



YOUR FINANCIAL FUTURE, CLEARLY DEFINED

Planning for the *life you deserve*

Independent financial advice tailored to you —
honest, impartial, and always in your best interests.



Proud to support *generations*

This agreement sets out the terms under which we'll provide our services to you, so it's important that you read it fully. If there's something you do not understand please ask us to explain it. This agreement comes into force from the date it is signed by you.

Please contact us if you have any questions or would like to talk to us in more detail about the services we can provide.

Involving Others

Depending on your personal circumstances, you may wish to invite family members, such as a spouse or children, or other professional advisers (e.g., solicitors or accountants) to this meeting.

Why Full Disclosure is Important

Our advice is only as good as the information we receive. To provide suitable advice, we need accurate and complete details about your circumstances and objectives.

Accessibility

If you would like this document in larger print or another format please contact us.



WHO WE ARE

Independent advice, *genuinely yours*

Founded in 2012 — never influenced by product providers or fund managers. Our advice is always impartial and client-centric.

"Our vision is to provide everyone with access to holistic financial advice - free from any barriers."

We are an independent financial advice firm operating across the UK. Our experienced IFAs offer flexible meeting options — at your home, workplace, one of our offices, or anywhere convenient. We provide holistic financial advice to individuals, businesses, based on a comprehensive and fair analysis of the whole market.

1

**Investment
& Savings**

2

**Retirement
Planning**

3

**Protection
Planning**

4

**Mortgages &
Equity Release**

All our independent financial advisers meet or exceed the FCA's Level 4 qualification standard, ensuring deep expertise across personal taxation, pensions, investment principles, and risk management. We regularly review the market to ensure our recommendations remain suitable and aligned with your financial objectives.



*Making financial advice
accessible to everyone*



WHAT WE OFFER

Comprehensive *independent advice*

01

Financial Planning

Comprehensive analysis of your full financial picture — goals, assets, tax position, and risk appetite — resulting in a personalised plan. No charge for the initial meeting.

02

Retirement Planning

We assess all options — from personal and workplace pensions to drawdown and annuities — creating your ideal retirement income. Includes assessment of all pensions currently held.

03

Protection Planning

For protection planning, we act as an insurance intermediary, providing advice based on a fair and personal analysis of the insurance market to ensure you receive the most suitable cover. Products include: Term assurance, Critical illness cover, Income protection, Whole of Life.

04

Investment Advice

Whole-of-market advice covering OEICs, ISAs, bonds, VCTs, EIS, drawdown, annuities, and pensions. All recommendations are tailored to your goals and risk tolerance.

1

Discover

Goals, circumstances
& risk attitude

2

Analyse

Thorough whole-market
research

3

Recommend

Clear written report
& meeting

4

Implement

We handle all
paperwork

5

Review

Annual support to
stay on track

ONGOING SERVICES

Continuous support, *year after year*

Our ongoing services are optional. If agreed, the service will be provided as a follow-up to the initial service. All charges are a percentage of funds under management.

Ongoing Services — What's Included

Annual Face-to-Face Reviews

Annual meeting, valuation, risk review, asset allocation review, and suitability report.

Written Review Report

Comprehensive report summarising your review and any updated recommendations.

Telephone Access

Direct access to our head office client team for day-to-day support.

Goals & Objectives

We revisit your financial goals at every review to ensure your strategy remains on track.

We will always agree our services and fees with you before proceeding. You will receive a written agreement that clearly explains the services and costs.

Payment Options — Ongoing Charges

- A regular fee paid by standing order
- An annual fee paid by cheque or bank transfer
- By deduction from your investment(s) on a monthly, quarterly, six-monthly or annual basis
- For investments held on a platform, charges may be paid from the platform cash account

Other Charges

- Service costs: Platform or DFM administration charges
- Investment costs: Fund manager fees and transaction costs
- All charges will be disclosed through provider illustrations
- We will tell you if VAT is to be added
- The intermediation of financial advice is a VAT exempt service and thus where intermediation exists, or there was intention to intermediate and/or you purchase an on-going service at the point of sale, these are all exempt from VAT
- We will provide aggregated costs and charges information before providing advice

OUR COMMITMENT TO YOU

Your interests, *always first*

We hold ourselves to the highest standards of conduct. Every recommendation we make is based on your specific circumstances and is always in your best interests.

