



# The Spectrum IFA Group

International Financial Advisers

## Spectrum Client Charter – what you can expect from us Client Relationship Document (CRD)

This document details the association between Spectrum, Spectrum advisers and their clients. The term 'Spectrum' refers to those companies and advisers that form part of The Spectrum IFA Group.

1. **Independently owned:** The Spectrum IFA Group is independently owned. No financial institutions or other third parties have shareholdings in any part of the group. We are legally obliged to highlight those companies with whom we place more than 10% of our business: Prudential International and Utmost PanEurope are key participants in our market. Details of other product providers are available on request.

2. **Financial planning:** Spectrum offers a no obligation, no fee financial review and planning service. This allows prospective clients to fully understand our advice process and recommendations before choosing to become a client.

During this process we complete a comprehensive 'know your client' financial fact-find in order to understand your immediate circumstances as well as longer term plans, needs and objectives. We also complete a due diligence exercise in line with global anti-money-laundering regulations and assess your attitude to risk, professional financial experience and investment preferences, including in relation to Environmental, Social and Governance (ESG) factors.

3. **Reasons why:** Prior to completion of application documents, Spectrum will explain to you the type of product being recommended and supply a brochure (and any technical guide or other relevant material) for you to review and retain for future reference. Spectrum will take time to explain the product's key features including charges and any potential cancellation penalties.

4. **Your money:** Spectrum doesn't handle client money. All transactions are completed directly between you and the financial institution responsible for your investment.

5. **Remuneration:** Spectrum doesn't charge fees directly to clients. We are remunerated with commissions paid to us by insurance or investment companies. As stated above, there is no fee payable for our financial planning service. If an investment fund within an insurance policy pays an additional initial commission, we undertake to rebate this to you in full by way of increased allocation. In the unlikely event that a fund is subject to a potential exit penalty, we will highlight details to you in writing. Where we take on the servicing of an existing contract, originally recommended by another advisory firm, we may arrange a servicing charge (deducted from the product), in which case it would be discussed and agreed with you in advance.

Details of Spectrum's regulatory status, financial services licences, professional insurance, complaints procedure and general data protection information follows in this document.



## With Care, You Prosper

Luxembourg | Lausanne | Rome | St.Julian's | Paris | Eymet  
Valbonne | Almancil | Barcelona | Madrid | Javea | Marbella



### ***Statutory corporate and regulatory information***

This document is an essential element of the relationship between you and your Spectrum adviser. It contains a summary of the legal information that your adviser and Spectrum must communicate to you prior to entering into a professional relationship and is a supplement to the Spectrum corporate brochure.

If you are considering using a regulated and licensed professional adviser with the objective of assisting you with your financial planning. Please note the following:

#### **CORPORATE INFORMATION**

**Corporate name:** TSG INSURANCE SERVICES SARL (TSG)

Registered office: 34 boulevard des Italiens, 75009 Paris, France

SIREN: 447609108      NAF / APE: 6622Z

#### **TSG BRANCHES**

**Italy :** via Ottaviano 105, Roma (rm). CAP 00192

**Luxembourg :** 11, avenue Guillaume, L-1651 Luxembourg. RCS Luxembourg: B 95136

**Malta :** Junction Business Centre, 1st Floor, Sqaq Lourdes, St Julian's, SWQ 3334. Reg No OC 1376

**Portugal :** Rua Sacadura Cabral, Lote 262, Loja C, 8135-144 Almancil. Matricula 980731828

**Switzerland :** Avenue d'Ouchy 14, 1006 Lausanne. No Ref: 2009/02231 No Fed: CH-550-1057049-3

**Corporate name :** BASKERVILLE ADVISERS S.L. (BA)

Registered office : Paseo de Gracia 63, principal, 2a, 08008, Barcelona, Spain

CIF B63137020 Registro Mercantil de Barcelona, Tomo 35489, Folio 170, Seccion 8, Hoja B-269534

#### **REGULATION**

TSG is registered with ORIAS (Unique register of the financial intermediaries) under registration number 07025332. You can check this registration on the ORIAS website <https://www.orias.fr/welcome> for the following regulated activities:

**Intermédiaire en Assurance - Insurance Intermediary (IAS):** broker category B, level of advice 1

The activity of IAS is controlled by the Autorité de Contrôle Prudentiel et de Résolution – Prudential Control and Resolution Authority (ACPR): 4 Place de Budapest, 75436 PARIS Cedex 09 and internet: <http://www.acpr.banque-france.fr/accueil.html>

**Conseiller en Investissements Financiers - Financial Investments Adviser (CIF):** Non-independent advice as defined in article 325-5 of the RGAMF, registered with Association Nationale des Conseils Financiers - National Association of Financial Advisers (ANACOFI-CIF) organisation approved by the Autorité des Marchés Financiers - Financial Markets Authority (AMF), postal address: 17 Place de la Bourse 75082 Paris Cedex 02 and internet address: [www.amf-france.org](http://www.amf-france.org)

TSG is fully committed to comply with the ANACOFI-CIF Code of Conduct - available at the association's headquarters on <https://www.anacofi.asso.fr> or <https://www.anacofi-cif.fr/>.

TSG in Switzerland is regulated by FINMA. Licence Number: 25488

BA in Spain is a Correduría de Seguros; No de registro (licence no) RDGS J2306

### ***Professional insurance***

In accordance with EU and local laws TSG and BA have professional civil liability insurance coverage for its various financial activities. This insurance coverage complies with the requirements of the Monetary and Financial Code and the Insurance Code among other regulations.

