
OSL Wealth Management

Hesslewood Business Park
109 Ferriby Road
Hessle
HU

Services and Payment Agreement

This is an agreement between:

OSL Wealth Management

Firm

and

Stephen Taylor

Client(s)

Client's address:

10, King Johns Road, Swineshead, Boston, Lincolnshire, PE20 3EH

This agreement will be in force from 1/07/ 2024 until you or we end it, in accordance with our Client Agreement.

This agreement should be read in conjunction with our Client Agreement and Service and Cost Disclosure Document which have already been supplied to you and forms part of this Services and Payment agreement. In the event of ambiguity between the Client Agreement and Service and Cost Disclosure Document this agreement will take precedence.

We agree to provide you with services and in return you agree to pay us for our services, as detailed below.

The services and payment amount

We agree to provide you with the following services:

Initial service(s)

Advised Service

You have asked us to advise you on . setting up a retirement annuity and transferring existing pension plans into one pot currently your pensions are with Standard Life and The Peoples Pension.

Our initial advice will be appropriate for you based on your requirements and circumstances at that time. We will not ensure that any initial advice is still suitable for you at a later date unless you specifically ask us to do so; you can ask us to do this at any time.

We will charge a percentage of assets under management . Further details on the exact amount that will be charged are provided below.

Note

My initial charge will be 5% of the original pension amount – this will be taken from the funds, There will be no ongoing annual fees.

Ongoing service(s)

Advised Service

Following our initial services, there will be no ongoing fees, unless you require any further financial advice.

- Further details of our ongoing service propositions can be found within our Client agreement document and information about our services and costs.

Note

My ongoing adviser charge is zero

Information about other costs and associated charges

We will also provide you with an Aggregated Costs document in relation to certain investment types. This will provide you with information on the total costs to you of the financial products and services that have been recommended for these investment types and illustrate the impact of those costs on your investment returns. This will include all third party product and service costs as well as our firms' own adviser charges. This will be provided to you before any investment transactions take place and on an ongoing basis where you have selected to take ongoing services.

Payment instructions

Advised Service

If paid directly we are able to receive payment by bank transfer or cheque (but only when made payable to the firm). You will be required to settle payment for your ongoing services by direct debit on the 5th of every month. Each payment will be 1/12th of the annual amount.

We do not accept payments by cash in any circumstances. You will be provided with a receipt upon payment.

If we agree for your adviser charges to be deducted from your investments we will confirm separately the exact details.

You must pay our adviser charges in accordance with the payment terms stated on our invoices. In the absence of payment terms on our invoices, payment will be due within 30 days of the invoice date. If you fail to pay our adviser charges when they are due, you will be in breach of this Agreement and we may enforce our rights against you.

Address for payment – The BLOC, 38 Springfield Way , Anlaby , HU10 6RJ

Bank Account Details 20-76-14 13569446

Periodic Reporting

Where you have agreed to an ongoing advice service we will provide you with a report on the ongoing suitability of the services that have been provided to your needs as well as the total costs for any services and transactions undertaken during the reporting period. These reports will be provided to you on an annually basis on the following dates December each year.

If we make any further investment recommendations at the periodic reporting stage, the report will also cover these recommendations and will be provided before any transactions take place.

Effects of cancellation

We may decide to stop providing services to you at any time; if we do so we will write to you to confirm this.

You can ask us to stop providing any services to you at any time, without penalty, but you must do so in writing.

We will keep a copy of this agreement on our files so that we have a copy of the terms on which we acted for you. Notices given by you under this agreement must be sent in writing by post. Notices will be treated as having been received by us on the second business day after you posted the notice to us.

We will have no authority to act for you after this agreement has ended.

If the agreement is ended while we are providing services to you, we will finish providing the agreed services unless you ask us not to.

Upon receipt of your instructions to cancel an ongoing service, we will, if relevant:

- Arrange for the refund of any payments made in advance for ongoing services that are no longer to be provided; and
- Arrange for any future payment of any associated charges to cease.

If we receive any payments for any ongoing services that are no longer to be provided, we will arrange for the relevant payment(s) to be refunded to you via cheque. Any refunds will be forwarded to you within 30 business days of receiving the actual payment.

What happens if you decide to cancel your investment early?

If you have paid the initial adviser charge directly, then no further action is required.

If we do take our charges via your investment product(s) and you subsequently cease to pay the premiums or cancel the investment, we may not have been able to take our total adviser charges from your investment(s). In such cases, we may exercise our right to charge you the amount we have been unable to recover. If we exercise this right, you agree to pay us the amount due on demand. The maximum amount you have to repay will not exceed the total adviser charge agreed.

Declaration

This document and our Client Agreement, Service and Cost Disclosure Document and Proposition Document set out the legal relationship between us. **For your own benefit and protection you should read these terms carefully before signing.** If there are any terms within this agreement that you do not understand, please ask for further information.

This agreement will be interpreted and construed in accordance with English law and is subject to the exclusive jurisdiction of the English courts, except if your address is in Scotland, when the courts of Scotland shall have non-exclusive jurisdiction.

Client Signature:	Client Signature:
Print Name:Stephen Taylor	Print Name:
Date of Signature:	Date of Signature: