



Imperial Financial Planning Limited

Important Information About Our Services

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TENETCONNECT

Welcome to Imperial Financial Planning Ltd.

Who we are and what do we do?

Imperial Financial Planning was established in 1995. We have three Independent Financial Advisers with over 80 years' experience between them. Our company offers a confidential professional service available with our advisers either at our well-appointed offices or at your home. The first meeting is without cost or obligation with ongoing service offered on a fee basis.

We are an appointed representative of TenetConnect Services Limited, which is authorised and regulated by the Financial Conduct Authority (FCA). The FCA is the independent regulator of financial services in the United Kingdom. TenetConnect Services Limited is entered on the Financial Services Register (www.fca.org.uk/register) under reference **150643**.

Who is TenetConnect Services Limited?

TenetConnect Services Limited is wholly owned by Tenet Limited, which is a wholly owned subsidiary of Tenet Group Limited ('TGL'), a leading distributor of financial products and services in the UK. TGL is majority owned by the following corporate shareholders; AEGON UK Distribution Holdings Ltd (22%), Aviva Life & Pensions UK Limited (23%), Aviva Life Holdings UK Ltd (24%) and Standard Life Aberdeen PLC (25%). Aviva Life & Pensions UK Limited and Aviva Life Holdings UK Ltd are both companies within the Aviva plc group.

Their address is: TenetConnect Services Limited, 5 Lister Hill, Horsforth, Leeds, LS18 5AZ. Tel: 01132 390011.

To find out more about TenetConnect Services Limited and the support and backing they provide us with, please visit their website www.tenetgroup.co.uk/consumer.

What can we do for you?

Our mainstream service is to act on your behalf for the purpose of arranging and advising on the following:

- Investments & Pensions, for example an ISA or Personal Pension Plan
- Pension Drawdown
- Personal & Family Protection, for example a Life Assurance or Critical Illness Plan
- Mortgages, including Buy-to Let
- Releasing equity from your home (Equity Release)
- General Insurance, for example Buildings, Contents or Private Medical.

For all the services described above we will complete a detailed fact find so we can understand your circumstances, specific needs and objectives to determine if these services are suitable for you. We will then undertake research in order to provide a personal recommendation(s) and related information relevant to your individual circumstances. If, after due consideration you would like to accept any or all of our recommendation(s), we will then implement them and arrange any products and/or related services on your behalf.

Once your financial plans are in place it is important to keep them under review. Subject to the type of services you require from us, we can continue to act on your behalf through one of our service packages. Alternatively, for those who prefer a more transactional or ad-hoc 'pay as you go' service, we are also happy to provide our services as and when you need them. Ultimately, whichever type or level of service you require from us we will act in your best interests at all times.

Further details about these and other related services we provide are contained in the pages below. This also confirms the typical cost and how you can pay us for them.

IMPORTANT INFORMATION

Before you consider our services in more detail we would like to draw your attention to the following important information:

When we have discussed and agreed with you the services that we are to provide we will confirm this to you in a Client Agreement. This will describe the scope and specific services to be provided including any on-going services, the cost and how it can be paid for.

Under the terms of Financial Conduct Authority (FCA) regulations we will classify you as a retail client for investment and pensions business. As a retail client you have the right to request re-classification as an elective professional client. This may be generally or in respect of a particular service, type of transaction or product, and is subject to the following:

- All requests for re-classification must be made in writing;
- We will consider such requests on a case by case basis against the criteria set out in FCA rules.
- We will confirm the scope of any re-categorisation along with the consumer protections you will lose as a result.
- You must keep us informed of any change to your circumstances that could affect your classification

We will not advise you if you are experiencing difficulties managing debts. Free help and advice about managing your debts is available by contacting the Money and Pensions Service via its website: www.moneyandpensionsservice.org.uk

INFORMATION ABOUT OUR INVESTMENT & PENSION SERVICES

We offer a range of services to help you meet your investment and/or retirement objectives. We provide independent advice which means that our recommendations to you will be based on the following selection criteria:

1. We will determine which, if any, of the following types of investment or pension products are capable of meeting your needs, along with any associated 'tax wrappers' available (e.g. an ISA):
 - Open Ended Investment Company Funds (OEICS) including Exchange Traded Funds (ETFs), Unit Trusts and Investment Trusts;
 - Personal Pensions, Stakeholder Pensions, Self-Invested Personal Pensions (SIPPs) and Annuities;
 - Insurance Based Investments, including Capital Investment Bonds and Endowments;
 - Structured Capital at Risk Products (SCARPS) and Structured Deposits;
 - Certain Specialist Investments suitable for retail clients, including Venture Capital Trust (VCT) Investments and Enterprise Investment Schemes.
2. We will then consider a broad range of different providers of these products from a fully researched panel that is representative of the whole of the market available to financial advisers and which we review on a regular basis using factors such as the risks, costs, complexity and their competitiveness in the market place.