#### **TSG France and EU Branches**

QBE Europe - Policy Number : 103191- Insurance coverage (IAS) : €3,000,000

Investment coverage (CIF): €1,000,000

#### **TSG Switzerland**

AIG Europe - Policy Number : ZF33A00326

Coverage: CHF 2,000,000

#### **BA Spain**

AIG Europe - Policy Number : 0131900503.1330 - Coverage: €2,100,000

### ***List of main product suppliers***

Name	Nature	Type of agreement	Mode of remuneration
Prudential	Insurer	Broker's agreement	Commissions
AG2R La Mondiale	Insurer	Broker's agreement	Commissions
Onelife	Insurer	Broker's agreement	Commissions
Sogelife	Insurer	Broker's agreement	Commissions
Metlife	Insurer	Broker's agreement	Commissions
Utmost PanEurope including Quilter	Insurer	Broker's agreement	Commissions

The names of the other companies with which Spectrum has agreements can be obtained by sending an email request to [admin@spectrum-ifa.com](mailto:admin@spectrum-ifa.com)

### ***Invoicing and remuneration***

The investment advice provided by TSG is defined as 'non-independent' in article 325-5 of the Règlement Général de l'Autorité des Marchés Financiers - General Regulation of the Financial Markets Authority (RGAMF). Likewise, TSG's activity as an insurance intermediary is defined by Article L521-2 II. 1 °. B) of the Insurance Code.

TSG assesses a limited range of financial products issued by financial institutions with which TSG maintains strong contractual relationships.

TSG does not charge you any direct fees. As a non-independent adviser, TSG can be remunerated by the companies supplying the intermediated products, in the form of commissions taken from part of the initial and ongoing costs of the products.

### ***Complaints procedure***

#### **Spectrum complaints contact details:**

By mail: Michael Lodhi, TSG Insurance Services SARL, 34 boulevard des Italiens, 75009 Paris , France.

or by email to: [michael.lodhi@spectrum-ifa.com](mailto:michael.lodhi@spectrum-ifa.com)

Complaints processing: Spectrum will process your complaint within the following deadlines:

Maximum 10 working days from reception to acknowledge receipt of your complaint, except if the query is answered within this timescale.

Two months maximum between the date of receipt of the complaint and the date of dispatch of our response, except in the case of duly justified special circumstances.

## MEDIATOR CONTACT DETAILS

For ANACOFI: Médiateur de l'Anacofi, 92 Rue d'Amsterdam, 75009 Paris

For CIF activities: Ms. Marielle Cohen-Branche Médiateur de l'AMF, Autorité des Marchés Financiers 17, Place de la Bourse 75082 Paris Cedex 02

Website: <http://www.amf-france.org/Le-mediateur-de-l-AMF/Le-mediateur-mode-d-emploi/Modes-de-saisine.html>

For insurance activities: La Médiation de l'Assurance TSA 50110 75441 PARIS CEDEX 09

Website: <http://www.mediation-assurance.org/Saisir+le+mediateur>

## BASKERVILLE ADVISERS S.L. CLIENT SERVICES DEPARTMENT

In accordance with the terms of ECO/734 of 11 March 2004, relating to client services departments and client ombudsmen, BA have appointed JGBR ABOGADOS Y ASESORES TRIBUTARIOS, S.L. (Tel. 93 244 98 00; Fax 93 265 17 94, c/ Bailèn 71 bis, 6th floor, 08009 Barcelona, [www.jgbr.es](http://www.jgbr.es)), contact for this service is [p.guell@jgbr.es](mailto:p.guell@jgbr.es). BA has approved a set of Regulations governing the operation of its client service process (a copy is available [www.spectrum-ifa.com](http://www.spectrum-ifa.com)).

## MODE OF COMMUNICATION

Spectrum will communicate with you by letter, email and/or telephone.

### *Information notice regarding the processing and protection of personal data:*

The personal data collected by Spectrum will be saved in a computerised file on a secure server, and will only be used to understand your current situation and prepare recommendations to help you achieve your financial goals. This "Know your client" exercise forms part of our advisory process and is also a regulatory requirement, which upholds the principles of best practice and best advice.

The person in charge of the processing and protection of personal data at Spectrum is Anne Ollerenshaw. The recipients of this data are:

1. The administrative personnel of Spectrum
2. The company supplying the product to which you will subscribe, if applicable.

This information will be kept for the duration of our professional relationship and for a minimum of five years after the end of the relationship (see L.561-12 of the CMF). In Spain for ten years.

In accordance with EU General Data Protection Regulations, you can exercise your right of access, opposition and portability of your personal data and have it rectified by contacting:

TSG Insurance Services SARL, 34, Boulevard des Italiens, 75009 Paris, France.

Baskerville Advisers SL, Paseo de Gracia 63, principal, 2a, 08008, Barcelona, Spain.

Or by email to: [anne.ollerenshaw@spectrum-ifa.com](mailto:anne.ollerenshaw@spectrum-ifa.com)

### *Date and signatures*

Adviser name:

Date:

Client name:

Client name:

I/we confirm receipt of this four page Client Charter and Relationship document.

Client signature:

Client signature:

*Two copies, one retained by client(s)*

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