



Barton Lyle

is a trading style of The Clarkson Hill Group plc which is authorised and regulated by the Financial Services Authority

TERMS OF BUSINESS

REGULATOR'S STATEMENT. Those who advise on life assurance, pensions, or unit trust products are EITHER independent advisers, representatives of one company or multi-tied advisers.

Your adviser is independent and will act on your behalf in advising you on life assurance, pensions or unit trust products. Because your adviser is independent, he or she can advise you on the products of different companies.

1. Barton Lyle is regulated by the Financial Services Authority. Barton Lyle is bound by the Rules of Financial Services Authority and is regulated by the Financial Services Authority to advise on investments, life assurance and pensions. The Rules include an obligation to give you best advice over the whole investment market. Barton Lyle cannot be tied to any single insurance or investment company.
2. We will accept instructions either orally or in writing. These instructions will be acknowledged in writing to ensure that no confusion arises between us. You, or we, may terminate our authority to act on your behalf at any time without penalty. Sums already paid will normally be refunded unless they have been expended on a transaction on your behalf.
3. We derive income from commissions paid to us by product providers and unit trust managers with which investments are made. You will receive from the product providers or operator in question, or from us, information about the commission that we receive. We shall tell you the amount of commission payable to us on a life policy or pension contract and, if you ask us, on any other investment we have arranged for you. If you prefer we will charge you a fee for the work undertaken on your behalf. This can be paid by you to us directly or offset against commission due to us. If fees are charged, these will be agreed with you and confirmed in writing prior to any work being undertaken.
4. For your protection, Barton Lyle does not own any investments arranged through us. Similarly Barton Lyle, its Directors or registered individuals will not normally have any financial interest in any business transacted on your behalf. In the unlikely event that this occurs, we will notify you in writing with details of our interest before we carry out your instructions.
5. NEITHER Barton Lyle NOR The Clarkson Hill Group ARE **AUTHORISED TO HANDLE CLIENT'S MONEY**. We do not handle cash nor should cheques be made out in our name. All cheques should bear the name of the life office or financial institution with whom that investment is being placed.
6. If we receive a commission or other form of benefit from the issuer of a security or from another intermediary we will inform you, but we will not tell you its amount unless asked to do so.
7. We keep records of all business transactions for a minimum of seven years. You are entitled to copies of these records, whether kept manually or electronically, at any time on request. We cannot, however, permit direct access to those records, as they contain information relating to other clients which, like yours, we treat as confidential.
8. All investments will be registered in your name, Barton Lyle will not register any investments in its own name, or in the name of a nominee company, or of any trading style of the group. We will forward to you all documents of title as soon as practicable after we receive them. Where a number of documents relating to a series of transactions is involved, we will normally hold the document until the series is complete and then forward them to you.
9. We will be glad to give you further advice on any investments but we will not carry out any regular review unless you request it.
10. TCHG plc maintains professional indemnity insurance.
11. For your protection we may from time to time record your phone calls between you and our staff.

INDEPENDENT ADVICE can make a significant improvement to your wealth

As an investor today, you are faced with a vast range of different financial products, investment funds and companies. Barton Lyle can help you to obtain the correct solution for your financial needs by:

PRODUCT SUITABILITY: To ensure that we select exactly the right plan for your financial needs.

FINANCIAL STRENGTH: We research the financial strength of the insurance companies to ensure the future security of your investment.

INVESTMENT TRACK RECORD: We analyse past performance of the top companies for the product we have selected.

CHARGES: We monitor the companies' charges and administration costs.

SERVICE: We select companies who are committed to continually improving their services to us and to you, the client.

CLIENT CARE: We ensure that, by regular newsletters and client reviews, we continue to keep you updated with any developments in products which may help your future financial planning, and continually strive to give you the very best advice to ensure that you get the maximum value for money.

OUR INCOME: Unlike many professions, we do not always charge fees for our basic services or charge directly for our continual administrative and client support or, in fact, for the research involved in selecting your final product. To cover the cost of all these services we receive commission from the insurance companies and other product providers we recommend. However, you can elect to pay for the service we provide by way of fees, the amount payable depends on the work undertaken on your behalf.

FORCE MAJEURE: In the event of any failure, interruption or delay in performance of obligations resulting from breakdown, failure or malfunction of any telecommunications, computer system or from any other event or circumstances whatsoever not reasonably within Barton Lyle control, the company shall not be liable or have any responsibility of any kind for any loss or damage incurred by you.

If you should have any complaint about the advice you receive or a product which you have bought, please write to the Head of Risk and Compliance: Martin Field, The Clarkson Hill Group plc, Alexandra House, Alexandra Road, Wisbech Cambs PE13 1HQ. Telephone 01945 585721 Fax 01945 464712

PROFESSIONAL ADVICE FOR TODAY'S PROFESSIONAL

As an 'IFA' with the Clarkson Hill Group Barton Lyle has the enormous advantage of being able to place insurance, mortgage and investment business with any of the top companies to ensure that you, the client, receives best advice.

Barton Lyle offers independent, professional advice on the whole range of financial services ranging from life assurance, savings and investments.

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