Our Obligations

Understanding Your Needs

Before making any recommendations, we assess your financial objectives, personal circumstances, and attitude to risk.

Suitability Assessments

We carry out a formal suitability assessment before every recommendation, provided in writing through a Suitability Report.

Ongoing Suitability Reviews

If you choose an ongoing review service, we review suitability at least annually and issue a written report summarising outcomes.

Use of DFMs

Where suitable, we may recommend a Discretionary Fund Manager. We will clearly explain all responsibilities and who manages your portfolio.

Best Execution

When sending investment applications on your behalf, we take all steps to ensure the best possible result. Policy available on request.

Conflict of Interests

Where a conflict arises, we write to you and seek consent before proceeding. Conflict of interest policy available on request.

Your Obligations

Providing Information

Our advice is based on the information you provide. Please give us accurate and up-to-date details — inaccuracies could affect the suitability of our advice.

Payment for Services

By signing the agreement, you confirm payment as outlined in Our Charges. Initial charges become payable within 28 business days.

Protection Commission

If a regular protection policy is cancelled requiring a commission refund, we reserve the right to invoice you for the outstanding balance.

Cancellation of Ongoing Services

You can cancel ongoing services at any time by notifying us in writing. We may charge for services provided up to the cancellation date.

Client Money

We do not handle client money. All payments for financial products must be made directly to the provider. We do not accept cash payments.

Client Classification

You are classified as a Retail Client, providing the highest level of regulatory protection, including rights to the Financial Ombudsman Service (FOS).

Investment Risks: The value of investments can fall as well as rise and you may not get back the full amount invested. Investment prices may fluctuate due to market movements and economic factors beyond our control. Past performance is not a guide to future performance. Specific risks will be detailed in your Suitability Report.

YOUR PROTECTION

Regulated, protected, *transparent*

Authorisation

We are authorised and regulated by the Financial Conduct Authority (FCA), 12 Endeavour Square, Stratford, London, E20 1JN. www.fca.org.uk. Our firm reference number is 1035542.

Our permitted business includes advising on and arranging non-investment insurance contracts and mortgages.

You can check our details on the Financial Services Register by visiting the FCA's website at www.fca.org.uk/firms/financial-services-register or by contacting the FCA on 0800 111 6768.

If Things Go Wrong

If you are unhappy with our advice or services, please contact us:

- Telephone: 01372 940 640
- Email: admin@one-fs.co.uk
- Write: Compliance Director, Chapter House, 33 London Road, Reigate, Surrey, RH2 9HZ

If unsatisfied with our response, the Financial Ombudsman Service (FOS) may assist: www.financial-ombudsman.org.uk

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.

Cancellation & Amendments

We may terminate this agreement giving at least 20 business days' written notice. You may terminate at any time without penalty — notice must be given in writing.

Any transactions already initiated will be completed unless otherwise agreed. You remain liable for services provided before cancellation.

We will notify you of any amendments at least 28 business days before they take effect.

Legal & Accounting Advice

We are not qualified to provide legal or accounting advice or to prepare legal or accounting documents. We may refer you to a qualified professional if required. This agreement is governed by English law and subject to the jurisdiction of the courts of England and Wales.

Benefits We Receive

We are unable to accept or retain payments or benefits from other firms such as product providers as this would conflict with our independent status.

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

Professional Indemnity

We maintain appropriate levels of professional indemnity insurance to ensure that our clients are protected should there be a need to make a claim against any unfortunate circumstances that may arise.

Financial Services Compensation Scheme (FSCS)

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 100% of a claim up to a maximum of £85,000 per person per firm.

Insurance – In most 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.

Further information is available from the FSCS at www.fscs.org.uk

TRANSPARENT PRICING

Clear fees, *no surprises*

The way we are paid depends on the type of advice: Investment business — fees agreed and paid by you. Insurance business — fees agreed and paid by you, or commission payable by the insurance provider. Our actual fees in pounds and pence will be agreed with you before any work commences.