Related Service Providers

Subject to your individual needs and objectives, we may also recommend that you hold and trade your investments and/or pensions in one place via a Platform Service. We may also recommend that some or all of your investments and/or pensions are managed by a Discretionary Investment Management Service (DIMS).

We will consider a broad range of these service providers from a fully researched panel that is representative of the whole of the market and which is also reviewed on a regular basis as described above.

We may recommend investments in the IFSL Sinfonia Open Ended Investment Company (OEIC). This investment company has been jointly developed between BNP Paribas and Sinfonia Asset Management Limited, a subsidiary of Tenet Group Limited.

We may recommend products or services related to your investment and pension needs which are not regulated by the Financial Conduct Authority. For example, cash deposits, National Savings & Investment Products (NS & I), or Inheritance Tax Planning (IHT)

What can you expect to pay for our investment and pension advice?

A description of our initial and ongoing services, their associated costs and payment terms, is provided below.

The amount we charge and the basis of the payment will depend on the service you choose and your individual circumstances.

We will discuss your payment options with you and answer any questions that you may have. We will let you know if you have to pay VAT on the cost of our service.

It is possible that other costs, including taxes related to the business we conduct and products we arrange for you, may arise. These costs will not be paid by our firm but borne by you.

Our typical fees for advice and arranging an investment or pension on your behalf are set out below. Where hourly rates are stated, these are the actual hourly rates that will apply. There is an additional charge should you purchase one of our on-going service packages. The typical cost of our ongoing services and what they include is also set out below. You can cancel our on-going services at any time.

Initial Advice Services

For all new clients we offer an initial half hour meeting for which we will cover the costs. The purpose of this meeting is to discuss your needs and our services. We usually conduct this meeting at our offices or your home at a mutually convenient time.

Our typical fees for advice and arranging investments/pension products on your behalf are set out in the following table:-

| Initial Service Description | Initial Service Fees |
|--|--|
| <p>Advice on using your pension funds to purchase an income at retirement (your retirement income options)</p> | <p><u>Guaranteed Annuity</u> 1.5% of the amount used to buy the Annuity if you go ahead with our recommendations:</p> <p>For example: If the purchase price is £50,000 your adviser charge would be: <u>£750 (exc. VAT).</u></p> <p>Your adviser charge is payable if you go ahead with our recommendations.</p> |
| | <p><u>Investment Linked Flexible Annuity:</u> 1.5% of the amount used to buy the Annuity if you go ahead with our recommendations:</p> <p>For example: If the purchase price is £100,000 your adviser charge would be: <u>£1,500 (exc. VAT).</u></p> <p>Your adviser charge is payable if you go ahead with our recommendations.</p> |
| | <p><u>Pension Drawdown:</u> 3.5% of the amount you invest if you go ahead with our recommendations:</p> <p>For example if you invest £200,000 your adviser charge would be: <u>£7,000 (exc. VAT).</u></p> <p>Your adviser charge is payable if you go ahead with our recommendations.</p> |
| <p>Advice on Investing a lump sum. Where to invest your money (for those with more than <u>£50,000</u> to invest)</p> | <p>3% of the first £100,000 you invest plus 2% of the next £100,000 you invest plus 1.5% of the balance you invest, if you go ahead with our recommendations:</p> <p>For example if you invest £100,000 your Adviser Charge would be <u>£3,000 (exc. VAT).</u></p> <p>If you invest £200,000 your Adviser Charge would be <u>£5,000 (exc. VAT).</u></p> <p>If you invest £300,000 your Adviser Charge would be <u>£6,500 (exc. VAT).</u></p> <p>Your adviser charge is payable if you go ahead with our recommendations:</p> |
| <p>Where to invest your money (for those with up to <u>£50,000</u> to invest)</p> | <p>3% of the amount you invest, if you go ahead with our recommendations:</p> <p>For example, if you invest £25,000 your Adviser charge would be <u>£750 (exc. VAT).</u></p> <p>Your adviser charge is payable if you go ahead with our recommendations.</p> |
| <p>Advising on and arranging regular contribution investments</p> | <p>An amount equivalent to 25% of the first year contributions. This will reduce to 20% if the contribution is over £250 per month.</p> <p>For example; if you invest £100 per month (£1,200 per annum) your adviser charge would be:</p> <p><u>£300 (exc. VAT).</u> Your adviser charge is payable if you go ahead with our recommendations.</p> |

