keyfacts® about our services and costs

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1. The Financial Services Authority (FSA)

The FSA is the independent watchdog that regulates financial services. This document is designed by the FSA to be given to consumers considering buying certain financial products. You need to read this important document. It explains the service you are being offered and how you will pay for it.

2. Whose products do we offer?

Investment

☑ We offer products from the whole market.

☐ We only offer products from a limited number of companies.

☐ We only offer products from a single company.

Insurance

☑ We offer products from a range of insurers for term assurance, critical illness insurance, long term care and income protection (health) insurance.

☑☐ We only offer products from a limited number of insurers.

☑☐ We only offer the products of a single insurer.

3. Which service will we provide you with?

Investment

☑ We will advise and make a recommendation for you after we have assessed your needs.

☐ You will not receive advice or a recommendation from us. We may ask some questions to narrow down the selection of products that we will provide details on. You will then need to make your own choice about how to proceed.

☐ We will provide basic advice on a limited range of stakeholder products and in order to do this we will ask some questions about your income, savings and other circumstances but we will not:

- Conduct a full assessment of your needs;
- Offer advice on whether a non-stakeholder product may be more suitable

Insurance

☑ We will advise and make a recommendation for you after we have assessed your needs for term assurance, critical illness insurance, long term care and income protection (health) insurance.

☑☐ You will not receive advice or a recommendation from us. We may ask some questions to narrow down the selection of products that we will provide details on. You will then need to make your own choice about how to proceed.

4. What will you have to pay us for our services?

Investment

Not all firms charge for advice in the same way. We will discuss your payment options with you and answer any questions you have. We will not charge you anything until you have agreed how we are to be paid. **We have ticked the payment options we offer**.

☑ **Paying by fee**. Whether you buy a product or not, on completion of our work, you will pay us a fee for our advice and services. If we also receive commission from the product provider when you buy a product, we will pass on the full value of that commission to you in one or more ways. For example, we could reduce our fee; or reduce your product charges; or increase your investment amount; or refund the commission to you.

We will confirm the rate we will charge in writing before beginning work and we will tell you if you have to pay VAT. You may ask us for an estimate of how much in total we might charge. You may also ask us not to exceed a given amount without checking with you first. Our typical charges are:

Hourly Rate:	
Principal	£ 95 per hour
Financial Adviser/Research	£ 75 per hour
Administration	£ 55 per hour

Reviews:	£ 500
Initial Review	£ 350
Annual Review	£ 350
Pension/Investment/Review	

☑ **Paying by commission (through product charges)**. If you buy a financial product, we will normally receive commission on the sale from the product provider. Although you pay nothing up front, that does not mean our service is free. You still pay us indirectly through product charges. Product charges pay for the product provider's own costs and any commission. These charges reduce the amount left for investment. If you buy direct, the product charges could be the same as when buying through an adviser, or they could be higher or lower. We will tell you how much the commission will be before you complete an investment, but you may ask for this information earlier. The amount of commission we receive will vary depending on the amount you invest and (sometimes) how long you invest, or your age.

For example,

- If you invest £30,000 in an Investment Bond we could receive commission of 4% of the amount invested (£1,200) and 0.5% of the value of the fund (approximately £150) every year.
- If you invest £7,200 into an Individual Savings Account (ISA) we could receive commission of 3% of the amount invested (£216) and 0.5% of the value of the fund (approximately £36) every year.
- If you pay £100.00 per month into a personal pension (with a term of 25 years) then we could receive commission of £521.

When we have arranged any investments for you we will be glad to advise you at any time should you ask us to do so but we will not give you any further advice unless you request it. Where we do agree an ongoing service with you, a separate written agreement will be provided.

☑ **Paying by a combination of fee and commission (through product charges)**. In some circumstances, we may charge you a combination of fee and commission. The fee will not exceed the rates shown in this document. We will agree the rate we will charge before beginning work and we will tell you if you have to pay VAT. The fee will become payable on completion of our work. You may ask us for an estimate of how much in total we might charge. You may also ask us not to exceed a given amount without checking with you first. We will tell you how much the commission will be before you complete an investment, but you may ask for this information earlier.

Where we charge a combination of fees and commission, our maximum rates are set out in the fee information and the commission sections above. **In addition to the above we may charge a fee on a different basis for a specific transaction or project but we will agree this with you in advance.**

Insurance

☑☐	A fee £500 for term assurance, critical illness, long term care and income protection (health) insurance.
☑☐	No fee, we will be paid commission from the provider for term assurance, critical illness, long term care and income protection (health) insurance.

You will receive a quotation which will tell you about any other fees relating to any particular insurance policy.