Garbetts Financial Strategies
Newnham House
90A Pyle Street
Newport
Isle of Wight
PO30 1UJ

Dear Sir/Madam,

Execution Only Instruction

I confirm downloading/receiving Heritage's latest Client Agreement and duly return a signed copy. After considering each of the services available to me, I would like to opt for option 5 'Execution Only' and agree to your charges. I consider myself competent to be able to make my own informed decisions and only require you to arrange the investment on my behalf.

I do this understanding that in return, I will not receive a Suitability Report or illustrations and I will be paying your lower non-advised charges, which does not include a Report Fee.

I also realise that because I did not seek any advice in connection with this investment, I will find it more difficult to make a complaint to either you or the Financial Ombudsman Services in connection with the suitability of the investment or indeed the investment funds held within.

My instruction to you is as follows:

Contract Type i.e. ISA, Unit Trust, Offshore Bond, Investment Bond	**Product Provider**	**Fund Name(s)**	**Amount (£) or Allocation (%)**	**Phase my money - insert either: "All at once" or over "3", "6" or "12" months**

I enclose a cheque made payable to the product provider and look forward to hearing from you in due course.

Signed _____ Date _____
Client Name

Address:_____

_____

Post Code _____