

This agreement sets out the terms under which we will provide our services to you. It is important that you read the document fully and ask us to explain anything that you do not understand.

What We Do & How We Charge

We are a financial planning business, focused on helping you understand and plan for your financial future. This information is designed to outline the services that we provide and how we may charge for them. Not all our financial advisers offer all the services described and this will be discussed with you where appropriate.

1. Our Services

Whatever financial decisions you must make, the first step towards making the right decisions is to establish a clear understanding of your financial needs. People seek financial advice for many different reasons so it's important that we understand exactly who you are and what you want to achieve. At our first meeting we'll gather information about you to help define your needs and priorities.

Our services include:

- **Financial planning:** It is important to identify what you might want to achieve and how you can do this. We can help you to identify your goals and create a plan for your finances to help you achieve them.
- **Savings and investments:** Whether you are saving for a specific purpose or investing a lump sum it is important to understand what you are investing in along with any risks. We can work with you to establish the most appropriate investment or savings plan for your personal circumstances and goals.
- **Retirement planning:** It is important to know whether the money you are saving towards retirement will provide you with sufficient funds to meet your retirement objectives. We can work with you to proactively plan for your retirement and help you decide on the options available once at retirement.
- **Financial protection:** Most of us want to protect the things that are important to us, our family, our home, our business, and our quality of life. Protection planning can help to provide peace of mind in case your circumstances change due to unexpected events. We can help you plan for the best way to protect you, your family, your home, and your business.
- **Mortgage advice:** Whether you are buying your first home, moving house, remortgaging, wanting to release wealth tied up in your property or buying property as an investment, our mortgage services are designed to provide you with the best possible solution for your needs.

We will not commence any work on your behalf until you have agreed with our Terms of Engagement.

2. Our Advice

We offer independent investment and retirement advice. This means that we consider a wide range of financial strategies and products. We are constantly reviewing the market to ensure that the services and products we offer are appropriate for our clients.

Where we provide financial protection advice we are acting as an insurance intermediary and will provide advice which is based on a fair and personal analysis of the market.

We advise on a comprehensive range of mortgages from across the market that are available to intermediary firms, but not on products that you can only obtain by going direct to a lender. We can provide advice on first and second charge loans, residential property investment mortgages, lifetime mortgages and home reversion plans.

Where we recommend products or services to you, these will be selected based on your personal circumstances, financial goals, and objectives. We will then consider several additional factors where appropriate, including the services you need, charges, how much risk you are prepared to accept in an investment product and how much of a drop in its value you could withstand.

The areas we can advise on include:

- Individual Saving Accounts
- Collective investments
- Investment bonds
- Structured products
- Enterprise investment schemes
- Venture capital trusts
- Life assurance
- Critical illness cover
- Income protection
- Business protection
- Mortgages
- Equity release
- Saving for retirement
- Flexible pension benefits
- Tax planning
- Private medical insurance
- Annuities
- Business planning
- Long term care planning
- Estate planning

We don't provide advice in relation to individual share holdings. If this is something you need assistance with, we can refer you to a stockbroker.

We don't provide advice on options, futures, and other derivative contracts as we believe that these are unlikely to be suitable for our clients.

Alternative Finance Options

You should note that where we provide services in relation to increased borrowing on an existing mortgaged property there may be alternative options available to you that may be appropriate. For example:

- You may be able to obtain a further advance from your existing lender or obtain an unsecured loan for the additional funds.
- Where your existing mortgage is a first charge against the property, a second charge mortgage may be available.
- Where your existing mortgage is a second charge a first charge loan may be available.
- Unsecured lending.
- If you wish to take out a retirement interest only mortgage, a lifetime mortgage may be available and more appropriate for you.

3. Our Obligations

Our Recommendations

- Before providing advice we will assess your needs, consider your financial objectives, and assess your attitude to any risks that may be involved. If you don't want to discuss a particular area of financial planning we can exclude it if you instruct us to do so however this might have a bearing on the advice that might have been given.
- Before making any recommendations we will carry out a suitability assessment so that we are able to act in your best interests. We will confirm any recommendations that we make in writing along with details of any risks, features and costs that may be associated with the products or investment strategies that we have recommended.
- Where we agree to provide you with a service that includes an ongoing review of the suitability of the investments you retain, we will carry out this review at least annually. To do this we will need to contact you to assess whether the information we hold about you remains accurate and up to date. We will issue you with a report setting out the results of our assessment and any recommendations.
- If we recommend that you hold some of your investments with a discretionary fund manager (DFM) a professional fund manager will be appointed to monitor your portfolio and make investment decisions on your behalf. In this scenario we will explain the respective responsibilities of ourselves and the DFM in relation to your investments.

