



Letter of Engagement

3 Chalfont Court
Chalfont Close
Lower Earley
Reading
RG6 5SY

Tel: 0118 987 6655

1. Firm Status

Bluesky Chartered Financial Planners is a trading style of Bluesky Financial Planners Ltd. which is regulated by the Financial Conduct Authority (FCA) and authorised to provide independent financial advice to its clients. It is generally the case that the production of expert pension sharing and other financial reports on divorce does not provide individual independent financial advice and thus this work is not regulated by the FCA.

2. Our Services

Bluesky Chartered Financial Planners offer their expert report services to matrimonial lawyers, mediators and/or directly to divorcing couples. We will accept instructions as a single joint expert, or instructions by either party.

We can offer an initial meeting to discuss a case if required, although we may charge for this. The meeting may be attended by the solicitor(s) and/or mediators, divorcing couple (either jointly or individually) as appropriate. Alternatively, cases can be discussed by telephone, skype, email or post.

Where cases are jointly instructed all parties concerned will be copied in on all correspondence to ensure we are acting impartially.

When instructed we will make every effort to gain an understanding of the objectives of the divorcing couple, and give guidance as to how the pensions and/or other matrimonial assets could be divided on divorce, and explain the rationale behind our suggested solutions. The clarification of objectives may potentially reduce the overall costs and speed up the process of reaching an agreement.

Upon receipt of your written instructions we will provide an expert's report which can be used by the Courts to ascertain an appropriate division of pension and other assets on divorce.

Our reports are bespoke and based on the criteria agreed between the divorcing couple and/or their solicitors or mediator.

A suggested sample letter of instruction is available via our website or by contacting Bluesky's offices directly. We are happy to assist in the drafting of this document.

Where requested we are happy to assist with the implementation of an agreed pension sharing order or other financial order. As this activity will involve individual financial advice it will be treated as a separate instruction. If it is felt that there is any potential conflict of interests, we will inform you of this and seek instructions from all parties before proceeding.

Our Pension Sharing Reports use a number of assumptions that are in line with actuarial and financial services economic forecasts and which are deemed reasonable and impartial.

3. Our Fees

Fees for Pension Sharing Reports are normally charged at a fixed rate and are based on the complexity of each case and the anticipated time required to produce the report.

Prior to instruction we will estimate the fee applicable for the requested report. Your agreement to proceed will be sought before we commence our work.

Additional fees may be charged if further calculations are requested following the production of our report, or any significant changes are made to the scenarios or financial assets to be considered.

We will charge at our standard hourly rate for any meetings that we are asked to attend. Where applicable, disbursements and travelling expenses will be added to the fees.

Time Charge Basis

For any work where we have agreed to charge on an hourly basis, our fees are as follows:

Hourly Rate	Chartered Financial Planner:	£245 per hour
	Chartered Financial Planner (matrimonial):	£265 per hour
	Expert Witness:	£265 per hour
	Paraplanner:	£105 per hour
	Administrator:	£70 per hour
	Travel per hour:	50% of relevant hourly rate

Our charges may be paid either by cheque or bank transfer. We reserve the right to charge interest at 5% over base rate of Barclays Bank plc for any period in excess of thirty days that invoices remain unpaid.

Our fee levels are reviewed and set every January

4. VAT

Under current legislation our services are not subject to VAT but should this change in future, and where VAT becomes due, we will notify you before conducting any further work.

5. Financial Advice

Our reports will not give specific financial advice to either party, but will endeavour to calculate the most appropriate share of the pension schemes or other assets under consideration to achieve the objectives agreed by the divorcing couple and/or their solicitors or mediator. Where appropriate generic financial advice may be provided where, for example, pension contributions or withdrawals prior to implementation may provide specific benefits to the joint financial outcome of the couple.

Pension sharing reports will not include a recommendation regarding where the pension credits should be transferred, but will give generic guidance only.

Once the division of pension and other financial matters has been agreed either spouse will have the opportunity to appoint us personally as his or her financial planner. As mentioned earlier, this can include assistance with implementing a pension sharing order.

6. Complaints

If you wish to register a complaint, please contact us in writing or by telephone on 0118 9876655.

A summary of our internal complaints handling procedures for the reasonable and prompt handling of complaints is available on request and if you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service at www.financial-ombudsman.org.uk or by contacting them on 0800 0234 567.

7. Law

This client agreement is governed and shall be construed in accordance with English Law and the parties shall submit to the exclusive jurisdiction of the English Courts.

8. The Financial Conduct Authority

The Financial Conduct Authority (FCA) regulates financial services in the UK and you can check our authorisation and permitted activities on the Financial Services Register by visiting the FCA's website www.fca.org.uk/firms/systems-reporting/register or by contacting the FCA on 0800 1116768.

9. Acceptance of this letter of Engagement

Should you choose to instruct us to act on your behalf please confirm your acceptance of this Letter of Engagement by signing two copies, retaining one for your files and returning the other to Bluesky Chartered Financial Planners.

Consent

I/we instruct Bluesky Chartered Financial Planners to act on my/our behalf and understand and consent to the above terms of business and disclosure about Bluesky's services and costs.

