

## 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 group of companies.

### Insurance

- We offer products from the whole of the market for Term Life & Critical Illness Assurance. We offer products from a range of insurers for Private Medical Insurance, Mortgage Payment Protection and General Insurance.
- We only offer products from a limited number of insurers.
- We only offer products from a single Insurance Company.

### Mortgages

- We offer mortgages from the whole market.
- We only offer mortgages from a limited number of lenders.
- 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 all types of non-investment insurance contracts that we deal with.
- 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.

#### Mortgages

- We will advise and make a recommendation for you on mortgages 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 mortgages that we will provide details on. You will then need to make your own choice about how to proceed.
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## 4. What will you have to pay us for our services?

### Investment

#### Paying by fee

Whether you buy a product or not, you will pay us a fee for our advice and services, which will become payable on completion of our work. 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 actual rate we will charge in writing before beginning work. Our typical charges are:

#### Hourly Rate

Financial adviser	£95.00 per hour
Administration	£47.50 per hour

In addition there may be a fee for arranging lump sum investments, fund switches and transfers.

Investments.	Up to 1.5% of the amount invested.
Fund Switches	Up to 1.5% of the amount switched.
Transfers	Up to 1.5% of the amount transferred.

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.

#### Information about other costs and associated charges

There may be other costs, including taxes, that are payable through other parties (such as the product provider) that we may not be party to. Such charges are normally disclosed in relevant third party documentation, for example a Key Features Document.

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## 4. What will you have to pay us for our services? (Continued)

## Insurance

- A fee.
- No fee, however, we will receive commission from the product provider.

### Paying by fee

Whether you buy a product or not, you will pay us a fee for our advice and services, which will become payable on completion of our work. 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 actual rate we will charge in writing before beginning work. Our typical charges are:

### Hourly Rate

Financial adviser	£95.00 per hour
Administration	£47.50 per hour

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

## Mortgages

- No fee (we will be paid by commission from the lender).
- A Fee equivalent to 1% of the advance is payable upon completion. In this case, you will be refunded any commission paid by the lender.
- In addition, the complications that I foresee with your particular mortgage case warrant an extra fee of £\_\_\_\_\_. This fee is payable at the outset.

You will receive a Key Facts Illustration when considering a particular mortgage, which will tell you about any fees relating to it.

## Mortgages (Equity Release)

- A Fee equivalent to 0.75% of the advance is payable upon completion. We may also be paid commission by the lender.
- A Fee equivalent to 1.75% of the advance is payable upon completion. In this case, you will be refunded any commission paid by the lender.

## 4. What will you have to pay us for our services? (Continued)

### Refund of fees (Mortgages)

If we charge you an up-front fee, and your mortgage does not go ahead, you will receive:

- A full refund if the lender rejects your application, unless the rejection is because of non-disclosure, incorrect information.
- A partial refund if your application falls through.
- No refund if you decide not to proceed or if you withhold information necessary for the research and application process. If the lender rejects your application because of withheld information there will also be no refund.

You will receive a Key Facts Illustration when considering a particular mortgage, which will tell you about any fees relating to it.

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## 5 Who regulates us?

Aegis Financial Consultants Ltd, 38, Dimond Street, Pembroke Dock, SA72 6BT is authorised and regulated by the Financial Services Authority. Our FSA Register number is 209049.

Our permitted business is advising on and arranging investments, non-investment insurance contracts and mortgages.

You can check this on the FSA's Register by visiting the FSA's website [www.fsa.gov.uk/register](http://www.fsa.gov.uk/register) or by contacting the FSA on 0845 606 1234.

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## 6 What to do if you have a complaint

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

.... **in writing:** Write to Aegis Financial Consultants Ltd, 38, Dimond Street, Pembroke Dock, SA72 6BT

.... **by phone:** Telephone 01646 683313.

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

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## 7 Are we covered by the Financial Services Compensation Scheme (FSCS)?

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 up to a maximum limit of £50,000.

### Insurance

Insurance advising and arranging is covered for 90% of the claim, without any upper limit.

### Mortgages

Mortgage advising and arranging is covered up to a maximum limit of £50,000.

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

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