Financial Crime

- We are obliged to put in place controls to prevent our business from being used for money laundering and other forms of financial crime.

- We will verify your identity before undertaking any business with you. To do this we may use electronic identity verification systems and we may conduct these checks from time to time throughout our relationship, not just at the beginning. The check may leave a 'footprint' on your credit file, but it will not affect your credit rating.

Best Execution

- Where we send applications on your behalf to third parties, we will take all sufficient steps to ensure that we obtain the best possible result for you. This is referred to as 'best execution'.
- We have a best execution policy. If you want to see a copy of it please ask us.

Conflicts Of Interest

- Although we will always try to act in your best interests there may be situations where we or one of our other clients has some form of interest in the business being transacted for you. If this happens or we become aware that our interests or those of one of our other clients' conflicts with your own interests, we will write to you and ask for your consent to proceed before we carry out any business for you. We will also let you know the steps we will take to make sure you are treated fairly.
- We have a conflicts of interest policy. If you want to see a copy of it please ask us.

Benefits We May Receive

- As a firm providing independent advice we are unable to accept or retain payments or material benefits from other firms as this would conflict with our independent status.
- From time to time, we may attend training events funded or delivered by product providers, fund managers or investment platforms. These events are designed to enhance our knowledge and enable us to improve the quality of service we provide to our clients. As such this doesn't affect our obligation to act in your best interests. Please ask us if you want further details.

Protecting Personal Information

- To provide our services to you we will need to collect information regarding your personal and financial circumstances. We take your privacy seriously and will only use this information to deliver our services. The legal basis on which we intend to process your data is the performance of our contract with you.
- Some data is classified as 'special category data' due to its sensitive nature. As part of our contract with you we may need to obtain data from you that is contained in a special category. We will only gather this type of data following your explicit consent to do so, which we will ask for when you sign this document.
- Our Privacy Notice contains more information about how we may process your data. We will provide you with our Privacy Notice on request.

Risks

- Please be aware that investments can fall, as well as rise, and that you may not get back the full amount invested. The price of investments we may recommend may depend on fluctuations in the financial markets, or other economic factors, which are outside our control. Past performance is not necessarily a guide to future performance.
- Specific warnings relevant to the investments, investment strategies or other products we arrange are contained in the relevant product literature provided.

Communicating With You

- Our normal ways of communicating with you are by telephone, post, e-mail, SMS text message or in person. Our communications will be in English.
- We may ask you to confirm your instructions to us in writing as this helps to avoid any misunderstandings now or in the future.
- Where you have consented for us to do so, we may contact you in the future by means of an unsolicited promotion should we wish to discuss the relative merits of a particular product or service that we feel may be of interest to you. You can cancel your consent at any time.

Recording Telephone Calls

- To help us to continually improve our service and in the interests of security, we may record and may monitor your telephone communications or conversations with us.
- Copies of our telephone recordings will be available on request, for a period of 5 years after the recording was made.

4. Your Obligations

Providing Information About Your Circumstances

- Our advice will be based on the information that you provide. It is important that you provide us with accurate and up to date information when we request details about your circumstances and objectives. This will allow us to provide you with suitable advice. If the information you provide is inaccurate or if you limit the information provided this could affect the suitability of the advice we give.