Single / Joint Instruction (*delete as applicable*)

Signed:

Signed:

Name:

Name:

Firm:

Firm:

Date:

Date:

Notes

BlueSKY Chartered Financial Planners is a trading style of BlueSKY Financial Planners Ltd which is authorised and regulated by the Financial Conduct Authority. BlueSKY Financial Planners Ltd is registered in England & Wales No. 11936113. Registered Office: 3 Chalfont Court, Chalfont Close, Lower Earley, Reading RG6 5SY.



Customer Privacy Notice

Why should you read this document?

During the course of dealing with us, we will ask you to provide us with detailed personal information relating to your existing circumstances, your financial situation and, in some cases, your health and family health history (**Your Personal Data**). This document is important as it allows us to explain to you what we will need to do with Your Personal Data, and the various rights you have in relation to Your Personal Data.

What do we mean by “Your Personal Data”?

Your Personal Data means any information that describes or relates to your personal circumstances. Your Personal Data may identify you directly, for example your name, address, date of birth, National Insurance number. Your Personal Data may also identify you indirectly, for example, your employment situation, your physical and mental health history, or any other information that could be associated with your cultural or social identity.

In the context of providing you with assistance in relation to your Investment and Insurance requirements.

Your Personal Data may include:

- Title, names, date of birth, gender, nationality, civil/marital status, contact details, addresses and documents that are necessary to verify your identity
- Employment and remuneration information, (including salary/bonus schemes/overtime/sick pay/other benefits), employment history
- Bank account details, tax information, loans and credit commitments, personal credit history, sources of income and expenditure, family circumstances and details of dependents
- Health status and history, details of treatment and prognosis, medical reports (further details are provided below specifically with regard to the processing we may undertake in relation to this type of information)
- Any pre-existing Investment and Insurance products and the terms and conditions relating to these

The basis upon which our Firm will deal with Your Personal Data

When we speak with you about your investment and Insurance requirements we do so on the basis that both parties are entering a contract for the supply of services.

In order to perform that contract, and to arrange the products you require, we have the right to use Your Personal Data for the purposes detailed below.

Alternatively, either in the course of initial discussions with you or when the contract between us has come to an end for whatever reason, we have the right to use Your Personal Data provided it is in our legitimate business interest to do so and your rights are not affected. For example, we may need to respond to requests from mortgage lenders, insurance providers and our Compliance Service Provider relating to the advice we have given to you, or to make contact with you to seek feedback on the service you received.

On occasion, we will use Your Personal data for contractual responsibilities we may owe our regulator The Financial Conduct Authority, or for wider compliance with any legal or regulatory obligation to which we might be subject. In such circumstances, we would be processing Your Personal Data in order to meet a legal, compliance or other regulatory obligation to which we are subject.

The basis upon which we will process certain parts of Your Personal Data

Where you ask us to assist you with for example your insurance needs, in particular life insurance and insurance that may assist you in the event of an accident or illness, we will ask you information about your ethnic origin, your health

and medical history (**Your Special Data**). We will record and use Your Special Data in order to make enquiries of insurance providers in relation to insurance products that may meet your needs and to provide you with advice regarding the suitability of any product that may be available to you.

If you have parental responsibility for children under the age of 13, it is also very likely that we will record information on our systems that relates to those children and potentially, to their Special Data.

The arrangement of certain types of insurance may involve disclosure by you to us of information relating to historic or current criminal convictions or offences (together "**Criminal Disclosures**"). This is relevant to insurance related activities such as underwriting, claims and fraud management.

We will use special Data and any Criminal Disclosures in the same way as Your Personal Data generally, as set out in this Privacy Notice.

Information on Special Category Data and Criminal Disclosures must be capable of being exchanged freely between insurance intermediaries such as our Firm, and insurance providers, to enable customers to secure the important insurance protection that their needs require.

How do we collect Your Personal Data?

We will collect and record Your Personal Data from a variety of sources, but mainly directly from you. You will usually provide information during the course of our initial meetings or conversations with you to establish your circumstances and needs and preferences in relation to investment and insurance. You will provide information to us verbally and in writing, including email.

We may also obtain some information from third parties, for example, credit checks, information from your employer, and searches of information in the public domain such as the voters roll. If we use technology solutions to assist in the collection of Your Personal Data for example software that is able to verify your credit status. We will only do this if we have consent from you for us or our nominated processor to access your information in this manner. With regards to electronic ID checks we would not require your consent but will inform you of how such software operates and the purpose for which it is used.

What happens to Your Personal Data when it is disclosed to us?

