



Independent financial advice, tailored to *you*

Built on trust,
experience and
long-term relationships

futuresassured.co.uk
0114 242 18 18



About us

At Futures Assured, our vision is simple: to create a brighter financial future for hardworking people. If the world of financial planning feels daunting, we're here to guide you through it with clear, straightforward advice.

Our strength lies in the relationships we build with our clients. It's the time we take to get to know you - to genuinely understand your circumstances, answer your questions and shape a financial plan around what matters most to you. Financial advice isn't something we do *at* you — it's something we do *with* you.

For more than 25 years, we have been helping individuals, families and business owners make confident financial decisions and plan for the future.

Your first meeting with us is free and without obligation. It gives us the opportunity to understand your circumstances and explain how we may be able to help.

Futures Assured Limited is authorised and regulated by the Financial Conduct Authority.

Our values

Authenticity

Honest, straightforward advice focused on what truly matters to you.

Integrity

We always do what we say and consistently act in our clients' best interest.

Passion

We care deeply about helping our clients achieve a brighter financial future.

Openness

Transparent communication and a culture where ideas and questions are always welcome.



Why choose Futures Assured?

Independent

Advice drawn from across the market, not restricted to particular providers.

Experienced

Over 25 years helping clients plan and protect their financial future.

Personal

We take the time to understand your goals and build advice around you.

Straightforward

Clear, honest advice without unnecessary jargon or complexity.



How we work with you

The first stage of our advice process is an initial discussion where we take the time to understand your circumstances and aspirations. We will also explain the cost of our services. Following this initial meeting we will research solutions that align with your goals and circumstances.

The next stage is a further meeting with you where we present our recommendations and explain how these support your goals and circumstances. We will also confirm the cost of our services. If you are happy to proceed, we will go through the necessary paperwork with you, and we'll take care of setting up your plans. All the information we've recorded, recommendations we've made, and any other relevant documents will be available to you via our online client portal.

Our advice services

Independent advice

Independence sits at the heart of the advice we provide. Because we are not restricted to particular providers, we are able to consider a broad range of solutions from across the market before making any personal recommendation. By taking the time to understand your goals, financial circumstances and priorities, we ensure our advice is focused solely on what is most suitable for helping you achieve your long-term financial and protection objectives.

Areas we advise on

We provide independent financial advice across a wide range of planning areas, including:

- Retirement planning
- Investment planning
- Pension consolidation
- Estate and inheritance tax planning
- Mortgage advice
- Personal and family protection
- Business protection and planning

Mortgage advice is provided under a separate disclosure document.

Ongoing support

Financial planning is not a one-off event, and your plans should evolve as your life does. Alongside our initial advice, our ongoing service provides you with continued access to professional financial advice, helping to ensure your financial arrangements continue to reflect your goals, circumstances and attitude to risk.

Our ongoing service includes access to your adviser for queries and support throughout the year, including a comprehensive annual review.

For clients who prefer not to use our ongoing service, we can also provide advice on an ad hoc basis whenever you request it.

Full details of our service options are set out in our Client Agreement Pack.



Our fees

We believe in being clear and transparent about the cost of our services. The way we charge for our advice will depend on the services you require, and this will always be discussed and agreed with you before any work begins. Full details of our charges can be found in our Client Agreement Pack.



Important information

The value of investments and pensions can fall as well as rise and you may not get back the amount originally invested.

Your home may be repossessed if you do not keep up repayments on your mortgage.

Futures Assured Limited is authorised and regulated by the Financial Conduct Authority (FRN 441384)

The Financial Conduct Authority does not regulate taxation and trust advice.

We look forward to helping you build a *brighter* financial future.

Client agreement pack

Futures Assured Limited Independent Financial Advisers

Thank you for choosing Futures Assured Limited.

This Client Agreement Pack explains how we will work with you, the services we provide and the charges that apply. It is designed to ensure that you clearly understand the services you receive and how we are paid before any advice is provided.

Please read this document carefully as it forms the basis of our agreement with you.

The sections contained in this pack are summarised below:

1. Client Agreement

Explains our regulatory status, terms of business and how we work with you.

2. Service & Cost Information

Explains the services we offer and the charges that apply.

3. Data Privacy Notice

Explains how we collect, use and protect your personal information.

4. Client Service Summary

Confirms the services you have selected, how you will pay for those services and whether ongoing advice services have been chosen.

By signing this document you confirm that you have received, read and understood all information contained within this Client Agreement Pack.

This Client Agreement Pack should be read together with any Fact Find and/or Suitability Report document we provide.

Section 1 (Terms of Business) Client Agreement

1. About Us

Futures Assured Limited is authorised and regulated by the Financial Conduct Authority (FCA).

Firm Reference Number: 441384

Registered in England and Wales

Company No: 04534970

Registered Address:

The John Banner Centre, Units 8 & 9,
620 Attercliffe Road, Sheffield, S9 3QS

You can verify our authorisation on the Financial Services Register: <https://register.fca.org.uk>

2. Our Services

Futures Assured Limited provides independent financial advice. We consider a broad range of retail investment and insurance products across the market before making recommendations.

Our advice may include:

- Retirement planning
- Investment planning
- Pension planning and pension consolidation
- Estate and inheritance tax planning
- Personal and family protection
- Business protection and planning

Any recommendation we provide will be based on your objectives, attitude to risk, capacity for loss, financial circumstances and any restrictions you wish to place on the advice.

3. Consumer Duty

We are committed to delivering good outcomes for retail clients in line with the FCA Consumer Duty.

We aim to ensure:

- Communications are clear, fair and not misleading
- Our services represent fair value
- Advice is suitable for your needs
- Appropriate support is provided where ongoing services are agreed

Please let us know if you require information in a different format or need additional support so we can tailor our service to your needs.

4. Client Classification

Unless we notify you otherwise, you will be classified as a Retail Client. Retail clients benefit from the

highest level of regulatory protection. Retail clients may have the right to refer complaints to the Financial Ombudsman Service.

5. Independent Advice

As an independent adviser we assess a wide range of products and providers across the market before providing advice. Recommendations are based on a comprehensive and fair analysis of the relevant market.

6. Scope of Advice and Execution-Only Transactions

In most cases we provide advice in the form of a personal recommendation. Our advice will be limited to the areas of financial planning that you ask us to consider and that we agree to review as part of our service.

We will not monitor or review your arrangements unless you agree to an ongoing advice service. More information about our advice services is detailed later in this document.

If you request that we arrange a transaction without providing advice this will be treated as an execution-only transaction. In these circumstances we will not assess the suitability of the transaction for you.

7. Insurance Distribution (IDD Disclosure)

Futures Assured Limited is authorised and regulated by the Financial Conduct Authority for insurance distribution activities.

When advising on insurance and protection products we provide independent advice based on a fair and personal analysis of the insurance market. When recommending insurance products we will explain how the policy meets your demands and needs. This explanation will normally be included within our suitability report.

We may receive commission from the product provider for arranging insurance policies. The amount of commission will be disclosed to you before the policy is arranged and you may request further information about remuneration at any time. We do not hold more than 10% of the voting rights or capital in any insurance undertaking and no insurance undertaking holds more than 10% of the voting rights or capital in Futures Assured Limited.

Where applicable you will receive an Insurance Product Information Document (IPID) summarising key features and exclusions of the policy.

8. Investment Risk Warning

Investment values may fluctuate over time and may fall below the amount originally invested, particularly over shorter time periods. Past performance is not a reliable indicator of future performance. Tax treatment depends on individual circumstances and may change in the future.

9. How We Are Paid

You will pay for our services through advice charges, transaction fees and administration fees. Our charges reflect the work involved in providing regulated financial advice. This typically includes gathering and analysing information about your financial circumstances, understanding your objectives, researching suitable solutions, preparing personalised recommendations, producing a suitability report and implementing agreed financial arrangements.

Our charges also reflect the cost of meeting regulatory requirements and maintaining appropriate professional indemnity insurance.

Charges may include:

- Initial advice or implementation fees
- Ongoing advice service charges
- Ad hoc advice fees
- Transaction and administration fees

All charges will be agreed with you before work is undertaken and will be clearly explained in pounds and pence. Full details of charges are contained within our Service and Cost Information.

Our charges are separate from any product provider, platform or fund management charges that may apply to your investments. Full details of these will be explained in your Suitability Report before you proceed.

10. Client Responsibilities

To enable us to provide suitable advice you agree to:

- Provide accurate and complete information
- Inform us promptly of any material changes to your circumstances
- Carefully read all documents provided and notify us of any inaccuracies

If there is anything you do not understand, you should ask us for clarification before proceeding. The suitability of any advice we provide will depend on the accuracy and completeness of the information you provide to us. If you choose not to provide certain information, or if the information provided is inaccurate or incomplete, this may affect our ability to provide suitable advice.

