



H A R W O O D
FINANCIAL PLANNING

Service and Payment Agreement

This agreement is made between Harwood Financial Planning Limited and

T Murphy.

8 FOX HOWE
BURLINGTON ST
ULVERSTON, LA12 7JA.

This agreement will be in force from the date signed until the date that you or we end it, in accordance with our Client Agreement.

This agreement should be read in conjunction with our Client Agreement which has already been supplied to you and forms part of this Fee Agreement. In the event of ambiguity between the Client Agreement and this agreement, 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 services(s)

Advised Service

Our initial advice will be appropriate for you based on your requirements and circumstances at that time. We will ensure that any initial advice is still suitable for you on an annual basis subject to the payment of agreed ongoing fees.

Our fee will be a percentage of assets under management or agreed fixed monetary fee and will cover all our costs and fees for research and implementation of any funds we advise on, including all consultation meetings.

Initial advice/Implementation fee: 1.33 %

Ongoing Service(s)

Advised Service

For providing ongoing management, service and advice on your investments our fee will be a percentage of your assets under advisory management.

Ongoing Service/Advice Charge: N/A.

Further details of ongoing service propositions can be found within our client agreement.

The ongoing adviser charge quoted is exclusive of VAT and no VAT will be added to this charge.

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 the 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 the transaction takes place.

Payment Instructions

Advised Service

Ordinarily, fees for advised services are facilitated through the recommended contract. If you elect to settle payment directly we are able to receive payment by bank transfer or cheque (but only when made payable to the firm). Payment for ongoing services is normally facilitated in the same way or you can arrange a standing order, payable on the 1st of every month.

We do not accept payments by cash under 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 28 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 will no longer provide advice on the suitability of your investments.

'Non-Advice' Service

We will be paid directly by the relevant product provider by way of 'commission'.

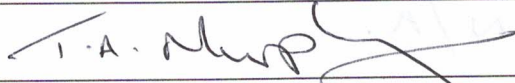
Periodic Reporting

Where you have agreed to an ongoing service we will provide you with a report on the ongoing suitability of those services to your needs including coverage for any further recommendations that have been made. These reports will be provided to you on an annual basis.

Declaration

This document and our Client Agreement 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 on the English courts, except if your address is in Scotland when the courts of Scotland shall have non-exclusive jurisdiction.

Client Signature:	
Print Name:	TRACEY MURPHY
Date of Signature:	10 Feb 2024.