

## **Adviser Statement to all Employees in respect of the Intelligent Environments Europe Ltd Group Pension Scheme**

### **Authorisation Statement**

Patterson-Mills Financial Planning Ltd is Authorised and Regulated by the Financial Conduct Authority. The Financial Conduct Authority (FCA) regulates financial services in the UK and you can check our authorisation and permitted activities on the Financial Services Register by visiting the FCA's website [www.fca.org.uk/firms/systems-reporting/register](http://www.fca.org.uk/firms/systems-reporting/register) or by contacting the FCA on 0800 111 6768.

### **Our services**

Patterson-Mills Financial Planning (for the purposes of this Statement, your Adviser) will provide you with information on the features of the Intelligent Environments Europe Ltd group pension scheme and should you request we can also offer advice as to the suitability of this scheme. You should note that any advice offered will be restricted to your employer's scheme unless you instruct us specifically otherwise.

Should you require advice on areas of financial planning other than your employer's scheme we will provide you with our separate Client Agreement. This will confirm both the scope of the services and costs to you.

### **Your aims and objectives**

For the purposes of our dealings with you we will be treating you as a 'retail client'. This means that you are afforded the highest level of protection under the regulatory system.

### **Our Ethical Policy**

We are committed to providing the highest standard of financial advice and service possible. The interest of our clients is paramount to us and to achieve this we have designed our systems and procedures to place you at the heart of our business. In doing so, we will:

- be open, honest and transparent in the way we deal with you;
- not place our interests above yours;
- communicate clearly, promptly and without jargon;
- Seek your views and perception of our dealings with you to ensure it meets your expectations or to identify any improvements required.

### **Our Charges**

We have agreed with your employer the cost for the provision of the services we provide to you. These costs will be reflected in the charges deducted from your pension and full details of these will be disclosed to you in the key features illustration provided with the invitation, or when we make a personal recommendation to you, to join the scheme.

In cases where you wish to consider the benefit, or otherwise, of transferring any other pension funds, or accrued pension benefits, into the Intelligent Environments Europe Ltd group pension scheme, the advice costs are charged to you and not paid for by your Employer. Although the standard market rate for such an advice charge is 3% of any transferred-in amount, Patterson-Mills Financial Planning offers a reduced Adviser Fee of 1% of such transferred-in amount. Should the advice prove to be that you are best retaining your other accrued benefits (not transferring to the Intelligent Environments Europe Ltd group pension scheme), the cost of advice will not be charged to you at all.

### **VAT**

Under current legislation our services are not subject to VAT but should this change in future, and where VAT becomes due, we will notify you before conducting any further work.

### **Cancellation rights**

In most cases you can exercise a right to cancel by withdrawing from the contract. In general terms you will normally have a 30 day cancellation period for a life, pure protection, payment protection or pension policy and a 14 day cancellation period for all other policies.

The cancellation period will begin on the day the contract is concluded or, if later, the day on which you receive the contractual terms and conditions. Instructions for exercising the right to cancel, if applicable, will be contained in the relevant product disclosure information which will be issued to you.

If you cancel a single premium contract, you may be required to pay for any loss you might reasonably incur in cancelling it which is caused by market movements. This means that, in certain circumstances, you might not get back the full amount you invested if you cancel the policy.

### **Documentation**

We will endeavour to make arrangements for all your investments to be registered in your name unless you first instruct us otherwise in writing. All policy documents will be forwarded to you as soon as practicable after we receive them.

### **Instructions**

We prefer our clients to give us instructions in writing, to aid clarification and avoid future misunderstandings. We will, however, accept oral instructions provided they are confirmed in writing.

### **Material Interest**

We will act in your best interest, however, situations may arise where we or one of our other clients have some form of interest in business transacted for you. If this happens or we become aware that our interests or those of one of our other clients conflict with your interest, we will write to you and obtain your consent before we carry out your instructions, and detail the steps we will take to ensure fair treatment.

### **Complaints**

If you wish to register a complaint, please write to Complaints Manager, Patterson-Mills Financial Planning at 7 Furzton Lake, Shirwell Crescent, Furzton, Milton Keynes, MK4 1GA or telephone 01908-503741.

A summary of our internal complaints handling procedures for the reasonable and prompt handling of complaints is available on request and if you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service.

### **Compensation Scheme**

We are covered by the Financial Services Compensation scheme (FSCS) if we cannot meet our obligations. This is dependent upon the type of business and the circumstances of the claim. Most types of investment business are covered up to a maximum limit of £50,000, whereas insured pension business is covered for 100% of the claim, without any upper limit.

Further information about this compensation scheme arrangement is available from the FSCS.

### **Data Protection**

The use of the information you have provided is subject to the Data Protection Act 1998 (the "Act") and any amending or replacement legislation at any time in the future. By signing this document you consent to us or any company associated with us for processing, both manually and by electronic means, your personal data for the purposes of providing advice, administration and management.

“Processing” includes obtaining, recording or holding information or data, transferring it to other companies associated with us, product providers, the FCA or any other statutory, governmental or regulatory body for legitimate purposes including, where relevant, to solicitors and/or other debt collection agencies for debt collection purposes and carrying out operations on the information or data.

In order to provide services to you we may be required to pass your personal information to parties located outside of the European Economic Area (EEA) in countries that do not have Data Protection Laws equivalent to those in the UK. Where this is the case we will take reasonable steps to ensure the privacy of your information.

We may also contact you or pass your details to other companies associated with us to contact you (including by telephone) with details of any other similar products, promotions, or for related marketing purposes in which we think you may be interested.

The information provided may also contain sensitive personal data for the purposes of the Act, being information as to your physical or mental health or condition; the committing or alleged committing of any offence by you; any proceedings for an offence committed or alleged to have been committed by you, including the outcome or sentence in such proceedings; your political opinions; religious or similar beliefs; sexual life; or your membership of a Trade Union.

If at any time you wish us or any company associated with us to cease processing your personal data or sensitive personal data, or contacting you for marketing purposes, please contact The Data Protection Officer on 01908-503741 or in writing at 7 Furzton Lake, Shirwell Crescent, Furzton, Milton Keynes, MK4 1GA.

You may be assured that we and any company associated with us will treat all personal data and sensitive personal data as confidential and will not process it other than for a legitimate purpose. Steps will be taken to ensure that the information is accurate, kept up to date and not kept for longer than is necessary. Measures will also be taken to safeguard against unauthorised or unlawful processing and accidental loss or destruction or damage to the data. Subject to certain exceptions, you are entitled to have access to your personal and sensitive personal data held by us. You may be charged a fee (subject to the statutory maximum) for supplying you with such data.

#### **Law**

This client agreement is governed and shall be construed in accordance with English Law and the parties shall submit to the exclusive jurisdiction of the English Courts.

#### **Force Majeure**

Patterson-Mills Financial Planning shall not be in breach of this Agreement and shall not incur any liability to you if there is any failure to perform its duties due to any circumstances reasonably beyond its control.

#### **Termination**

The authority to act on your behalf may be terminated at any time without penalty by either party giving seven days notice in writing to that effect to the other, without prejudice to completion of ongoing transactions. Any transactions effected before termination and a due proportion of any period charges for services shall be settled to that date.

#### **Client consent**

**By proceeding with our services you consent to us, or any company associated with us, processing any personal data in accordance with data protection rules, as varied and updated from time to time. You also agree to us contacting you by e-mail, telephone, post or SMS, or via your Employer (though only for information assisting with services to which you have already agreed, not in any way for marketing, nor passing to any third party for any reason).**

**For your own benefit and protection you should read this Adviser Statement carefully, as it affects your pension benefits and how we advise you about them. If you do not understand any point please ask for further information.**