Failure to provide accurate information or to properly review the information we provide may affect the suitability of our recommendations.

Where we make a recommendation and you choose not to proceed with that recommendation, or you choose to take an alternative course of action, we cannot be responsible for the consequences of that decision. In such circumstances we may ask you to confirm your decision in writing.

11. Client Money

Futures Assured Limited does not hold client money. Payments for investments will be made directly to the relevant provider or platform.

12. Communication

We may communicate with you by telephone, email, letter, video conference or other electronic means. By signing our agreements you consent to electronic communication where appropriate.

13. Use of Technology, Artificial Intelligence and Recording of Communications

To support the efficient delivery of our services and to maintain accurate records of client interactions, we may use secure technology systems and software platforms as part of our normal business operations. These systems may include customer relationship management systems, secure document storage systems, communication platforms, meeting software and other regulated financial services technology providers.

Recording of Communications

Telephone calls, video meetings and other electronic communications may be recorded or retained for regulatory, compliance, training, quality assurance and record-keeping purposes.

Where meetings are recorded we will inform you where reasonably practicable. You may request that a recording be paused or stopped at any time. Recordings may be used to assist in creating accurate meeting notes, summaries, file records and suitability documentation.

Use of Artificial Intelligence and Automated Tools

We may use technology tools, including systems that incorporate artificial intelligence ("AI"), to assist with administrative and operational tasks such as:

- Transcribing meeting recordings
- Producing meeting summaries or file notes
- Assisting with document preparation

- Improving internal efficiency and record keeping

These tools are used solely to support our advisers and administrative staff and do not replace the regulated financial advice provided by qualified professionals. All financial advice and recommendations remain the responsibility of the authorised adviser providing the service.

Third-Party Technology Providers

In order to deliver our services we may share personal information with trusted third-party technology providers that support our systems and operations.

These may include:

- Customer relationship management systems
- Secure cloud storage providers
- Meeting and communication platforms
- Transcription or administrative support tools
- Financial planning or compliance software providers

These providers act as data processors and are contractually required to process personal data only in accordance with our instructions and applicable data protection laws.

Data Security and Retention

We take appropriate technical and organisational measures to protect client information. Any recordings, transcripts or related documentation will be retained only for as long as necessary to meet regulatory, compliance and operational requirements and will then be securely deleted in accordance with our data retention policies. Further information on how we process personal data can be found in our Data Privacy Notice.

14. Conflicts of Interest

We maintain a conflicts of interest policy which sets out how we identify and manage any conflicts that may arise in providing our services. A copy is available on request.

15. Data Protection

We process personal data in accordance with UK GDPR and the Data Protection Act 2018. Full details are contained in our Data Privacy Notice.

16. Complaints

If you wish to make a complaint please contact:
The Compliance Officer
Futures Assured Limited, Units 8 & 9,
The John Banner Centre, 620 Attercliffe Road,
Sheffield, S9 3QS

If we cannot resolve the complaint you may refer it to the Financial Ombudsman Service at www.financial-ombudsman.org.uk

17. Limitation of liability

We will provide our services with reasonable skill, care and diligence in accordance with applicable regulatory requirements. Our liability for any loss arising from our services shall be limited to losses that are reasonably foreseeable as a result of our breach of duty.

We will not be liable for losses arising from circumstances outside our reasonable control, including changes in legislation, taxation, market conditions or the actions of third-party providers.

Nothing in this agreement shall exclude or restrict any liability which cannot lawfully be excluded under applicable law or regulation.

18. Financial Services Compensation Scheme

We are covered by the Financial Services Compensation Scheme (FSCS). Eligible investments are typically protected up to £85,000 per person per firm. Eligible investment based insurance and long term insurance policies such as pensions and investment bonds are typically protected up to 100% of the claim.

Further information about compensation scheme arrangements is available at www.fscs.org.uk or by contacting Financial Services Compensation Scheme PO Box 300 Mitcheldean GL17 1DY. Tel:0800 678 1100

19. Cancellation and Termination

This agreement replaces any previous agreement between you and us, which will come to an end when this agreement is signed. You or we may terminate this agreement at any time by providing written notice.

Termination will not affect transactions already in progress. Upon termination we will cease acting for you; outstanding fees remain payable, and fees and charges already paid for services provided will not be refunded

20. Governing Law

This agreement is governed by the laws of England and Wales.

