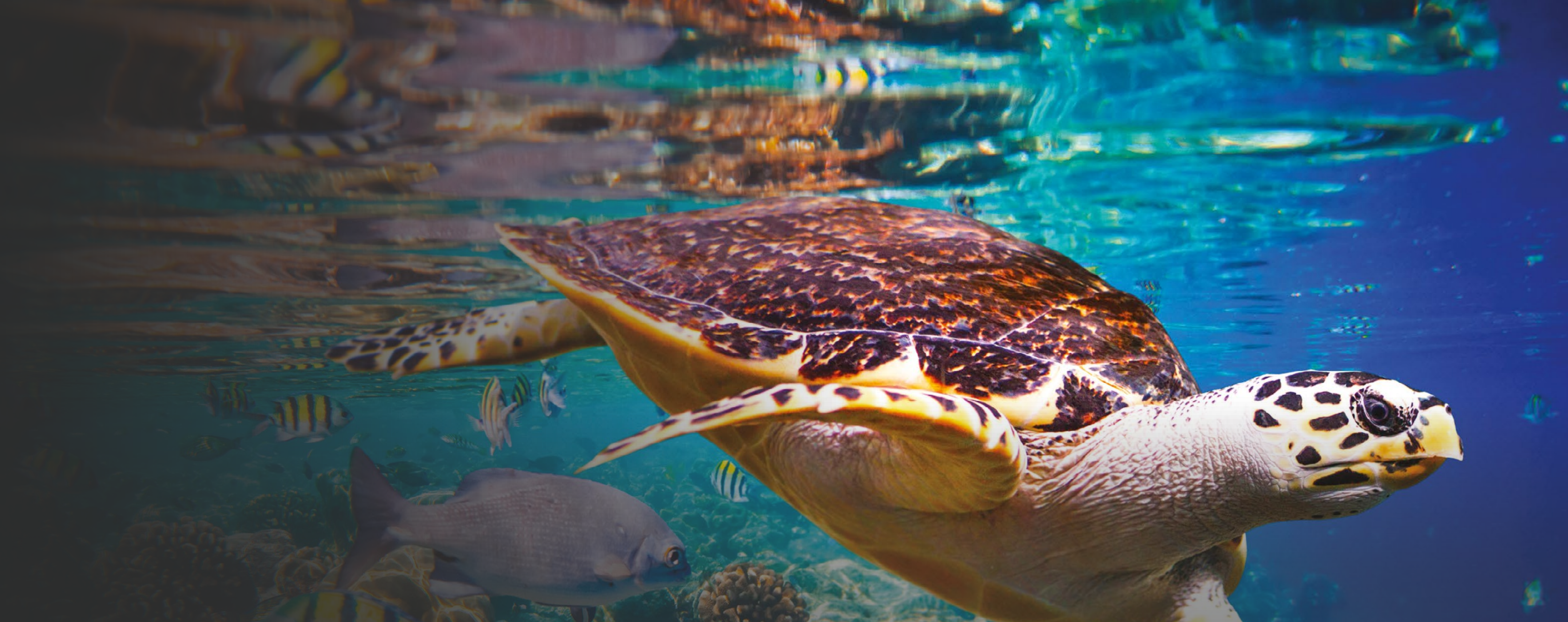
DEEP DIVE
ESTATE PLANNING

SERVICES, FEES AND CLIENT AGREEMENT



CONTENTS

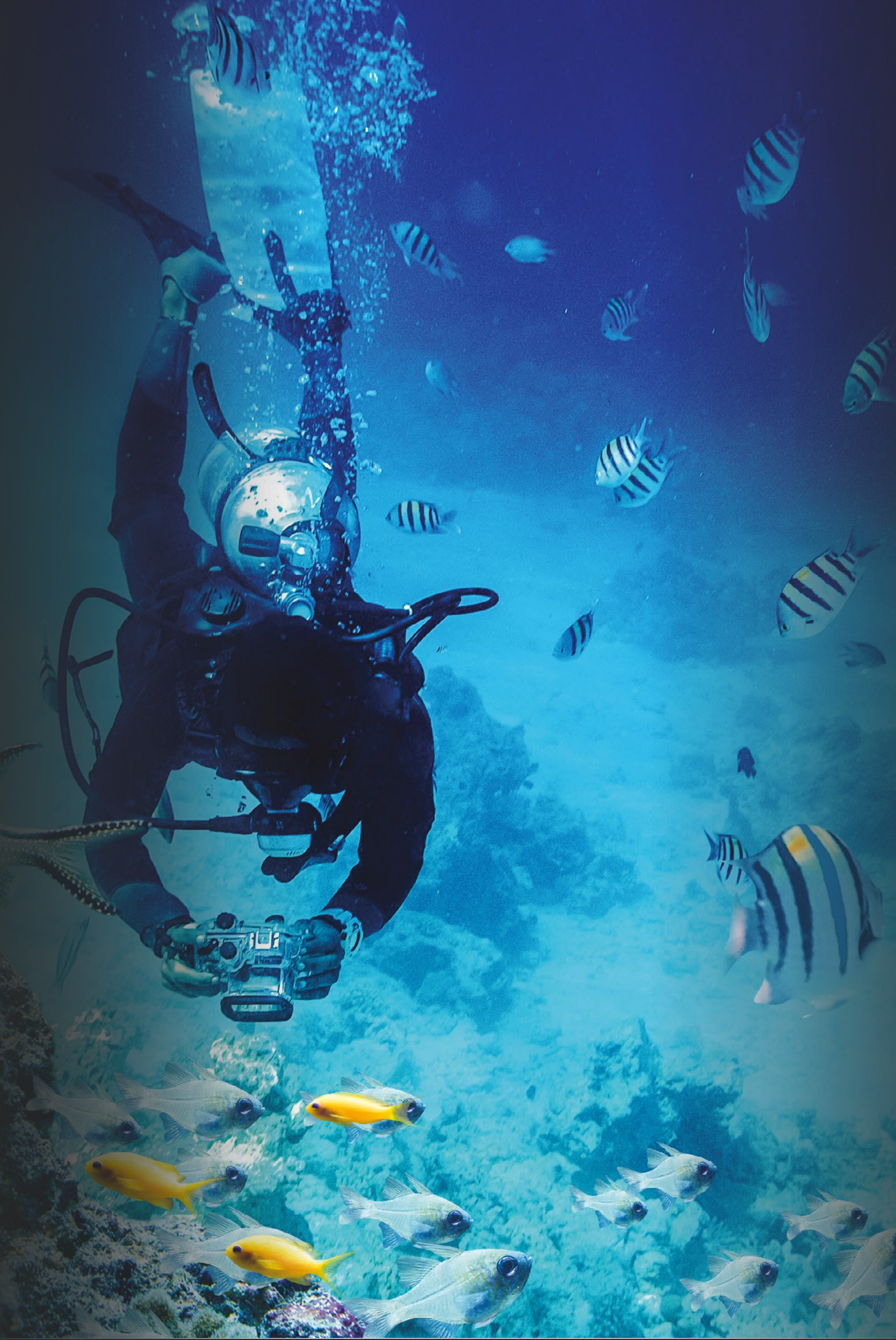
WHO WE HELP

At Deep Dive Estate Planning, we are here to help people who care about using their wealth to maximise the benefit to their families over a lifetime and beyond. People accrue wealth to provide for themselves and for their families in the future, and by taking the time to consider their financial priorities and how they tie in with their priorities in life, we work together to ensure the family resources are used in the best way.

Our Estate Planning service is here to help you and your family make the best possible use of your wealth, placing the right amount of money in the right hands at the right time. Many clients initially engage with us to look at mitigating inheritance tax as money passes down through the generations, and some are also concerned about the impact of a significant life event such as a divorce, serious illness or incapacity of a family member. Some common problems we encounter are:

- "If I have surplus wealth that I don't use during my lifetime, how do I ensure that it is protected and grown for future generations?" This could involve a desire to maximise their inheritances by mitigating inheritance tax or enhancing long term growth, or it could involve protection from other risks.
- "I wish to help my children or grandchildren financially during my lifetime, to improve their prospects and potentially reduce the inheritance tax on my estate. What's the best way to do this?"
- "How do we involve different generations in our planning?" This might mean a desire to help future generations financially by making gifts or funding life expenses for them, or it might mean a desire to provide instructions and guidance those who will be one day be responsible for assisting us with decision making.
- "How can we help my children and grandchildren make the right decisions to fulfil my wishes and carry on my legacy after I have died?"

As a client of Deep Dive Estate Planning, you can choose to provide access to your adviser to the whole family to provide a seamless and truly personal plan for your family wealth.



WHAT WE DO

Deep Dive Estate Planning offers expert advice on legal frameworks to protect and preserve family wealth. These frameworks can be used in conjunction with the financial planning you undertake with your trusted financial adviser, if you have one. For clients without a dedicated financial adviser, we can offer a referral to a suitable trusted expert based on your specific needs.

As a client of Deep Dive Estate Planning, you will deal with your dedicated adviser and our team directly, from first consultation to final signing meeting. We are happy to speak to all members of your family and are here to assist them with implementing any planning after your death.

WHAT WE STAND FOR

- **Bespoke family estate planning.** We offer advice which considers the needs of the whole family and will take the time to gather as much information as you are comfortable to provide in order to maximise the impact that your wealth can have on all family members, for the rest of your life and after your death. We encourage open communication between family members where there is a need and we support our clients in facilitating these conversations.
- **Tried and tested solutions.** Our advice on estate planning involves inheritance tax mitigation as well as solutions that protect your family wealth from life events, such as the divorce or ill health of a family member. We will not engage in controversial or unproven planning techniques or recommend any tax-avoidance schemes. We register all trusts we implement and we are here to assist the trustees and beneficiaries with their duties when requested.
- **Clear and direct advice in plain English.** We avoid jargon and unnecessary acronyms. Where this is not possible we will explain such terms clearly.
- **Strict confidentiality.** We encourage open communication between family members and other parties to the planning, but we keep all information confidential. We will not share your information with third parties or family members without explicit instructions from you.
- **Supporting those in vulnerable circumstances.** We believe that all of us are likely to encounter circumstances at some point in our lives that make us vulnerable. Our staff are highly trained in assisting in such situations and we care deeply about taking the time to help all clients make the right decisions. Our standard advice process has been designed with vulnerability in mind and we always encourage clients to involve their loved ones in planning and attend meetings as a family where appropriate.
- **Protecting our planet.** We assist our clients in making their decisions with sustainability in mind. Many of our clients feel that leaving something for the next generation is more than just a financial goal, so we work with the Ocean Conservation Trust to support their Blue Meadows project with fundraising. To learn more about them please visit **https://oceanconservationtrust.org/**

DEEP DIVE PROCESS AND FEES

We offer a 20-minute introductory telephone briefing free of charge, in order to talk about the process and services available and to enable you to ask us questions to assess whether we might be suitable for you and your family. Then:

Step 1 in your estate planning is a discovery meeting. We ask you to supply information in advance of the meeting to ensure the time we spend together is used to give you the most helpful insights into the options available. The meeting can last up to two hours and costs **£252.**

We will conclude step 1 with a discussion of your options and a suggested course of action.

In step 2 we provide you with a bespoke report explaining the recommended solutions and fully explaining all the benefits, disadvantages and costs. We recommend that you take a week to read and understand the report, before we then have a further meeting to answer all your questions and help you decide how you wish to proceed.

The fee for step 2 is **£2460** and the production of your report may take two to four weeks.

Step 3 implements the advice you have received in the report.

After having read the report and discussed it in a further meeting with your adviser, you should be in a position to decide how you want to proceed.

You can then instruct us to start the drafting of the legal documents. Each legal framework has a fixed fee so the total fee for drafting is based on the complexity and number of solutions, rather than in relation to the value of your estate. These fees will have been detailed in your report at stage 2. These implementation fees are usually between £1,700 and £8,400 and the most complex cases rarely cost more than £20,000.

A course of action is only recommended if the fees are demonstrably outweighed by the benefits of the actions provided. Once you are comfortable that this is the case, you instruct us to commence the process of drafting the legal deeds. The final deeds are produced and checked and we finish the process by ensuring that all paperwork is completed accurately and signed correctly. We recommend that the original deeds are stored securely to preserve their condition and we can arrange this for you. We supply a physical copy to you and electronic copies to all other parties to the plan, on request.

The drafting process usually takes eight weeks where all parties correspond efficiently. In cases where a family member is in poor health, we offer an expedited service at no additional cost.

We accept all major credit cards including American Express, we also accept fee payments for stage 2 onwards by cheque and bank transfer. All fees quoted include VAT where applicable. Fees are payable before commencement of each step. Clients may request meetings at our location in Moorgate, London or online. Meetings at other locations may be available on request subject to your adviser's hourly rate for travel time.

VIDEO AND AUDIO RECORDINGS OF MEETINGS

We are not required to record video or audio of our meetings and will, if requested, offer meetings without recording video or audio. Our standard practice is to make video and/or audio recordings of meetings whenever possible because this enables the accurate gathering of information, which may later be referred to by our team when writing an advice case, even if the case preparation and research takes months to complete. Please tell us if you do not wish for such recordings to be made.

Telephone calls are not recorded as a matter of course and we will ask your permission each time when we wish to do so.

CLIENT CONSENT

I have read and understood these terms. I understand that signing this form indicates an understanding of the basic terms of engaging with Deep Dive Estate Planning without obliging me to proceed with any of the advice stages until I give further agreement.

- [ ] I confirm that I wish to proceed with the Discovery Meeting at a cost of £252. I understand that the fee is payable before the meeting and I will supply relevant information in advance of the meeting.
- [ ] I wish to request that the meeting is not recorded.

Client 1 Please print name and sign below:

Name ....

Signature ....

Date ....

Client 2 Please print name and sign below:

Name ....

Signature ....

Date ....

DEEP DIVE ESTATE PLANNING:

PRIVACY POLICY AND DATA PROTECTION

We take data privacy seriously and this privacy notice explains how we use any personal information we collect about you. When using our website, this privacy notice should be read alongside the website terms and conditions.

What information do we collect about you? We collect information about you when you engage us for estate planning services either online, via email, via telephone or in person. We also collect information about you when you sign up to attend one of our free seminars or download one of our guides via our website.

Personal information is any information that concerns you individually, such as your name, address, telephone number, e-mail address, and your preferences in receiving information from our advertising partners. We may also collect information when you voluntarily complete client surveys or provide feedback to us. We provide you with information about other products, programs or services we believe may be of interest to you provided you have consented to being contacted in this way.

Deep Dive may on occasion combine information we receive online with outside records to enhance our ability to market to you those products or services that may be of interest to you. When you submit your personal information on the website, you are giving your consent to the collection, use and disclosure of such information as set forth in this Privacy Policy. If you don't want to receive information on other products and services, please contact us via email or write to us.

Why do we need to collect and use your personal data? The primary basis that we intend to use for the processing of your data is for the performance of our contract with you. We will have received the personal information from yourself, via a means as mentioned above.

The information we collect from you is essential for us to be able to carry out the services that you require from us effectively. Without collecting your personal data we'd also be unable to fulfil our legal and regulatory obligations. Where special category data is required we'll obtain your explicit consent to collect and process this.

Audio and video recordings of meetings are recorded where possible to ensure all correspondence and investment instructions are documented. If you do not wish for a meeting to be recorded please notify your adviser.

How will we use the information about you? We collect information about you to provide you with the services for which you engage us.

Who might we share your information with? If you agree, we may email you about other products or services that we think may be of interest to you. If you agree, Deep Dive may disclose your personal information to its third-party advertising partners and affiliated companies for providing the content to you in an efficient manner. To deliver our services to you effectively we may send your details to third parties such as those that we engage for professional compliance, accountancy or legal services as well as product and platform providers that we use to arrange financial products for you. Where third parties are involved in processing your data we'll have a contract in place with them to ensure that the nature and purpose of the processing is clear, that they are subject to a duty of confidence in processing your data and that they'll only act in accordance with our written instructions. Where it's necessary for your personal data to be forwarded to a third party we'll use appropriate security measures to protect your personal data in transit such as encryption and password protecting. To fulfil our obligations in respect of prevention of money-laundering and other financial crime we may send your details to third party agencies for identity verification purposes.

Where requested we will share your file with Deep Dive Financial Planning ltd, which offers independent financial advice and is regulated by the Financial Conduct Authority. Deep Dive Financial Planning Ltd is a separate company to Deep Dive Estate Planning Ltd and you should read and understand the different terms and conditions when requesting financial advice.

You may also request that we provide assistance to your other trusted advisers, such as financial advisers, lawyers or accountants.

How long do we keep hold of your information? You have the right to request deletion of your personal data. We'll comply with this request, subject to the restrictions of our regulatory obligations and legitimate interests. In any case, we will not keep your personal data for longer than 5 years after our relationship with you has ended.

How can I access the information you hold about me? You have the right to request a copy of the information that we hold about you. If you'd like a copy of some or all your personal information, please email or write to us using the contact details noted below. When your personal data is processed by automated means you have the right to ask us to move your personal data to another organisation for their use. We have an obligation to ensure that your personal information is accurate and up to date. Please ask us to correct or remove any information that you think is incorrect.

