



about our services



34, Vicarage Road
Verwood
Dorset
BH31 6DR

1. The Financial Services Authority (FSA)

The FSA is the independent watchdog that regulates financial services. It requires us to give you this document. 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 protection contracts
- We only offer products from a limited number of insurers for protection contracts. Ask us for a list of the insurers we offer insurance from.
- We only offer products from a single insurer for protection contracts.

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 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.

Insurance

- We will advise and make a recommendation for you after we have assessed your needs for protection contracts.
- You will not receive advice or a recommendation from us for protection contracts. 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.

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

- Before we provide you with advice, we will give you our Fees and Cost of Advice Schedule together with a copy of "Just for now, Just for the future" our guide to our services and fees.
- We will tell you how we get paid, and the amount, before we carry out any business for you

Insurance

- Before we provide you with advice, we will give you our Fees and Cost of Advice Schedule together with a copy of "Just for now, Just for the future" our guide to our services and fees.
- No fee.
- We will be paid by 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 procuracy fee from the company that lends you money or buys your home.
- A fee of £275 payable at the application stage. We may also be paid a procuracy 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 equity release scheme does not go ahead, you will receive:

- A full refund if the lender rejects your application.
- A refund of £___ if your application falls through.
- No refund if you decide not to proceed.
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5. What to do if you have a complaint

If you wish to register a complaint, please contact us:

...in writing Write to Kevin Bailey, Just Advice, Complaints Department,
Number Five, Longham Business Centre,
168 Ringwood Road, Longham,
Ferndown, BH22 9BU.

...by phone Telephone 01202 574455

If you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service.

6. Are we covered by the Financial Services Compensation Scheme?

We are covered by the FSCS. You may be entitled to compensation from the Scheme if we cannot meet our obligations. This depends on the type of business and the circumstances of the claim.

Investment

Most types of investment business are covered for 100% of the first £30000 and 90% of the next £20000 so the maximum compensation is £48000.

Insurance

Insurance advising and arranging is covered for 100% of the first £2000 and 90% of the remainder of the claim without any upper limit.

Equity Release

Equity release advising and arranging is covered for 100% of the first £30000 and 90% of the next £20000 so the maximum compensation is £48000.

Further information about compensation scheme arrangements is available from the FSCS.

Message from the Financial Services Authority

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

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