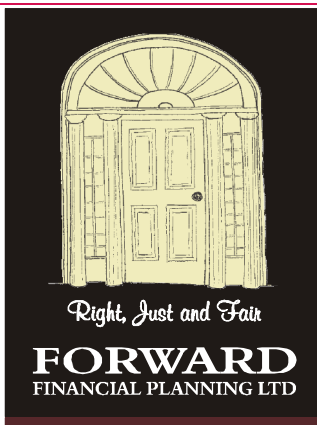


Financial Planning Agreement

Please sign on pages 6 & 7



Regent Suite
Regent House
Regent Street
Newtownards
Co Down
BT23 4AD

t: 028 9182 6767
f: 028 9182 6131
e: info@forward.ie
w: forward.ie

Independent Financial Advisers

Last updated 30 August 2010

1.1 Services provided

Forward

Regular advice meetings

Financial

“Unbiased, unrestricted advice based on a comprehensive and fair analysis of the relevant market” with the objective of:

- Introducing you to companies that provide suitable financial and insurance products
- Mediating between you and the financial companies for the duration of this Financial Planning Agreement (or any amendments agreed at 2 below)
- Restructuring your portfolio after advice meetings in a manner that is appropriate to your changing circumstances – i.e. advising you when to sell/surrender and/or buy financial products
- Undertaking work with stockbrokers and/or underwriters from preparation to completion of a relevant contract or contracts for the provision of financial services

Planning

To help you answer the question “Will your money last?”

Live today Plan for tomorrow

“Man makes plans, God directs his paths”

1.2 Our Annual Mediation Fee:

1% pa of funds under influence *

*Funds under influence will be estimated at the advice meetings

2. Changes in our Client Agreement

- This Agreement shall be governed by and construed in accordance with the laws of Northern Ireland.
- We may amend our terms without your consent, subject to giving you 10 working days' notice in writing to your last known address.
- We will seek your agreement prior to providing any service under the amended terms.

3. Registration of Documents

- We will register all investments in your name, or in the name of an agreed administrator.
- All contract notes/documents of title in respect of your investment(s) will be forwarded to you as soon as practicable.

4. Termination

- You, or we, may terminate our authority to act on your behalf at any time.
- Notice of this termination must be given in writing.
- If the agreement is terminated within the first 12 months, the full Annual Mediation Fee will become due, and you will be liable to pay within 14 days any amount outstanding from the date of signing.
- After termination you will be liable to pay £35 per item of copy correspondence handled on your behalf.

5. Client Money

- We do not hold client money.
- All investment cheques must be made payable to the relevant company.

6. Information held about you

- We may obtain, use, and disclose your personal data to discharge the services agreed, and to fulfil our legal and regulatory responsibilities.
- Information held about you may be on computer and/or paper files.
- You have a right of access to your personal data that we hold about you. Under the relevant legislation our data protection registration number is Z4839152.
- We keep records of all your investment transactions for at least six years.
- We reserve the right to give you copies of your records and retain originals.
- We make a charge for copies of files.
- If you do not wish to be contacted by post, fax, e-mail or telephone you may notify us in writing at the address shown in section 10.

7. Non-discretionary Investment Management Agreement

- We will advise you on a suitable asset allocation and appropriate investments/insurances at advice meetings.
- Investments and Reinvestments will only be executed after agreement with you.

8. Risks

- There are risks of total loss with ALL investments.
- Other than National Savings, Bank or Building Society deposits the value of your capital may fall and is not guaranteed.
- Past performance is no guide to future performance.

9. Regulatory Details

- Forward Financial Planning Ltd is authorised and regulated by the Financial Services Authority for investment business.
- You can check our authorisation online at www.fsa.gov.uk/register or by telephone on 0845 606 1234.
- Our FSA Registration number is 118397.

10. What to do if you have a complaint

If you wish to complain about the service we have provided, please write to: Forward Financial Planning Ltd, Regent Street, Newtownards, BT23 4AD.

We always aim to deal with your concerns ourselves. However, if you are not satisfied with our final response, or if eight weeks have passed since you first contacted us about your concerns, you can ask the Financial Ombudsman Service to review your complaint. The Financial Ombudsman Service provides a free, independent service for customers to solve disputes with financial firms.

11. Are you covered by the Financial Services Compensation Scheme (FSCS)?

You may be entitled to compensation from the scheme

- **Deposits: 100% of the first £50,000**
- **Investments: £50,000** per person per firm (for claims against firms declared in default from 1 January 2010)
- **Mortgage advice and arranging: £50,000** per person per firm
- **Long-term insurance (e.g. pensions and life assurance)**
- The maximum level of compensation for claims against firms declared in default **on or after 1 January 2010** is 90% of the claim with no upper limit.

YOUR NOTES

Estimated funds under influence/...../.....
as at/...../.....
Our Estimated Annual charge/...../.....
 Estimated Broker dealing charges/...../.....
 Estimated Total Fund Managers Charges/...../.....
Estimated Custodian/Trustee charges/...../.....
Our Payment on account / retainer/...../.....

- **** Where advice meetings are no longer required, our annual mediation fee is reduced to a £40 monthly fee charged to retain our services and ensure annual statements are checked and issued**
- **Our Fee is invoiced annually in arrears**
- **100% of our retainers and commissions offset against our Fees**

**** VAT - most of our work falls under a VAT exempt service. Where our services are restricted to checking and issue of statements they cease to be VAT exempt and become potentially liable to VAT. Whilst at present the amount of work we carry out that is liable to VAT is below the “registration level” and so VAT is not charged, should the amount of work liable to VAT at a future date exceed the Inland Revenue “registration level” VAT will then be added to our £40 monthly fee chargeable.**

DECLARATION TO BE SIGNED BY ALL CLIENTS

Client Copy Financial Planning Agreement

** delete as applicable*

I/We* agree to the terms by which benefits are to be provided to me/us* as set out under this Client Agreement (updated 30 August 2010) and understand that the agreement comes into effect 14 days after it is signed by both parties unless I/we* exercise the cancellation clause below.

I/We* agree to pay any amounts due within 30 days of the date of invoice or other notification.

Client name(s) _____

Signatures _____

Date _____

E-mail _____

Postal Address _____

_____ Postcode _____

Signature _____

(Authorised Signatory, on behalf of Forward Financial Planning Ltd)

Name _____

Cancellation Clause

Having considered the services provided I/We* have decided to not proceed with this client agreement.

I/We* understand that if this cancellation notice is exercised within the first 14 days of signing by both parties no charges will arise and otherwise I /we will be liable to pay up to the first year's fees chargeable.

Client name(s) _____

Client signature(s) _____

Date _____

DECLARATION TO BE SIGNED BY ALL CLIENTS

Company Copy Financial Planning Agreement

Estimated Annual fee _____

** delete as applicable*

I/We* agree to the terms by which benefits are to be provided to me/us* as set out under this Client Agreement (updated 30 August 2010) and understand that the agreement comes into effect 14 days after it is signed by both parties.

unless I/we* exercise the cancellation clause.

I/We* agree to pay any amounts due within 30 days of the date of invoice or other notification.

Client name(s) _____

Client signature(s) _____

E-mail _____

Date _____

Postal Address _____

_____ Postcode _____

Signature _____

(Authorised Signatory, on behalf of Forward Financial Planning Ltd)

Name _____

Date _____