating to your particular insurance policy.

## Delays In Processing

We will not be held responsible for any delay beyond our control, or as a result of a failure by any party (including you) to complete all the necessary steps to process a transaction.

## Termination of our Service

You or we may terminate our authority to act for you by providing notice in writing. Any transaction already in progress will be completed and you will be liable to pay for any services that you have received prior to the date of termination. This means that where we have agreed the services that we will provide for you and we have agreed to receive payment for these, either by means of a fee or by receiving commission from a provider, you will have to pay us for any work we have completed up to the date of termination.

If you wish to terminate our service you should write to: WealthMe, Termination Department, PO Box 362, Burgess Hill, West Sussex, RH15 5BH, Telephone 033 33445522.

## Cancellation Rights

As no advice has been provided by WealthMe, please be aware that certain investments may not qualify for cancellation during a 'cooling-off' period. If any of the products or investments you take out have a right of cancellation, full details can be found in the individual product literature which should be read carefully. You should be aware that some investments will have no such rights. Again, this information can be found in the product literature.

## Complaints

If you wish to register a complaint, please contact us in writing at WealthMe, Complaints Department, PO Box 362, Burgess Hill, West Sussex, RH15 5BH, Telephone 033 33445522. If you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service depending on your client classification.

## Compensation Arrangements

We are covered by the Financial Services Compensation Scheme (FSCS). 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.

Investment - Most types of investment business are covered for 100% of the first £50,000, so the maximum compensation is £50,000.

Insurance - Insurance advising and arranging is covered for 90% of the claim with no upper limit.

Deposits - most types of deposit business are covered up to a maximum of £85,000.

Further information about compensation scheme arrangements is available from the FSCS.

## Law

These Terms & Conditions will be governed by and construed in accordance with English law. We shall communicate with you in English. All documents will be provided to you in English and it is expected that you will communicate with us in English. There is no minimum duration for the contract.

## Client's Consent

These are our standard Terms & Conditions upon which we intend to rely for 3rd party business. For your own benefit and protection you should read these terms carefully before committing to an investment. If you do not understand any point please ask us for further information. When you use our services we will take this as acceptance and agreement of our terms, and you will be bound by them.