Marketing We'd like to send you invitations to events, seminars and webinars that we host from time to time, as well as information about our products and services which may be of interest to you. If you've agreed to receive marketing information, you may opt out later. You have a right at any time to stop us from contacting you. If you no longer wish to be contacted by us, please unsubscribe, opt out, or call, email or write to us.

Cookies To enhance your online experience, we use "cookies." Cookies are text files placed by the website in your computer's browser to store your preferences. Cookies, by themselves, do not tell us your e-mail address or other personal information. However, once you choose to furnish the website with personal information (such as signing up to receive one of the offers made by our third-party advertising partners), this information may be linked to the data stored in the cookie. We use cookies to understand Internet usage, enhance the performance of the website, activate special web features and security mechanisms. In addition, we may use cookies to offer you products, programs or services. You always have the option of setting your browser to warn you when a cookie is being accessed on your computer, to delete cookies that are currently on your computer or to decline cookies altogether. However, to take full advantage of the website and its features, your browser will need to accept cookies. Web beacons (also known as clear gifs) are small, invisible graphic images that may be used on the website and in e-mails to collect certain information about your use of and activity with the website and emails. If we combine cookies or clear gifs with or link them to any of the personally identifying information, we would treat this information in the same way we treat other personal information.

For further information visit http://www.allaboutcookies.org/ Other websites Our website contains links to other websites. This privacy policy only applies to the Deep Dive Estate Planning website www.deep-dive-trusts.co.uk, so when you link to other websites you should read their own privacy policies.

What can you do if you are unhappy with how your personal data is processed? You also have a right to lodge a complaint with the supervisory authority for data protection. In the UK this is: Information Commissioner's Office Wycliffe House Water Lane Wilmslow Cheshire SK9 5AF 0303 123 1113 (local rate) We keep our privacy policy under review and we'll place any updates on this web page (and/or) inform you of any changes when they occur. This privacy policy was last updated in Q3/2023. How to contact us Please contact us if you have any questions about our privacy policy or information we hold about you.

CLIENT CONSENT

We have provided you with a copy of our Privacy Notice which provides information about the nature of our personal data processing activities and includes details of our retention and deletion policies as well as your rights of access to the personal information that we hold on you. Sensitive personal data As explained in our Privacy Notice there are certain categories of personal data that are sensitive by nature. These categories include: data revealing racial or ethnic origin, political opinions, religious or philosophical beliefs, trade union membership and data concerning health. Depending on the nature of the products and services that you engage us for we may need to obtain your sensitive personal data particularly in relation to health. In the case where we need to process special category (sensitive) data as described above we require your consent by indicating your agreement to the following statement:

I / we consent to the processing of sensitive personal data as far as it is necessary for the services I / we require from Deep Dive Estate Planning Ltd.

Client 1 Please print name and sign below:

Name ....

Signature ....

Date ....

Client 2 Please print name and sign below:

Name ....

Signature ....

Date ....

MARKETING

From time to time we may wish to contact you to offer additional products or services which may be of interest to you. To do this, we require your consent by agreeing to one or all of the options: I / we consent to be contacted for marketing purposes by: I / we consent to the processing of sensitive personal data as far as it is necessary for the services I / we require from Deep Dive Estate Planning Ltd.

☐ Phone ☐ Post ☐ Email ☐ Text Message ☐ Social Media

Please note that you may withdraw this consent at any time by notifying us at our main business address.

VULNERABLE CLIENT POLICY

Deep Dive Estate Planning specialises in advice to clients on how to deploy their wealth for the rest of their lives.

We recognise that over a lifetime everyone is likely to encounter circumstances that may make them more vulnerable. As a result, our advice process is designed to accommodate such circumstances as a matter of course:

- All clients are encouraged to be accompanied to meetings by their partner, a trusted family member or a friend.
- Where possible, client data is requested in advance of a live meeting to give clients sufficient time to gather it and reflect.
- Where possible and convenient, product data is requested from providers directly.
- All advice is given in a written format in advance of an implementation meeting.
- Reports are provided on paper in every case and in large font where requested. We offer clients the opportunity to request paperless ongoing correspondence.
- All clients are encouraged to arrange a lasting power of attorney and to communicate their wishes with their attorneys in advance of any capacity issues.
- We use plain English and prefer clear and direct language.

READY TO TAKE THE PLUNGE?

The support you need is only a few short steps away. Simply give us a call or an email or visit our website to get started.

020 3882 4569

info@deep-dive-trusts.co.uk

www.deep-dive-trusts.co.uk

1 Dysart Street, Moorgate,
London EC2A 2BX