| Specialist Advice Services | Fees for these services will be charged at an hourly rate |
|-----------------------------|---|
| Long Term Care | For this type of service your adviser will charge an hourly rate of £200 per hour. For example: If a Financial Adviser spends 5 hours reviewing your current Long Term Care requirements our fee for producing your financial planning report would be £200 x 5 = £1000.00 (exc. VAT). |
| Occupational Pension Advice | For this type of service your adviser will charge an hourly rate of £200 per hour. For example: If a Financial Adviser spends 5 hours reviewing your current Occupational Pension requirements our fee for producing your financial planning report would be £200 x 5 = £1000.00 (exc. VAT). |

Based on our experience and the anticipated complexity of your circumstances we will estimate the cost for pieces of work in advance and not exceed this amount without your clear agreement.

A typical cost for 10 hours of non-specialist advice done by a Financial Adviser would be £175 per hour. For example: £175 x 10 = **£1750.00. (exc. VAT).**

The charge per hour will be reduced if they include work carried out by our Administration or time charged for the Advisor to visit you. For example, traveling time charged at £50 **(exc. VAT)** per hour divisible by 15 minute periods. Any work that can be completed by our Administration department, within the total you are charged, will be at £50 **(exc. VAT)** per hour.

There is an additional charge for any on-going work, such as periodic or on-going reviews, we carry out on your behalf. We will confirm the rate, frequency, and length of this on-going service before beginning any servicing work for you. You can cancel our on-going services at any time.

On-Going Advice and Review Services

We offer three on-going service packages for you to choose from. We will recommend the service we consider to be most suitable for your needs. Once you have purchased an on-going service package you may cancel it at any time, without charge, by writing to us at our address.

We also recognise that an on-going service package is not suitable for everyone and that some of our clients would simply like to use our services when they need them. For this purpose, we are also happy to undertake future 'ad-hoc' or one off reviews of an investment and/or pension portfolio we arranged on your behalf.

We will also provide you with a copy of our Client Service Proposition.

| Service Description – Level One | Service Fees – Level One |
|--|---|
| <p>Our Level One service is typically suitable for those who prefer more involvement and contact with their adviser. In particular, if you have a larger and more complex portfolio (£200,000 plus) or are now making regular withdrawals from your pensions to fund your retirement, our Level One service is designed with your needs in mind.</p> <p>The service includes:</p> <ul style="list-style-type: none"> ◆ A comprehensive face to face annual review meeting with your adviser. ◆ Face to face access to your adviser between review dates up to a further three times a year if required. ◆ Valuation of your investments held with us on at least a quarterly basis. ◆ Access to your adviser should you need us in the meantime. ◆ Invitation(s) to investment events/meetings when appropriate. | <p>Our Level One service is available for 0.5% of the value of your portfolio per year and is charged on a monthly basis at a rate of <u>1/12th of 0.5% per month.</u></p> <p>For example if your portfolio was worth an average of £200,000 over a 12 month period the average monthly charge would be £1,000 / 12 = <u>£83.33 per month.</u></p> <p>Where you hold a Pension Drawdown plan the cost for this service will be 1% of the value of your Pension Drawdown fund per year and is charged on a monthly basis at a rate of <u>1/12th of 1% per month.</u></p> <p>For example if your portfolio was worth an average of £300,000 over a 12 month period the average monthly charge would be £3,000 / 12 = <u>£250 per month.</u></p> <p><u>Please note:</u></p> <p>The exact amount we charge each month will depend on the value of your investment and will increase if the value of your portfolio goes up.</p> |

