Name Of Client ……………………………

Date Given to Client ………………………

RAFTER ASSOCIATES FINANCIAL MANAGEMENT LTD
TERMS OF BUSINESS

Rafter Associates Financial Management Ltd is INDEPENDENT and will act on your behalf in advising you on life assurance, pensions or unit trust products. Because we are independent we can advise you on the products of different companies. In relation to life policies, we offer products on the basis of a fair analysis of the market.

We advise on pension and life products, investments in authorised unit trusts, PEP's and ISA's. Our recommendations will be based upon your stated investment objectives, acceptable level of risk and any restrictions you may wish to place on the type of investments you are willing to consider. We shall confirm in writing the suitability of our recommendations, and advise you of your rights to cancel or withdraw from a product where appropriate or, if it is the case, we will inform you that no such rights will apply. You have the right to inspect copies of contract notes, vouchers and entries in our books or computerised records relating to your transactions. We keep records of our business transactions for at least six years.

We offer independent advice, but occasions can arise where we, or one of our other clients, will have some form of interest in business that we are transacting for you. If this happens, or we become aware that our interests or those of one of our other clients conflict with your interests, we will inform you and obtain your consent before we carry out your instructions. When we have arranged any investments for which you have given instructions, we will not give you any further advice unless you request it, but will be glad to advise you at any time you ask us to do so.

We require our clients to give us instructions in writing, to avoid possible disputes. We will, however, accept oral instructions provided they are subsequently confirmed in writing. We may contact you from time to time to advise you of investments that we believe may be of interest to you. You, or we may terminate our authority to act on your behalf at any time, without penalty and will take effect from the date of receipt. Termination is without prejudice to any transactions already initiated, which will be completed according to these terms and conditions unless otherwise agreed in writing. You will be liable to pay for any transactions made prior to termination and any fees, which may be outstanding.

If we propose to make a charge, we will agree its basis with you in writing before we carry out any chargeable work. We derive commission paid to us by life companies, unit trust managers and other regulated collective investment schemes and in investment trust companies shares held in a PEP or regular savings scheme. We shall tell you the amount of commission payable to us on any such investment. If we receive commission or any other form of benefit from the issuer of a security or from any other intermediary, we will inform you but we will not tell you its amount unless you ask us to do so.

Rafter Associates Financial Management Ltd DOES NOT HANDLE CLIENTS' MONEY

We will make arrangements for all your investments to be registered in your name unless you first instruct us otherwise in writing. We will forward to you all documents showing ownership of your investment as soon as practicable after we receive them; where a number of documents relating to a series of transactions is involved, we will normally hold each document until the series is complete and then forward them to you.

These terms and conditions come into effect from the date of issue.

Rafter Associates Financial Management Ltd
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