Payment For Services

- By signing this agreement, you are agreeing to pay the charges in accordance with this document.
- Our initial charges are payable once we have completed our agreed work and must be settled within twenty business days.
- If you are paying our initial charges by instalments, which only applies when you have taken out a regular contribution contract, it's important that you make payments as agreed. If you miss a payment or cancel the contract from where the payments are coming from, we will send a separate invoice for the missed amount.
- In some circumstances we may receive a commission payment from a product provider in addition to any charges for our services. If the commission payment relates to a regular premium policy and you stop paying those premiums, we may be obliged to refund some, or all the commission received back to the product provider. In such cases, we reserve the right to request the full payment of any refunded commission from you.
- Any products we have arranged for you will only be kept under review as part of an ongoing service for which you have agreed to pay. Our ongoing services are optional, but if you agree to purchase an ongoing service, the ongoing service will be provided as a follow up to the initial service.
- Our charges for ongoing services will start alongside the initial charge and may be paid from the value of a pension or investment or may be paid to us directly by you.
- Ongoing services can be cancelled at any time by informing us in writing but please note that we do reserve the right to charge you for any services we have provided before cancellation.
- Where our charges are based on a percentage of the value of your investments or pensions, the amount of our ongoing charges may increase as the size of your fund grows.
- In some circumstances we may receive ongoing commission payments from product providers in addition to our charges for ongoing services.

Legal And Accounting Advice

- We are not qualified to provide legal or accounting advice or to prepare any legal or accounting documents. This means that you should refer any point of law or accountancy that may arise during discussions with us, to a solicitor or accountant as appropriate. We will be happy to recommend one if required.

5. Cancellation And Amendments

Ending This Agreement

- We may terminate this agreement at any time by giving you at least twenty business days' written notice.
- You may terminate this agreement at any time, without penalty. Notice of termination must be given in writing and will take effect from the date of receipt.
- Any transactions already initiated will be completed according to this agreement unless otherwise agreed in writing.

- You will be liable to pay for any services we have provided before cancellation and any outstanding fees, if applicable.
- If you cancel or reduce your service agreement within 12 months of a billable action, you will be billed at the full rate for the work completed on the new tier.

Amendments

- From time to time, it may be necessary to amend the terms set out in this agreement where it's not necessary to issue a new agreement. Where this occurs, you will be provided with the latest version when your adviser next contacts you.

Product Cancellation Rights

- Full details of any financial products we recommend to you will be provided in the relevant product information you will receive. This will include information about any product cancellation rights along with any other early termination rights and penalties. Certain products and transactions may not include cancellation rights.

6. Useful Information About Our Services

Who Authorises Us To Advise You?

- Teachers Financial Planning is an appointed representative of Corbel Partners Limited which is authorised and regulated by the Financial Conduct Authority (FCA), 12 Endeavour Square, Stratford, London, E20 1JN. www.fca.org.uk Our firm reference number is 552276.
- Our permitted business is advising on and arranging pensions, pension transfers and opt-outs, investments, mortgages, non-investment insurance, lifetime mortgages and home reversion plans.
- You can check our details on the Financial Services Register by visiting the FCA's website www.fca.org.uk/firms/systems-reporting/register or by contacting the FCA on 0800 111 6768.
- Unless we tell you otherwise, we will treat you as a retail client. This means that you are given the highest level of protection available under the UK's regulatory system.

What If Things Go Wrong?

- If you are unhappy with our advice or any aspect of our services, we encourage you to contact Corbel Partners Limited as soon as possible. We will do our best to resolve your concerns.
 - **Telephone:** 01925 637891
 - **Email:** hello@corbelpartners.co.uk
 - **In writing:** Corbel Partners Ltd, 750 Mandarin Court, Warrington, WA1 1GG
- We have a complaints procedure, and we will provide further details on request. If you do have a complaint and you are not happy with our response, the Financial Ombudsman Service may be able to help. The Financial Ombudsman Service considers disputes between a financial services business and a client. Full details are available at www.financial-ombudsman.org.uk

Additional Peace Of Mind

- The Financial Services Compensation Scheme (FSCS) is the UK's statutory compensation fund for customers of authorised financial services firms who are unable to pay claims against them, usually because they have gone out of business. You may be able to claim compensation from the FSCS if we can't meet our obligations.
- The amount of compensation available will depend on the type of business and the circumstances of the claim. Further information is available from the FSCS at www.fscs.org.uk

7. Our Charges

All our advice and services can be paid for by fees, agreed with you, either directly or by product charges. We may receive commission from some providers but only in relation to insurance and mortgage recommendations. Commission may be offset against or replace any fees agreed with you.

Our charges fall into the following categories:

- 1 **Initial charges:** these are the upfront costs of our advice and services. We offer several types of initial fee structure depending on your needs.
- 2 **Ongoing charges:** once your initial financial plan is in place it is important to keep it under review so that it can be adapted, where necessary, as your circumstances change. Our ongoing services are designed to do this.