Section 2

Service & Cost Information

This Agreement relates solely to investment-related business and does not include protection advice unless expressly agreed in writing.

1. Scope of Service

Advised Service

We will assess your needs and provide personal recommendations based on your objectives, financial circumstances, attitude to risk and capacity for loss.

Non-Advised (Execution-Only) Service

We will act strictly on your written instructions and will not provide advice or make recommendations. We will not assess the suitability of the transaction for you and you will be responsible for ensuring the transaction meets your needs.

Full Advice

Advice covering all areas of your financial planning needs as stated in your Fact Find document.

Limited Advice

Advice restricted to specific areas confirmed in writing within your Fact Find document.

Initial Advice

Our initial advice will be appropriate for you based on your requirements and circumstances at that time. We will not ensure that initial advice remains suitable for you at a later date, unless you select to receive ongoing services from us.

Ongoing Advice

In addition to initial advice, we offer advice services on an ongoing basis. Details of ongoing services we offer are detailed later in this document.

2. Payment Method

Payment by Fee

You will pay us directly. Payment terms will be confirmed in writing.

Payment by Adviser Charge

You authorise the product provider to deduct the agreed adviser charge from your investment and pay it to us.

All charges will be agreed with you and confirmed in pounds and pence before you proceed or they are applied. VAT will be applied where legally required.

Our charges are separate from any product provider, platform or fund management charges, which may also apply to your investment.

3. Initial Advice Charges

Charges depend on the area of advice and amount invested or transferred. Our initial advice fee is capped at £15,000. If you'd like a worked example of our charges, please ask your adviser.

Lump Sum Pensions & Investments

- 5% of the first £50,000
- 3% of the next £50,000
- 2% above £100,000

Typical example:

£150,000 invested = £5,000

Pension Reviews (Pension Consolidation/Switching)

- 6% of the first £50,000
- 4% of the next £50,000
- 3% above £100,000

Typical example:

£150,000 transfer value = £7,000

Retirement Income – Investment Strategy (e.g. income drawdown, investment linked annuities)

The cost is calculated on the pension fund net of pension commencement lump sum (tax-free cash)

- 5% of the first £50,000
- 3% of the next £50,000
- 2% above £100,000

Typical example:

£150,000 net pension fund = £5,000

Retirement Income – No Investment Strategy (e.g. annuities)

- 3% of the first £50,000
- 2% of the next £50,000
- 1% above £100,000

Typical example:

£150,000 net pension fund = £3,000

Regular Premium Pensions (Minimum £500 gross per month)

- Charges are based on the gross contribution, including any applicable tax relief
- 25% of first £500 per month (year one only)
- 20% above £500 per month (year one only)

Typical example:

£1,500 per month = £3,900 over the first 12 months

Regular Premium Investments (Minimum £250 per month)

- 20% of first £500 per month (year one only)
- 15% above £500 per month (year one only)

Typical example:

£1,500 per month = £3,000 over the first 12 months

4. Ongoing Services

Ongoing Advice Service

Once you have taken initial advice, our ongoing service will help to keep things on track. It provides structured, proactive support to help ensure your financial arrangements continue to reflect your goals, circumstances, attitude to risk and capacity for loss.

Professional Adviser Support

You will have access to your adviser during the year for advice-related queries, as well as our client support services.

Support Services Included:

- Online portal access
- Telephone and email access to your financial adviser
- Support with administrative changes to your plans
- Liaising with providers on your behalf
- Introductions to other professional services (e.g. legal or accountancy services)
- Liaising with your other professional advisers (e.g. solicitor or accountant)

Annual Reviews

Each year, we will carry out a comprehensive review, held in person, by telephone or via online video conference — whichever suits you best.

During your annual review, we will:

- Reconfirm your objectives and any changes in your personal or financial circumstances
- Reassess your attitude to risk and capacity for loss
- Review investment performance and strategy
- Confirm whether the investments we have arranged remain suitable
- Recommend adjustments where appropriate
- Implement recommendations relating to plans under review

In order for us to deliver the ongoing advice service effectively, you agree to engage with the review process and provide updated information about your circumstances when requested. If we are unable to contact you or you choose not to participate in the review process, we may be unable to provide the full ongoing service.

Ongoing services are optional and are only provided where an ongoing service agreement is in place.

Cost of the Ongoing Advice Service:

The cost of our ongoing advice service is based on the value of assets under management (AUM).

