



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 Limited, which is regulated by the Financial Conduct Authority (FCA) and authorised to provide personalised independent financial advice to its clients.

However, where we have been asked to provide services that do not entail the provision of individual independent financial advice this will not be regulated by the FCA, nor will there be recourse to the Financial Ombudsman's services in the event of a complaint.

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 sole 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, ZOOM or Teams, email or post.

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

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.

Upon acceptance of our quotation for work required we will provide an expert's report which will address the instructions that we have been given. It can be used by the Courts to assist a judge in his ruling as to how pension or other assets will be divided on divorce.

Our reports are bespoke and are based on the information presented to us by the client(s), their advisers and information that we may access directly from the provider, provided that we have a suitable letter of authority from the client(s).

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. These are amended from time to time in line with market conditions and are detailed in our reports.

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.

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 objectives 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. Please note that this agreement is between Bluesky and you as the instructing party or parties. It is the responsibility of the instructing party or parties to arrange settlement of our invoice on receipt. We reserve the right to charge interest at 5% over base rate of Barclays Bank plc for any period in excess of thirty days for which invoices remain unpaid.

Our fee levels are reviewed and set every January

4. VAT

Our services relating to advice on pensions on divorce cases are subject to VAT.

5. Financial Advice

Our reports will not give specific financial advice to either party but will endeavour to calculate the most efficient 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. The generic advice should not be construed and personalised financial advice.

Pension sharing reports will not include a recommendation regarding where the pension credits should be transferred too.

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 complaints handling procedures is available on request. Please note that most of our pension

sharing reporting activities are not regulated by the Financial Conduct Authority and are outside of the jurisdiction of the Financial Ombudsman Service for complaint resolution.

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.

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 client; in particular with regard to their health and family health history (**Their Personal Data**). This document is important as it allows us to explain to you what we will need to do with their Personal Data, and the various rights you and they have in relation to that Data.

What do we mean by “Personal Data”?

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

In the context of providing you with assistance in relation to the provision of a pension sharing report, or associated advice Personal Data may include:

- Title, names, date of birth, gender, nationality, civil/marital status, contact details, addresses and documents that are necessary to verify 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)

The basis upon which our Firm will deal with Personal Data

When we speak with you, or your clients, about your 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 we have the right to use Your client’s 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 client’s 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 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 client’s 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 client’s 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 Personal Data

Reports in respect of pension sharing will require us to ascertain appropriate annuity rates (i.e. the rate at which capital can be converted into a pension income stream). Annuity rates can be affected by a number of personal

factors, in particular your client's state of health and whether you smoke. In this regard we will ask your client for information about their health and medical history (**Special Data**). We will record and use the Special Data in order to make enquiries of annuity providers in relation to the annuity rate they may offer if your client were to purchase an annuity.

We will use special Data and any Criminal Disclosures in the same way as Your client's 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 Personal Data?

We will collect and record Personal Data from a variety of sources, but mainly directly from you and your client. You will usually provide information as part of process for you instructing us, initially to enable us to provide you with a fee estimate. You will provide information to us verbally and in writing, including email.

We may also obtain some information from third parties, for example, the pension schemes that form part of the assets that are the subject of the report.

In order for us to obtain information from the pension scheme we will request a letter from the client giving the pension scheme authority to release information to us.

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

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

- Record and store their 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 client's 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 on your behalf and to deal with any additional questions or administrative issues that lenders and providers may raise.
- Use Personal Data for the purposes of responding to any queries you, or your client may have.

Sharing Personal Data

From time to time Your client's Personal Data will be shared with:

- Annuity 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—(in each case where we believe this to be required due to your client's particular circumstances).

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

Please note that this sharing of Your client's Personal Data does not entitle such third parties to send 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 client's Personal Data being transferred outside of the European Economic Area.

Security and retention of Personal Data

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

We also expect you and your clients to take reasonable steps to safeguard their 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 client's 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 Personal Data

You can:

- request copies of Your client's Personal Data that is under our control
- ask us to further explain how we use Your client's Personal Data
- ask us to correct, delete or require us to restrict or stop using Your client's Personal Data (details as to the extent to which we can do this will be provided at the time of any such request)
- With your client's written consent, ask us to send an electronic copy of their Personal Data to another organisation should you wish

Why we need your Client's Data

We need your client's data in order for us to:

Carry out our legitimate business and professional management responsibilities which include, but are not limited to providing you with a report regarding the sharing of your client's pensions on divorce and to, adhere to anti money laundering requirements and investigating and resolving complaints

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.

Holding your client's 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 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 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 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 client's Personal Data for the purpose stated in the Privacy Statement above.

Signed	
Print Name	
Company Name	
Date	

Signed	
Print Name	
Company Name	
Date	