

CLIENT GUIDE

Do you know the basis of the advice that you are getting?

Morgan Fitzgerald Limited are Independent Financial Advisers, and we offer truly impartial advice. We have a legal obligation to act on your behalf. We are authorised and regulated by the Financial Services Authority. Our FSA registration number 227892.

Our Charter of Service

It is our intention to provide you with **choice** and the **best value** for money by:-

- Arranging a meeting with a professional, qualified adviser
- Composing a detailed analysis of the information provided to us by you
- Careful selection of a product to meet your requirements, based on a detailed analysis of all products available in the market place
- Analysing and selecting insurance companies, taking into account the financial strength, security and investment performance
- Providing our written recommendations with explicit explanations
- Implementation of our recommendations should these be acceptable to you
- Careful and accurate administration
- Offering a regular review of your financial needs

If you'd like to know more...

If you would like any more information, or if anything is unclear to you, please do not hesitate to contact us.

Your Agreement with us

I have read this Client's Guide and acknowledge receipt of the Terms of Business Letter and  about our services and costs.

I have chosen for Morgan Fitzgerald to be remunerated by:

- Payment of a fee.
- Paying by commission (through product charges).
- Paying by a combination of fee and commission (through product charges).

SIGNED: _____

DATE: _____

NAME: _____

I accept this, together with your Terms of Business Letter, as the basis of my future business relationship with **Morgan Fitzgerald Limited**.