Our actual charges and fees will be provided to you in pounds and pence and will be agreed with you before we do any chargeable work. We will explain your payment options too and let you know where any fees are subject to VAT.

Initial Charges

We provide you with an initial consultation free of charge. The consultation helps us to understand your financial objectives and enables us to determine how we can support you working towards them. We will also discuss our costs and services both initially and throughout our relationship with you.

Our Initial Advice Process

This may be a continuation of the initial discussion, where agreed, or during a further appointment.

What we do for you

Our advice process includes the following services as appropriate to your circumstances:

- Gathering information about your existing financial arrangements and personal circumstances
- Understanding your risk profile, personal investment preferences, and investment experience
- Establishing your goals and objectives
- Analysing your current financial situation, carrying out research, and preparing our recommendations
- Presentation of our recommendations including their suitability along with benefits and drawbacks
- Provide a personalised written report of the recommendations presented
- Implementation of the recommendations including regular updates to keep you informed of progress
- Ensure all transactions are completed in line with your expectations

Our fees may be based on a percentage of the amount of money invested or on a fixed fee basis, outlined as follows:

Percentage Based Fees

Our charge for this service is based on a percentage of the amount of money you are investing as part of our recommendations, as follows:

- 3% on the first £150,000
- 2% on the next £150,000
- 1% on the next £300,000
- 0.5% on the remainder

The fee will be calculated using the above formula and quoted to you on a monetary basis subject to a minimum fee of £295. It can either be taken from your fund on completion of the transaction or paid directly by you to the firm.

An example of the fees payable, based on the above scale, for invested amounts of £25,000, £75,000, and £100,000 would be £450, £2,250, and £3,000 respectively.

Defined Benefit Pension Transfers

This section does not apply to the Teachers Pension or other unfunded public sector pension schemes.

Giving up the guarantees that a defined benefit (DB) pension scheme provides and transferring the cash equivalent transfer value to another pension arrangement is a significant and complex decision.

We only offer a full pension transfer service and require full disclosure of personal and financial information including all other investments and pensions. The starting assumption for all pension transfers along with pension conversions and pension opt-outs is that it will not be suitable. We will gather detailed information about your circumstances to assess whether a transfer would be in your best interests, and we will not implement a transfer unless we believe it to be suitable for you.

Once we have carried out our full analysis you will receive a personalised report explaining our recommendations which will include:

- **An appropriate pension transfer analysis** – this is a comparison of the benefits and options available under your existing DB pension scheme with the benefits and options available under the proposed new pension arrangements.
- **A transfer value comparator** – this will help you understand the underlying value of your DB pension scheme and what you may be giving up if you transfer, convert or opt-out.
- **Cash flow model** – this is to establish whether your existing DB pension could meet your needs compared to how a new pension fund may provide an income to you in retirement.

Where a pension transfer is recommended, we will also provide you with suitable investment advice for your pension funds and we will liaise with both your existing and new pension scheme providers to facilitate the transfer.

Where the work we are instructed to carry out involves the assessment of suitability of whether to transfer the cash equivalent transfer value (CETV) of one or more defined benefit pension schemes to a personal pension arrangement the chargeable work commences only following the firm's Triage process and your agreement to the advice fees contained in a Personalised Charges Document. Our fee for this advice is based upon our fee scale above and the CETV subject to a minimum of £3000. Before we commence our chargeable work, we will require a fee payment of £3000 with the remainder of the fee becoming due when we present our advice. The balance of the fee is payable regardless of whether the advice is to transfer or remain in the scheme.

An example of the fees payable, based on the above scale, for a CETV of £250,000, £500,000, and £1,000,000 would be £6,500, £9,500, and £12,500 respectively.

£3000 is payable initially and the balance is due on completion.

While we will make every effort to complete work within the 3-month CETV guarantee period, we cannot guarantee this. If a new transfer value is required, which may have a higher or lower value, you may be charged a fee by the pension scheme trustees for providing the new transfer value.