Service	Charges															
<p>Financial Planning Initial meeting (at our cost) · Goals review · Risk assessment · Research · Cash flow modelling · Report · Implementation</p>	<p>Tiered charges based on investment amount. Minimum fee: £500.</p> <table border="1" data-bbox="708 775 1497 994"> <thead> <tr> <th>Investment Amount</th> <th>Charge %</th> <th>Max £</th> </tr> </thead> <tbody> <tr> <td>£0 – £250,000</td> <td>3%</td> <td>£7,500</td> </tr> <tr> <td>£250,000 – £500,000</td> <td>2%</td> <td>£12,500</td> </tr> <tr> <td>£500,000 – £1m</td> <td>1%</td> <td>£17,500</td> </tr> <tr> <td>£1m+</td> <td>0.75%</td> <td>£25,000</td> </tr> </tbody> </table> <p>Examples: £10,000 → min fee £500 £150,000 → 3% × £150,000 = £4,500 £750,000 → 3%×£250k + 2%×£250k + 1%×£250k = £15,000 Max = £25,000</p>	Investment Amount	Charge %	Max £	£0 – £250,000	3%	£7,500	£250,000 – £500,000	2%	£12,500	£500,000 – £1m	1%	£17,500	£1m+	0.75%	£25,000
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£1m+	0.75%	£25,000														
<p>Retirement Planning As above, focus on retirement. Includes all pensions assessment.</p>	<p>Same tiered charging structure as Financial Planning applies.</p>															
<p>Protection Planning Term assurance · Critical illness · Income protection · Whole of life</p>	<p>Typically paid by commission from the product provider. We confirm the amount in writing before carrying out any business.</p>															
<p>Financial Planning — Hourly Rate Any financial planning on hourly basis. Minimum fee £500.</p>	<p>£250/hr (Adviser) / £100/hr (Administrator).</p> <p>Example: 15 hrs Adviser = £3,750 + 5 hrs Admin = £500 = Total £4,250</p>															

Payment Options — Initial Charges: Cheque, card or electronic transfer (cash payments cannot be accepted) – Deduction from the financial product(s) you invest in, or from the amount invested with a DFM – For investments held on a platform, charges can be paid from the platform cash account – For regular contribution products, initial charges may be spread over a maximum of 12 months.

The following services and fees have been agreed between One Financial Solutions Ltd and you as our client. All fees will be confirmed in writing before any work commences. Please review and confirm your selections below.

Initial Services

Initial Service	Service Provided	Confirmed Fee (% of investment)	Cash Amount (£)
Financial Planning			<input type="text"/>
Retirement Planning			
Protection Planning (Commission)			
Hourly Rate (if applicable)			

Ongoing Services

Ongoing Service	Confirmed Fee (% of investment)	Cash Amount (£)
Financial Planning Service		
Retirement Planning Service		
Hourly Rate (if applicable)		

We will always agree our services and fees with you before proceeding. You will receive a Client Agreement that clearly explains the services we will provide and the costs, so you know exactly what to expect before we begin.

Date of Issue: _____

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 1

CLIENT NAME

CLIENT SIGNATURE

DATE

Client 2 (Joint — if applicable)

CLIENT NAME (JOINT)

CLIENT SIGNATURE (JOINT)

DATE

On Behalf of One Financial Solutions Ltd

ADVISER NAME

ADVISER SIGNATURE

DATE

YOUR PRIVACY

Your data, *handled with care*

To provide our services properly we will need to collect information about your personal and financial circumstances. We take your privacy seriously and will only use your personal information to deliver our services or for legal, regulatory or insurance purposes related to our services.

Processing of your personal data is necessary for the performance of our contract for services with you and in meeting our legal obligations to preventing money laundering or terrorist financing. We rely on legitimate interest to retain relevant data for the purposes of assessing the appropriateness of our services, defending future complaints, and meeting our Professional Indemnity Insurer's expectations. These are the lawful bases on which we intend to rely for the processing of your data.