In the course of handling Your Personal Data, we will:

- Record and store Your Personal Data in our paper files, mobile devices and on our computer systems (*websites, email, hard drives, and cloud facilities*). This information can only be accessed by employees and consultants within our Firm and only when it is necessary to provide our service to you and to perform any administration tasks associated with or incidental to that service
- Submit Your Personal Data to Product Providers both in paper form and on-line via a secure portal. The provision of this information to a third party is essential in allowing us to progress any enquiry or application made on your behalf and to deal with any additional questions or administrative issues that lenders and providers may raise.
- Use Your Personal Data for the purposes of responding to any queries you may have in relation to any investment or you may take out, or to inform you of any developments in relation to those products and/or policies of which we might become aware

Sharing Your Personal Data

From time to time Your Personal Data will be shared with:

- Investment and Insurance providers.
- Third parties who we believe will be able to assist us with your enquiry or application, or who are able to support your needs as identified. These third parties will include but may not be limited to, our Compliance Advisers, Product specialists, estate agents, providers of legal services such as estate planners, conveyancing, surveyors and valuers (in each case where we believe this to be required due to your particular circumstances).

In each case, your Personal Data will only be shared for the purposes set out in this customer privacy notice, i.e. to progress your investment or insurance enquiry and to provide you with our professional services.

Please note that this sharing of Your Personal Data does not entitle such third parties to send you marketing or promotional messages: it is shared to ensure we can adequately fulfil our responsibilities to you, and as otherwise set out in this Customer Privacy Notice.

We do not envisage that the performance by us of our service will involve Your Personal Data being transferred outside of the European Economic Area.

Security and retention of Your Personal Data

Your privacy is important to us and we will keep Your Personal Data secure in accordance with our legal responsibilities. We will take reasonable steps to safeguard Your Personal Data against it being accessed unlawfully or maliciously by a third party.

We also expect you to take reasonable steps to safeguard your own privacy when transferring information to us, such as not sending confidential information over unprotected email, ensuring email attachments are password protected or encrypted and only using secure methods of postage when original documentation is being sent to us.

Your Personal Data will be retained by us either electronically or in paper format for a minimum of six years, or in instances whereby we have legal right to such information we will retain records indefinitely.

Your rights in relation to Your Personal Data

You can:

- request copies of Your Personal Data that is under our control
- ask us to further explain how we use Your Personal Data
- ask us to correct, delete or require us to restrict or stop using Your Personal Data (details as to the extent to which we can do this will be provided at the time of any such request)
- ask us to send an electronic copy of Your Personal Data to another organisation should you wish
- change the basis of any consent you may have provided to enable us to market to you in the future (including withdrawing any consent in its entirety)

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 providing you with suitable advice, ensuring your portfolio and financial products continue to be suitable for you, adhere to anti money laundering requirements and investigating and resolving complaints

Holding your Data

We will hold data for a maximum of 50 years from the date we receive the data

How to make contact with our Firm in relation to the use of Your Personal Data

If you have any questions or comments about this document, or wish to make contact in order to exercise any of your rights set out within it please contact:

Mark Penston

Bluesky Chartered Financial Planners
3 Chalfont Court
Chalfont Close
Lower Earley
Reading
RG6 5SY

markp@blueskyifas.co.uk

Tel: 0118 987 6655

If we feel we have a legal right not to deal with your request, or to action, it in different way to how you have requested, we will inform you of this at the time.

You should also make contact with us as soon as possible on you becoming aware of any unauthorised disclosure of Your Personal Data, so that we may investigate and fulfil our own regulatory obligations.

If you have any concerns or complaints as to how we have handled Your Personal Data you may lodge a complaint with the UK's data protection regulator, the ICO, who can be contacted through their website at <https://ico.org.uk/global/contact-us/> or by writing to Information Commissioner's Office, Wycliffe House, Water Lane, Wilmslow, Cheshire, SK9 5AF.

Data Subject **Consent Form**

I hereby grant Bluesky Chartered Financial Planners permission to process my Personal Data for the purpose stated in the Privacy Statement above.

Signed	
Print Name	
Date	

Signed	
Print Name	
Date	

Important notes: Marketing by our Firm

If you do not indicate your agreement for us to make contact with you, we may be unable to provide you with details of products and/or services that may suit your needs and circumstances.

We would like to maintain a record of your express consent for us to contact you by post, telephone, SMS, email and instant messaging for marketing our products or services that we think may be of interest to you. Please indicate your consent to us contacting you by any of the means specified below:

Please tick.

Client 1

Client 2

Post

Post

Phone

Phone

Email

Email

Are you a Politically Exposed Person (PEP)?

PEPs are defined as ‘an individual who is or has at any time in the preceding year, been entrusted with prominent public functions and an immediate family member or a known close associate of such person’.

PEPs are considered to be a higher risk to money laundering as their position may make them vulnerable to corruption.

Examples of a PEP can include:-

- Head of state/ government/ ministers/ deputy or assistant ministers
- Members of parliament
- Members of supreme court of constitutional courts or of other high level judicial bodies whose decisions are not generally subject to further appeal, except in exceptional circumstances
- Members of courts of auditors or of the Boards of Central banks
- Ambassadors, Charges D’Affaires and high ranking officers in the armed forces
- Members of administrative management or supervisory boards of state owned enterprises.

Are you or any immediate family member such as your spouse/partner, children and their spouses/partners or parents a Politically Exposed Person? Y/N

If yes, please provide details:

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Foreign Account Tax Compliance Act (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 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

Are you a ‘US person’? Y N

If yes, please provide details:

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Client Signature:

Date: