

Expert Pensions Consulting Ltd

Terms of Business

Greetings from Expert Pensions Consulting Ltd (hereafter referred to as "EPC"). We're delighted to have the opportunity to work with you and to provide our specialised pension consulting services.

Please find below our Terms of Business, which outline the scope of our services, the way we work and our mutual obligations.

Pension Consulting Services Agreement

This document ("Agreement") is entered into by and between (the "Client") and Expert Pensions Consulting Ltd (EPC) (the "Consultant") and sets forth the terms and conditions under which the Consultant will provide pension consulting services to the Client.

Services

1.1 EPC provides a suite of specialised services encompassing a broad spectrum of pension consulting. Our team is composed of highly skilled and experienced professionals.

1.2 Our services include but are not limited to client reports, redress calculations, Defined Benefit Appropriate Advice Transfer (DBAAT) reviews, s166 instructions, legal instructions on individual cases, financial planning cashflow modelling, backbook reviews for regulated firms, expert pension witness work, and other pension consulting services. EPC retains full responsibility for the content and recommendations within these reports.

1.3 EPC offers expert witness pension reports for legal proceedings as required. We can act in any capacity as a duty to the court as an expert witness pursuant to Part 35 of the Civil Procedure Rules or not, as explicitly detailed in the services provided in Appendix A.

1.4 Further details of the services provided by EPC are detailed in Appendix A of this Agreement.

Our Team

2.1 Our team consists of John Reynolds, Peter Lawlor, and Rachel Campbell, all of whom have extensive expertise and experience in the field of UK pensions. Their detailed profiles are outlined in Appendix A.

Fees and Payment

3.1 The Client agrees to pay EPC the fees as set out in Appendix B of this Agreement. Fees are payable within 30 days of the invoice date unless otherwise agreed.

Term and Termination

4.1 This Agreement will begin on the Effective Date and continue until terminated by either party with a written notice of 30 days.

Confidentiality

5.1 Both parties agree to keep confidential all proprietary information received during the course of this Agreement, underpinned by signed non-disclosure agreements (NDA).

Liability

6.1 EPC's liability in contract or otherwise arising through or in connection with this agreement or through or in connection with the completion of obligations under this agreement shall be limited to the Fees agreed.

Intellectual Property

7.1 All intellectual property rights developed during the course of this Agreement shall belong to EPC.

Dispute Resolution

8.1 Any disputes arising from this agreement shall first be attempted to be resolved through negotiation. If the dispute cannot be resolved this way, the parties agree to resolve any dispute by arbitration.

Risk Warning

9.1 Information on our website should not be relied upon when making financial or investment decisions.

Copyright

10.1 All copyright and other intellectual property rights in the information, design, text, and graphics of the website and documents, and the selection or arrangement thereof, is owned by us or our licensors. All rights are reserved. You may store electronically (e.g., on a hard drive) and print in hard copy portions of the website solely for your non-business-related purpose of using the website to seek information of the kind shown by the website. Any other use of materials or content on the website (including reproduction for purposes other than that noted above, amendment, updating, distribution, or republication) without our prior written consent is prohibited. All product and firm names and logos mentioned on the website are the trademarks, service marks, or trade names of their respective owners, including us.

Data Protection

11.1 Please see our privacy policy and IT security policy for information relating to the collection and security of your personal information.

Cookies

12.1 Please refer to our Privacy Notice for information on cookies and their use on our website.

Limitation of Liability

13.1 We do not accept responsibility, nor will we be liable, for any failure of operation of the website which arises as a result of:

- a) errors in data transmission; or
- b) machine or software malfunction; or
- c) from your operating error (other than any such failure occurring as a result of our fraud, negligence, or willful default).

13.2 You acknowledge that access to our website may be disrupted and that this does not amount to a breach of these Terms.

Termination of website

14.1 We reserve the right to terminate our website at any time.

Complaints

15.1 Please refer to our complaints policy for information on how to raise and resolve any complaints.

Testimonials

16.1 Please refer to our testimonials policy for information on the use and publication of client testimonials.

Legal

17.1 While we take every care to ensure that the standard of our website and its content remains high and to maintain the continuity of the website, the website and its content are provided to you "as is," and that errors, omissions, interruptions of service, and delays may occur at any time. We do not accept any ongoing obligation or responsibility to operate the website (or any part of it) or to provide the services offered on the website.

17.2 We make no representations or warranties about the accuracy, completeness, freedom from viruses, availability, reliability, or suitability for any purpose of the information and related content and graphics published on the website, which may contain technical inaccuracies and typographical errors.

17.3 The information given on the website is for information only and does not constitute investment, legal, accounting, or tax advice or a representation that any investment or service is suitable or appropriate to your individual circumstances. Please seek professional advice before making any investment decision.

17.6 Nothing on the website should be construed as a solicitation or offer, or recommendation, to buy or sell securities or any other investment or banking product, or to provide any investment advice or service.

17.7 Any views expressed on the website may no longer be current or may be changed without notice.

General

18.1 We reserve the right to assign, transfer, novate, or subcontract any or all of our rights and obligations under these terms to the extent that it is necessary for us to provide the service.

18.2 You agree that we may at any time appoint agents, subcontract, or outsource some or all of the services and functionality contained in our website.

18.3 If we fail to exercise a right and/or remedy under these terms, such failure will not prevent us from exercising other rights or remedies or the same type of right or remedy on a later occasion.

Staff understanding

All relevant staff are made aware of this policy to highlight and emphasise the importance of best execution.

This Agreement is governed by the laws of England and Wales.

This Agreement constitutes the entire understanding between the parties.

Signatures

In witness of their agreement to the terms above, the parties or their authorised agents hereby affix their signatures:

(Client)

(EPC)

Date: _____

Date: _____

Appendix A

Detailed description of the services EPC will provide and the detailed profiles of the team.

Appendix B

Detailed outline of the fees and payment terms for the services provided.

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We're delighted to have the opportunity to work with you and to provide our specialised pension consulting services, please contact us here with any questions you may have:

hello@expertpensions.com