



---

### 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 taking advice on certain financial products. Use this information to decide if our services are right for you.

---

### 2. Whose products do we offer?

---

#### Investment

- We offer products from the whole market.
- We only offer products from a limited number of companies.  
Ask us for a list of the companies and products we offer.
- We only offer products from a single company

#### Insurance

- We offer products from a range of insurers for term assurance, PHI, critical illness cover, private medical insurance, and accident, sickness and unemployment cover.
- We only offer products from a limited number of insurers for [list the types of non-investment insurance contracts].  
Ask us for a list of the insurers we offer insurance from.
- We only offer products from a single insurer for [list the types of non-investment insurance contracts].

#### Mortgages

- We offer mortgages from the whole market.
  - We only offer mortgages from a limited number of lenders.  
Ask us for a list of the lenders we offer mortgages from
  - We only offer mortgages from a single lender.
- 

### 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, PHI, critical illness cover, private medical insurance, and accident, sickness and unemployment cover.

- You will not receive advice or a recommendation from us for term assurance, PHI, critical illness cover, private medical insurance, and accident, sickness and unemployment cover. We may ask some questions to narrow down the selection of products that we provide details on. You will then need to make your own choice about how to proceed.

#### **Mortgages**

- 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.

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

#### **Investment**

- Before we provide you with advice, we will give you our key facts guide about the cost of our services.
- We will tell you how we get paid, and the amount, before we carry out any business for you.

#### **Insurance**

The insurance services will be provided to you under one of our services at a fee as specified from the options below.

- No fee
- Financial planning advice on a time cost basis to complete one-off projects
- Valuation service £715 + VAT per annum
- clarityTRANSACT+ service £880 + VAT per transaction
- clarityONE-TO-ONE service £1,875 + VAT per annum
- clarityONE-TO-ONE+ service £2,570 + VAT per annum

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

#### **Mortgages**

The insurance services will be provided to you under one of our services at a fee as specified from the options below.

- No fee
- Financial planning advice on a time cost basis to complete one-off projects
- Valuation service £715 + VAT per annum
- clarityTRANSACT+ service £880 + VAT per transaction
- clarityONE-TO-ONE service £1,875 + VAT per annum
- clarityONE-TO-ONE+ service £2,570 + VAT per annum

You will receive a key facts illustration when considering a particular mortgage, 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
- No refund