| Service Description – Level Two | Service Fees – Level Two |
|---|---|
| <p>Our Level Two service is typically suitable for those who prefer some involvement and contact with their adviser. In particular, if you have a larger portfolio (£100,000 plus) or are now making regular withdrawals from your pensions to fund your retirement, our Level Two service is designed with your needs in mind.</p> <p>The service includes:</p> <ul style="list-style-type: none"> ◆ A comprehensive face to face annual review meeting with your adviser. ◆ Face to face access to your adviser between review dates on at least one other occasion in the year, if required. ◆ Valuation of your investments held with us on a half yearly basis. ◆ Access to your adviser should you need us in the meantime. ◆ Invitation(s) to investment events/meetings when appropriate. | <p>Our Level Two service is available for 0.5% of the value of your portfolio per year and is charged on a monthly basis at a rate of <u>1/12th of 0.5% per month.</u></p> <p>For example if your portfolio was worth an average of £100,000 over a 12 month period the average monthly charge would be £500 / 12 = <u>£41.66 per month.</u></p> <p>Where you hold a Pension Drawdown plan the cost for this service will be 1% of the value of your Pension Drawdown fund per year and is charged on a monthly basis at a rate of <u>1/12th of 1% per month.</u></p> <p>For example if your portfolio was worth an average of £100,000 over a 12 month period the average monthly charge would be £1,000 / 12 = <u>£83.33 per month.</u></p> <p><u>Please note:</u></p> <p>The exact amount we charge each month will depend on the value of your investment and will increase if the value of your portfolio goes up.</p> |
| Service Description – Level Three | Service Fees – Level Three |
| <p>Our Level Three service is typically suitable for those who prefer a 'lighter touch' and less frequent contact with their adviser. In particular, if you have a lower value and/or less complex portfolio.</p> <p>The service includes:</p> <ul style="list-style-type: none"> ◆ A comprehensive face to face/telephone annual review with your adviser. ◆ Annual Statement and Performance Report. ◆ Access to your adviser should you need us in the meantime. | <p>Our Level Three service is available for 0.5% of the value of your portfolio per year and is charged on a monthly basis at a rate of <u>1/12th of 0.5% per month.</u></p> <p>For example if your portfolio was worth an average of £50,000 over a 12 month period the average monthly charge would be £250 / 12 = <u>£20.83 per month.</u></p> <p><u>Please note:</u></p> <p>The exact amount we charge each month will depend on the value of your investment and will increase if the value of your portfolio goes up.</p> |

Ad-Hoc or One-Off Review Service

This service is typically suitable for those who don't want to pay for regular reviews by their adviser and prefer to monitor things themselves. Upon request, we are happy to offer one-off or 'ad-hoc' reviews of an investment/pension we set up for you should the need arise.

The cost of this service will vary depending on the complexity of the work and how long it takes to complete. Our adviser charge for this service is **£175 per hour (exc. VAT).**

A typical review will include:

- **Updating the information we already hold on you**
- **Re-confirming your objectives and risk profile**
- **Providing you with recommendations regarding the on-going suitability of your portfolio**
- **Subject to your agreement, implementing any adjustments to your portfolio we recommend e.g. fund switches**

Example cost:

For a portfolio containing two separate arrangements (for example a pension and a ISA) we would expect a typical review to take approximately 3 to 4 hours calculated in 15 minute intervals.

For example, if it took us 3 hours and 30 minutes to complete a review our fee would be **£612.50 (exc. VAT).**

What are your payment options?

- We accept direct payment by cheque and bank transfer.
- We do not accept cash or credit cards.
- We will tell you if it is possible to settle our fees through a deduction from your investment/pension.
- For new investments and pension plans funded by regular contributions only you can choose to pay our fees by instalments.
- We will allow you to settle our fee in up to 12 monthly instalments over a maximum term of 12 months.
- If you choose this option we will not provide you with any further services until all the instalments have been paid in full.
- If you choose to pay instalments as a deduction from your investment/pension, although you pay us nothing up front this does not mean our service is free. You are still paying us indirectly through deductions from the amount you pay into the product.
- These deductions will go towards settling our fee and will reduce the amount left for investment. An example of how this payment plan works in practice is set out below.

