

## Introducers Agreement

An agreement dated: (insert today's date)

Between: **Juniper Pensions and Investment Specialists Ltd**  
("The Firm")

Of: Abbey House, Railway Approach, Worthing,  
BN11 1UR

And: ("The Introducer")

Of: (address)

- 1) This agreement is for the introduction of clients by The Introducer (or their Appointed Representatives) to The Firm where The Introducer has recommended and the client has agreed that, for whatever reason, certain or all aspects of the client's financial planning affairs should be handled by The Firm.
- 2) The Firm hereby agrees to advise clients introduced in a manner consistent with The Firm's Terms of Business, which will be issued to each client introduced.
- 3) Juniper Pensions & Investment Specialists Ltd is an appointed representative of ALPs FS Ltd which is authorised and regulated by the Financial Services Authority. The Introducer agrees to comply with relevant requirements of the Financial Services Authority Handbook and with the rules of his/her own regulatory authority, if any.
- 4) The Firm agrees to restrict its activities with clients introduced to the provision of research on, advising on and processing of pension transfers, unless prior agreement is given in writing by The Introducer or, alternatively, unless the client specifically requests otherwise.
- 5) Exceptionally, The Introducer may, by giving notice in writing, permit The Firm to conduct other business with the introduced client where that business is within the scope of The Firm's permitted activities where those activities are relevant and subject to its standard terms of business where those terms are relevant.
- 6) The Introduced client will be sent a Juniper Client Agreement. This offers the client the option of paying for the services by fees or by commission. A submission fee as shown on the current fee list is payable on submission of a new case and is not refundable in any circumstances.

Where it is agreed with the client that remuneration will be through commission, it is The Firm's normal practice to take a maximum commission of 4% of the transfer value in respect of life, pension or investment business transacted for and on behalf of the introduced client. Commission will be shared with the introducer as per the fee list, and subject to the minimum payment to Juniper. In the case of Unsecured Pension or Annuity contracts commission will normally be based on the fund after tax free cash has been taken. Where a commission of less than 4% is agreed with the client the percentage shared with the introducer may be reduced.

- 7) Where a client opts to pay for the services by fee, the fees charged will be as per the Fees and Charges table in the Client Agreement, or as agreed between the Firm and the client. The submission fee will be deducted from the Initial Fee. It may be possible to include an Introducer Fee in any fee taken from a new policy. We will not include an Introducer Fee, unless it is

specifically requested at outset, and agreed with the Client. Fees may include payments made directly by the client, or through adviser fees paid from the funds by the product provider.

- 8) The firm will not set up renewal commissions on new life, pension or investment contracts, unless specifically requested by the Introducer and agreed by the client.
- 9) On conclusion of a pension transfer or establishment of an unsecured pension contract, the Firm will send the Client a form to complete to transfer the agency to the Introducer. It is the Introducer's responsibility to ensure that the transfer of agency is completed and the Firm will not return or pass on to the Introducer any commissions or payments received whilst the policy remains under the Firm's agency.
- 10) Should any product provider reclaim any commission for whatever reason, the amount reclaimed will, at the option of The Firm, either be offset against The Introducer's fees payable in future or be repaid by The Introducer to The Firm within 14 days of it being demanded in writing. The written demand may be delivered by hand or will be assumed to have been delivered within 3 working days of dispatch of a letter to The Introducer's last notified address. The Introducer hereby agrees to indemnify The Firm fully in respect of the Introducer's share of any commission reclaimed.
- 11) The Introducer shall allow The Firm, Alps (or its professional advisers) and the Financial Services Authority access to relevant information held by The Introducer concerning an introduced client's investment business and will co-operate fully in any investigations. Any complaints received by The Introducer concerning any introduced client's investment business must be immediately notified to The Firm unless the complaint is not relevant to the business conducted by The Firm with the client. The Firm will be responsible for the investigation and resolution of any complaint so notified. The Introducer shall not otherwise divulge information relating to any investment business conducted by The Firm with an introduced client. The requirements set out in this paragraph shall not be affected by the termination of this agreement.
- 12) This agreement may be terminated at any time without penalty by either party giving notice in writing to that effect to the other party. Such termination will not affect the rights of either party in respect of investment business already completed or where advice has already been given to the client.
- 13) With the exception of paragraph 11, a person who is not a party to this Agreement will have no right under the Contracts (Rights of Third Parties) Act 1999 ("the RTP") to enforce any term of this Agreement. This does not affect any right or remedy of such a third party, which is available apart from the RTP.

We agree to be bound by the above terms.

*Signed on behalf of Juniper Pensions:*

*Signed by The Introducer:* .....

*Print Name:* .....

*Date:* .....