Once a tier threshold is reached the relevant percentage is applied to the entire value of assets under management. The tier will be reviewed at each annual review, and will be based on the AUM on the day of the review.

The AUM held individually by clients and direct family members (such as adult children and siblings) can be linked so that all eligible family members benefit from tiered charges.

Our ongoing advice fee is capped at £10,000 per year.

Linked AUM | Ongoing Charge

- 1% up to £150,000
- 0.75% between £150,000 and £300,000
- 0.6% above £300,000

Typical examples:

£100,000 AUM = £1,000 per annum

£150,000 AUM = £1,125 per annum

£300,000 AUM = £1,800 per annum

If you'd like a worked example of our charges, please ask your adviser.

New Subscriptions – Ongoing Advice

Top ups to existing plans under review are included within the ongoing advice fee, up to the current HMRC annual stocks and shares ISA allowance for investment advice, and the standard annual pension allowance for retirement advice. New subscriptions above these limits will be charged as initial advice. Top ups do not include transfers or switches from products not under review.

If we recommend a new product from existing AUM the charge for this will be 1% of the amount invested in the new product.

Typical example:

Recommendation for client to move £50,000 from a General Investment Account to re-invest into an Investment Bond = £500

No Ongoing Advice Service

Ad Hoc Reviews

If you choose not to proceed with an ongoing advice service we will not monitor or review your arrangements. It will remain your responsibility to contact us if you require further advice. If you request further advice, we refer to this service as an ad hoc review.

On an ad hoc basis at your request we will carry out a comprehensive review, held in person, by telephone or via online video conference — whichever suits you best.

During your ad hoc review, we will:

- Reconfirm your objectives and any changes in your personal or financial circumstances
- Reassess your attitude to risk and capacity for loss
- Review investment performance and strategy
- Confirm whether the investments we have arranged remain suitable
- Recommend adjustments where appropriate
- Implement our recommendations

Cost of the Ad Hoc Review Service:

1.5% of assets under management subject to a minimum fee of £1,000 per review

Typical example:

£100,000 AUM = £1,500

£150,000 AUM = £2,250

New Subscriptions – Ad Hoc Advice

Top ups to existing plans will be included in the ad hoc fee calculation, up to the current HMRC annual stocks and shares ISA allowance for investment advice, and the standard annual pension allowance for retirement advice. New subscriptions above these limits will be charged as initial advice. Top ups do not include transfers or switches from products not under review.

If we recommend a new product from existing AUM the charge for this will be 1% of the amount invested in the new product in addition to the ad hoc fee.

Typical example:

Review of £100,000 General Investment Account (GIA). Recommendation to reinvest £20,000 from the GIA into an ISA. Total fee = £1,700

5. Minimum Investment Amounts and Charges

Initial Advice

A minimum fee of £1,000 applies. If the value of your investment or transfer value is low and the fee does not represent fair value, we will tell you.

Ongoing Advice

Our ongoing advice service is ordinarily provided to clients with investable assets of £100,000 or above. In some circumstances we may agree to provide this service below this level, where it remains suitable and commercially viable.

Ad Hoc Reviews

A minimum fee of £1,000 applies. If the value of your investment or transfer is low and the fee does not represent fair value, we will tell you.

6. Transaction & Administrative Fees

These fees are only charged when we are not actively providing initial, ongoing or ad hoc advice.

We will obtain written instruction before proceeding. VAT applies where legally required.

Transaction Fee: £200

This charge reflects the administrative work required to implement changes to your arrangements.

Applies to:

- New subscriptions
- Withdrawals
- Fund switches
- Changes to regular subscriptions
- Changes to income

Manual Valuation Fee: £50

This charge reflects the administrative work required to obtain and communicate product valuations.

7. Important Information

Ongoing suitability assessments will only be provided where an ongoing service is active.

We act in accordance with FCA rules and the Consumer Duty to deliver fair value and suitable advice.

8. Changes to Fees

We may vary our charges from time to time by providing at least 30 days' written notice. You may terminate the agreement without penalty before changes take effect.

Section 3

Data Privacy Notice

1. Introduction

Futures Assured Limited is committed to protecting and respecting your privacy.

This notice explains how we collect, use and protect your personal data in accordance with the UK General Data Protection Regulation (UK GDPR) and the Data Protection Act 2018.

2. Who We Are

Futures Assured Limited is authorised and regulated by the Financial Conduct Authority.