Example

You choose to accept our recommendation to invest **£250 per month** into an investment product. Our fee for advice and arranging this on your behalf is **£750**. You choose to settle our fee in **12** equal monthly instalments deducted from your first **12** monthly contributions to the product, as follows:

| Investment Frequency | Contribution Amount | Fee Deduction | Amount Invested |
|-------------------------|---------------------|---------------|-----------------|
| Month 1 | £250 | £62.50 | £187.50 |
| Month 2 | £250 | £62.50 | £187.50 |
| Month 3 | £250 | £62.50 | £187.50 |
| Month 4 | £250 | £62.50 | £187.50 |
| Month 5 | £250 | £62.50 | £187.50 |
| Month 6 | £250 | £62.50 | £187.50 |
| Month 7 | £250 | £62.50 | £187.50 |
| Month 8 | £250 | £62.50 | £187.50 |
| Month 9 | £250 | £62.50 | £187.50 |
| Month 10 | £250 | £62.50 | £187.50 |
| Month 11 | £250 | £62.50 | £187.50 |
| Month 12 | £250 | £62.50 | £187.50 |
| Month 13 onwards | £250 | N/A | £250 |

- You can also choose to pay the fee instalments due to us directly from your bank account by standing order. For example a fee of **£750** paid over **12** months would mean **12** monthly instalments of **£62.50** are collected from your bank account. Standing orders are normally collected on or around the **15th** of the month.
- Please note that if you cancel your investment or pension product before our fee is settled in full, including cancellation during a statutory cooling off period, you will need to make alternative arrangements to pay our fee.

Other benefits we may receive

If we take over the servicing rights of your existing arrangements that were arranged by another firm, we may be entitled to receive an on-going payment as a result. These payments are commonly referred to as 'trail commission'. Where this is the case we will offset the amounts received against our on-going service fees. For example, if our on-going service fee is **£500** and we receive **£200** trail commission from existing arrangements retained as part of your portfolio, the net fee due to us would be **£300 (exc. VAT)**.

Some of the firms whose products we recommend provide us with access to training and software which allows us to offer you a better service. Some of the costs of these benefits may be passed onto you as part of the total charges you pay, should you choose to purchase a product from one of these firms. Further information regarding these arrangements is available on request.

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| We are not otherwise permitted to receive or retain any financial inducements, significant gifts or hospitality from investment product providers, for arranging investments. |
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Other Specialist Services

As part of the TenetConnect Services Limited Network of Financial Advisers we have access to support services and specialist expertise you would normally expect from a large organisation. Where it is in your best interest we may offer to refer you to another firm within the same Network for specialist services.

With your permission, the other firm may carry out research on our behalf or alternatively advise you directly. The total cost of this service, including our fees for any preparatory work the other firm relies on, will be no higher than our standard tariff of fees and charges stated above.

INFORMATION ABOUT OUR INSURANCE SERVICES

Personal and Family Protection

We are insurance intermediaries who offer products from a range of insurers based on a fair and personal analysis of the market for Life Assurance, Critical Illness Cover, and Income Protection Insurance.

General Insurance

We are insurance intermediaries who offer products from a range of insurers based on a fair and personal analysis of the market for Buildings & Contents, Accident Sickness, & Unemployment Insurance.

How much do we charge for our insurance services?

Typically we will not charge you a fee for advice and arranging an insurance product. We will receive commission from the insurer and this is reflected in the premium amount you pay to them. The amount of commission we receive will vary depending on the type of contract, term of the cover and the premium amount.

We will tell you how much commission we expect to receive before we transact business for you. You will receive an illustration, which will tell you about any other fees relating to any particular insurance policy we arrange for you.

You also have the option to pay for our insurance services by way of a fee. The amount we charge will depend on the amount and complexity of the work required.

Our standard rate of **£175** per hour will apply and is charged in 15 minute intervals. For example if we spent 2 hours preparing a recommendation and arranging the insurance product for you, our fee would be **£350 (ex. VAT)**. Our fee becomes payable when we provide you with our recommendation(s).

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| <p>We are not otherwise permitted to receive or retain any financial inducements, significant gifts or hospitality from insurance product providers, for arranging insurance contracts on your behalf.</p> |
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INFORMATION ABOUT OUR MORTGAGE SERVICES

Whose products do we offer?

We offer a comprehensive range of mortgage products from across the market. We offer both first and second charge mortgages, but not deals that you can only obtain by going direct to a lender.