Our policy is to gather and process only that personal data which is necessary for the above-mentioned purposes. We adopt a transparent approach to the processing of your personal data. Sometimes, we may need to pass your personal information to other organisations. If you apply to take out a financial product or service, we will need to pass certain personal details to the product or service provider.

We may engage the services of third-party providers of professional services 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. Your personal information may be transferred electronically (i.e., by email or over the internet) and we, or any relevant third party, may contact you in future by what we believe to be the most appropriate means of communication at the time.

The organisations to whom we may pass your details also have their own obligations to deal with your personal information appropriately. Sometimes a product or service may be administered from a country outside Europe. If this is the case, the firm must put a contract in place to ensure that your information is adequately protected. We will issue you with our Privacy Notice. This is a separate document which provides more information about the nature of our personal data processing activities and includes details of our retention and deletion policies as well as your rights of access to the personal information that we hold on you.

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.

If you are concerned about any aspect of our privacy arrangements, please speak to us.

As part of this agreement, we will ask you to consent to the transfer of personal information in accordance with the protections outlined above. If you wish to know the names of these third parties, please contact us for further information.

Sensitive Personal Data Consent

I/We consent to the processing of sensitive personal data as far as it is necessary for the services I/we require from One Financial Solutions Ltd.

CLIENT SIGNATURE _____

DATE _____

(Joint - If Applicable)

CLIENT SIGNATURE _____

DATE _____

From time to time, we may wish to contact you to offer additional products or services which may be of interest to you. To do this, we require your consent. Please indicate your preferences below. You may withdraw this consent at any time by notifying us at our main business address.

Client 1

I consent to be contacted for marketing purposes by:

Email Phone Text Message Post

CLIENT NAME

CLIENT SIGNATURE

DATE

Client 2

I consent to be contacted for marketing purposes by:

Email Phone Text Message Post

CLIENT NAME

CLIENT SIGNATURE

DATE

Your rights: You may withdraw this consent at any time by notifying us in writing at Chapter House, 33 London Road, Reigate, Surrey, RH2 9HZ, or by emailing admin@one-fs.co.uk. Withdrawal of consent will not affect the lawfulness of any processing carried out before withdrawal.

OUR DIFFERENCE

Built around you, *not around products*

01

Truly Independent

Not owned by or influenced by any product provider. Our advice is based on a comprehensive and fair analysis of the whole market — always.

02

Client-Centric Process

Every recommendation begins with understanding you — your goals, your family, your concerns. We don't fit clients to products; we find products that fit clients.

03

Qualified Advisers

All our advisers hold Level 4+ qualifications (DipPFS minimum), ensuring deep expertise across pensions, investments, tax planning, and protection.

04

Transparent Fees

We agree all fees in writing before any work begins. No hidden charges. No surprises. Our fee structures are clearly documented — see Our Charges.

05

FCA Regulated

Authorised and regulated by the FCA (Ref: 1035542). You are classified as a Retail Client — benefiting from the highest level of regulatory protection and FOS access.

06

Long-term Partnership

We aim to be your adviser for life. Our ongoing review service means your financial plan evolves with you — through every career change, family milestone, and market shift.

What our clients say

The advice we received was clear, patient, and completely tailored to our situation. We finally feel in control of our financial future.

Existing Client

Having an independent adviser made all the difference. I knew the recommendation was right for me, not for the provider.

Existing Client

*Peace of mind — that your
financial future is in good hands*



One Financial Solutions

| INDEPENDENT ADVICE

BEGIN YOUR FINANCIAL JOURNEY

Begin your *financial journey*

Schedule a no-obligation initial consultation. We'll take the time to understand your situation before making any recommendation — and there's no charge for your first meeting.

BOOK YOUR INITIAL CONSULTATION TODAY

www.onefinancialsolutions.co.uk

Head Office: Chapter House, 33 London Road, Reigate, Surrey, RH2 9HZ. Registered in England & Wales, Company Reference Number 08141263.

One Financial Solutions Ltd is Authorised and Regulated by the Financial Conduct Authority, Firm Reference Number 1035542.