Discretionary Fund Managers

Where we recommend that some or all your funds are invested directly with a discretionary fund manager ("DFM"), which involves the existence of an Investment Management Agreement ("IMA") to define the scope of the DFM service, we'll help to manage the relationship between you and the DFM. This work typically includes:

- Undertaking appropriate due diligence and recommending a DFM service that we believe best meets your needs and objectives.
- Attending initial meetings with you and the DFM and ensuring that your relationship with the DFM is established correctly.
- In some circumstances, the financial adviser acting as your 'agent' in relation to the part of your portfolio held with a DFM. This means that you won't have a direct contractual relationship with the DFM and the DFM will instead treat our firm as its client. Before setting up this type of arrangement we'll explain the implications to you.
- Our costs to refer you to a DFM service such as a Platform that administers model portfolios to ensure they are regularly rebalanced and do not become out of sync with the risk tolerances chosen by you.

Where the work we are instructed to carry out results in a recommendation and referral to a DFM, our initial fees for carrying out this work will be calculated in line with the percentage fee scale above. Referrals to a DFM are subject to the addition of VAT as they are a referral to a service and not a product recommendation.

An example of the fees payable, based on the above scale, for invested amounts of £250,000, £500,000, and £1,000,000 would be £6,500 +VAT, £9,500 +VAT, and £12,500 +VAT respectively. Based on a rate of VAT of 20% these fees would be £7,800, £11,400, and £15,000 respectively.

Fixed Fees

Where advice is required about a specific issue such as estate planning or lifetime allowance pension taxation, or holistic financial planning regarding your overall circumstances, the firm will agree with you a fixed fee for the work based on an estimate of the time that the work will take to complete. This fee will be fixed and agreed before any work commences, an invoice will be provided. If the advice does not include a regulated product recommendation, then the fees will have VAT added to them. We use the following hourly rates within our calculation of the fixed fee:

- Chartered Financial Planner: £250
- Financial Adviser: £175
- Paraplanner: £110
- Administrator: £ 40

An example of how this might be calculated for a report relating only to a person's estate planning is as follows. Your adviser will confirm whether they hold the status of a Chartered Financial Planner.

Chartered Financial Planner	Financial Adviser	Paraplanner	Administrator	Chartered Financial Planner	Financial Adviser
5 hours	-	3 hours	1 hour	£1,620.00+VAT = £1,944	-
-	5 hours	3 hours	1 hour	-	£1,245+VAT = £1,494

Pension Opt-Out & Conversions (Where A Pension Transfer Is Not Being Considered)

Our fee for advising on a potential occupational pension opt-out or conversion is £3000 +VAT payable in advance of the work being completed.

Regular Savings Plans

Our fee for advising on and implementing a regular premium savings plan is 3% of the first years savings amount, this will be deducted from each monthly contribution for the first 12 months subject to a minimum of £295 annualised. The fee can be taken either by the policy provider from your plan all at once or spread over a maximum of twelve months from inception or paid directly by you to the firm.

Non-Investment Insurance Services And Costs

Our fee for advising on and implementing an insurance policy is £295. We may also receive an amount of commission from the insurance provider, which we will disclose to you, in addition to this fee.

We may offset this commission against the fee payable by you however where this is the case and you subsequently cancel the policy early, we reserve the right to recover from you the difference between the commission received and the fee due.

Mortgages

We do not charge fees for advising and implementing a first charge residential mortgage on your home where there is no adverse credit. We may receive commission from the mortgage lender, which we will disclose to you on a Keyfacts Illustration.

Our fee for advising on and implementing a buy to let investment mortgage, a second home or holiday let, a second charge mortgage or a first charge mortgage when adverse credit exists is £295. We may also receive commission from the mortgage lender, which we will disclose to you on a Keyfacts Illustration, in addition to our fee.

Our fee for advising on and implementing an equity release mortgage or home reversion plan is £995. We may also receive commission from the mortgage lender, which we will disclose to you on a Keyfacts Illustration, in addition to our fee.

If your mortgage does not go ahead, you will not receive a refund of our fee if we have carried out our research and sourced a suitable mortgage provider for you based on the information you have provided us.

Ongoing Charges

Our ongoing services are optional. If you agree to purchase an ongoing service, the service will be provided as a follow up to the initial advice and recommendations. The table below provides details of what services are provided for each service proposition.