For those seeking to increase their existing borrowing, alternative finance options may be available and more appropriate for your needs. For example, a further advance from your existing lender or an unsecured loan (e.g. a personal loan). For those seeking a 'Retirement Interest Only Mortgage', a 'Lifetime Mortgage' may be available and more appropriate for your needs.

How much will you have to pay for our mortgage services?

For establishing your needs, undertaking research and making a recommendation, we charge a typical fee of £395. Our fee becomes payable when we provide you with our recommendation(s).

If you choose to proceed with our recommendation and the mortgage goes ahead, we will also be paid commission from the lender for arranging the mortgage on your behalf.

The amount of commission we receive varies from lender to lender. Information about the range of commissions available to us from the mortgage products we recommend is available on request.

If you apply for a mortgage that does not go ahead, you will receive no refund.

You will receive a personalised illustration when considering a particular mortgage. This will highlight the key facts about the mortgage product, including any fees relating to it and the amount of any commission due to us from the mortgage lender.

INFORMATION ABOUT OUR EQUITY RELEASE SERVICES

Whose products do we offer?

Equity release products are either lifetime mortgages or home reversion plans. We offer a comprehensive range of equity release products from across the market but not deal's that you can only obtain by going direct to a product provider.

How much will you have to pay for our equity release services?

For establishing your needs, undertaking research and making a recommendation, we charge a typical fee of £2000.00 (**exc. VAT**).

Our fee becomes payable when we provide you with our recommendation(s).

If you choose to proceed with our recommendation and your equity release goes ahead, we will also be paid commission from the product provider for arranging the life time mortgage or home reversion plan on your behalf.

If you apply for a lifetime mortgage or home reversion plan that does not go ahead, you will receive no refund.

You will receive a key facts illustration when considering a particular equity release product. This will highlight the key facts about the lifetime mortgage or home reversion plan including any fees relating to it

INFORMATION ABOUT OUR OTHER RELATED SERVICES

Non-Advised Services

We will tell you how we get paid and the amount before we carry out any business for you.

Credit Broking

We are also credit brokers. This means that if you require a loan other than a mortgage (for example, a personal loan), we can refer you to a specialist third party who can discuss your specific needs with you. We will not advise you on this type of borrowing and you will need to make up your own mind whether to go ahead or not.

WHAT HAPPENS IF YOU HAVE A COMPLAINT?

If you are unhappy with the service you have received or a product we have arranged on your behalf, a copy of our complaints procedure, which sets out how we will handle your complaint, is available upon request.

If you would like to make a complaint please contact us either in writing to: **Complaints, TenetConnect Services Limited, 5 Lister Hill, Horsforth, Leeds, LS18 5AZ**; or by e-mail: **complaints@tenetgroup.co.uk**; or by telephone: **0113 2390011**.

If we are unable to settle your complaint or you are unhappy with our response, the Financial Ombudsman Service may be able to help. We will explain how at that point.



If you require further information about the FOS you can contact them directly:

Tel: 0800 0234567

Website: www.financial-ombudsman.org.uk

ARE WE COVERED BY THE FINANCIAL SERVICES COMPENSATION SCHEME (FSCS)?

Yes, we are covered by the FSCS. You may be entitled to compensation from the scheme if we are unable to meet our obligations. This will depend on the type of business and the circumstances of the claim. The FSCS only pays compensation for financial loss and the limits are per person per firm, and per claim category, as listed below:

Investments:

Arranging and advising on most types of investment (e.g. an ISA) is covered up to a maximum limit of £85,000 per person per firm.

Long Term Insurance Contracts:

Arranging and advising on long term insurance contracts (e.g. a life insurance policy, personal pension or annuity) is covered for 100% of the claim without upper limit.

General Insurance Contracts:

Arranging and advising on compulsory classes of insurance (e.g. employers liability), professional indemnity insurance, and general insurance contracts that pay out on death or incapacity due to injury, sickness, or infirmity (e.g. an accident & sickness policy) is covered for 100% of the claim without upper limit.

Arranging and advising on other types of general insurance contracts (e.g. Building and Contents) is covered for 90% of the claim without upper limit.

Mortgages & Equity Release Products:

Arranging and advising on mortgages and equity release products is covered up to a maximum limit of £85,000 per person per firm.

Further information about the FSCS is available from their website:

www.fscs.org.uk



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