Firm referral agreement

Origen Defined Benefit Advice Service

Thank you for your interest in the Origen Defined Benefit (DB) Advice service. We are keen to receive referrals from firms who have decided not to provide DB advice but wish to ensure they can serve their client's needs.

Before we begin working together we want to be clear on how our future relationship will work. This document and our adviser guide are designed to enable you to decide if our service works for you and your business.

Your responsibilities when referring cases to Origen

We are willing to take referrals from firms who meet the following criteria:

- You do not currently hold permissions and PII cover to give DB advice, or plan to give these up in the near future (within 6 months).
- You have not had your permissions to provide DB advice forcibly removed by the Financial Conduct Authority (FCA).
- You are not currently under an active FCA investigation into historic DB advice.
- You are not working with unauthorised introducers of prospective DB advice clients or actively marketing for DB advice referrals.
- You are willing to provide information on whether clients we have advised still receive ongoing advice and/or have changed their investment strategy.

We want to ensure clarity about the service we provide. This is covered in more detail in our adviser guide but the key aspects we want to highlight are:

- For any client referred to us we will provide both the DB pension advice and the associated investment advice.
- Origen will manage the end to end advice process. As the referring adviser, you must keep at arms' length of our service and refrain from any attempt to influence the client.
- We will offer all clients the option of abridged advice before moving to full advice.
- We will not offer any ongoing service or any other advice services to clients referred. Any additional advice needs will be highlighted within your client's report.

When referring clients to us, please ensure you only refer clients who have an existing, ongoing servicing relationship with you/your firm and are:

- Resident and domiciled in the UK.
- Are not US persons* or overseas residents.
- At least 55 years old, or are able to access their DB benefits within the next 12 months**.
- Are not currently going through divorce proceedings or are active members of a DB scheme (unless about to draw benefits).
- Do not meet the FCA definition of 'self-investor' and are willing to take our advice on a suitable investment strategy should a transfer be recommended.
- Have at least 70 days before any guaranteed Cash Equivalent Transfer Value (CETV) expires. Ideally, we would prefer clients to be referred before a guaranteed CETV has been requested.

*A US Person includes US Citizens, those born in the US and those who submit a US tax return who are resident in the UK

**If you have a younger client with circumstances that you believe merit transfer advice, for example serious ill health, you can discuss these with your relationship manager and agree whether to make a referral on a case by case basis

What Origen will commit to in return

For all adviser firms who wish to refer clients to Origen we will:

- Provide an appointed relationship manager who is highly experienced in financial services and can discuss the Origen process and any clients you are considering referring.
- Not unreasonably refuse to accept any clients you refer to us who meet our criteria.
- Provide regular updates on active cases so you are up to date with the progress and outcome of any clients referred to Origen, subject to having consent to do so.
- A commitment to never sending marketing material to, or attempt to cross sell any other services to your clients.

For all clients you refer to us we will provide:

- A high quality advice service from Origen's fully qualified and experienced advisers and using Origen's wealth of experience in the DB advice market.
- A guarantee that our advice will always put the client best interest first.
- Clear explanation of all fees and costs throughout our process.
- A clear conclusion to the advice journey with a letter 'handing back' the client to your firm.

There are some key things we will not provide under this service:

- We will not process insistent client requests.
- We will not facilitate an introducer fee / split our initial advice fee with you.
- We will not take instruction on a preferred investment provider or fund manager.

Please provide the following information about your firm:

Firm name

Do you operate under any trading names?

If yes, please list

Please give details of the ownership of your firm

Do you have any Appointed Representatives?

If yes, please list

Please give details of any current or known FCA visit, action, fine or censure

Please give details of any previous FCA action, fine or censure

Do you carry out marketing to attract Defined Benefit pension business?

Do you have any unregulated introducers?

If yes, please list

Does the firm offer unregulated investments?

How many complaints have the firm received in the past 12 months?

How many of these related to advice?

How many complaints were upheld in the past 12 months?

How many upheld complaints related to advice?

Declaration

I confirm that I am authorised to sign this referral agreement on behalf of ADVISER FIRM NAME and we will follow the wording and the intent of this agreement.

I confirm that we are happy for Origen to discuss the terms our firm receives from product providers to ensure all recommendations are made in the clients best interest. Origen have confirmed these terms will be confidential and will be used for no other purpose.

Name

Role

Firm name

FCA number

Registered address

Correspondence address (if different)

Preferred contact phone number

Email address

Signature

Date

Call our Client Liaison Team on **0344 209 3144**

Our lines are open 8.30 am to 5.30 pm, Monday to Friday. Calls are charged at your phone company's basic rate.
All calls to Origen Financial Services Limited are recorded for business purposes.

Email us at **dbreferral@origenfs.co.uk**

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