Ongoing Service	Full	Hybrid	Limited	None
Tax Guides and Budget Reports	✓	✓	✓	✓
Annual statement of valuation and holdings	✓	✓	✓	x
Access to our support & technical teams	✓	✓	✓	x
Access to your financial adviser	✓	✓	✓	x
Ongoing Tax & Estate Planning	✓	✓	✓	x
Remote review of ongoing suitability	✓	✓	✓	x
Face to face review of ongoing suitability	✓	x	x	x
Inclusive UFPLS Withdrawal	✓	✓	1%*	1%*
Inclusive Product Switching	✓	✓	1%*	Full Fee Scale
Bond Top Slicing & Assignment	✓	✓	£495	£995
Lifetime & Annual Allowance Planning	✓	✓	£495	£995
Inclusive Junior ISA & SIPP	✓	✓	£95 per plan	£295 per plan
Annual Charge	1%	0.75%	0.5%	No Charge
Minimum cost per annum	£750	£500	£200	No Charge

*Subject to a minimum fee of £295

Examples of these charges would mean that a client or clients with a portfolio of £100,000 would pay an ongoing advice fee of £1,000 per year with Full Service, £750 per year with Hybrid Service, £500 per year with limited service or no advice fee where there is no ongoing support.

If these clients needed to change their £100,000 portfolio - for example to a different risk profile portfolio, lower cost product or different tax wrapper there would no initial advice charge with a Full or Hybrid Service agreement in place, an advice charge of £1,000 under Limited Service and charge of £3,000 for clients with no ongoing service agreement.

If these clients wanted to set up a Junior ISA and Junior SIPP for their two children, there would be no initial advice charge with a Full or Hybrid Service agreement in place, an advice charge of £95 per child, per plan under Limited Service and charge of £295 per child, per plan with no ongoing service agreement.

Discretionary Fund Manager Monitoring

Where some or all your funds are invested in a bespoke solution with a Discretionary Fund Manager ("DFM") we'll help to manage the relationship between you and the DFM and monitor their performance.

This work typically includes:

- Reviewing the DFM's performance on an annual basis
- Attending annual review meetings to ensure the DFM service continues to meet your needs, objectives, and investment mandate.

We charge a fee of 0.5%+VAT of the invested amount for these services.

Example: The fee charged for an DFM investment portfolio with a value of £250,000 would be £1,250+VAT per annum. Based on a rate of VAT of 20% this fee would be £1500.

8. Payment Options

Initial & Ongoing Fee Payment Options

Initial & ongoing charges can be paid in several ways:

- Cheque
- Bank transfer for initial fees
- Standing order for ongoing fees
- Payment via deductions from your financial products or investments. Most product providers or investment operators offer this facility, however it will reduce the amount you have left to invest and may, depending on your circumstances, have other consequences. We'll discuss this with you beforehand. Ongoing fees will rise and fall in line with changes in your investment values.
- For investments held on an administration platform, you may choose to pay our charges out of the funds held in the platform cash account. It is important to maintain sufficient funds in the cash account to cover our charges as they become payable.

All fees paid directly by you are due within twenty business days and are to be paid either by cheque, payable to "Corbel Partners Limited" or by bank transfer to Corbel Partners Limited using the bank details and reference number that is shown on your invoice.

9. Other Charges

Depending on the services we provide, there may be costs and charges that are not charged by us but relate to the financial products we arrange for you. These charges may be one-off charges or charges payable on an ongoing basis. For example:

- **Service costs:** If your investments are held on a platform or held with a DFM, the platform provider or DFM may make a charge for administering and managing your investments
- **Investment costs:** These are the costs relating to the manufacturing and managing of your investments, for example, fees charged by the investment fund manager and costs relating to investment transactions.

We will always disclose any third-party costs as part of making our recommendations

Aggregated Costs And Charges

Before we provide you with our advice, we will add together all the costs and charges payable so that you are able to understand the overall costs of our services and recommendations. This is referred to as aggregated costs and charges information.

10. Declaration

- I/We acknowledge that this agreement will come into effect once it has been signed and will remain in force until it is terminated.
- I/We consent to the processing of special category data as necessary to provide products and services as part of our contract.
- I/We acknowledge that this agreement is governed and shall be interpreted in accordance with English law.

Servicing

The following level of service has been agreed:

Full Service

Hybrid Service

Limited Service

None

Marketing

From time to time, we may wish to contact you to offer additional products or services which may be of interest to you. To do this, we require your consent:

I / We consent to be contacted for marketing purposes by:

Email

Telephone

Text Message

Post

I / We do not consent to be contacted for marketing purposes

Date of issue

Client name(s)

Client signature(s)

Date