Registered Office:

Units 8 & 9
The John Banner Centre
620 Attercliffe Road
Sheffield
S9 3QS

For the purposes of data protection law we are the 'data controller' of your personal data.

3. What Personal Data We Collect

We may collect and process the following types of personal data:

- Name, address and contact details
- Date of birth and identification information
- Financial information including income, assets and liabilities
- Investment objectives and risk tolerance
- Employment information
- Information relating to pensions, investments and insurance policies
- Health information where required for protection or insurance products

4. Lawful Basis for Processing

We process personal data under the following lawful bases:

- Performance of a contract – where processing is necessary to provide financial advice or arrange financial products

- Legal obligation – to comply with regulatory requirements imposed by the Financial Conduct Authority
- Legitimate interests – for business administration and management purposes
- Consent – where we rely on your permission to send marketing communications
- Special category data – where processing health information is necessary to arrange insurance or protection products

5. How We Use Your Data

Your personal data may be used to:

- Provide financial advice and recommendations
- Arrange financial products and services
- Maintain our client records
- Meet regulatory and compliance obligations
- Communicate with you regarding your financial arrangements
- Improve our services

6. Sharing Your Data

We may share your information with third parties where necessary to provide financial services. These may include:

- Investment and pension providers
- Insurance companies
- Investment platforms and custodians
- Compliance consultants and professional advisers
- IT and system providers
- Regulatory authorities where required by law

We ensure that any third parties treat your data securely and only process it for specified purposes.

7. International Transfers

Some of our service providers may process personal data outside the United Kingdom.

Where this occurs, we ensure appropriate safeguards are in place in accordance with UK GDPR requirements.

8. Data Retention

We will retain your personal data for as long as necessary to fulfil the purposes for which it was collected.

In most cases we will retain client records for a minimum of six years after the end of our relationship with you, although regulatory requirements may require us to retain information for longer periods.

9. Your Rights

Under data protection law you have the following rights:

- The right to access your personal data
- The right to request correction of inaccurate information
- The right to request erasure of your personal data in certain circumstances
- The right to restrict processing
- The right to data portability
- The right to object to processing
- The right to withdraw consent where processing is based on consent

10. Marketing

We may contact you about products or services which may be of interest to you where we believe we have a legitimate interest in doing so or where you have provided consent.

You may opt out of marketing communications at any time by contacting us.

11. Data Security

We take appropriate technical and organisational measures to protect personal data against unauthorised access, loss, misuse or alteration.

12. Complaints

If you are unhappy with how we handle your personal data, please contact us and we will attempt to resolve your concerns.

You also have the right to lodge a complaint with the Information Commissioner's Office (ICO).

Information Commissioner's Office

<https://ico.org.uk>

Telephone: 0303 123 1113

If you have any questions about this privacy notice or how we handle your personal data, please contact:

Futures Assured Limited
Units 8 & 9
The John Banner Centre
620 Attercliffe Road
Sheffield
S9 3QS

enquiries@futuresassured.co.uk

Independent financial advice, tailored to you



Section 4 Client Service Summary

Service Type Selected:

- Advised Service
- Execution Only Service

Advice Scope:

- Full Financial Planning Advice
- Limited Advice (as defined in the Fact Find)

Initial Advice Payment Method:

- Adviser Charge deducted from investment
- Fee paid directly to Futures Assured Ltd

Any variation to the initial charge must be stated in this box:

Ongoing Service Selection:

- Ongoing Advice Service
- No Ongoing Service – Ad Hoc Reviews Only

Ongoing Advice Payment Method:

- Adviser Charge deducted from investment
- Fee paid directly to Futures Assured Ltd

Any variation to the ongoing charge must be stated in this box:

Client Declaration:

I confirm that the services selected reflect the services I have chosen to receive from Futures Assured Limited.

I confirm that:

- I understand the services selected
- I understand the charges and how they will be paid

By signing below, I confirm that I have received, read and understood the Client Agreement Pack, including the Client Agreement, Service & Cost Information and Data Privacy Notice.

Client 1 Signature:

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Print Name:

.....

Date:

.....

Client 2 Signature:

.....

Print Name:

.....

Date:

.....

Contact

If you'd like to discuss your financial plans, we'd be delighted to hear from you.

Phone: 0114 2421818

Email: enquiries@futuresassured.co.uk

Website: www.futuresassured.co.uk

Office address:

Futures Assured Limited
Units 8 & 9,
The John Banner Centre,
620 Attercliffe Road,
Sheffield, S9 3QS