



# about our services

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## 1. The Financial Conduct Authority (FCA)

The FCA is the independent watchdog that regulates financial services. This document has been designed by the FCA 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 permanent health insurance and private medical insurance
- We only offer products from a limited number of insurers for term assurance, permanent health insurance and private medical insurance.
- We only offer products from a single insurer for term assurance permanent health insurance and private medical insurance

### Equity Release

- We offer equity release products from the whole market.
- We only offer equity release products from a limited number of companies.
- We only offer equity release products from a single company.

## 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, permanent health insurance and private medical insurance.
- You will not receive advice or a recommendation from us for term assurance, permanent health insurance and private medical insurance. 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.

## Equity Release

- We will advise and make a recommendation for you on equity release products 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 equity release 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

Where it is agreed that we will be remunerated by fees, our policy is to charge a fixed fee for each piece of work undertaken. This means you know exactly how much you will be paying at the outset of our relationship. This could range from a series of meetings to the preparation of a financial planning report and the arrangement of financial products.

Following our first **free, no obligation** meeting, we will write to you confirming the charges for the work we have agreed to undertake on your behalf. We ask you to sign and return a copy of the letter, so that we can commence the work at a cost you are happy with.

The fees below are the **maximums** we charge and may be waived in lieu of any commission/mortgage procurement fees that we may receive, or alternatively, if the commission/fee received is in excess of the fee requirement we may be able to arrange an element of enhancement within the investment/product terms to your benefit. Surplus initial and renewal commissions/fees can also be used, if you wish, to meet current or future servicing fees that we incur on the general monitoring, review and servicing of your account.

- Initial meeting without cost or obligation. Report and recommendations to be agreed prior to engagement
- Annuity advice – subject to a minimum of £500.00
- Hourly rates will be charged as follows for services requested and delivered over and above those stated in the service agreement: e.g. ad hoc valuations
- Director up to £200.00 per hour
- IFA up to £175.00 per hour
- Investment & technical research up to £100.00 per hour
- Administration up to £75.00 per hour
- Fees reviewable each year

Please note these fees are not currently subject to VAT, but we will inform you if VAT becomes payable.

### Insurance

- A fee of £
- No fee as we will receive commission from the product provider.

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

### Equity Release

- No fee as we will be paid by procurement fee from the company that lends you money or buys your home.
- A fee of £ payable on completion of the transaction. We will also be paid a procurement fee from the company that lends you money or buys your home.

You will receive a key facts illustration when considering a particular equity release product, which will tell you about any fees relating to it.

### Refund of fees

If we charge you a fee, and your mortgage does not go ahead, you will receive:

- A full refund if the mortgage does not go ahead.
- No refund.

### Message from the Financial Conduct Authority

**Think carefully about this information before deciding whether you want to go ahead.**

***If you are at all unsure about which equity release transaction is right for you, you should ask your adviser to make a recommendation.***